Nippon inclus Mutual Fund Wealth sets you free

(Formerly Reliance Mutual Fund)

# **Equity & Sector-specific Schemes**

## Key Information Memorandum cum Common Application Form

Continuous offer at NAV based prices.

TRUSTEE Corporate Office Reliance Capital Trustee Co. Limited, CIN : U65910MH1995PLC220528 Reliance Centre, 7th Floor South Wing, Off Western Ex- press Highway, Santacruz (East), Mumbai - 400 055. Tel No 022- 4303 1000, Fax No 4303 7662 E-mail : customercare@nipponindiamf.com 'Touchbase' [Customer Helpline] 18602660111 (Charges applicable) Overseas callers need to dial 91-22-68334800 (charges applicable). Website: https://www.nipponindiamf.com	INVESTMENT MANAGER Corporate Office Reliance Nippon Life Asset Management Limited, CIN : L65910MH1995PLC220793 Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No 022- 4303 1000, Fax No 4303 7662
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, etc., investors should, before investment, refer to the respective Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.nipponindiamf.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated October 30, 2019.

### investors are requested to review product labels for respective schemes which are provided below at the time of Investments.

NAME OF SCHEMES	This product is suitable for investors who	
	are seeking*	
Nippon India Large Cap Fund	Long term capital growth	
An open ended equity scheme predominantly investing in large cap stocks	Investment predominantly into equity and equity related instruments     of large cap companies	
Nippon India Vision Fund	Long term capital growth	
An open ended equity scheme investing in both	<ul> <li>Investment in equity and equity related instruments of large cap &amp;</li> </ul>	
large cap and mid cap stocks	mid cap companies through a research based approach	
Nippon India Focused Equity Fund	Long term capital growth	
An open ended multi cap equity scheme investing	Investment in equity and equity related securities including deriva-	
in maximum 30 stocks	tives	
Nippon India Growth Fund	Long term capital growth     Investment in equity and equity related instruments through a	
Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks	research based approach	
Nippon India Multi Cap Fund		
Multi Cap Fund - An open ended equity scheme in-	Long term capital growth	Riskometer
vesting across large cap, mid cap, small cap stocks	Investment in equity and equity related securities	
Nippon India Index Fund – Nifty Plan	Long term capital growth	Hoderate Hoderate
An open ended scheme replicating/ tracking Nifty	Investment in equity and equity related securities and portfolios	Model of Aller Aller
50	replicating the composition of the Nifty 50, subject to tracking errors.	
<b>Nippon India Index Fund – Sensex Plan</b> An open ended scheme replicating/tracking S&P	<ul> <li>Long term capital growth</li> <li>Investment in equity and equity related securities and portfolios repli-</li> </ul>	
BSE Sensex	cating the composition of the sensex, subject to tracking errors.	Town
	Long term capital growth	
Nippon India Balanced Advantage Fund An open ended dynamic asset allocation fund	• Investment in equity & equity related instruments, debt, money	LOW HIGH
	market instruments and derivatives	Investors understand that their principal
Nippon India Value Fund	• Long term capital growth	will be at Moderately High risk
An open ended equity scheme following a value	Investment in equity and equity related securities	
investment strategy Nippon India Equity Hybrid Fund		
An open ended hybrid scheme investing	• Long term capital growth	
predominantly in equity and equity related	• Investment in equity and equity related instruments and fixed income	
instruments	instruments	
Nippon India Tax Saver (ELSS) Fund	Long term capital growth	
An open ended equity linked saving scheme with a	<ul> <li>Investment in equity and equity related securities</li> </ul>	
statutory lock in of 3 years and tax benefit		
Nippon India Small Cap Fund An open ended equity scheme predominantly	<ul> <li>Long term capital growth</li> <li>Investment in equity and equity related securities of small cap</li> </ul>	
investing in small cap stocks	companies	
Nippon India Equity Savings Fund	Income and capital appreciation over long term	
An open ended scheme investing in equity, arbi-	• Investment predominantly in arbitrage opportunities between cash	
trage and debt	and derivative market and in unhedged equity	
Nippon India Banking Fund	Long term capital growth	
An open ended equity scheme investing in	Investment in equity and equity related securities of companies in	
Banking sector	banking sector and companies engaged in allied activities related to banking sector	
Nippon India Power & Infra Sector Fund	Long term capital growth	
An Open Ended Equity Scheme investing in power	Investment in equity and equity related securities of companies en-	Riskometer
& infrastructure sectors	gaged in or allied activities to the power and infrastructure space	Moderate M
Nippon India Consumption Fund	Long term capital growth	Noderate Moderate
An open ended equity scheme following con-	• Investment in equity, equity related securities of companies that are	HOUT ON THE STATE
sumption theme	likely to benefit directly or indirectly from domestic consumption led demand	
Nippon India Pharma Fund	Long term capital growth	Tool Tool
An open ended equity scheme investing in Pharma	Investment in equity and equity related securities of pharma and	
sector	other associated companies	
Nippon India Quant Fund	Long term capital growth	LOW HIGH
An open ended equity scheme investing in quant	• Investment in active portfolio of stocks selected on the basis of a	Investors understand that their principal
model theme	mathematical model	will be at High risk
Nippon India Japan Equity Fund	• Long term capital growth	
An open ended equity scheme following Japan focused theme	<ul> <li>Investment in equity and equity related securities of companies listed on recognized stock exchange of Japan</li> </ul>	
Nippon India US Equity Opportunities Fund	Long term capital growth	
An open ended equity scheme following US	Investment in equity and equity related securities of companies listed	
focused theme	on recognized stock exchanges in the US	
		Riskometer
		Moderate Mo
		Hoderate Moverate
Nippon India Arbitrage Fund	Income over short term	
An open ended scheme investing in arbitrage	Income through arbitrage opportunities between cash and derivative	
opportunities	market and arbitrage opportunities within the derivative segment	Tom The Tom
		LOW HIGH
		Investors understand that their principal
		Investors understand that their principal will be at Moderately Low risk

TYPE Investment objective	An open ended equity scheme predominantly invest The primary investment objective of the scheme is to s nantly into equity and equity related instruments of la consistent returns by investing in debt, money market	seek to generate lo rge cap companies.	ng term capital appre The secondary objec			
	However, there can be no assurance that the investme	nt objective of the	Scheme will be realize	ed.		
	Instruments		set allocation tal assets)	Risk Profile		
		Maximum	Minimum			
	Equities and equity related Instruments of which	100%	80%	Medium to High		
	Large Cap* Companies	100%	80%	Medium to High		
	Mid & Small Cap* Companies	20%	0%	Medium to High		
Asset Allocation Pattern	Debt Instruments & Money Market Instruments	20%	0%	Low to Medium		
	Units issued by REITs and InvITs	10%	0%	Medium to High		
	*Market Capitalization: Market value of the listed comp number of shares. Large Cap: Large Cap stocks are de 1st – 100th company in terms of full market capitaliz whose market capitalization is between 101st – 250th stocks are defined as stocks of companies whose mark capitalization.	fined as stocks of c zation. Mid Cap: M I company in terms	ompanies whose mai id Cap stocks are del of full market capita	rket capitalization is betwee fined as stocks of companie lization. Small Cap: Small Ca		
Differentiation	The Scheme will predominantly invest in equity and eq	uity related instrun	nents of large cap cor	npanies.		
Month-end AUM as on 30/09/2019	Rs. 12,530.95 Crs					
No of Folios as on 30/09/2019	842,382					
Risk Mitigation Factors		Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous pro cedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time				
Investment Strategy	The scheme will invest predominantly into equity and equity related instruments of large cap companies. The Fund will invest at least 80% of its total assets in large cap stocks. Such companies which tend to be leaders in their respective fields with having strong financials, vast experience and robust management. Large Cap stocks tend to generate consistent long terr returns with relatively less volatility. They also tend to generate relatively stronger performance during times of heightener risk aversion. The fund will have the flexibility to invest in a broad range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification. However, there can be no assurance that the investment objective of the scheme will be realized, as actual market movements may be at variance with anticipate trends.					
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout C Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)		ent Option)			
Minimum Application Amount	Rs. 100 & in multiples of Re 1 thereafter,					
Minimum Additional	Rs. 100 & in multiples of Re 1 thereafter,					
Purchase Amount Minimum Redemption	Redemptions can be of minimum amount of Rs 100 c India Any Time Money Card ("The Card")}. Redemption of any amount.					
Benchmark	S&P BSE 100 TRI					
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since Aug 20 Kinjal Desai (Dedicated Fund Manager for Overseas Ir		ging the Scheme since	e May 2018)		
Performance Expenses of the Scheme	Please refer Scheme Performance Snapshot					
(i) Load Structure						
Entry Load	Nil         In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the invest tors' assessment of various factors including the service rendered by the distributor					
Exit Load	<ul> <li>tors assessment or various ractors including the service rendered by the distributor</li> <li>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load, Redemption of units would be done on First in First out Basis (FIFO):         <ul> <li>1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units</li> <li>Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units</li> </ul> </li> </ul>					
(ii) Recurring Expenses	Please refer to point no. 10 for further information.					
Actual expenses	Direct Plan - 1.26%	Institution	nal Plan* - 2.10%			
(For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Other than Direct Plan - 2.28%					

#Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

NAME OF THE SCHEME					
ТҮРЕ	An open ended equity scheme investing in bot	h large cap and m	id cap stocks		
Investment objective	The primary investment objective of the Scheme is equity related securities through a research based However, there can be no assurance that the inves movements may be at variance with anticipated tr	investment appro stment objective c	bach.	, , ,	
	Instruments	(% of to	sset allocation stal assets)	Risk Profile	
		Maximum	Minimum		
	Equities and equity related Instruments of which	100%	70%	Medium to High	
	Large Cap* Companies	65%	35%	Medium to High	
Asset Allocation Pattern	Mid & Small Cap* Companies	65%	35%	Medium to High	
	Debt & Money Market Instruments	30%	0%	Low to Medium	
	Units issued by REITs and InvITs	10%	0%	Medium to High	
	*Market Capitalization: Market value of the listed price by total number of shares. Large Cap: Large capitalization is between 1st – 100th company in defined as stocks of companies whose market ca market capitalization.	e Cap stocks are o terms of full marl	lefined as stocks of <et capitalization.="" mi<="" td=""><td>companies whose market d Cap: Mid Cap stocks are</td></et>	companies whose market d Cap: Mid Cap stocks are	
Differentiation	The fund aims to achieve long term capital apprece capitalization stocks.	iation through inv	vestment in high qua	lity large size and mid size	
Month-end AUM as on 30/09/2019	Rs. 2,758.27 Crs				
No of Folios as on 30/09/2019	475,934				
Risk Mitigation Factors	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and value tions, rigorous procedures for monitoring investment restrictions and effective implementation of various norm prescribed by SEBI from time to time.				
	<ul> <li>The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including:</li> <li>1. Broad diversification of portfolio</li> </ul>				
Investment Strategy	2. Ongoing review of relevant market, industry, sector and economic parameters				
	3. Investing in companies which have been researched				
	4. Investments in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investment grade ratings by any approved rating agency,				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payo <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Opt		estment Option)		
Minimum Application Amount	Rs. 5,000 per plan per option and in multiples of R	e.1 thereafter			
Minimum Additional Purchase Amount	Rs. 1,000 per plan per option and in multiples of R	e.1 thereafter			
Minimum Redemption	Redemptions can be of minimum amount of Rs 1 of Nippon India Any Time Money Card ("The Card" ("The Card") can be of any amount.				
Benchmark	Nifty Large Midcap 250 TRI				
Fund Manager	Ashwani Kumar (Managing the Scheme since Jun Kinjal Desai (Dedicated Fund Manager for Overse		Managing the Schem	e since May 2018)	
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
· · · · · · · · · · · · · · · · · · ·	Nil				
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/HO/IMD/DF2, CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront 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				
Exit Load	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> <li>If charged, the same shall be credited to the scheme immediately net of goods and service tax, if any.</li> </ul>				
(ii) Recurring Expenses	Please refer to point no. 10 for further information	n.			
<b>Actual expenses</b> (For the previous financial year (2018-	Direct Plan - 1.59%	Other th	an Direct Plan - 2.1	3%	
2019) Year to date Ratio to Average	Institutional Plan - 2.02%	I			
AUM)					

Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

NAME OF THE SCHEME	Nippon India Focused Equity Fund (Formerly Reliance Focused Equity Fund)				
ТҮРЕ	An open ended Multi Cap equity scheme in	vesting in maxim	um 30 stocks		
Investment objective	The primary investment objective of the scher investing in an active and concentrated portfol across market capitalization. The secondary objective of the scheme is to ge securities, REITs and InvITs. There is no assuran will be achieved.	io of equity & equ nerate consistent	ity related instrum returns by investir	ients up to 30 companies ng in debt, money market	
	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	
Assach Alla astrica Dathasa	Fourier and Fourier colored to show on the	Maximum	Minimum	Madium to Ulab	
Asset Allocation Pattern	Equity and Equity related Instruments Debt and Money Market Instruments (including in- vestments in securitized debt)	100% 35%	65% 0%	Medium to High Low to Medium	
	Units issued by REITs and InvITs	10%	0%	Medium to High	
Differentiation	The fund is an open ended diversified multi ca stocks across market cap with long term invest		investing in a con	centrated portfolio of 30	
Month-end AUM as on 30/09/2019	Rs. 4,122.60 Crs				
No of Folios as on 30/09/2019	500,337				
Risk Mitigation Factors	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.				
Investment Strategy	The investment strategy of the scheme is to maintain an active and concentrated portfolio of equity & equit related instruments up to 30 companies across market capitalization. The aim will be to build a portfolio tha adequately reflects a cross-section of the growth areas of the economy from time to time.				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)				
Minimum Application Amount	Rs. 5,000/- and in multiples of Re. 1 thereafter	under each plan			
Minimum Additional Purchase Amount	Rs. 1000/- and in multiples of Re. 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of means of Nippon India Any Time Money Card (' Money Card ("The Card") can be of any amount	'The Card")}. Rede			
Benchmark	S&P BSE 500 TRI				
Fund Manager	Vinay Sharma (Managing the Scheme since Ma Kinjal Desai (Dedicated Fund Manager for Ove		i) (Managing the So	heme since May 2018)	
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/ HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019 Upfront 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				
Exit Load	<ul> <li>1% if redeemed/switched out on or before completion of 1 Year from the date of allotment of units</li> <li>Nil if redeemed/switched out after completion of 1 Year from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of Goods &amp; Service tax, if any.</li> </ul>				
(ii) Recurring Expenses	Please refer to point no. 10 for further informat				
Actual expenses (For the previous financial year (2018- 2019) Year to date Ratio to Average AUI	Direct Plan - 1.39%		an Direct Plan - 2.	23%	

NAME OF THE SCHEME	Nippon India Growth Fund (Formerly F	Reliance G	rowth Fur	nd)	
ТҮРЕ	Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks				
Investment objective	The primary investment objective of the Scher equity and equity related securities through a re assurance that the investment objective of the at variance with anticipated trends.	esearch ba	sed invest	ment approach. H	lowever, there can be n
	Instruments	('	% of tota	et allocation I assets) Minimum	Risk Profile
Asset Allocation Pattern	Equity and Equity related Instruments	<b>Maxin</b> 100	-	65%	High
	Debt Instruments & Money Market Instru- ments	35%	%	0%	Medium to Low
Differentiation	The core philosophy of the fund is to focus on large cap stocks.	high quali	ity mid ca	p stocks while ha	ving a small exposure t
Month-end AUM as on 30/09/2019	Rs. 6,493.26 Crs				
No of Folios as on 30/09/2019	532,479				
Risk Mitigation Factors	Robust measures implemented to mitigate rive valuations, rigorous procedures for monitoring various norms prescribed by SEBI from time to	ng investr			
Investment Strategy	The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through variou measures including: 1. Broad diversification of portfolio 2. Ongoing review of relevant market, industry, sector and econom parameters 3. Investing in companies which have been researched 4. Investments in debentures and bond (where the tenure exceeds 18 months) will usually be in instruments which have been assigned investmen grade ratings by any approved rating agency				
Plans and Options	<b>Direct Plan :</b> Growth Plan (Growth Option)	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)			
Minimum Application Amount	Rs. 100 & in multiples of Re 1 thereafter				
Minimum Additional Purchase Amount	Rs. 100 & in multiples of Re 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of Rs.100 of India Any Time Money Card ("The Card")}. Redemptio of any amount.				
Benchmark	S&P BSE MidCap TRI				
Fund Manager	Manish Gunwani (Managing the Scheme since Dhrumil Shah (Co-Fund Manager, Managing th Kinjal Desai (Dedicated Fund Manager for Ove	e Scheme	since Feb		heme since May 2018)
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/HO, IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront 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				
Exit Load	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of Goods &amp; Service tax, if any.</li> </ul>				
(ii) Recurring Expenses	Please refer to point no. 10 for further informal				
Actual expenses	Direct Plan - 1.47%	In	stitution	al Plan# - 1.95%	
(For the previous financial year (2018- 2019) Year to date Ratio to Average AUM)	Other than Direct Plan - 2.15%				

#Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

	Nippon India Multi Cap Fund (Formerly				
ТҮРЕ	Multi Cap Fund - An open ended equity scher			• •	
Investment objective	The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.				
	Instruments	(% of tot	set allocation tal assets)	Risk Profile	
		Maximum	Minimum		
	Equity and Equity related Instruments	100%	75%	Medium to High	
Asset Allocation Pattern	Debt Instruments & Money Market securities (including investments in securitised debt*)	25%	0%	Low to Medium	
	(*including upto 25% of the corpus in securitised debt) An overall limit of 50% of the portfolio value (i.e. net assets including cash) has been introduced for t equity derivatives in the scheme. Further, SEBI vide its circular dated August 18, 2010, has modified t norms for derivatives. Therefore, the scheme shall make investments in line with the said circular a guidelines as specified by SEBI from time to time.				
Differentiation	The fund has the mandate to invest across con caps; be it large, mid or small. The fund manages sector or market caps depending on the potent fund is minimum 2 yrs.	aer would have the	e flexibility to be a	verweight in a particula	
Month-end AUM as on 30/09/2019	Rs. 10,020.77 Crs				
No of Folios as on 30/09/2019	705,810				
Risk Mitigation Factors	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.				
Investment Strategy	The Fund will endeavor to continuously analyze the performance of economy and industry, which would l reflected in the investment pattern of the fund. The Fund would seek both value & growth, which are like to commence from the ongoing structural changes in the government policies, infrastructure spending ar continuous global economic reforms which tries to integrate different economies across the globe. The prima approach to stock selection will be through the Top down approach i.e Sector Industry Company.				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)				
Minimum Application Amount	Rs. 100 & in multiples of Re 1 thereafter				
Minimum Additional Purchase Amount	Rs. 100 & in multiples of Re 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of Rs. of Nippon India Any Time Money Card ("The Ca Card ("The Card") can be of any amount.				
Benchmark	S&P BSE 500 TRI				
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since <i>I</i> Kinjal Desai (Dedicated Fund Manager for Over		(Managing the Sch	eme since May 2018)	
Performance	Please refer Scheme Performance Snapshot	,	<u> </u>		
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charge by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/HO/IMD/DF2 CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered befor August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid directly by the investor t the AMFI registered Distributors based on the investors' assessment of various factors including the servic rendered by the distributor				
Exit Load	<ul> <li>1% if redeemed or switched out on or before</li> <li>Nil if redeemed or switched out after the cor If charged, the same shall be credited to the sch</li> </ul>	mpletion of 1 year I	from the date of all	otment of units	
(ii) Recurring Expenses	Please refer to point no. 10 for further information	on.			
Actual expenses (For the previous financial year (2018-	Direct Plan - 1.47%				
2019) Year to date Ratio to Average AUM)	Other than Direct Plan - 2.18%				

Kindly refer addendum no. 63 dated 28/09/2012 for details about discontinued plan.

NAME OF THE SCHEME	Nippon India Index Fund – Nifty Pla	III (FOILIEITY Ret			
ТҮРЕ	An open ended scheme replicating/ tracking	Nifty 50			
	The primary investment objective of the scheme is		nposition of the Nifty	v 50, with a view to generate	
Investment objective	returns that		-l.:		
	are commensurate with the performance of the Nift				
	Instruments		sset allocation Ital assets)	Risk Profile	
	Inscrumencs	Minimum	Maximum	_ RISK PTOFILE	
	Equities and equity related securities cov-	0.5%		Madium to Llink	
	ered by Nifty 50	95%	100%	Medium to High	
Asset Allocation Pattern	Cash/Tri-party Repo & Reverse Repo & Money Market instruments (CPs,CDs, Tbills, Mibor linked instruments with daily Put/Call				
	options & overnight Interest rate Reset Linked Instru- ments)but excluding Subscription and Re-	0%	5%	Low to Medium	
	demption Cash Flow #		<u> </u>		
	#Subscription Cash Flow is the subscription mo is the money kept aside for meeting redemption	ns.		·	
Differentiation	The fund is an open ended index linked scheme a proportion that it is as close as possible to the				
Month-end AUM as on 30/09/2019 No of Folios as on 30/09/2019	Rs. 144.77 Crs 10,160				
10 01 FULIUS 25 011 50/09/2019	Robust measures implemented to mitigate risk inc	lude, adoption of i	nternal policies on i	nvestments and valuations	
Risk Mitigation Factors	rigorous procedures for monitoring investmen				
-	prescribed by SEBI from time to time.				
	The Scheme will be managed passively with inv	estments in stocl	ks in a proportion th	iat it is as close as possible	
	to the				
	weightages of these stocks in the Nifty 50. The ing error to the least possible through rebalance				
	of stocks in the index as well as the increment.				
	general invest a significant part of its corpus in				
	amount of the fund should be invested in Cash,				
Investment Strategy	Also whenever good investment opportunity a				
investment strategy	the view of the Fund manager the Fund will red				
	asset of the Fund shall be invested in Cash/Tri-				
	However there is no assurance that all such by				
	for the Fund. The allocation between money m				
	prevailing market conditions, macroeconomic e				
	equity market and other considerations. At time				
	costs.	-	_	-	
	Growth Plan (Growth Option), Dividend Plan (P	ayout Option & F	einvestment Optio	n) (Quarterly Dividend	
	Option, Half Yearly Dividend Option, Annual Di	vidend Option)			
Plans and Options	Direct Plan : Growth Plan (Growth Option),				
	Dividend Plan (Payout Option & Reinvestment Op	otion) (Quarterly [	Dividend Option, Ha	lf Yearly Dividend Optior	
	Annual Dividend Option)				
Minimum Application Amount	Minimum of Rs.5, 000/- and in multiple of Re.1	thereafter per pl	an per option.		
Minimum Additional Purchase Amount	Rs.1000/- and in multiple of Re.1 thereafter pe	r plan per option			
	Redemptions can be of minimum amount of Rs.	100 or any numb	er of units {(except	for 'Redemption by mean	
Minimum Redemption	of Nippon India Any Time Money Card ("The Card				
-	("The Card") can be of any amount.				
Benchmark	Nifty 50 TRI				
Fund Manager	Mehul Dama (Managing the Scheme since Nov	, 2018)			
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme (i) Load Structure					
(I) LOAU SCRUCCURE	Nil				
	INIL In terms of SEBI circular no. SEBI/IMD/CIR No.4/	168230/00 data	d lune 30 2000 oo	entry load will be charge	
	by the Scheme to the investor effective August				
Entry Load	CIR/P/2019/42 dated March 25, 2019, there shal				
- ,	August 01, 2009 with effect from April 15, 2019.				
	AMFI registered Distributors based on the investors' assessment of various factors including the service rendered				
	by the distributor				
	<ul> <li>0.25% of the applicable NAV if redeemed or switched out on or before completion of 7 Days from the date</li> </ul>				
Exit Load	of allotment of units				
Exit Load	There shall be no exit load after completion of 7 Days from the date of allotment of units				
	If charged, the same shall be credited to the sc				
	The total expenses of the scheme including the		-		
(ii) Recurring Expenses	percent (1.5%) of the daily average net assets.				
	Please refer to point no.10 (ii) in common infor	mation to all sch	emes for further inf	ormation.	
Actual expenses					
	Direct Plan - 0.29%	Other th	an Direct Plan - 0.	07%	
(For the previous financial year (2018- 2019) Year to date Ratio to Average AL		other th	ian Dhecc Flan - 0.	3170	

NAME OF THE SCHEME	Nippon India Index Fund – Sensex P				
ТҮРЕ	An open ended scheme replicating/ tracking S&P E		6 uh - C		
Investment objective	The primary investment objective of the scheme is to replicate the composition of the Sensex, with a view to generate returns that are commensurate with the performance of the Sensex, subject to tracking errors.				
	Instruments		sset allocation otal assets)	Risk Profile	
		Minimum	Maximum		
	Equities and equity related securities cov- ered by the S&P BSE Sensex	95%	100%	Medium to High	
Asset Allocation Pattern	Cash/Tri-party Repo & Reverse Repo & Money Market instruments (CPs,CDs, Tbills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments),but excluding Subscription and Redemption Cash Flow #	0%	5%	Low to Medium	
	#Subscription Cash Flow is the subscription money in tr aside for meeting redemptions.	ransit before deplo	yment and Redemption	n Cash Flow is the money kept	
Differentiation	The fund is an open ended index linked scheme which that it is as close as possible to the weightages of these			ents in stocks in a proportion	
Month-end AUM as on 30/09/2019	Rs. 29.70 Crs				
No of Folios as on 30/09/2019	5006				
Risk Mitigation Factors	Robust measures implemented to mitigate risk include, ac procedures for monitoring investment restrictions and eff time to time.				
Investment Strategy	ages of these stocks in the S&P BSE Sensex. The invest least possible through rebalancing of the portfolio, tal the incremental collections/redemptions from the Sch ket trades and other trades, proactive follow-up with t as well as monitor daily inflows and outflows to and f the above risks to a large extent, there can be no assur general invest a significant part of its corpus in equitie fund should be invested in Cash/ Tri-party Repo & Re- ment opportunity are not available, or the equity mar will reduce its exposure to equity and during that peric & Reverse Repo & Money Market instruments. However necessarily result in benefit for the Fund. The alloca based upon the prevailing market conditions, macro e the equity market and other considerations. At time su	king into account the neme. It is propose the service provide from the Fund clos rance that these rises however pending verse Repo & Mon ket is not likely to od the surplus assel er there is no assur- tion between mor economic environr	he change in weights o d to manage the risks l rs for daily change in w ely. While these meas iks would be complete g investments in equit ey Market instruments perform in the view o t of the Fund shall be ir ance that all such buyi ney market instrumen nent, and the perform	If stocks in the index as well as by placing limit orders for bas- reights in the S&P BSE SENSEX ures are expected to mitigate ly eliminated. The fund will, in ies; the surplus amount of the s. Also whenever good invest- f the Fund manager the Fund invested in Cash/Tri-party Repo- ng and selling activities would ts and equity will be decided ance of the corporate sector,	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout C Yearly Dividend Option, Annual Dividend Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) Dividend Option, Half Yearly Dividend Option, Annual	) (Quarterly	nent Option) (Quarter	ly Dividend Option, Half	
Minimum Application Amount	Minimum of Rs.5, 000/- and in multiple of Re.1 thereal	fter for both plans			
Minimum Additional Purchase Amount	Rs.1000/- and in multiple of Re.1 thereafter for both p				
Minimum Redemption	Redemptions can be of minimum amount of Rs.100 of India Any Time Money Card ("The Card")}. Redemption of any amount.				
Benchmark	S&P BSE Sensex TRI				
Fund Manager	Mehul Dama (Managing the Scheme since Nov 2018)				
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ investor effective August 1, 2009. With reference to SE there shall be no entry load for investments under SIP's r commission shall be paid directly by the investor to the A factors including the service rendered by the distributor	EBI circular No. SEB egistered before Au MFI registered Dist	I/HO/IMD/DF2/CIR/P/20 Jgust 01, 2009 with effe	019/42 dated March 25, 2019, act from April 15, 2019. Upfront	
Exit Load	<ul> <li>0.25% of the applicable NAV if redeemed or switched out on or before completion of 7 days from the date of allotment of units.</li> <li>There shall be no exit load after completion of 7 days from the date of allotment of units. Exit Load, if charged to the unitholders shall be credited to the scheme immediately net of Goods &amp; Service tax, if any.</li> </ul>				
(ii) Recurring Expenses	The total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the daily average net assets. Please refer to point no.10 (ii) in common information to all schemes for further information.				
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 0.25%	Other th	an Direct Plan - 0.93%	6	

NAME OF THE SCHEME	Nippon India Balanced Advantage	Fund (Formerly F	Reliance Balanced A	Advantage Fund)	
ТҮРЕ	An open ended dynamic asset allocation fund				
Investment objective	The investment objective of the scheme is to tempting to limit the downside by dynamically related instruments and active use of debt, mo There is no assurance or guarantee that the inv	capitalize on the managing the por ney market instrur	tfolio through inve nents and derivative	stment in equity & equity es.	
Asset Allocation Pattern		Indicative as	sset allocation tal assets)		
	Instruments	Maximum	Minimum	Risk Profile	
	Equity and Equity related Instruments	100%	65%	Medium to High	
	Debt Instruments & Money Market Instruments	35%	0%	Low to Medium	
	Units issued by REITs and InvITs	10%	0%	Medium to High	
Differentiation	The fund is an open ended dynamic asset alloc equity markets while attempting to limit the d				
Month-end AUM as on 30/09/2019	Rs. 2,405.93 Crs				
No of Folios as on 30/09/2019	68,414				
Risk Mitigation Factors	Robust measures implemented to mitigate rivaluations, rigorous procedures for monitoring ous norms prescribed by SEBI from time to time	j investment restri			
Investment Strategy	The fund will endeavor to capitalize on the potential upside in equity markets while attempting to limit to downside by dynamically managing the portfolio through investment in equity & equity related instrumer and active use of debt, money market instruments and derivatives. The fund will endeavor to minimize the risks and optimize the returns for a long term investor. The percentage allocation to unhedged equity will decided on the basis of an internal model with following key parameters: Trend Following (Moving Average etc.) & Valuation.				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)				
Minimum Application Amount	Rs. 100 & in multiples of Re 1 thereafter	. ,			
Minimum Additional Purchase Amount	Rs. 100 & in multiples of Re 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of means of Nippon India Any Time Money Card ( Money Card ("The Card") can be of any amoun	("The Card")}. Rede			
Benchmark	CRISIL Hybrid 35+65 - Aggressive Index				
Fund Manager	Manish Gunwani (Managing the Scheme since Ashutosh Bhargava (Co-Fund Manager, Manag Kinjal Desai (Dedicated Fund Manager for Ov	ging the Scheme s		cheme since May 2018)	
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/ HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront 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				
Exit Load	<ul> <li>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 month from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load.</li> <li>Redemption of units would be done on First in First out Basis (FIFO):</li> <li>1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units.</li> <li>Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.</li> </ul>				
(ii) Recurring Expenses	Please refer to point no. 10 for further informa	tion.			
<b>Actual expenses</b> (For the previous financial year (2018- 2019) Year to date Ratio to Average AUI	Direct Plan - 1.21% Other than Direct Plan - 2.50%				

NAME OF THE SCHEME	Nippon India Value Fund (Formerly Reliance Value Fund)				
ТҮРЕ	An open ended equity scheme following a value investment strategy         The primary investment objective of this scheme is to seek capital appreciation and/or to generate consistent returns by actively investing in equity/ equity related securities predominantly into value stocks. However there can be no assurance that the investment objective of the Scheme will be realized.				
Investment objective					
	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	
		Maximum	Minimum		
Asset Allocation Pattern	Equity and Equity related securities	100%	65%	Medium to High	
	Debt & Money Market Instruments Units issued by REITs and InvITs	35%	0%	Low to Medium Medium to High	
		1078	078	Mediani to high	
Differentiation	The Fund follows a value investment strategy a to deliver long term superior risk-adjusted retu		ify undervalued sto	cks having the potential	
Month-end AUM as on 30/09/2019	Rs. 3,072.40 Crs				
No of Folios as on 30/09/2019	290,755				
Risk Mitigation Factors	Robust measures implemented to mitigate rist valuations, rigorous procedures for monitorin various norms prescribed by SEBI from time to	ng investment re			
Investment Strategy	The Fund Managers would aim to identify undervalued stocks having the potential to deliver long terr superior risk-adjusted returns. Undervalued stocks would include stocks which the Fund Managers believ are trading at less than their assessed values. The identification of undervalued stocks would involv fundamental analysis. It will be based on the evaluation of various factors including but not limited to stock valuation, financial strength, cash flows, company's competitive advantage, business prospects an earnings potential. The Fund would identify companies for investment, based on the following criteri amongst others: 1. Sound Management 2. Good track record of the company 3. Potential for future growt 4. Industry economic scenario,				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payou <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment		tment Option)		
Minimum Application Amount	Rs. 500 & in multiples of Re.1 thereafter				
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Re.1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of means of Nippon India Any Time Money Card (' Money Card ("The Card") can be of any amoun	"The Card")}. Rede			
Benchmark	S&P BSE Enhanced Value TRI				
Fund Manager	Meenakshi Dawar (Managing the Scheme sine Kinjal Desai (Dedicated Fund Manager for Ov		ts) (Managing the S	cheme since May 2018)	
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/ HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid direct- ly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor				
Exit Load	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> <li>If charged, the same shall be credited to the scheme immediately net of goods and service tax, if any.</li> </ul>				
(ii) Recurring Expenses	Please refer to point no. 10 in common information to all schemes for further information.				
<b>Actual expenses</b> (For the previous financial year (2018- 2019) Year to date Ratio to Average AUM)	Direct Plan - 1.54% Other than Direct Plan - 2.22%				

NAME OF THE SCHEME	Nippon India Equity Hybrid Fund (Fo			
ТҮРЕ	Nippon India Equity Hybrid Fund – Segregated Portfolio 1 An open ended hybrid scheme investing predominantly in equity and equity related instruments			
Investment objective	The primary investment objective of the Scheme by investing in a mix of securities comprising of ments.	is to generate co	onsistent return an	d appreciation of capital
	Instruments		set allocation tal assets)	Risk Profile
		Maximum	Minimum	
Asset Allocation Pattern	Equity and Equity related Instruments	80%	65%	Medium to High
	Debt & Money Market Instruments Units issued by REITs and InvITs	35% 10%	20% 0%	Low to Medium Medium to High
Differentiation	The fund focuses on reducing volatility of retur market outlook and using a core debt portfolic corpus in equity, 20%-35% in debt related instru	to do the rebala	ancing. The fund c	an invest 65%-80% of its
Month-end AUM as on 30/09/2019	Rs. 9,352.82 Crs			
No of Folios as on 30/09/2019	356,644			
Risk Mitigation Factors	Robust measures implemented to mitigate risk valuations, rigorous procedures for monitoring i ous norms prescribed by SEBI from time to time	nvestment restri		
Investment Strategy	The Scheme will, under normal market conditions ments and balance in fixedincome securities, mon equity and equity related securities, the Fund woul criteria amongst others: a. Sound Management growth. Industry economic scenario	ey market instrum d identify compar	nents and cash equiv	alents.For investments in , based on the following
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Pa payout option & Quarterly dividend Reinvestme dividend Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Div terly dividend payout option & Quarterly dividen & Monthly dividend Reinvestment Option)	ent Option) (Mon idend Plan (Payo	thly dividend payor ut Option & Reinve	ut option & Monthly estment Option) (Quar-
Minimum Application Amount	Rs. 500 & in multiples of Re. 1 thereafter			
Minimum Additional Purchase Amount	Rs. 500 & in multiples of Re. 1 thereafter			
Minimum Redemption	Redemptions can be of minimum amount of R means of Nippon India Any Time Money Card (" Money Card ("The Card") can be of any amount.	The Card")}. Rede		
Benchmark	CRISIL Hybrid 35+65 - Aggressive Index			
Fund Manager	Sanjay Parekh (Managing the Scheme since Apr Amit Tripathi (Managing the Scheme since Aug Kinjal Desai (Dedicated Fund Manager for Overs	2010)	) (Managing the Sc	heme since May 2018)
Performance	Please refer Scheme Performance Snapshot			
Expenses of the Scheme				
(i) Load Structure				
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No. charged by the Scheme to the investor effectiv HO/IMD/DF2/CIR/P/2019/42 dated March 25, 20 registered before August 01, 2009 with effect f by the investor to the AMFI registered Distribu- including the service rendered by the distributo	ve August 1, 2009 019, there shall b rom April 15, 201 utors based on th	<ol> <li>With reference to e no entry load for 9 Upfront commistion</li> </ol>	o SEBI circular No. SEBI/ investments under SIP's sion shall be paid directly
Exit Load	<ul> <li>10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 month from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load, Redemption of units would be done on First in First out Basis (FIFO):</li> <li>1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.</li> </ul>			
(ii) Recurring Expenses	Please refer to point no. 10 in common informat	ion to all schemes	s for further inform	ation.
Actual expenses (For the previous financial year (2018- 2019) Year to date Ratio to Average AUM)	Direct Plan - 0.95%		an Direct Plan - 2.	

NAME OF THE SCHEME	Nippon India Tax Saver (ELSS) Fund (	Formerly Relia	ance Tax Saver (ELSS)	Fund)	
ТҮРЕ	An open ended equity linked saving scheme w	ith a statuto	ry lock in of 3 years	and tax benefit	
Investment objective	The primary objective of the scheme is to generate long-term capital appreciation from a portfolio th vested predominantly in equity and equity related instruments. However, there can be no assurance to scheme's investment objective shall be achieved.				
	Instruments		asset allocation otal assets)	Risk Profile	
Asset Allocation Pattern	Equity and equity related securities	Maximum	Minimum		
		100%	80%	High	
	Debt and Money Market Instruments	20%	0%	Low to Medium	
Differentiation	The fund is an open ended equity linked savings scheme which gives dual advantage of tax savings & group potential. It is a large cap orientation fund which aims at minimum 50% exposure to top 100 companies market capitalization.				
Month-end AUM as on 30/09/2019	Rs. 9,826.57 Crs				
No of Folios as on 30/09/2019	1,287,511				
Risk Mitigation Factors	Robust measures implemented to mitigate risk inclu rigorous procedures for monitoring investment re prescribed by SEBI from time to time.				
Investment Strategy	The investments in the Scheme shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and Equil Linked Saving Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs) vide Notific tions dated November 3, 2005 and December 13, 2005. The fund managers will follow an active investmer strategy taking defensive / aggressive postures depending on opportunities available at various points of time.				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option), Annual Dividend (Payout Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option) Annual Dividend (Payout Option)				
Minimum Application Amount	Rs.500 & in multiples of Rs.500 thereafter				
Minimum Additional Purchase Amount	Rs.500 & in multiples of Rs.500 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of Rs.1	00 or any num	nber of units		
Benchmark	S&P BSE 100 TRI				
Fund Manager	Ashwani Kumar (Managing the Scheme since Se Kinjal Desai (Dedicated Fund Manager for Overs		nts) (Managing the S	cheme since May 2018)	
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI, HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront 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				
Exit Load	Nil If charged, the same shall be credited to the scheme immediately net of Goods & Service tax, if any.				
(ii) Recurring Expenses	Please refer to point no. 10 for further informati	on.			
<b>Actual expenses</b> (For the previous financial year (2018- 2019) Year to date Ratio to Average AUM)	Direct Plan - 1.25%	Other t	han Direct Plan - 2.	17%	

NAME OF THE SCHEME	Nippon India Small Cap Fund (Former	y Reliance Small	Cap Fund)			
TYPE Investment objective	An open ended equity scheme predominantl The primary investment objective of the schem predominantly in equity and equity related instr is to generate consistent returns by investing in	ne is to generate ruments of small	long term capital cap companies and	the secondary objective		
	Instruments	Indicative as	sset allocation Ital assets)	Risk Profile		
		Minimum	Maximum			
Asset Allocation Pattern	Equities and equity related securities of small cap companies including derivatives	65%	100%	Medium to High		
	Equities and equity related securities of any other companies including derivatives	0%	35%	Medium to High		
	Debt and Money market securities (including investments in securitized debt)	0%	35%	Low to Medium		
	Units issued by REITs and InvITs	0%	10%	Medium to High		
Differentiation	The fund shall predominantly invest in small cap companies/stocks with an objective to maximize the retur and at the same time trying to minimize the risk by reasonable diversification.					
Month-end AUM as on 30/09/2019	Rs. 8,114.33 Crs					
No of Folios as on 30/09/2019	1,130,073					
Risk Mitigation Factors	Robust measures implemented to mitigate risk incl rigorous procedures for monitoring investment restriction: SEBI from time to time.					
Investment Strategy	The investment strategy of the Scheme is to primarily focused on the small stocks that have to that adequately reflects a cross-section of the <u>c</u> be to build a portfolio that adequately reflects time to time. However depending on the views of the investors, the fund manager will have th achieve the stated objective. The fund will have companies/ stocks with an objective to maximiz reasonable diversification.	he potential to a growth areas of t s a cross-section s of the fund ma e flexibility to se the flexibility to i	ppreciate. The aim the economy from of the growth are nager and market lect stocks which h invest predominan	will be to build a portfolic time to time. The aim will as of the economy from conditions in the interest e feels are best suited to ty in a range of Small Cap		
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)					
Minimum Application Amount	Rs.5000 and in multiples of Re.1 thereafter					
Minimum Additional Purchase Amount	Rs.1000 (plus in the multiple of Re.1)					
Minimum Redemption		Redemptions can be of minimum amount of Rs 100 or any number of units {(except for 'Redemption by means of Nippon India Any Time Money Card ("The Card")}. Redemption by means of Nippon India Any Time Money Card ("The Card") can be of any amount				
Benchmark	S&P BSE SmallCap TRI					
Fund Manager	Samir Rachh (Managing the Scheme since Jan 0 Kinjal Desai (Dedicated Fund Manager for Ove		ts) (Managing the S	cheme since May 2018)		
Performance	Please refer Scheme Performance Snapshot					
Expenses of the Scheme						
(i) Load Structure Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP' registered before August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factor including the service rendered by the distributor					
Exit Load	1%- If redeemed or switched out on or before c Nil - If redeemed or switched out after the com If charged, the same shall be credited to the sch	ompletion of 1 Y pletion of 1 Year	from the date of a	llotment of units.		
(ii) Recurring Expenses	Please refer to point no. 10 for further informati					
<b>Actual expenses</b> (For the previous financial year (2018- 2019) Year to date Ratio to Average AU	Direct Plan - 1.16%	Other th	an Direct Plan - 2.	32%		

NAME OF THE SCHEME	Nippon India Equity Savings Fund (Fo Nippon India Equity Savings Fund =				
ТҮРЕ	An open ended scheme investing in equity, arbitrage	e and debt			
Investment objective	The primary investment objective of this fund is to generate equity investments along with investments in debt securities that the investment objective of the scheme will be achieved	& money market instrum			
		Under normal circumstances, the anticipated asset allocation would be: Indicative asset allocation			
	Instruments	Maximum	al assets) Minimum	High/Medium/Low	
	Equities and equity related instruments	90%	65%	Medium to High	
	- Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying eq- uity (only arbitrage opportunities)*	70%	25%	Low to Medium	
	- Unhedged Equity Position#	40%	20%	High	
	<b>Debt and Money market instruments**</b> (including investments in securitized debt & margin for derivatives)	35%	10%	Low to Medium	
	Units issued by REITs and InvITs	10%	0%	Medium to High	
	When adequate arbitrage opportunities are not available in on defensive considerations would be in accordance with t			bated alternate asset allocatio	
Asset Allocation Pattern		Indicative ass		Risk Profile	
	Instruments	Maximum	Minimum	High/Medium/Low	
	Equities and equity related instruments	65%	20%	Medium to High	
	- Derivatives including index futures, stock futures, index options, & stock options, etc. backed by underlying eq- uity (only arbitrage opportunities)*	45%	0%	Low to Medium	
	- Unhedged Equity Position#	40%	20%	High	
	<b>Debt and Money market instruments**</b> (including investments in securitized debt & margin for derivatives)	80%	35%	Low to Medium	
	Units issued by REITs and InvITs	10%	0%	Medium to High	
	#Denote the directional equity exposure which is not hedge tunities in the equity market. The fund manager in the abov completely covered positions. The margin money deployed ** including securitized debt up to 30%	e case can therefore take	e exposure to equivale	nt stock/ index futures & creat	
Differentiation	The fund invests predominantly invests in arbitrage opportunities along with moderate exposure to unhedged equity exposure.				
Month-end AUM as on 30/09/2019	Rs. 1,011.18 Crs				
No of Folios as on 30/09/2019 Risk Mitigation Factors	30,660 Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous proced				
	for monitoring investment restrictions and effective implemented to mitigate risk include, and				
Investment Strategy	The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage oppr nities in markets along with pure equity investments. The stock selection strategy would be a blend of top down and bottom up approach with any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expe growth in earnings, the company's financial strength and track record. The percentage allocation to un-hedged equity will be done on the bas an internal model with Price/ Book Value of Nifty 50 as the primary factor for deciding the allocation. This model will proportionately re-adjust unhedged Equity Position weight within the asset allocation limits stated above based on over/under valuation of the equity markets.				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Optio ment Option), Quarterly Dividend Plan (Payout Option & Re <b>Direct Plan:</b> Growth Plan (Growth Option), Dividend Plan ( tion & Reinvestment Option), Quarterly Dividend Plan (Pay	einvestment Option) (Payout Option & Reinves	stment Option), Month		
Minimum Application Amount	Rs.5,000 & in multiples of Re. 1 thereafter				
Minimum Additional Purchase Amount	Rs.1,000 & in multiples of Re. 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of Rs.100 or any Money Card ("The Card")}. Redemption by means of Nippor				
Benchmark	Nifty Equity Savings Index		cord ( me cord ) con	se or only onloone.	
	Anand Gupta (Managing the Scheme since Sep 2018) Sanjay Parekh (Managing the Scheme since May 2015) Anju Chhajer (Managing the Scheme since May 2015)				
runa Manager		ments) (Managing the S	heme since May 2010		
-	Anju Chhajer (Managing the Scheme since May 2015) Kinjal Desai (Dedicated Fund Manager for overseas invest Please refer Scheme Performance Snapshot	ments) (Managing the So	cheme since May 2018	1	
Performance Expenses of the Scheme	Kinjal Desai (Dedicated Fund Manager for overseas invest	ments) (Managing the So	cheme since May 2018		
Performance Expenses of the Scheme (i) Load Structure	Kinjal Desai (Dedicated Fund Manager for overseas invest Please refer Scheme Performance Snapshot	ments) (Managing the So	cheme since May 2018	1	
Fund Manager Performance Expenses of the Scheme (i) Load Structure Entry Load Exit Load	Kinjal Desai (Dedicated Fund Manager for overseas invest	xit load, on or before cor months from the date o sis (FIFO): of 12 months from the d	npletion of 12 months f allotment shall be su date of allotment of u	from the date of allotment of bject to the following exit load	
Performance Expenses of the Scheme (i) Load Structure Entry Load	Kinjal Desai (Dedicated Fund Manager for overseas invest Please refer Scheme Performance Snapshot Not Applicable 10% of the units allotted shall be redeemed without any ev units. Any redemption in excess of such limit in the first 12 Redemption of units would be done on First in First out Ba • 1% if redeemed or switched out on or before completion	xit load, on or before cor months from the date o sis (FIFO): of 12 months from the d	npletion of 12 months f allotment shall be su date of allotment of u	from the date of allotment o bject to the following exit loa	

ТҮРЕ	An open ended equity scheme investing in Bar	king sector			
	The primary investment objective of the Scheme is to s		tionens soturos bu a		
Investment objective	equity related securities of companies in the Banking Sector and companies engaged in allied activities related				
	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	
	Faulty and Faulty salated lastsumaats	Maximum	Minimum		
	• Companies defined in the Banking Regulation	100%	80%		
Asset Allocation Pattern	<ul> <li>Act, 1949 &amp; Reserve Bank of India Act, 1934 as amended from time to time.</li> <li>Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.*</li> </ul>	100% 20%	80%	Medium to High	
	Debt Instruments & Money Market Instru- ments	20%	0%	Low to Medium	
	* The companies which will be included in financial service				
Differentiation	The fund aims to generate consistent returns by investing in	ervices like housing finance, stock broking, wealth management, insurance and other related financial services. "he fund aims to generate consistent returns by investing in equity / equity related securities of Banking and companies engaged in al ctivities related to Banking Sector. The fund follows an active strategy of management with endeavor to generate alpha and outperfo be Banking Index			
Month-end AUM as on 30/09/2019	Rs. 2,872.34 Crs				
No of Folios as on 30/09/2019	181,785				
Risk Mitigation Factors	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigoro procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from ti to time.				
Investment Strategy	To achieve its primary objective , the fund could invest in equity securities of companies in Banking Sector and companie gaged in allied activities related to Banking Sector.			ing Sector and companies er	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)				
Minimum Application Amount	Rs. 5000 & in multiples of Re.1 thereafter				
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of Rs.100 or any number of units {(except for 'Redemption by means of Nippon India A Time Money Card ("The Card")}. Redemption by means of Nippon India Any Time Money Card ("The Card") can be of any amount.				
Benchmark	Nifty Bank TRI				
Fund Manager	Vinay Sharma (Managing the Scheme since Apr 2018) Kinjal Desai (Dedicated Fund Manager for Overseas Inve	estments) (Managing	g the Scheme since Ma	ay 2018)	
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to t investor effective August 1, 2009. With reference to SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for inve ments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of vario				
Exit Load	<ul> <li>factors including the service rendered by the distributor</li> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> <li>If charged, the same shall be credited to the scheme immediately net of Goods &amp; Service tax, if any.</li> </ul>				
(ii) Recurring Expenses	Please refer to point no. 10 for further information.		, .,.		
<b>Actual expenses</b> (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.47%	Other than	Direct Plan - 2.20%		

NAME OF THE SCHEME	Nippon India Pov	wer & Infra Fund (For	merly Reliance Pow	ver & Infra Fund)		
ТҮРЕ	An Open Ended Equi	ty Scheme investing in p	ower & infrastruct	ure sectors		
Investment objective	lated instruments of t	ive of the scheme is to see he companies that are eng or guarantee that the inve	aged in or allied to	the power and infr	astructure space in India.	
	Instruments		(% of tot	set allocation al assets)	Risk Profile	
Asset Allocation Pattern	Equity and Equity relat Infrastructure Sectors	ed Instruments of Power &	<b>Maximum</b> 100%	Minimum 80%	Medium to High	
	Debt & Money Market In Units issued by REITs and		20% 10%	0% 0%	Low to Medium Medium to High	
Differentiation	diversify within the se	The fund focuses on companies related to power and infrastructure space. It provides opportunity diversify within the sector, with focused approach and flexibility to invest in Power generation, Distributic Transportation, Energy, Resources, Communication and other infrastructure-related activities.				
Month-end AUM as on 30/09/2019	Rs. 1,321.42 Crs					
No of Folios as on 30/09/2019	316,812	la se a stand d'a se fitta e ta stal d'	a de la colocita e a		· · · · · · · · · · · · · · · · · · ·	
Risk Mitigation Factors	tions, rigorous procedu prescribed by SEBI fro	lemented to mitigate risk i Ires for monitoring investm m time to time. ify companies for investme	ent restrictions and	effective impleme	entation of various norms	
Investment Strategy	<ol> <li>Good track record of the company,</li> <li>Potential for future growth</li> <li>Industry economic scenario,</li> <li>Strong Cashflows</li> <li>Risk will be managed through adequate diversification by spreading investments over a wide range of companies. The shall be done through various measures including:</li> <li>Broad diversification of portfolio,</li> <li>Ongoing review of relevant market, industry, sector and economic parameters</li> <li>Investing in companies which have been researched RNAM may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of the unit holder and if market conditions warrant it.</li> </ol>				e, review and modify the	
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)					
Minimum Application Amount	Rs. 5,000 per plan per	Rs. 5,000 per plan per option and in multiples of Re.1 thereafter				
Minimum Additional Purchase Amount	Rs. 1,000 per plan per option and in multiples of Re.1 thereafter					
Minimum Redemption	of Nippon India Any T	Redemptions can be of minimum amount of Rs 100 or any number of units {(except for 'Redemption by means of Nippon India Any Time Money Card ("The Card")}. Redemption by means of Nippon India Any Time Money Card ("The Card") can be of any amount.				
Benchmark	Nifty Infrastructure TF					
Fund Manager	Kinjal Desai (Dedicate	ng the Scheme since Jan 0 ed Fund Manager for Overs	2, 2017) seas Investments) (I	Managing the Scher	me since May 2018)	
Performance Expenses of the Scheme	Please refer Scheme F	Performance Snapshot				
(i) Load Structure						
Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid directly by the investor to the AMFI registered Dis- tributors based on the investors' assessment of various factors including the service rendered by the distributor					
Exit Load	Nil if redeemed or	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units</li> <li>If charged, the same shall be credited to the scheme immediately net of service tax, if any.</li> </ul>				
(ii) Recurring Expenses	Please refer to point pr	o. 10 for further informatior	۱.			
Actual expenses (For the previous financial year (2018- 2019) Year to date Ratio to Average AUM)	Direct Plan - 1.69%	Other than Direct Plan				

NAME OF THE SCHEME	Nippon India Consumption Fund (For	merly Reliance C	onsumption Fund)	
ТҮРЕ	An open ended equity scheme following con			
Investment objective	The investment objective of the scheme is to seek l assets in equity/equity related instruments of the the domestic consumption led demand. There is n scheme will be achieved.	companies that a	re likely to benefit	directly or indirectly from
	Instruments		set allocation tal assets)	Risk Profile
		Maximum	Minimum	
Asset Allocation Pattern	Equity & Equity related securities of compa- nies in the domestic consumption sector	100%	80%	Medium to High
	Debt securities & Money Market Instruments	20%	0%	Low to Medium
	Units issued by REITs and InvITs	10%	0%	Medium to High
Differentiation	A thematic fund which focuses on investing in companies that are likely to benefit directly or indirectly domestic consumption led demand.			
Month-end AUM as on 30/09/2019	Rs. 82.30 Crs	s. 82.30 Crs		
No of Folios as on 30/09/2019	11527			
Risk Mitigation Factors	valuations, rigorous procedures for monitoring	Robust measures implemented to mitigate risk include, adoption of internal policies on investments an valuations, rigorous procedures for monitoring investment restrictions and effective implementation o various norms prescribed by SEBI from time to time.		
Investment Strategy	The scheme seeks to achieve its investment objective by investing at least 80% of its net assets in equity/ equity related instruments of the companies that are likely to benefit directly or indirectly from domestic consumption led demand.			
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)			
Minimum Application Amount	Rs.5000 & in multiples of Re.1 thereafter			
Minimum Additional Purchase Amount	Rs.1000 & in multiples of Re.1 thereafter			
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units {(except for 'Redemption b means of Nippon India Any Time Money Card ("The Card")}. Redemption by means of Nippon India Any Tim Money Card ("The Card") can be of any amount.			
Benchmark	Nifty India Consumption TRI			
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since Kinjal Desai (Dedicated Fund Manager for Ove		s) (Managing the S	Scheme since May 2018)
Performance	Please refer Scheme Performance Snapshot			
Expenses of the Scheme				
(i) Load Structure				
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEBI/ HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019. Upfront 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			
Exit Load	Nil if redeemed or switched out after comple	• 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units		
(ii) Recurring Expenses	Please refer to point no. 10 for further informati	on.		
<b>Actual expenses</b> (For the previous financial year (2018- 2019) Year to date Ratio to Average AUM)	Direct Plan - 2.24%	Other tha	an Direct Plan - 3.	15%

NAME OF THE SCHEME	Nippon India Pharma Fund (Formerly Reliance Pharma Fund)				
ТҮРЕ	An open ended equity scheme investing in P	harma sector			
Investment objective	The primary investment objective of the scheme and equity related or fixed income securities of	is to seek to gen Pharma Sector.	erate consistent retu	Irns by investing in equity	
	Instruments	(% of t	sset allocation otal assets)	Risk Profile	
Asset Allocation Pattern	Equity and Equity related Instruments of compa- nies in Pharma Sector	<b>Maximum</b> 100%	80%	Medium to High	
	Debt Instruments & Money Market Instruments Units issued by REITs and InvITs	20%	0%	Low to Medium	
		10%	0%	Medium to High	
Differentiation	A sector fund which aims to generate consistent returns by investing in large and mid cap companies sp across all important segments of the pharmaceutical industry.				
Month-end AUM as on 30/09/2019	Rs. 2,331.97 Crs				
No of Folios as on 30/09/2019	176,773				
Risk Mitigation Factors	Robust measures implemented to mitigate risk include, adoption of internal policies on investments and valuations, rigorous procedures for monitoring investment restrictions and effective implementation o various norms prescribed by SEBI from time to time.				
Investment Strategy	The fund under normal circumstances shall invest at least 80% of the value of its total net assets in equity securities in the Pharma Sector.				
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)				
Minimum Application Amount	Rs.5000 & in multiples of Re.1 thereafter				
Minimum Additional Purchase Amount	Rs.1000 & in multiples of Re.1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units {(except for 'Redemption I means of Nippon India Any Time Money Card ("The Card")}. Redemption by means of Nippon India Any Tim Money Card ("The Card") can be of any amount.				
Benchmark	S&P BSE Healthcare TRI				
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since June 2004) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since May 2018)			cheme since May 2018)	
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will b charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEB HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP registered before August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid d rectly by the investor to the AMFI registered Distributors based on the investors' assessment of variou factors including the service rendered by the distributor			o SEBI circular No. SEBI/ investments under SIP's mission shall be paid di-	
Exit Load	<ul> <li>1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units</li> <li>Nil if redeemed or switched out after completion of 1 year from the date of allotment of units</li> <li>If charged, the same shall be credited to the scheme immediately net of Goods &amp; Service Tax, if any.</li> </ul>				
(ii) Recurring Expenses	Please refer to point no. 10 for further informat	ion.			
<b>Actual expenses</b> (For the previous financial year (2018- 2019) Year to date Ratio to Average AUM	Direct Plan - 1.41%	Other th	nan Direct Plan - 2.	33%	

NAME OF THE SCHEME	Nippon India Quant Fund (Formerly	y Reliance (	Quant Func	J)		
ТҮРЕ	An open ended equity scheme investing	in quant n	nodel then	ne		
Investment objective	The investment objective of the Scheme is and equity related instruments. The Schem tive portfolio of stocks selected on the bas investment objective of the scheme will be	ie will seek is of a Qua	to generat	e capital appreciat	ion by investing in an ac	
	Instruments			set allocation tal assets)	Risk Profile	
		Ma	ximum	Minimum		
Asset Allocation Pattern	Equity & Equity Related Instruments	1	00%	80%	Medium to High	
	Debt & Money Market Instruments		20%	0%	Low	
	Units issued by REITs and InvITs		10%	0%	Medium to High	
Differentiation	An investment fund which focuses on stocks from constituents of S&P BSE 200. The stock selection proce is based on quantitative analysis, and the proprietary system-based model will shortlist between 30-3 stocks from screening mechanism at pre-determined intervals i.e. on quarterly basis based on quantitative techniques.					
Month-end AUM as on 30/09/2019	Rs. 25.43 crs					
No of Folios as on 30/09/2019	3671					
Risk Mitigation Factors	Robust measures implemented to mitigat valuations, rigorous procedures for monitor ous norms prescribed by SEBI from time to	ring investr time.	nent restric	ctions and effective	e implementation of vari	
Investment Strategy	The fund will invest in 30-35 stocks from a universe of S&P BSE 200 selected on the basis of a Quant Mo Quantitative methods will be used for (i) screening mechanism to choose best picks and make the st selection universe smaller, (ii) Deciding on the portfolio weightage for better return as the investment focus on company's size and liquidity. The quantitative model which will be used for stock selection be based on two broad parameters viz., Stock Price movement & Financial/valuation aspects. The mo will shortlist between 30-35 stocks (out of the resulting list) and the investments will be made in them weightages defined by the fund manager.			icks and make the stock rn as the investment wil d for stock selection wil tion aspects. The mode		
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) <b>Direct Plan :</b> Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)					
Minimum Application Amount	Rs. 5000 & in multiples of Re 1 thereafter					
Minimum Additional Purchase Amount	Rs. 1000 & in multiples of Re. 1 thereafter					
Minimum Redemption	Redemptions can be of minimum amount of Rs 100 or any number of units {(except for 'Redemption means of Nippon India Any Time Money Card ("The Card")}. Redemption by means of Nippon India Any Time Money Card ("The Card") can be of any amount.					
Benchmark	S&P BSE 200 TRI					
Fund Manager	Ashutosh Bhargava (Managing the Scheme since Sep 2017) Arun Sundaresan (Co-Fund Manager) Managing the Scheme since May 2018 Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since May 2018)				cheme since May 2018)	
Performance	Please refer Scheme Performance Snapsho	t				
Expenses of the Scheme (i) Load Structure						
() Load Structure	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will b charged by the Scheme to the investor effective August 1, 2009. With reference to SEBI circular No. SEB HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP' registered before August 01, 2009 with effect from April 15, 2019. Upfront commission shall be paid direct by the investor to the AMFI registered Distributors based on the investors' assessment of various factor					
Exit Load	<ul> <li>including the service rendered by the distributor</li> <li>0.25% if redeemed or switched out on or before completion of 1 Month from the date of allotment or units</li> <li>Nil if redeemed or switched out after the completion of 1 Month from the date of allotment of units</li> <li>If charged, the same shall be credited to the scheme immediately net of service tax, if any.</li> </ul>					
(ii) Recurring Expenses	Please refer to point no. 10 for further info			, contract cont	<u>,</u>	
<b>Actual expenses</b> (For the previous financial year (2018- 2019) Year to date Ratio to Average AUI	M) Direct Plan - 0.33%		Other tha	n Direct Plan - 1.0	00%	

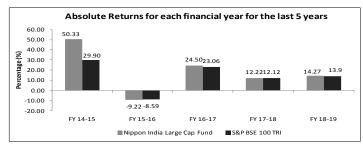
NAME OF THE SCHEME	Nippon India Japan Equity Fund (For	merly Reli	ance Jap	an Equity Fund)	
ТҮРЕ	An open ended equity scheme following Jap	oan focuse	ed theme	1	
Investment objective	The primary investment objective of Nippon India Japan Equity Fund is to provide long term capital a to investors by primarily investing in equity and equity related securities of companies listed on the stock exchanges of Japan and the secondary objective is to generate consistent returns by investing i money market securities of India. However, there can be no assurance or guarantee that the investmer of the scheme will be achieved.				anies listed on the recognized eturns by investing in debt and
	Instruments	(%	% of tota		Risk Profile
	Equity and Equity related Instruments listed on the recognized stock exchanges of Japan*	<b>Maxim</b> 1009	-	Minimum 80%	High to Medium
Asset Allocation Pattern	Fixed income securities, including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India	20%	6	0%	Medium to Low
	*Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companie recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securit mitted by SEBI/RBI from time to time.The fund will also invest in initial and follow on public offerings to t recognized stock exchanges of Japan.				
Differentiation	ne fund will endeavor to invest in companies which are leaders or potential leaders in the growth oriented sectors o apan and are listed on recognized stock exchanges of Japan. The fund will provide exposure to the growth story of Japa conomy along with the benefit of country diversification to the investor.				
Month-end AUM as on 30/09/2019	Rs. 18.21 Crs				
No of Folios as on 30/09/2019	2385	385			
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and valua tions, rigorous procedures for monitoring investment restrictions and effective implementation of various norm prescribed by SEBI from time to time.				
Investment Strategy	The investment strategy of the fund would be to create a portfolio of companies which are leaders or potential leaders the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The investment philosop would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly a sessed on their growth potential in the mid and long term. On the other hand, companies within the selected sectors would be analyzed taking into account the business fundamentals like nature and stability of business, potential for future grow and scalability, sales volume, earning performance, corporate image, company's financial strength and track record etc. The fund will endeavor to follow a disciplined investment approach and the portfolio will be reviewed & rebalanced at regul				apan. The investment philosophy . The sectors would be mainly as- within the selected sectors would iness, potential for future growth strength and track record etc. The
Plans and Options	intervals, whenever deemed necessary. Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option) <b>Direct Plan</b> - Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Op- tion)				
Minimum Application Amount	Rs.5, 000 & in multiples of Re. 1 thereafter				
Minimum Additional Purchase Amount	Rs.1, 000 & in multiples of Re. 1 thereafter				
Minimum Redemption	Redemptions can be of minimum amount of F of Nippon India Any Time Money Card ("The Ca ("The Card") can be of any amount.				
Benchmark	Topix TRI (Tokyo Stock Price Index)				
Fund Manager	Kinjal Desai (Managing the Scheme since May Anju Chhajer (Managing the Scheme since Aug				
Performance	Please refer Scheme Performance Snapshot				
Expenses of the Scheme					
(i) Load Structure					
Entry Load	Not Applicable				
Exit Load	1% if redeemed or switched out on or before c Nil if redeemed or switched out after the comp				
(ii) Recurring Expenses	Please refer to point no. 10 for further informa		-		
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.69%		Other th	nan Direct Plan -	2.48%

NAME OF THE SCHEME	Nippon India US Equity Opportuniti	<b>es Fund</b> (Form	erly Reliance US Equ	ity Opportunities Fund)	
ТҮРЕ	An open ended Diversified Equity Scheme				
Investment objective	The primary investment objective of Nippon Indi ciation to investors by primarily investing in equil stock exchanges in the of US and the secondary money market securities in India. However, there the scheme will be achieved.	y and equity relat objective is to ge	ed securities of comp enerate consistent re	banies listed on the recognized turns by investing in debt and	
	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	
		Maximum	Minimum		
	Equity and Equity related Instruments listed on recognized stock exchanges in the US *	100%	80%	High to Medium	
Asset Allocation Pattern	Fixed income securities, including money market instruments, cash and equivalent, Treasury bills and fixed deposits in India	20%	0%	Medium to Low	
	*Includes ADRs/GDRs issued by Indian companie ognized stock exchanges of US, units/securities with US regulators and overseas exchange trad RBI from time to time. The fund will also inves stock exchanges of US.	issued by oversea ed funds (ETFs) v	as mutual funds or ur hich invest in the se	nit trusts which are registered curities as permitted by SEBI/	
Differentiation	The fund will provide exposure to US securities to a	n investor which w	vill provide him with co	ountry diversification.	
Month-end AUM as on 28/02/2019	Rs. 53.59Crs				
No of Folios as on 28/02/2019	15,938				
Risk Mitigation Factors	Robust measures implemented to mitigate Risk include, adoption of internal policies on investments and value tions, rigorous procedures for monitoring investment restrictions and effective implementation of various norm prescribed by SEBI from time to time.				
Investment Strategy	The investment strategy of the fund would be to create a portfolio of high quality – high growth stocks listed on recogn stock exchanges of US. The investment philosophy would be a blend of top down and bottom up approach without sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamer like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuatior relation to broad market and expected growth in earnings, the company's financial strength and track record.				
Plans and Options	Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Option) Direct Plan - Growth Plan(Growth Option), Dividend Plan(Dividend Payout Option & Dividend Reinvestment Op- tion)				
Minimum Application Amount	Rs. 5,000 and in multiples of Re.1 thereafter				
Minimum Additional Purchase Amount	Rs. 1,000 and in multiples of Re.1 thereafter				
Minimum Redemption Benchmark	Redemptions can be of minimum amount of Rs	100 or any numb	er of units		
Fund Manager	S&P 500 TRI Ms. Kinjal Desai (Fund Manager for overseas investments) (Managing the Scheme since July 2015) Ms. Anju Chhajer (Managing the Scheme since July 2015)			ce July 2015)	
Performance	Please refer Scheme Performance Snapshot	<i>J</i> - <i>I</i>			
Expenses of the Scheme (i) Load Structure					
Entry Load	Not Applicable				
Exit Load	1% if redeemed or switched out on or before construction of the second o				
(ii) Recurring Expenses	Please refer to point no. 10 in common informa	tion to all schem	es for further inform	ation.	
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.58%		r than Direct Plan -		

SCHEME	Nippon India Arbitrage Fund (Formerly Reliance Arbitrage Fund			
ТҮРЕ	An open ended scheme investing in arbitrage opportunities			
Investment objective	The investment objective of the scheme is to generate income by taking advantage			
	cash and derivative market and within the derivative segment along with investmen Under normal circumstances, the anticipated asset allocation would be:	ts in debt securities	& money markel	instruments.
	Instruments	Indicativo	llocations	Risk Profile
	Inscruments	Indicative a (% of tota		RISK Profile
		Maximum	Minimum	_
	Equities and equity related instruments, Derivatives including index futures, stoc			
	futures, index options, & stock options, etc. #	90	65	Medium to High
	Debt and Money market instruments** (including investments in securitized debt)	35	10	Low to Medium
			10	
	When adequate arbitrage opportunities are not available in the Derivative and Equity sive considerations would be in accordance with the allocation given below. However the remaining investible corpus (to the extent not deployed in arbitrage opportuni deployed in short term debt and money market instruments with tenure not exceed scenario also, the allocation in Equities and equity related instruments, Derivatives in options, etc will continue to be made in arbitrage opportunities only.	r, in case no arbitra cies in the asset allo ng 91 days (includir	ge opportunity i cation pattern r g investments ir	available, then 100% c nentioned above) will b securitized debt). In th
	Instruments		allocations	Risk Profile
		· · ·	al assets)	_
Asset Allocation Pattern		Maximum	Minimum	
	Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. (Only arbitrage opportunities)#		0	Medium to High
	Debt and Money market instruments** (including investments in securitized debt)	35	10	Low to Medium
	Short term Debt and Money market instruments not exceeding tenure of 91 days: (including investments in securitized debt)	* 100	0	Low to Medium
#the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take addition allocation with the use of derivative. The margin money deployed on these positions would be included in Money Market category. ** including securitized debt up to 30% The Scheme shall take derivatives position based on the opportunities available subject to the guidelines issued by SEBI/RBI from tim and in line with the overall investment objective of the Scheme. The above Asset Allocation Patterns are only indicative. The investment manager in line with the investment objective may alter the ab for short term and on defensive consideration and will endeavor to rebalance the portfolio in tune with the aforesaid asset allocat within 1 month of deviation, if any. Gross investments in securities under the Scheme which includes equities, equity related instruments/sec securities Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme. For the purpose of this				o take additional asset t category. RBI from time to time y alter the above patter asset allocation patter ruments/securities, deb pose of this monitoring
	the Gross Investments shall mean the Long Positions of Equity and Equity related securities and the debt securities Money Market Instrume a measure, the short positions used for arbitrage opportunities would be based on the underlying equity.			
Differentiation	The fund is an open ended arbitrage scheme which will seek to exploit available arbitrage opportunities in the markets to achieve its investme			
Month-end AUM as on	bjective.			
30/09/2019	Rs. 9,441.45 Crs			
No of Folios as on	88,939			
30/09/2019	Robust measures implemented to mitigate risk include, adoption of internal polic		and valuations	signature acaduras fo
Risk Mitigation Factors	monitoring investment restrictions and effective implementation of various norms	prescribed by SEBI fr	om time to time	
Investment Strategy	The scheme will seek to achieve its investment objective primarily by employing opportunities in markets. The stock selection strategy would be a blend of top do capitalization bias. All companies selected will be analyzed taking into account the prospects of future growth and scalability, financial discipline and returns, valuations the company's financial strength and track record.	wn and bottom up business fundamer	approach witho tals like nature	ut any sector or marke and stability of business
	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Opti	on), Monthly Divide	nd Plan (Payout	Option & Re-investmen
Plans and Options	Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinve	stment Option). Mo	nthly Dividend P	lan (Payout Option & Re
	investment Option)		-	
Minimum Application Amount	Rs.5000 and in multiples of Re. 1 thereafter			
Minimum Additional	Rs.1000 (plus in the multiple of Re.1)			
Purchase Amount Minimum Redemption	Redemptions can be of minimum amount of Rs.100 or any number of units {(excep			
Benchmark	Money Card ("The Card")}. Redemption by means of Nippon India Any Tim Nifty 50 Arbitrage Index	e Money Card ("T	ne Card") can	be or any amount.
	Anand Gupta (Managing the Scheme since Sep 2018)			
Eurod Managers	Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since May 2018)			
Performance	Please refer Scheme Performance Snapshot			
Performance Expenses of the Scheme	Please refer Scheme Performance Snapshot			
Fund Manager Performance Expenses of the Scheme (i) Load Structure Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, I effective August 1, 2009. Upfront commission shall be paid directly by the investo			
Performance Expenses of the Scheme (i) Load Structure	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, I effective August 1, 2009. Upfront commission shall be paid directly by the investo assessment of various factors including the service rendered by the distributor • 0.25% if redeemed/switched on or before completion of 1 month from the date • Nil if redeemed/switched after completion of 1 month from the date of allotmer	to the AMFI register of allotment of unit t of units	ered Distributors	
Performance Expenses of the Scheme (i) Load Structure Entry Load Exit Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, I effective August 1, 2009. Upfront commission shall be paid directly by the investo assessment of various factors including the service rendered by the distributor • 0.25% if redeemed/switched on or before completion of 1 month from the date • Nil if redeemed/switched after completion of 1 month from the date of allotmer If charged, the same shall be credited to the scheme immediately net of Goods & Se	to the AMFI register of allotment of unit t of units	ered Distributors	
Performance Expenses of the Scheme (i) Load Structure Entry Load	Nil In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, I effective August 1, 2009. Upfront commission shall be paid directly by the investo assessment of various factors including the service rendered by the distributor • 0.25% if redeemed/switched on or before completion of 1 month from the date • Nil if redeemed/switched after completion of 1 month from the date of allotmer	to the AMFI register of allotment of unit t of units	ered Distributors	

Nippon India Large Cap Fund			
Fund Manager	Sailesh Raj Bhan & Kinjal Desai		
Performance of the as on 30/09/2019	Scheme	Inception date- 08/08/2007	

Compounded Annualised Returns (	%)			
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Large Cap Fund	3.40	9.61	9.71	10.49
S&P BSE 100 TRI	5.29	10.77	9.07	9.42



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
ICICI Bank Limited	7.61%
HDFC Bank Limited	6.86%
State Bank of India	6.70%
Larsen & Toubro Limited	6.59%
ITC Limited	6.01%
Axis Bank Limited	4.81%
Infosys Limited	4.31%
Bank of Baroda	3.12%
Siemens Limited	3.02%
Divi's Laboratories Limited	2.77%

Sector	Allocation (%)
Financial Services	30.80%
Industrial Manufacturing	13.70%
Energy	10.07%
Construction	7.40%
Consumer Goods	7.13%
Pharma	7.07%
IT	6.77%
Automobile	5.87%
Services	4.75%
Metals	3.10%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 0.74

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

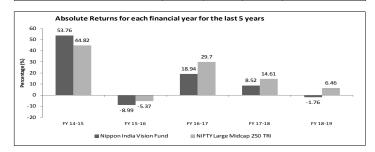
Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	11.76		
Fund Managers	28.92		
Other Key Managerial Persons	354.02		

Please refer note 2 on Page no 35.

#### Nippon India Vision Fund Fund Manager Ashwani Kumar & Kinjal Desai

Performance of the Scheme as on 30/09/2019 Inception date - 08/10/95

Compounded Annualised Returns (	%)			
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Vision Fund	1.84	3.74	5.48	17.83
Nifty LargeMidcap 250 TRI	1.45	8.54	10.13	NA



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

NA has been mentioned as benchmark data for corresponding period is not available.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
HDFC Bank Limited	6.20%
ICICI Bank Limited	5.66%
Clearing Corporation of India Ltd	5.09%
Infosys Limited	4.36%
State Bank of India	3.63%
Larsen & Toubro Limited	3.46%
Honeywell Automation India Limited	3.12%
Axis Bank Limited	2.72%
Bharat Petroleum Corporation Limited	2.61%
Tata Steel Limited	2.40%

Sector	Allocation (%)
Financial Services	29.38%
Consumer Goods	12.73%
Energy	12.27%
Industrial Manufacturing	11.17%
П	7.04%
Automobile	6.97%
Others	5.09%
Construction	3.75%
Pharma	3.37%
Metals	2.40%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 1.17

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	NIL
Other Key Managerial Persons	736.10

# Nippon India Focused Equity Fund Fund Manager Vinay Sharma & Kinjal Desai Performance of the Scheme as on 30/09/2019 Inception date - 26/12/2006

Compounded Annualised Returns (	%)			
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Focused Equity Fund	2.92	NA	NA	-4.25
S&P BSE 500 TRI	3.79	NA	NA	0.69

In line with SEBI circular SEBI/HO/IMD/DF3/CIR/P/2018/69 dated April 12, 2018, since the Scheme did not retain the features of either the transferor or transferee scheme, the performance has been provided herein since the effective date i.e. April 28, 2018. NA has been mentioned for scheme in existence for more than 1 year but less than 3 years or 5 years.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
ICICI Bank Limited	7.86%
HDFC Bank Limited	7.78%
ITC Limited	6.37%
State Bank of India	5.53%
GAIL (India) Limited	4.84%
Biocon Limited	4.00%
Larsen & Toubro Limited	3.90%
Clearing Corporation of India Ltd	3.70%
Motherson Sumi Systems Limited	3.64%
Axis Bank Limited	3.57%

Sector	Allocation (%)
Financial Services	32.64%
Consumer Goods	14.18%
Construction	8.63%
Energy	7.14%
IT	6.85%
Industrial Manufacturing	6.04%
Automobile	5.56%
Services	4.09%
Pharma	4.00%
Others	3.70%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 1.19

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Aggregate Investments (Rs. in lakhs)
NIL
NIL
512.56

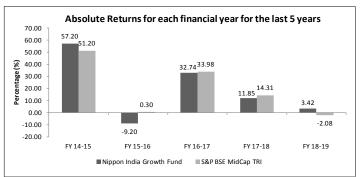
Please refer note 2 on Page no 35.

### Nippon India Growth Fund

Fund Manager	Manish Gunwani, Dhrumil Shah (Co-Fund Manager) & Kinjal Desai	
Performance of the 30/09/2019	Scheme as on	Inception date- 08/10/95

Compounded Annualised Returns (%)Period1 Year3 Years5 YearsSince InceptionNippon India Growth Fund6.436.208.9621.57S&P BSE MidCap TRI-3.493.429.35NA

NA has been mentioned as benchmark data for corresponding period is not available.



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
Clearing Corporation of India Ltd	5.96%
Varun Beverages Limited	4.77%
Cholamandalam Financial Holdings Limited	3.53%
Aditya Birla Fashion and Retail Limited	3.03%
City Union Bank Limited	2.53%
Tata Power Company Limited	2.45%
The Indian Hotels Company Limited	2.43%
Vardhman Textiles Limited	2.40%
Voltas Limited	2.33%
ACC Limited	2.26%

Sector	Allocation (%)
Financial Services	22.93%
Consumer Goods	17.34%
Pharma	6.53%
Energy	6.12%
Others	6.08%
IT	5.61%
Textiles	5.33%
Industrial Manufacturing	4.92%
Construction	4.63%
Automobile	4.55%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

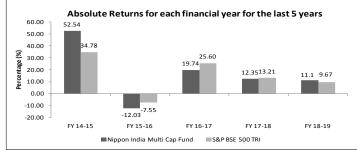
#### b. Portfolio Turnover Ratio : 1.17

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Aggregate Investments (Rs. in lakhs)
NIL
163.19
162.98

# Nippon India Multi Cap Fund Fund Manager Sailesh Raj Bhan & Kinjal Desai Performance of the Scheme as on 30/09/2019 Inception date- 28/03/2005

Compounded Annualised Returns (%)				
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Multi Cap Fund	4.76	7.79	7.11	16.65
S&P BSE 500 TRI	3.79	9.51	9.15	13.76



Calculation assume that all payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 28/03/2005 to 01/08/2006 and TRI values since 01/08/2006.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
State Bank of India	6.76%
ICICI Bank Limited	6.28%
Larsen & Toubro Limited	5.44%
The Indian Hotels Company Limited	5.33%
HDFC Bank Limited	5.15%
Axis Bank Limited	5.13%
ITC Limited	4.54%
Honeywell Automation India Limited	4.14%
Aditya Birla Fashion and Retail Limited	3.86%
Infosys Limited	3.38%

Sector	Allocation (%)
Financial Services	28.06%
Industrial Manufacturing	17.21%
Consumer Goods	14.12%
Services	11.01%
Construction	7.23%
Automobile	4.08%
Pharma	3.96%
Energy	3.66%
IT	3.38%
Chemicals	2.77%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 0.54

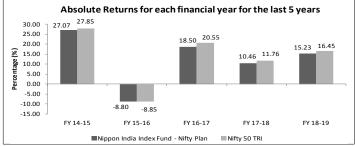
#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	31.08
Other Key Managerial Persons	378.19

Please refer note 2 on Page no 35.

# Nippon India Index Fund - Nifty Plan Fund Manager Mehul Dama Performance of the Scheme as on 30/09/2019 Inception date- 28/09/2010

Compounded Annualised Returns (%)				
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Index Fund - Nifty Plan	5.15	10.18	7.66	7.52
Nifty 50 TRI	6.31	11.49	8.93	8.74



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 d jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
HDFC Bank Limited	11.24%
Reliance Industries Limited	9.66%
Housing Development Finance Corporation Limited	7.22%
Infosys Limited	6.25%
ICICI Bank Limited	5.93%
ITC Limited	4.73%
Tata Consultancy Services Limited	4.67%
Kotak Mahindra Bank Limited	4.66%
Larsen & Toubro Limited	3.86%
Hindustan Unilever Limited	3.00%

Sector	Allocation (%)
Financial Services	39.26%
Energy	14.71%
IT	13.86%
Consumer Goods	12.33%
Automobile	5.53%
Construction	3.86%
Metals	3.01%
Pharma	2.06%
Telecom	1.94%
Cement & Cement Products	1.57%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

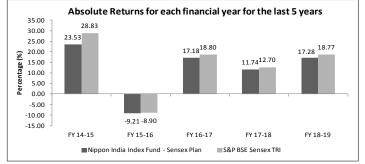
#### b. Portfolio Turnover Ratio : 0.21

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)	
Board of Directors	NIL	
Fund Managers	NIL	
Other Key Managerial Persons	1.57	

Nippon India Index Fund - Sensex Plan				
Fund Manager	Mehul Dama			
Performance of the 30/09/2019	Scheme as on	Inception date - 28/09/2010		

Compounded Annualised Returns (%)					
Period	1 Үеаг	3 Years	5 Years	Since Inception	
Nippon India Index Fund - Sensex Plan	6.76	11.65	7.82	7.41	
S&P BSE Sensex TRI	8.03	12.92	9.16	9.07	



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 d jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
HDFC Bank Limited	13.01%
Reliance Industries Limited	10.55%
Housing Development Finance Corporation Limited	8.49%
Infosys Limited	7.52%
ICICI Bank Limited	6.95%
ITC Limited	5.53%
Tata Consultancy Services Limited	5.52%
Kotak Mahindra Bank Limited	4.85%
Larsen & Toubro Limited	4.50%
Axis Bank Limited	3.63%

Sector	Allocation (%)
Financial Services	44.17%
IT	15.61%
Energy	14.01%
Consumer Goods	11.06%
Automobile	5.97%
Construction	4.50%
Telecom	1.74%
Others	1.44%
Metals	1.38%
Pharma	1.05%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 0.17

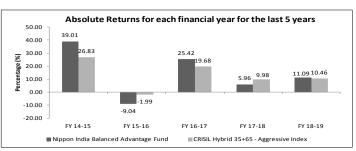
#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	NIL		
Fund Managers	NIL		
Other Key Managerial Persons	1.53		

Please refer note 2 on Page no 35.

### Nippon India Balanced Advantage Fund Fund Manager Manish Gunwani, Ashutosh Bhargava (Co-Fund Manager) & Kinjal Desai Performance of the Scheme as on 30/09/2019 Inception date- 15/11/2004

Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Balanced Advantage Fund	6.63	8.54	8.52	16.02
CRISIL Hybrid 35+65 - Aggressive Index	8.01	9.38	9.59	12.41



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Equity Holding	Weightage (%)
HDFC Bank Limited	5.10%
ICICI Bank Limited	3.52%
Infosys Limited	2.86%
Reliance Industries Limited	2.82%
ITC Limited	1.93%
Bharti Airtel Limited	1.54%
Axis Bank Limited	1.50%
Varun Beverages Limited	1.39%
State Bank of India	1.36%
Aditya Birla Fashion and Retail Limited	1.28%

Equity Sector	Allocation (%)
Financial Services	18.51%
Energy	7.39%
Consumer Goods	7.36%
IT	7.23%
Construction	2.26%
Automobile	2.11%
Pharma	2.09%
Services	1.76%
Metals	1.68%
Telecom	1.54%

Debt Holding	Weightage (%)
State Bank of India	4.38%
Muthoot Finance Limited	4.38%
Reliance Industries Limited	3.54%
National Bank For Agriculture and Rural Development	3.43%
LIC Housing Finance Limited	2.07%
Indian Receivable Trust 18	2.04%
Power Finance Corporation Limited	1.05%
National Housing Bank	1.05%
Nabha Power Limited	1.04%
Gruh Finance Limited	1.04%

Debt Sector	Allocation (%)
Financial Services	18.72%
Energy	4.57%
Miscellaneous	2.04%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 4.05

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	30.01		
Fund Managers	22.68		
Other Key Managerial Persons	21.64		

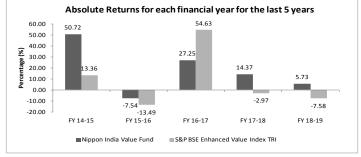
Please refer note 2 on Page no 35.

#### Nippon India Value Fund

 
 Fund Manager
 Meenakshi Dawar & Kinjal Desai

 Performance of the Scheme as on 30/09/2019
 Inception date- 08/06/2005

Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Value Fund	6.71	8.04	9.76	14.84
S&P BSE Enhanced Value TRI	-12.49	-2.55	-0.72	NA



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
HDFC Bank Limited	8.41%
ICICI Bank Limited	5.09%
Larsen & Toubro Limited	4.68%
Infosys Limited	3.77%
Clearing Corporation of India Ltd	3.76%
State Bank of India	3.39%
ITC Limited	3.06%
Axis Bank Limited	2.98%
Reliance Industries Limited	2.90%
GE Power India Limited	2.53%

Sector	Allocation (%)
Financial Services	29.60%
Industrial Manufacturing	10.95%
Construction	9.07%
Energy	8.38%
Automobile	6.91%
Pharma	6.30%
CONSUMER GOODS	6.03%
IT	5.94%
Services	4.20%
Others	4.00%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio: 0.57

#### C. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)	
Board of Directors	NIL	
Fund Managers	NIL	
Other Key Managerial Persons	57.29	

Nippon India Equity Hybrid Fund					
Fund Manager	und Manager Sanjay Parekh, Amit Tripathi & Kinjal Desai				
Performance of the Scheme as on 30/09/2019     Inception date - 08/06/2005					
Compounded Annualised Returns (%)					
Period		1 Year	3 Years	5 Years	Since Inception
Nippon India Equity	Hybrid Fund	-1.79	5.73	7.90	12.29
CRISIL Hybrid 35+65	5 - Aggressive Inde	ex 8.01	9.38	9.59	12.05

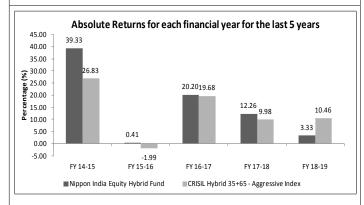
Due to credit event (Default of debt servicing by Reliance Capital Limited (RCL) on Sep 20, 2019), securities of RCL have been segregated from the scheme's portfolio w.e.f. Sep 25, 2019. Due to this segregation, the scheme performance has been impacted as given below:

Performance of the Scheme as on 25,	/09/2019			
Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Equity Hybrid Fund	-4.98	4.63	7.69	12.17
CRISIL Hybrid 35+65 - Aggressive Index	6.88	8.85	9.70	12.05

Note: The return disclosed is after taking the impact of creation of segregated Portfolio 1.

NAV per unit (Growth Plan - Growth Option)			
Main Portfolio	Segregated Portfolio 1		
52.4701	NA		
51.7405	0.0518		
	Main Portfolio 52.4701		

Reliance Capital Ltd has been segregated from the main portfolio. The total impact on the NAV is 0.25%. Out of this, 0.15% is due to the credit event and 0.10% is due to segregation decision post the credit event (accordingly for this 0.10%, new units have been allotted and is reflected in the segregated portfolio)



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Main Portfolio		
Equity Holdings	Weightage (%)	
HDFC Bank Limited	8.01%	
Reliance Industries Limited	6.74%	
ICICI Bank Limited	5.56%	
Larsen & Toubro Limited	5.44%	
Grasim Industries Limited	4.66%	
Axis Bank Limited	4.27%	
Infosys Limited	3.88%	
State Bank of India	2.18%	
Sun Pharmaceutical Industries Limited	2.08%	
Vedanta Limited	2.04%	

Main Portfolio			
Debt Holdings	Weightage (%)		
Yes Bank Limited	7.74%		
Clearing Corporation of India Ltd	5.92%		
Morgan Credits Private Limited	3.45%		
Indian Receivable Trust 18	3.37%		
U.P. Power Corporation Limited	2.22%		
IndusInd Bank Limited	1.05%		
Government of India	0.96%		
Trust Investment Advisors Private Limited	0.64%		
Indiabulls Housing Finance Limited	0.53%		
Tata Steel Limited	0.35%		

Segregated Portfolio	
Debt Holdings	Weightage (%)
Reliance Capital Limited	100.00%

Main Portfolio			
Equity Sectors	Allocation (%)		
Financial Services	26.02%		
Energy	10.53%		
Construction	6.64%		
Metals	6.60%		
Cement & Cement Products	5.05%		
П	3.88%		
Automobile	2.76%		
Pharma	2.31%		
Consumer Goods	1.94%		
Services	1.91%		

Allocation (%)
10.11%
8.26%
5.92%
2.43%
1.03%
0.52%
0.30%
0.05%

Segregated Portfolio		
Debt Sectors	Allocation (%)	
Financial Services	100.00%	

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

b. Portfolio Turnover Ratio: 1.67

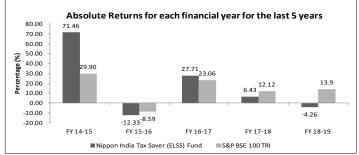
#### C. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Main Portfolio			
Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	10.36		
Fund Managers	145.81		
Other Key Managerial Persons	117.47		

Segregated Portfolio			
Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	0.02		
Fund Managers	0.14		
Other Key Managerial Persons	0.12		

Nippon India Tax Saver (ELSS) Fund			
Fund Manager	r Ashwani Kumar, Kinjal Desai		
Performance of the Scheme		Inception date - 21/09/2005	

Compounded Annualised Returns (%)				
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Tax Saver (ELSS) Fund	-6.14	0.51	3.66	12.23
S&P BSE 100 TRI	5.29	10.77	9.07	12.62



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 d jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 21/09/2005 to 01/08/2006 and TRI values since 01/08/2006.

Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
ICICI Bank Limited	7.15%
State Bank of India	6.96%
Larsen & Toubro Limited	6.08%
Tata Steel Limited	5.73%
ABB India Limited	5.14%
Honeywell Automation India Limited	4.75%
Clearing Corporation of India Ltd	4.70%
TVS Motor Company Limited	4.48%
Siemens Limited	3.89%
Hindustan Petroleum Corporation Limited	3.56%

Sector	Allocation (%)
Financial Services	23.71%
Industrial Manufacturing	22.88%
Automobile	19.34%
Metals	11.47%
Energy	9.67%
Construction	6.48%
Others	4.70%
Chemicals	1.56%
Cement & Cement Products	0.80%
Services	0.61%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 0.85

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Aggregate Investments (Rs. in lakhs)	
2.27	
3.91	
25.32	

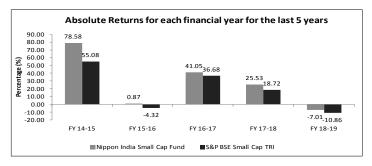
Please refer note 2 on Page no 35.

### Nippon India Small Cap Fund

 Fund Manager
 Samir Rachh & Kinjal Desai

 Performance of the Scheme as on 30/09/2019
 Inception date- 16/09/2010

Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Small Cap Fund	-4.66	8.10	11.25	15.75
S&P BSE Small Cap TRI	-7.75	1.85	5.18	4.14



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
Clearing Corporation of India Ltd	4.13%
Deepak Nitrite Limited	2.84%
CreditAccess Grameen Limited	2.24%
HDFC Bank Limited	2.19%
Zydus Wellness Limited	2.04%
Tube Investments of India Limited	2.02%
Orient Electric Limited	1.95%
VIP Industries Limited	1.92%
Affle (India) Limited	1.83%
Tata Global Beverages Limited	1.67%

Sector	Allocation (%)
Consumer Goods	17.61%
Financial Services	13.51%
Industrial Manufacturing	12.97%
Chemicals	9.24%
IT	6.36%
Services	6.18%
Construction	4.23%
Automobile	4.15%
Others	4.13%
Cement & Cement Products	3.44%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 1.41

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars Aggregate Investments (Rs. in lakhs)		
Board of Directors	NIL	
Fund Managers	4.74	
Other Key Managerial Persons	269.63	

#### Nippon India Equity Savings Fund Fund Manager Anand Gupta, Sanjay Parekh, Anju Chhajer & Kinjal Desai Performance of the Scheme as on

30/09/2019

Inception date- 30/05/2015

Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Equity Savings Fund	-7.30	2.23	NA	3.46
Nifty Equity Savings Index	7.66	8.33	NA	7.69

As the Scheme has completed more than 3 years but less than 5 years, the performance details of only since inception, 1 year & 3 year are provided herein

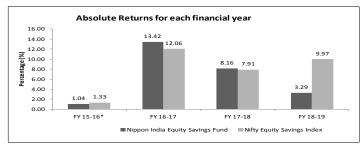
Due to credit event (Default of debt servicing by Reliance Capital Limited (RCL) on Sep 20, 2019), securities of RCL have been segregated from the scheme's portfolio w.e.f. Sep 25, 2019. Due to this segregation, the scheme performance has been impacted as given below:

Performance of the Scheme as on 25/09/2019				
Compounded Annualised Returns (%)				
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Equity Savings Fund	-8.01	1.87	NA	3.48
Nifty Equity Savings Fund Index	7.21	7.98	NA	7.67

Note: The return disclosed is after taking the impact of creation of Segregated Portfolio 1.

NAV per unit (Growth Plan - Growth Option)			
Date	Main Portfolio	Segregated Portfolio 1	
24-Sep-2019	11.9655	NA	
25-Sep-2019	11.5947	0.2885	

Reliance Capital Ltd has been segregated from the main portfolio. The total impact on the NAV is 5.92%. Out of this, 3.52% is due to the credit event and 2.40% is due to segregation decision post the credit event (accordingly for this 2.40%, new units have been allotted and is reflected in the segregated portfolio).



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan -Growth Option.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### Top 10 holdings by issuers and sectors (As on 30/09/2019) a.

Main Portfolio		
Equity Holdings	Weightage (%)	
HDFC Bank Limited	4.25%	
Reliance Industries Limited	3.27%	
ICICI Bank Limited	3.00%	
Larsen & Toubro Limited	2.92%	
Grasim Industries Limited	2.41%	
Infosys Limited	2.39%	
Axis Bank Limited	1.69%	
Adani Ports and Special Economic Zone Limited	1.59%	
Vedanta Limited	1.54%	
ITC Limited	1.29%	

Main Portfolio			
Debt Holdings	Weightage (%)		
Clearing Corporation of India Ltd	9.48%		
Indian Receivable Trust 18	8.20%		
Yes Bank Limited	5.99%		
RMZ Buildcon Private Limited	2.86%		
Morgan Credits Private Limited	1.57%		
Coastal Gujarat Power Limited	0.10%		
Reliance Home Finance Limited	0.00%		

Segregated Portfolio		
Debt Holdings	Weightage (%)	
Reliance Capital Limited	100.00	

Main Portfolio			
Top 10 Equity Sectors	Allocation (%)		
Financial Services	12.15%		
Energy	5.51%		
Construction	4.48%		
Automobile	3.26%		
Cement & Cement Products	2.72%		
Π	2.39%		
Metals	1.93%		
Services	1.59%		
Consumer Goods	1.28%		
Pharma	1.01%		

Main Portfolio		
Debt Sectors	Allocation (%)	
Miscellaneous	12.63%	
Others	9.48%	
Financial Services	5.99%	
Energy	0.10%	

Segregated Portfolio		
Debt Sectors	Weightage (%)	
Financial Services	100.00%	

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 4.76

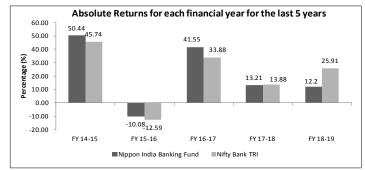
Aggregate Investments in the scheme by Board of Directors / Fund Managers c. / Other Key Managerial Persons as on 30/09/2019

Main Portfolio		
Particulars         Aggregate Investments (Rs. in lakhs)		
Board of Directors	NIL	
Fund Managers	10.97	
Other Key Managerial Persons	10.79	

Segregated Portfolio		
Particulars         Aggregate Investments (Rs. in lakhs)		
Board of Directors	NIL	
Fund Managers 0.27		
Other Key Managerial Persons	0.27	

Nippon India Banking Fund			
Fund Manager Vinay Sharma & Kinjal Desai			
Performance of the Scheme as on 30/09/2019		Inception date- 26/05/2003	
	Scheme as on	Inception date- 26/05/2003	

Compounded Annualised Returns (%)				
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Banking Fund	8.95	9.77	11.83	22.17
Nifty Bank TRI	16.27	15.27	14.33	21.02



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
ICICI Bank Limited	17.12%
HDFC Bank Limited	12.61%
State Bank of India	8.99%
Axis Bank Limited	8.00%
Bajaj Finserv Limited	6.93%
The Federal Bank Limited	6.11%
Bank of Baroda	4.88%
Cholamandalam Financial Holdings Limited	3.43%
Canara Bank	3.38%
RBL Bank Limited	3.09%

Sector	Allocation (%)
Financial Services	95.64%
Cash & Cash Equivalent:	2.28%
Others	2.08%

Please refer note 1 on Page no 35 to view the link for latest portfolio details./

#### b. Portfolio Turnover Ratio : 1.03

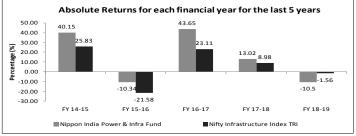
#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	9.08
Fund Managers	NIL
Other Key Managerial Persons	355.45

Please refer note 2 on Page no 35.

# Nippon India Power & Infra Fund Fund Manager Sanjay Doshi & Kinjal Desai Performance of the Scheme as on 30/09/2019 Inception date- 08/05/2004

Compounded Annualised Returns	ompounded Annualised Returns (%)			
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Power & Infra Fund	3.56	7.25	6.07	15.73
Nifty Infrastructure TRI	10.30	6.56	2.81	8.18



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
Larsen & Toubro Limited	10.60%
KEC International Limited	8.38%
GE Power India Limited	7.80%
Reliance Industries Limited	5.04%
Apar Industries Limited	4.03%
Bharti Airtel Limited	4.03%
Bharat Electronics Limited	3.89%
Siemens Limited	3.73%
Clearing Corporation of India Ltd	3.46%
Tata Power Company Limited	2.84%

Allocation (%)
31.74%
27.54%
17.17%
7.21%
6.79%
3.46%
2.44%
2.07%
0.89%
0.69%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

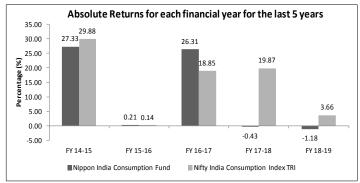
#### b. Portfolio Turnover Ratio : 0.31

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	4.05
Other Key Managerial Persons	14.60

# Nippon India Consumption Fund Fund Manager Sailesh Raj Bhan & Kinjal Desai Performance of the Scheme as on Inception date - 30/09/2004 30/09/2019 Inception date - 30/09/2004

Compounded Annualised Returns (				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Consumption Fund	9.77	3.53	6.94	13.50
Nifty India Consumption TRI	4.68	9.78	10.05	NA



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

NA has been mentioned as benchmark data for corresponding period is not available. TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
ITC Limited	9.09%
Maruti Suzuki India Limited	7.34%
Asian Paints Limited	5.35%
Hindustan Unilever Limited	4.82%
Mahindra & Mahindra Limited	4.32%
INOX Leisure Limited	4.02%
Aditya Birla Fashion and Retail Limited	3.85%
Colgate Palmolive (India) Limited	3.65%
Godrej Consumer Products Limited	3.51%
Tata Global Beverages Limited	3.35%

Sector	Allocation (%)
Consumer Goods	61.76%
Automobile	18.53%
Services	4.66%
Media & Entertainment	4.02%
Financial Services	3.53%
Pharma	2.31%
Telecom	2.23%
Textiles	1.77%
Others	1.60%
Cash & Cash Equivalent	-0.41%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio: 0.33

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	2.58
Other Key Managerial Persons	14.37

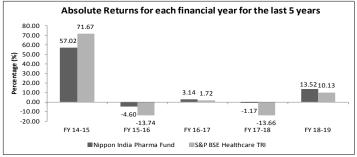
Please refer note 2 on Page no 35.

#### Nippon India Pharma Fund

	Fund Manager	Sailesh Raj B	han & Kinjal Desai
	Nippon India Pharma Fund		
Performance of the Scheme as on 30/09/2019		Scheme as	Inception date- 05/06/2004

#### Compounded Annualised Returns (%)

Compositived Annualised Recurs (70)				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India Pharma Fund	-11.29	-0.98	2.91	18.80
S&P BSE HealthCare TRI	-16.14	-7.66	-2.16	12.69



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 d jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE Healthcare PRI values from 04/06/2004 to 23/08/2004 and TRI values since 23/08/2004.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
Sun Pharmaceutical Industries Limited	10.86%
Divi's Laboratories Limited	10.71%
Aurobindo Pharma Limited	8.34%
Cipla Limited	7.85%
Dr. Reddy's Laboratories Limited	7.53%
Abbott India Limited	7.13%
Lupin Limited	7.06%
Syngene International Limited	6.67%
Fortis Healthcare Limited	6.61%
Alkem Laboratories Limited	5.51%

Sector	Allocation (%)
Pharma	86.15%
Healthcare Services	13.63%
Others	0.18%
Cash & Cash Equivalent:	0.04%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

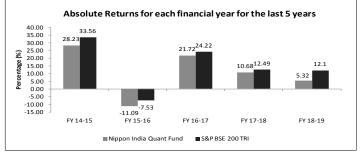
#### b. Portfolio Turnover Ratio : 0.25

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	2.94
Other Key Managerial Persons	76.11
Please refer note 2 on Page no 35	

Nippon India Qua	ant Fund	
Fund Manager	Ashutosh Bha & Kinjal Desa	rgava, Arun Sundaresan (Co-Fund Manager) i
Performance of t on 30/09/2019	he Scheme as	Inception date - 18/04/2008

Compounded Annualised Returns (%)				
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Quant Fund	2.11	7.80	5.85	8.52
S&P BSE 200 TRI	4.81	10.22	9.47	9.22



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns. In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
HDFC Bank Limited	7.13%
Hindustan Unilever Limited	6.11%
ICICI Bank Limited	6.09%
Asian Paints Limited	6.01%
Infosys Limited	5.87%
Kotak Mahindra Bank Limited	5.86%
Tata Consultancy Services Limited	5.45%
Nestle India Limited	4.77%
Bajaj Finserv Limited	4.46%
Power Grid Corporation of India Limited	4.32%

Sector	Allocation (%)
Financial Services	37.12%
Consumer Goods	25.24%
IT	12.64%
Energy	6.53%
Pharma	4.92%
Cement & Cement Products	3.65%
Others	3.15%
Services	3.11%
Metals	1.87%
Fertilisers & Pesticides	1.44%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 2.27

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	NIL		
Fund Managers	33.89		
Other Key Managerial Persons	53.55		

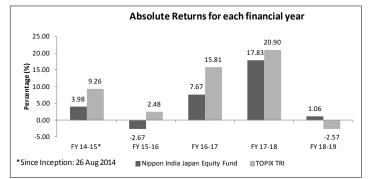
Please refer note 2 on Page no 35.

### Nippon India Japan Equity Fund

 Fund Manager
 Kinjal Desai & Anju Chhajer

 Performance of the Scheme as on 30/09/2019
 Inception Date - 26/08/2014

Compounded Annualised Returns (%)				
Period	1 Үеаг	3 Years	5 Years	Since Inception
Nippon India Japan Equity Fund	-3.81	7.76	6.01	5.58
TOPIX TRI	-8.01	8.42	9.19	9.14



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
Clearing Corporation of India Ltd	10.71%
SMC Corp	3.32%
Mitsui Fudosan Co	3.18%
Kao Corporation	3.16%
Nidec Corporation	3.14%
Seven & I Holdings	3.12%
Komatsu Ltd	3.12%
Toyota Motor Corp	3.12%
JGC CORP	3.10%
Asahi Group Holdings Ltd	3.08%

Sector	Allocation (%)
Others	10.71%
Building Products	6.12%
Electronic Equipment & Instruments	6.08%
Industrial Machinery	3.32%
Diversified Real Estate Activities	3.18%
Personal Products	3.16%
Electrical Equipment	3.14%
Food Retail	3.12%
Construction & Farm Machinery & Heavy Trucks	3.12%
Automobile Manufacturers	3.12%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 0.32

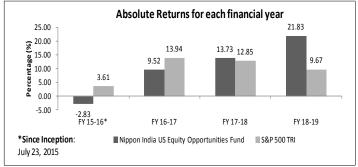
#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	NIL
Other Key Managerial Persons	20.86

Nippon India US Equity Opportunities Fund			
Fund Manager Kinjal Desai & Anju Chhajer			
Performance of the Scheme as on 30/09/2019		Inception Date - 23/07/2015	

Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
Nippon India US Equity Opportuni- ties Fund	3.27	14.87	NA	11.48
S&P 500 TRI	1.57	15.63	NA	13.70

As the Scheme has completed more than 3 years but less than 5 years, the performance details of only since inception, 1 year and 3 years are provided herein.



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

In line with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated Jan 4, 2018, w.e.f. Feb 1, 2018 the performance of the Equity Scheme is Benchmarked to the Total Return Variant of the Index.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Top 10 Holdings	Weightage (%)
Clearing Corporation of India Ltd	13.85%
Iqvia Holdings	7.23%
Mastercard Incorporated	7.01%
O'Reilly Automotive Inc	6.64%
Booking Holdings Inc	6.55%
Microsoft Corp	6.41%
Lowes Cos Inc	6.13%
Facebook Inc	5.99%
Enbridge Inc	5.96%
Amerisource Bergen Corp	5.12%

Top 10 Sectors	Weightage (%)		
Interactive Media & Services	14.53%		
Others	13.85%		
Data Processing & Outsourced Services	11.90%		
Automotive Retail	11.59%		
Internet & Direct Marketing Retail	10.65%		
Managed Health Care	8.64%		
Life Sciences Tools & Services	7.23%		
Systems Software	6.41%		
Consumer Durables	6.13%		
Oil	5.96%		
Please refer note 1 on Page no 35 to view the link for latest portfolio details.			

b. Portfolio Turnover Ratio : 0.27

#### c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	Nil
Fund Managers	Nil
Other Key Managerial Persons	54.42

Please refer note 2 on Page no 35.

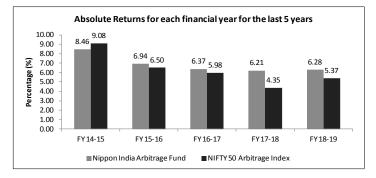
#### Nippon India Arbitrage Fund

 Fund Manager
 Anand Gupta & Kinjal Desai

 Performance of the Scheme as on
 Inception Date - 14/10/2010

 30/09/2019
 Inception Date - 14/10/2010

Compounded Annualised Returns (%)				
Period	1 Үеаг	3	5	Since Incep-
		Years	Years	tion
Nippon India Arbitrage Fund	6.39	6.27	6.75	7.77
NIFTY 50 Arbitrage Index	6.55	5.25	6.08	6.98



Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV. All the returns are of Growth Plan - Growth Option.

#### Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES

#### a. Top 10 holdings by issuers and sectors (As on 30/09/2019)

Holding	Weightage (%)
HDFC Bank Limited	11.64%
Axis Bank Limited	7.80%
Clearing Corporation of India Ltd	4.68%
Housing Development Finance Corporation Limited	3.87%
The Federal Bank Limited	1.06%
Shriram City Union Finance Limited	1.05%
GlaxoSmithKline Consumer Healthcare Limited	0.93%
IDFC First Bank Limited	0.37%
Infosys Limited	0.02%
ACC Limited	0.00%

Sector	Allocation (%)
Financial Services	25.73%
Others	4.68%
П	0.01%
Chemicals	0.00%
Fertilisers & Pesticides	0.00%
Healthcare Services	0.00%
Industrial Manufacturing	0.00%
Services	0.00%
Textiles	0.00%
Construction	-0.01%

Please refer note 1 on Page no 35 to view the link for latest portfolio details.

#### b. Portfolio Turnover Ratio : 14.65

 Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)		
Board of Directors	NIL		
Fund Managers	NIL		
Other Key Managerial Persons	141.46		

Please refer note 2 on Page no 35.

**Note 1 :** Link to obtain schemes latest monthly portfolio holding - https://www.nipponindiamf.com/investor-services/downloads/factsheets/

**Note 2 :** Investment by Executive Director-cum-CEO is included in the aggregate investments by Other Key Managerial Persons.

### **COMMON INFORMATION RELATED TO SCHEMES**

#### Trustee Company : Reliance Capital Trustee Co. Limited

**1) Dividend Policy :** Dividend will be distributed from the available distributable surplus after the deduction of the dividend distribution tax and the applicable surcharge, if any. The Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme information document. For details. Further payment of all the dividends shall be in compliance with SEBI Circular No. SEBI/IMD/CIR No. 1/64057/06 dated 4/4/06.

#### 2) Applicable NAV

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

#### 1. Purchases for an amount of Rs. 2 lakh and above:

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

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

Irrespective of the time of receipt of application, the closing NAV of the day on which the funds are credited to the bank account of the scheme and available for utilization before the cut-off time on any subsequent business day, the closing NAV of such subsequent business day shall be applicable.

#### 2. For switch-in of Rs. 2 lakh and above

- Application for switch-in is received before the applicable cut-off time of 3.00 p.m;
- b. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time;
- c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes

#### 3. Purchases/switch-in for amount of less than Rs 2 lakh:

- a. where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the day of receipt of application;
- b. where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the next business day and;
- c. where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received closing NAV of day on which the cheque or demand draft is credited

It may be note that pursuant to AMFI circular no. 135/BP/35/2012-13 dated February 18, 2013, the following practice of aggregating split transactions shall be followed and accordingly the closing NAV of the day on which the funds are available for utilization shall be applied where the aggregated amount of investments is Rs. 2 lacs and above:

- a. All transactions received on the same day (as per Time stamp rule).
- b. Transactions shall include purchases, additional purchases, excluding Switches, SIP/STP/ triggered transactions and various other eligible systematic transactions as mentioned in the para titled "Special Products" of respective SIDs.
- c. Aggregations shall be done on the basis of investor's PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- d. All transactions shall be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs 2 lacs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at plan / option level (Dividend, Growth, Direct).
- f. Transactions in the name of minor, received through guardian should not be aggregated with the transaction in the name of same guardian. Further, investors may please note that the said process is being followed in line with the directives specified by Association of Mutual Funds in India ("AMFI"). NIMF / RNAM shall reserve the right to change / modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange of Board of India or AMFI from time to time.

#### 3) Redemptions including Switch – outs:

In respect of valid applications received upto 3 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.

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

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

or new Systematic Withdrawal Plans (SWPs) requests.

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

4) Dispatch of Repurchase (Redemption) Request : Within 10 working days of the receipt of the redemption request at the authorised centre of Nippon India Mutual Fund.

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

The Net Asset Value (NAV) of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.

NAV = (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets - Accrued Expenses - Payables - Other Liabilities)/ No. of Units outstanding under Scheme on the valuation date

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

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

7) Scheme specific Risk: Trading volumes and settlement periods may restrict liquidity in equity and debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with investment in derivatives, foreign securities or script lending as may be permissible by the Scheme Information Document. Please read the respective Scheme information document (SID) carefully for details on scheme specific risk factors before investment.

8) Unitholders' Information : Accounts statement/ transaction alert (on each transaction), Annual financial results and Half yearly portfolio disclosure shall be provided to investors in manner as specified by SEBI from time to time.

Investors are requested/ encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication.

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

#### 9) Tax treatment for the Investors (Unit holders)

Investors will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

#### 10) Annual Scheme Recurring Expenses :

These are the fees and expenses for operating the scheme. The scheme will invest a minimum of sixty-five per cent of its net assets in equity and equity related instruments, the scheme will be considered as equity oriented scheme for the purpose of limits of total expense ratio. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link https://www.nipponindiamf.com/Pages/Total-Expense-Ratio-of-Mutual-Fund-Schemes.aspx

### **Estimated Expense Structure**

Particulars	All Mentioned Schemes (except Nippon India Index Fund - Nifty Plan and Nippon India Index Fund - Sensex Plan) % of Net Assets	Nippon India Index Fund - Nifty Plan and Nippon India Index Fund - Sensex Plan % of Net Assets
Investment Management and Advisory Fees		
Trustee fee		
Audit fees		
Custodian fees		
RTA Fees		
Marketing & Selling expense incl. agent commission		
Cost related to investor communications		
Cost of fund transfer from location to location		
Cost of providing account statements and dividend	Up to 2.25%	Up to1.00%
redemption cheques and warrants		
Costs of statutory Advertisements		
Cost towards investor education & awareness (at least 2 bps)		
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.		
Goods & Service Tax on expenses other than investment and advisory fees		
Other Expenses #	1	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) & (b) respectively	Up to 2.25%	Up to 1.00%
Additional expenses under regulation 52 (6A) (c)#	Up to 0.05%	Up to 0.05%
Additional expenses under Section 52 (6A) (b) for gross new inflows from specified cities and investors	Up to 0.30%	Up to 0.30%

(# Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.)

## Illustration – Impact of Expense Ratio on the Returns

Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% E	xpense Ratio
Amount Invested	100,000.00
NAV at the time of Investment	10.00
No of Units	10,000.00
Gross NAV at end of 1 year (assuming 12% annual return)	11.20
Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at end of 1 year (Before Expenses)	112,000.00
Value of Investment at end of 1 year (After Expenses)	110,940.00

**Note:** Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se as per actual but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly.

Mutual funds /AMCs may charge Goods & Service Tax on investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations.

Goods & Service Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

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

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, and no commission shall be paid from such plan.

However, no Investment Management fees would be charged on RNAM's investment in the Scheme.The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of NIMF on 1st April each year or a sum of Rs.5,00,000/- which ever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.

Investors are requested to note that the total expense ratio of the open ended equity oriented scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) (c) which are as follows:

(iii) On the next Rs. 1,250 crores of the daily net assets - 1.75%;

(iv) On the next Rs. 3,000 crores of the daily net assets - 1.60%;

(v) On the next Rs. 5,000 crores of the daily net assets - 1.50%;

(vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof;

(vii)On the balance of the assets - 1.05%;

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

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-

(a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent of cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.;

(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such specified investors and cities, as specified by SEBI from time to time are at least -

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

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

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

(c) additional expenses, incurred towards different heads mentioned under subregulations (2) and (4), not exceeding 0.05 per cent of daily net assets of the scheme.

(Not applicable for schemes, where no exit load is charged)

The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed the percentage of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.

### 11) Load Structure:

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

### O Inter Plan Switch/ Systematic Transfer Plans (STP):

- a) Switch/ Systematic transfer of investments made with ARN code, from Other than Direct Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any.
- b) No Exit Load shall be levied for switch/ Systematic transfer of investments made without ARN code, from Other than Direct Plan to Direct Plan of the Scheme or vice versa.

### O Inter Option Switch:

No load shall be applicable for inter option Switch within the same plan under the scheme.

Exit Load If charged to the scheme shall be credited to the scheme immediately net of Goods & Service tax, if any.

Waiver of Entry Load: In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by NIMF with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans / Systematic Transfer Plans (including Nippon India SIP Insure, Salary AddVantage, Recurring Investment Plan for Corporate Employees and Dividend Transfer Plan) accepted by NIMF with effect from August 01, 2009.

With reference to SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, there shall be no entry load for investments under SIP's registered before August 01, 2009 with effect from April 15, 2019.

The upfront commission on investment made by the investor, if any, will be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

**12) Direct Plan :** Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund (i.e. investments not routed through an AMFI Registration

(i) On the first Rs. 500 crores of the daily net assets - 2.25%;

(ii) On the next Rs. 250 crores of the daily net assets - 2.00%;

### 13) Default Plan

Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan/Other than Direct Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. barring under the following circumstances.

### a) Units applied under Daily Dividend Plan

b) If the aforesaid units are Redeemed / Switched, fully / partially into another scheme / plan

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

### 14) Segregation of Portfolio

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

Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:

- Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
  - Downgrade of a debt or money market instrument to 'below investment grade', or
  - b. Subsequent downgrades of the said instruments from 'below investment grade', or
  - c. Similar such downgrades of a loan rating
- In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as mentioned above and implemented at the ISIN level.
- Creation of segregated portfolio is optional and is at the discretion of Reliance Nippon Life Asset Management Limited ("AMC")
- AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.

### **Process for Creation of Segregated Portfolio**

- AMC shall decide on creation of segregated portfolio on the day of credit event. Once AMC decides to segregate portfolio, it shall:
  - a) seek approval of trustees prior to creation of the segregated portfolio.
  - b) immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. Nippon India Mutual Fund will also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC.
  - c) ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription & redemption in the scheme will be suspended for processing with respect to creation of units and payment on redemptions
- 2) Once Trustee approval is received by the AMC:
  - a) Segregated portfolio will be effective from the day of credit event.
  - b) AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information will also be

submitted to SEBI.

- c) An e-mail or SMS will be sent to all unit holders of the concerned scheme.
- d) The NAV of both segregated and main portfolios will be disclosed from the day of the credit event.
- All existing investors in the scheme as on the day of the credit event will be allotted equal number of units in the segregated portfolio as held in the main portfolio.
- f) No redemption and subscription will be allowed in the segregated portfolio.
- g) AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
- If the trustees do not approve the proposal to segregate portfolio, AMC will issue a press release immediately informing investors of the same.

### Valuation and Processing of Subscriptions and Redemptions

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

### Disclosures

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

### Monitoring by Trustees

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

### **TER for the Segregated Portfolio**

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

For complete details, please refer Scheme Information document.

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

### 16) For Investor Grievances Please Contact

Karvy Fintech Private Limited : Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, Telengana -500032, India

Nippon India Mutual Fund: Reliance Centre, 7th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. Tel No. - 022- 4303 1000, Fax No. - 4303 7662, Email - customercare@nipponindiamf.com

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

Note: Pursuant to Addendum no. 66 dated June 11, 2015 investors were informed about the discontinuation of subscription under the Bonus plan/option of the scheme(s), wherever applicable, w.e.f June 25, 2015 ("effective date"). Further, in case of investments through the SIP and any other special products (as mentioned in the SID of the schemes) which were registered under the Bonus Plan/Option of the respective schemes prior to the effective date, the future transactions shall be processed under the Growth option of the respective schemes.

# Nippon india Mutual Fund Common Application Form (To be filled in CAPITAL letters)

Payment Details: Amount ₹

Instrument No/Cash Deposit Slip No.\_\_

(To be filled in CAPITAL letters)

Wealth sets you free		

APP No.:

DISTRIBUTOR / BROKER INF Name & Broker Code / ARN		ON (Ref Sub Agen	er Instru t ARN C	uction N ode	o. I.9	& 10)		Sub A	Agent	Code			*	Empl	oyee	Uniqu	e Iden	ntific	ation	Numl	per			511116	RIA C	ode⁺⁺		
Lotus-Pink ARN 25970	ARI	N-														E0	292	24:	3									
*Please sign alongside in case the EUIN advice by the employee/relationship r manager/sales person of the distributor,	nanager/sa	les perso	vided. I/V n of the	Ve heret above	oy con distri	nfirm ibutoi	that th r/sub t	e EUII proker	N box r or n	has be otwith	en ir stan	ntent ding	ionall the a	y lefi advic	t blar e of	nk by in-ap	me/u oprop	us as priate	this eness	trans , if	actio any, j	n is prov	execu ided	ted w by the	ithou e em	t any i ployee	intera e/rela	action or itionship
SIGN HERE First / Sole Applicant / Authorised Sign																												
1. INVESTOR'S FOLIO NUMBI	ER										[Ple	ease t	ick (√	) any	/ one	]	la	m a	Firs	t tir	ne ir	ves	tor a	сгоз	s Mu	itual	Fun	ds
(If you have an existing folio number with already provided please proceed to Sectio									name	in sect	ion 4	4 & pr	OR oceec	d to s	ectio	on 9 &					-					<b>Fund</b> . If the		tails are
2. UNITHOLDING OPTION -	Demat M	1ode 🔲	Physica	l Mode	Thes	e det	ails are	comp	ulsory	if the i	nvest	tor wi	shes t	o hol	ld the	e units	in Di	EMA	T mo	de. F	Ref. In	stru	ction N	lo. XI.				
Please ensure that the sequence of Name National Secu						ies wi				unt net	u wit	un any	one c							uriti	ies Li	imit	ed (C	DSL)				
DP ID No. Beneficiary Account No	).	N								Targ	et IC	D No.																
Enclosures (Please tick any one	e box) : [	Clien	t Maste	er List (	CML)	)	1	Trans	sactio	on cur	n Ho	oldir	ig St	ater	nen	t		Ca	nce	lled	Deli	ver	y Insl	ruct	ion S	iip (D	DIS)	
3. GENERAL INFORMATION	AP	PLICAT	ION FO	ROZ	его В	alano	e Folic	• O	Inves	tment	^M	ODE	OF I	HOL	.DIN	<b>G:</b> [	Please	e tick	(√)]	Os	ingle	0	Joint (	Defaul	t) (	) Any (	one o	r Survivor
4. FIRST APPLICANT DETAILS	5	1 1		1										1						_								<u> </u>
NAME^ Mr. Ms.M/s.																												
PAN / PEKRN^**				] (	скус	: Id^;	**																					
Name of Guardian if first applican Contact Person for non individuals		/	/ls.																									
Guardian's Relationship With Min		uardian	Date of 1st /	f Birth Applica	nt	D	Μ	М	Y	Y	( )		1anda ise of		or)		f <b>of C</b> th C									•		h Minor e specify)
STATUS^: O Resident Individual	O PS		0	AOP/	BOI			0 M	/inor	throu	igh (	Guar	dian					.eru	incat		01					ies / I		
<ul><li>Society</li><li>PIO</li></ul>	⊖ FI ⊖ Ba	ink	0 0	NRI FPI <sup>^^^</sup>	nd wher	n applie	cable)			any/B nmen	-		oorat	e			Sole Partr							ence iers _		blish	men	t
Are you involved / providing any (Applicable only for Non Individuals		entioned	l servic	C		-	Excha _endin			-	ang	jer Se	ervice	es			iamir Ione					otte	ery/(	Casin	o Ser	vices		
Note: In case First Applicant is Non Indiv ^Mandatory for all type of Investors. It is																						Gua	rdian	will be	e requ	uired.		
5. SECOND APPLICANT DETA	-																											
NAME^ Mr. Ms. M/s.																												
PAN / PEKRN^**				скус	d^**															s	TAT	US^:	0	Resid	ent I	ndivi	dual	
6. THIRD APPLICANT DETAIL	.S	1			1	1					1	1		1	1	1	1	1	1	-		1		1	1	1 1		<u> </u>
Mr. Ms.M/s.									_	<u> </u>																		
PAN / PEKRN^**				СКҮСІ	d^**															S	TAT	US	0	Resid	ent l	ndivi	dual	O NRI
7. CONTACT DETAILS OF SOI Correspondence Address ** (P.O. Box i ***Please note that your address details w	is not suffic	ient)								verse	as A	ddre	ss (M	anda	tory	for N	RI / F	PI A	pplica	ants)								
	House /																		se /									
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Investors providing Email Id would mand & Email Id with us to get instant transact and Conditions.) I wish to receive scho	tion alerts v	via SMS &	Email. [	I here	by au	thori	ze RNA	M to	send	import	ant i	inforn	natior	n and	l regi	ular u	pdate	es to	me	on W	/hats/	Арр.	(Refe					
8. BANK ACCOUNT DETAILS	MANDA	TORY (	or Ree	dempt	ion/	/Div	idenc	l/Re	funo	ds, if	any	/ (Ref	er Ins	truct	tion N	No. III	)											
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Branch City Please ensure the name in this application for	orm and in w	PIN		e the cam				SC Co		FO		n orde		et pa		F T					NOUT D				t For	Сгес	JIC V	ia NEFT
Nippon india Mutual Fu							To he	e fille	d in F	ov the	inve	estor	. Sub	piect	tor													<b>his slip)</b> rmation
Wealth sets you Name of the Investor Mr/Ms/M/s :	1166									.,				.,					circ	400	APP		-	UT 14				
Scheme /Plan/ Option:																							-					

\_Date : \_\_\_

Corporate Office Address: Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.

\_\_\_Drawn on Bank

Time Stamp & Date

of receiving office

# Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.																				
	First App		-			puipose	·		d Applicar				sident			-	pplica	nt		
	Tax Pa	-		entification					x Payer		lentificatio	_		#			Payer		Ident	ification
Country # ^**	Ref. ID			Туре	(	Country			ID No <sup>%</sup>		Туре		Count	ry ″		Ref. I				ype
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3					3							3								
In case Country of T					ntry of B	Birth & Na			-		e Tax Identifi	cation Nu	imber is i	not avai					ional equi	valent
	First App	ucant/(	Guardian		-			econ	d Applicar	C			Third Applicant							
Country of Birth <sup>^***</sup> Country of Nationalit	^**				Coun	try of Bi	rth ationality <sup>^</sup>	**	_					ntry of Birth <sup>^***</sup>						
	,				Coun	сгу ог ма	acionality					COL	JINERY OF	Natio	hallcy					
10. ADDITIONAL					16		-				<b>D</b> ·			<b>a</b> 1						
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1 <sup>st</sup> Applicant	0		0	0		0			0		0	0		0			0		0	
2 <sup>nd</sup> Applicant	0		0	0		0			0		0	0		0			0		<u> </u> °	
3 <sup>rd</sup> Applicant	0		0	0		0			0		0	0		0			0		<u> </u>	
Guardian	0		0	0		0			0		0	0		0			0		0	
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2nd Applicant				0		0	0		0		0	0			be old		D	DI	M M Y	YYY
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PEP DETAILS						1st An	plicant		2	nd App	licant		3.00	l Appli	ant			C	Juardian	
Are you a Politically	Exposed	Person	(PFP)^**			Yes O			-	′es ()				0 N					O No	0
Are you related to a						Yes			_	′es ()		_		0 N					O No	
						-	-			-	-			-	-				-	-
11. INVESTMENT (Refer instruction no. I	& PAYN V) ОТВМ (	IENT I acility i	DETAIL is availabl	S (Separate / e to investors	Applicati who ha	ion Form	is requirec t Easy facil	d for i litv re	nvestment aistered w	in each P ith NIMF	lan/Option	. Multipl	e chequ	es not p	permitt	ed wit	n single	appli	cation fo	rm
									5											
Scheme																				
(Refer Instruction No. I	-10) (For Pr	oduct L	abeling pl	ease refer las	t page o	fapplica	tion form)	(If yo	u wish to inv	vest in Di	rect Plan pl	ease mer	ntion Dir	ect Pla	n again	st the s	cheme	name	)	
[Please tick (✓) the ap	propriate l	boxes o	nly if app	licable		Crowth A		idaa	d Payout		dand Dainy	actmont								
to the scheme in whic	h you plan	to inves	st]	Орс		JIOWUI		lden			Jend Reinv	estment	. Divid		equen	cy				
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Investment		harges		et Amount~			nt No/Casl		D	ate		Drawn o	on Bank		В	ank Bra	anch		C	ity
Amount (₹)	(if applic	able)(₹	₹)	(₹)	De	posit Slip	o No/UTR I	No.							_		-			·
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(^ Default option if no	ot selected	l) ~Units	s will be a	llotted for th	e net an	nount mi	inus the tra	ansac	tion charge	s if appl	icable. <sup>s</sup> Inve	estors ar	e reque	sted to	collec	t the ca	ish dep	osit s	lip from I	he DISC
Reason for Investm	ent: OH	ouse (	⊖Childre	n's educatior	⊖ Chi	ildren's N	Aarriage (	⊖ Ca		ment (	) Others									
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12. NOMINATION the below table will rep									olding is sin				) in case	orexis	ting inv	escor,	nominat	cion a	ecalis me	ntioned in
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						(D. C. )			~										d Apprica	inc.
13. POWER OF AT		_		DER DETA	ILS	(Refer In	struction I	NO. II.	. 1)								PA	N^		
First Applicant POA	Name	Мг./	Ms./M/s																	
Second Applicant P	OA Name																			
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Third Applicant PO	ч маше	мг./	Ms./M/s																	
14. DECLARATION			URE																	
I/We would like to invest and subsequent amendm	nents theret	.o. I/We l	have read,	understood (b	efore fill	ling applic	cation form	) and i	ent of Additionis/are bound	by the de	etails of the !	SAI, SID &	KIM incl	uding de	etails re	lating t	o variou	s serv	ices inclue	ling but not
limited to Nippon India A through legitimate sourc	es only and	is not de	esigned for	the purpose of	f contrav	/ention or	evasion of	any A	ct / Regulation	ons / Rule	s / Notificati	ons / Dire	ctions or	any oth	ег Арр	licable I	.aws ena	cted	by the Gov	ernment of
India or any Statutory Au that the RNAM may, at its	thority. I ac	cept and	l agree to t	e bound by th	e said Ter	rms and C	onditions in	ncludir	ng those excl	uding/lir	niting the Re	liance Nip	opon Life	Asset	lanage	ment Li	mited (R	NAM)	liability. I	understand
to time. The ARN holder h the Scheme is being reco	nas disclosed	d to me/u	us all the co	ommissions (in	the form	oftrailco	mmission o	or any	other mode)	payable	to him For th	e differen	t compe	ting Sch	emes ol	variou	s Mutual	Fund	s from am	ongst which
(if applicable) shall be dee	ducted from	the subs	scription a	nount and the	said char	ges shall b	pe paid to th	ne dist	ributors.											
I confirm that I am res	sident of Ind	nds in my	We confirr y/our Non-	n that I am/We Resident Exte	are Non rnal /Ord	-Resident	of Indian N	Acco	ality/Origin a unt. I/We un	dertake t	hereby confi hat all addit	onal purc	hases m	ror subs ade und	er this	n have t folio wi	ll also be	e from	funds reg	eived from
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knowledge and belief, tru	ie, correct a	nd comp	lete.																	
++ I/We, have invested in investments under Direc Asset Management Ltd a	t Plan of all	Schemes	s Managed	by you, to the	above m	entioned	Mutual Fun	nd Dis	tributor / SEI	BI-Registe	Pred Investr	nent Advi	ser. I her	eby aut	horize t	he repr	esentati	ves ol	Reliance	Nippon Life
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Equity & Sector Specific CAF / 24th Oct 2019 / Ver 4.2

SIGN HERE     First / Sole Applicant / Guardian / Authorised Signatory     Second Applicant / Authorised Signatory     Third Applicant / Authorised Signatory	
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# Add convenience to your life with our value added service

	Simply se		) 1111 to avail below facilities	
	Types of Facilities	Single Folio	Multiple Folio	
SMS	NAV	SMS mynav	SMS mynav <space> last 6 digits of folio</space>	
	Balance	SMS Balance	SMS balance <space> last 6 digits of folio</space>	
	Last 3 Transaction	SMS Transaction	SMS txn <space> last 6 digits of folio</space>	
	Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio</space>	**SMS charges apply

Investor Service. A NIMF Virtual Branch Experience. For more details : Visit : <u>www.nipponindiamf.com</u>

You can also follow us on 📑 🕒 🛄 .

Nippon india Mutual Fund
 Wealth sets you free
 SIP / SIP INSURE ENROLLMENT DETAILS

DISTRIBUTOR / BROKER INFO	RMATION (Refer Instruction No Sub Agent ARN Code	. 12 & 13) Sub Agent Co	de <b>Fmplovee Uni</b> g	ue Identification Number	RIA Code**
Lotus-Pink ARN-25970	ARN-		E	029243	
*Please sign alongside in case the EUIN is left employee/relationship manager/sales person of SIGN First / Sole Applican		firm that the EUIN box has been i withstanding the advice of in-approp Second Applic			thout any interaction or advice by the sperson of the distributor/sub broker. DDICANT /
HERE Authorised Si	gnatory	Authorised Sigr	natory	Authorise	ed Signatory
Upfront commission shall be paid directly by the REQUEST FOR Registratio	investor to the AMFI registered distribution of SIP\$ <b>Registration</b>			ervice rendered by the distributor. ( <sup>©</sup> Default option if not selected	
APPLICANT DETAILS Name of Sole/1st holder Mr./Ms./M	/c		FOLIO NO. PAN No / PEK		
Name of 2nd holder Mr./Ms.	<u></u>		PAN No / PEK		0         R         Y         KYC
Name of 3rd holder Mr./Ms. INITIAL INVESTMENT DETAILS			PAN No / PEK	RN. M A N D A T	O R Y KYC
Cheque/ DD No./Cash Deposit Slip No Net Amount ₹	Bank Name:	Cheque / DD / Cash D	Deposition Date Branch:	<b>DD Charge</b> ₹ Cil	
		Instruction No. 23) Demat Accour			
	ties Depository Limited (NSDL)		rget ID No.	epository Securities Limite	ed (CDSL)
DP ID No. Beneficiary Account No. Enclosures (Please tick any one bo	x) : Client Master List (CM		m Holding Statement	Cancelled Delivery In	estruction Slip (DIS)
NOMINATION - I wish to Nominat		· _			estor, nomination details mentioned ou do not wish to nominate. Sign of Sugnature of Applicants
	f Nominee   Date of Birth   Nomine	ee Relation Guardian N Investor (in case Nominee	ame Guardian Relation		Sign of Guardian Signature of Applicants
					1st Applicant 2nd Applicant
SIP DETAILS Refer Instruction No. 13. Pleas	e refer respective SID/KIM for product	labeling. Refer SIP Insure instruction	ns in case you have opted for SIP In		3rd Applicant
Scheme / Plan / Option	Frequency (Please/ any one) Ent	rollment Period SIP	Date SIP Amount	Amount Freq	ional) (Refer Instruction No. 25) uency Count
	Monthly (Default) From		e from 1 <sup>#</sup> to (in figures) (Mi		yearly Increase SIP amount time(s) (Default 1 time)
** In case of Nippon India Tax Saver Fund, Nippon Ind \$ Incase the SIP 'End Date' is incorrect/ not legible/ n			wennionich) · · · · ·		
DECLARATION AND SIGNATURE		subject to terms of the Statement	of Additional Information (SAI) and	Scheme Information Document (S	D) and subsequent amendments thereto.
We would like to invest in Nippon India We have read, understood (before filling applic duced by any rebate or gifts, directly or indirectly inderstand that the RNAM may, at its absolute di fhe ARN holder has disclosed to me/us all the co ecommended to me/us. I hereby declare that the	ation form) and is/are bound to the det , in making this investment. I accept and scretion, discontinue any of the services	ails of the SAI and SID including deta agree to be bound by the said Terms completely or partially without any r	ails relating to various services inclu and Conditions including those exclu prior notice to me. I agree RNAM can	ding but not limited to ATM/ Debi uding/limiting the Reliance Nippon debit from my folio for the service	it Ćard. I/We have not received nor been Life Asset Management Limited liability. I e charges as applicable from time to time.
he ARN holder has disclosed to me/us all the co ecommended to me/us. I hereby declare that the ubscription amount and the said charges shall b	mmissions (in the form of trail commis above information is given by the under e paid to the distributors. I I confirm t	sion or any other mode), payable to signed and particulars given by me/u hat I am resident of India. □I/We cc	him for the different competing So is are correct and complete. Further, onfirm that I am/We are Non-Reside	chemes of various Mutual Funds f I agree that the transaction charge Int of Indian Nationality/Origin an	rom amongst which the Scheme is being (if applicable) shall be deducted from the d I/We hereby confirm that the funds for
ubscription amount and the said charges shall b ubscription have been remitted from abroad thro e from funds received from abroad through appr I have read and hereby confirm Instruction no. X	III(A) and also bereby agree to abide by h	ostruction no XIII(B) I bereby declare	a that the information provided in th	e Form is in accordance with section	n 285BA of the Income Tay Act 1961 read
vith Rules 114F to 114H of the Income Tax Rules, rue, correct and complete. I understand that the i vith the Certificate of Insurance of the group term	1962 and the information provided by n surance claim and the payment of the su insurance policy. Scheme Information [	ne /us in the Form, its supporting Anr um insured shall be made directly by F ocument and Statement of Addition	nexures as well as in the documentar Reliance Nippon Life Insurance Comp al Information. In the event my nomi	ry evidence provided by me/us are bany Ltd (RNLIC) subject to the terr nee is minor at the time of claim. I a	, to the best of our knowledge and belief, ns and conditions of insurance, read along uthorise RNLIC to make the payment only
on collection of lawful guardian details under the p ++ I/We, have invested in the Scheme(s) of your M Plan of all Schemes Managed by you, to the abov	oolicy. Signed at utual Fund under Direct Plan. I/We here e mentioned Mutual Fund Distributor /	on this	day or 20	)	
contact me through any mode of communication. By signing this SIP enrolment form I/We unde	rstand that the amount will be debit	ed from the Bank account mention	ned in One Time Bank Mandate /	Invest Easy - Individuals Manda	te Form.
SIGN First / Sole Applican HERE Authorised Si	ignatory		natory		
Investors are requested to note that the amoun		e should be the maximum amount th	at you would like to invest in schem	nes of NIMF on any transaction da	у.
Nippon india Mutu				(1	E TIME BANK MANDATE NACH / Direct Debit Mandate Form)
Wealt	h sets you free		(Applicab		irchases as well as SIP Registration)
JMRN (For Office Use Only)					
Create Sponsor Bank Code	(For Office Use Only)	Utility Code	(For Office Use Only)	Date:	DMMYYYY
	Nippon India Mutual Fun     ation Bank Account Number)	ndto debit (	tick√) SB CA	CC SB-NRE	SB-NRO Other
With Bank (Name of Destination	on Bank)	IFSC			
an amount of Rupees REQUENCY: Technology Technology Technology			sented DEBIT TYPE	Fixed Amount ✓	Maximum Amount
Reference 1 Folio No.			-		
Reference 2 Appln No.			D:		
agree for the debit of mandate processing			/ Phone No:	f the bank.	
PERIOD			-		
From: D D M M Y Y Y	Signature of Accour	nt Holder	2 Signature of Account Ho	older 5 _	Signature of Account Holder
To: 3 1 1 2 2 0 9 9	9   1 Name as in Bank		<ul> <li>Name as in Day is D</li> </ul>	e d	
Or Until Cancelled	overleaf) has been carefully read, underst			my account, based on the instruction	
have understood that I am authorized to cancel / an		unicating the cancellation / amendmer	nt request to the User entity / Corpora		
Nippon inclia Mutual Fun Wealth sets you fi		gistration of Sip 🗌 Registration of Si	ip Insure 🗌 Registration of Micro S	A It It	NT SLIP ( Please retain this slip)
Name of the Investor Mr/Ms/M/s : Scheme /Plan/ Option:					<b>*</b> • • • • •
Scheme /Plan/ Option: Payment Details: Amount ₹	Instrument No/Cash Deposit Slip N	lo. Date :	Drawn on Bank		Time Stamp & Date of receiving office

THIS SECTION IS INTENTIONALLY KEPT BLANK

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

FOR OFFICE USE ONLY (Not to be filled in by Investor)										
Affix Barcode	Date and Time Stamp No.									

Nippon india Mutual Fund
 Wealth sets you free
 SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM
 To be filled in capital letters. Please ( ) wherever applicable
 app no:

	t ARN Code	o. 25) Sub Ager	nt Code	*Employe	Unique Identification Number	RIA Code <sup>++</sup>
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Received from		 
Amount of Transfer per Instalment `		Stamp of receiving branch
From Scheme / Plan / Option		
to Scheme / Plan / Option		& Signature
Mode & Frequency of STP		

# INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

### GENERAL INSTRUCTION:

- Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment
- The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of 2 your Application Form. All subscription application forms should be submitted only at the desig-nated Investor Service Center of Nippon India Mutual Fund .
- The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to fa-3. cilitate faster and efficient communication.
- All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co/Body Corp./Society/Trust et should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duty certified / attested by the bankers should be bankers should be bankers should be attested by the bankers should be attested by the bankers should be bankers should be attested by the bankers should be bankers 4. attached with the application form.
- Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options. 5.
- In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding **6.** 6. would be Joint.
- If the investment is done on behalf of the minor then the minor shall be the sole holder in the 7. folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or 8. mother) or a court appointed Guardian
- If you have invested through a distributor kindly specify the name and ARN Code of the dis-tributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ ARN". In case nothing is specified then by default the Broker Code will be treated as Direct. 9. In case the subscription amount is Rs 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs 100 will be deductible from the purchase / subcription amount and pay able to the Distributor. Units will be issued against the balance amount invested.
- Investors are required to clearly indicate the plans/options in the application form of the 10 scheme.

Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the appli-cation shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distribu-tor. In case, the correct Plan from the date of application or mfrom the investor/ distribu-tor in case, the correct Plan from the date of application or without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or DividendPayout), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Nippon India Smart STEP, Trigger, Systematics Withdrawal Plan, Dividend Transfer Plan, Nippon India SIP Insure and Invest Easy available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and a to ur DISCs. The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided. In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM + SIP Form as applicable has to be submitted along with Common Application Form. In case

- 11
- 12.
- 13 OTM + SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
- Budphaduc approach to be solved as the solution of the solutio 14
- artions, important political party officials, etc. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in 15
- application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC. If the investor has opted for Invest Easy facility IPIN will be issued to the investor which can be used to transact through Online mode on NIMF website, transact through Call Centre & Nippon India Mutual Fund Application. Further, in order to transact through Call Centre and / or Trans-act through Mobile / SMS investor has to mandatorily fill and submit "One Time Bank Mandate 1. Registration form". The form is available on NIMF website, DISC of NIMF. If the name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to et rejected. 16 111.
- 17 get rejected.

### APPLICANT'S INFORMATION: 11.

- APPLICANT'S INFORMATION: In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted alongwith the subscription application form. In case of applications made by non-individual investors, the authorized signa-tories of such nonindividual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable. Date of Birth of the minor is mandatory while opening the account /folio. In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and plication form and following documents shall be submitted alongwith the application form ans
- 2
- plication form and following documents shall be submitted alongwith the application form as evidence: i. Birth certificate of the minor, or

- School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or Passport of the minor, or
- iii.
- Any other suitable proof evidencing the date of birth of the minor. iv
- In case of court appointed legal guardian, supporting documentary evidence shall be prov. vided.
- In case of natural guardian a document evidencing the relationship if the same is not availvi. able as part of the documents submitted as per point. i - iv above.

able as part of the documents submitted as per point. i - iv above. **PERMANENT ACCOUNT NUMBER (PAN)** SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. \*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/her father or mother or the guardian, signing on behalf of the mi-nor, as the case may be. In order to verify that the PAN of the applicants (in case of applica-tion in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification \*includes fresh/ additional purchase. Sys-tematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors resid-ing in the state of Sikkim are exempt from the mandatory requirement of PAN proof sub-mission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Nippon India Mutual Fund . Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being sub-sequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.nipponindiamf.com for further details. **PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT (KYC)** 

### PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT (KYC)

**PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT (KYC)** In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars-MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance pro-cedure for all the investors dealing with them on or after that date. SEBI also issued KYC Regis-tration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non-individual) are required for KYC compliance. However, applications All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information,POS will extend the services of effecting such changes. services of effecting such changes.

In line with the SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 and various other guide-lines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

- In case of an existing investor of NIMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/ Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Nippon India Mutual Fund with the erstwhile centralized KYC
- In case of an existing investor of Nippon India Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a onetime submission of documentation.
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERFIED BY CVLMF") and not invested in the schemes of Nippon India Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.

Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirmentandneedstobecompletedwithanyoneofthemutalfundsi.e.neednotbedonewithallthe mutualfundswhereinvestorshave existinginvestments.OncethesameisdonethentheKYCstatusat CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.

In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.

Investors to provide the complete details in the KYC application form along with the required documents (For individual investors or non-individual investors as appropriate). The said form is available on NIMF's website i.e. www.nipponindiamf.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

In case of NRI/FPI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.

All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

### BANK DETAILS:

BANK DE IAILS: As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.

the application form. In the absence of the bank details the application form will be rejected. Purchase Application requests should necessarily mention the pay-in bank account de-tails i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/ RTGS/NET request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the ap-plication the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by parents/grandparents/relatedpersonsonbehalfoftheminor(otherthantheregisteredguardian)in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by employer on behalf of employee under Systematic investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions of devactions of expense reimbursements (iii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), onaccount of commission/incentive payableforsale of its goods/ services, in the form of the Mutual Fund Units through fayroll deductions of deductions of expense reimount additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the benefi-circus is due comparibined. the bank account from which the payment is being made and the relationship with the benefi-ciary is also required to be submitted.

4

# INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- Direct Credit of Redemption / Dividend Proceeds / Refund if any -NIMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account direct/ly. In case the direct credit is not affected by the unitholder's banker for any reason then NIMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or in-correct information, NIMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
- NIMF offers facility to register multiple bank accounts in the folio and designate one of the bank Now offers facility to register Multiple Dank accounts in the folio and designate one of the Dank account as "Default Bank account". Default bank account will be used for all dividend and re-demption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non – registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redempting then by default be redemption proceed will be credited into the default Bank account is mentioned at the time. of redemption then by default the redemption proceeds will be credited into the default Bank account.
- In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 5 22, 2010 and Circular No. 39/2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend paymentsw.e.f. March 1, 2014.
- Cancelled original cheque of the Bank Account Details with first unit holder Name and bank ac-count number printed on the face of the cheque; (or) a)
- b) Self attested copy of bank statement with current entries not older than 3 months; (or)
- Self attested copy of bank passbook with current entries not older than 3 months; (or) c)
- d) Bank Letter duly signed by branch manager/authorized personnel.

### IV. **INVESTMENT & PAYMENT DETAILS:**

INVESTMENT & PAYMENT DETAILS: Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recom-mended that investors may also make the payment instrument (cheque, demand draft, pay or-der, etc.) favoring either of the following: (a) "XYZ Scheme A/C Permanent Account Number" (b) "XYZ Scheme A/C First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of NIMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)

- 2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application
- 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 Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account Cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers. 3
- One time Bank mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in theOTMfacility opted by the investor.

### TRANSACTION CHARGES

- TRANSACTION CHARGES In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Nippon Life Asset Management Limited (RNAM)/ NIMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Optin / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Optin / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/ agent and that distributor / agent has opted to receive the transaction charges as mentioned below: as mentioned below:
- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
- For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / sub-scription of Rs 10,000 and above.

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

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

Transaction charges shall not be deducted if:

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
- The transaction pertains to other than purchases/ subscriptions relating to new inflows such as (b) Switch/ STP/ /DTP/, etc. (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any
- distributor/agent)
- (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) RNAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly
- If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 3) 10000 and above.

### VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

- Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. 1. Nomination is mandatory for folios opened by individuals with single mode of holding.
- Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in 2. favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- 3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to
- 4 Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.

- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, Bols and partnership firms shall have no right to make any nomination.
- The nominee shall not be a trust (other than a religious or charitable trust), society, body corpo-6. rate, partnership firm, karta of HUF or power of attorney holder
- On registration of nomination a suitable endorsement shall be made on the statement of ac-7. count or in the form of a separate letter.
- The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time. 8.
- 9. Nomination in respect of units stands rescinded, upon the transfer of units
- On cancellation of nominations, the nomination shall stand rescinded and NIMF shall not be 10. under any obligation to transfer the units in favour of the nominee
- Where a nomination in respect of any unit has been made, the units shall, on the death of the 11. unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
- Where there are two or more unitholders one of whom has expired the title to units shall vest in 12. the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabili-ties in respect of the said units. For further details please refer SAI. 13.
- In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be 14. taken as default unless Scheme specific nomination has been made.
- Where a folio has joint holders, all joint holders should sign the request for Nomination/cancel-lation of nomination, even if the mode of holding is not "joint" 15.
- 16. Power of Attorney (POA) holder cannot sign the Nomination form.
- 17. Nomination is not allowed in a folio held on behalf of a minor.
- If the investor does not fill in the nomination details under Point no 12 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/ac-18. count.
- 19. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee name than the same shall supercede the existing nominee details in the folio

### COMMUNICATION FOR THE INVESTORS : VII.

COMMUNICATION FOR THE INVESTORS: In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction hasbeen accepted by the RNAM/NIMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

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

- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. 1.
- 2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end 3. of every six months (i.e. September/ March)]
- Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. 4.
- Investors having MF investments and not having Demat account shall receive a Consolidated Ac-count Statement from the MF Industry containing details of transactions across all Mutual Fund 5. schemes by email / physical mode.

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

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNAM/NIMF for each calendar month on or before 10th of the immediately succeeding month.

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

### VIII.

various factors including the service rendered by the distributor

### IX. BENEFITS

- Mobile No.: Get alerts on the move for Purchase, Dividend or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit
- E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Nippon India Mutual Fund . 2.
- IFSC/MICR Code: With Nippon India E-dividend you can have your dividend credited in your ac-3. count through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
- As per the AMFI Best Practice Guidelines Circular No. 77/2018-19 dated March 20, 2019 it is sug-4. gested to provide Email ID/ Mobile number of investors in application form
- 5. Primary holder should provide his/her own Email ID and Mobile Number for speed and ease of communication in a convenient and cost-effective manner and also to prevent fraudulent transactions.
- Investor is also requested to provide the consent, if Email provide pertains to Self, Spouse, De-6. pendent Children and Dependent Parents

# **X.** 1.

MICRO INVESTMENT (INCLUDING LUMPSUM & MICRO SIP) In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes {including investments through Systematic Investment Plans (SIPs)} up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowl-edgement issued by KRA along with the application form.

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors e.g. PIOs, HUFs, QFIs non - individuals, etc. are not eligible for such exemption.

Ver 4.2

# SEBI CIRCULAR OF JUNE 30, 2009 ON REMOVAL OF ENTRY LOAD

Intermsof SEBI circularno. SEBJ/IMD/CIRNo.4/168230/09 dated June 30, 2009, no entryload will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of

In case of ioint holders, first holder must not possess a PAN.

A in case of Joint noteers, first noteer must not possess a PAN. Investors are requested to note that, incase where a lump sum investment is made during the fi-nancial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected. In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemp-tions shall be allowed. 2.

### UNITS HELD IN THE DEMATERIALISED FORM

- With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of NIMF in dema-terialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time
- (Physical form) or in Dematerialized ('Demat') form. Unit holders opting to hold the units in 2. Ine Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat) form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the applica-tion form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by NIMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the deposi-tory data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form. Unit Holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at laterdate, therequestforconversionofunitheldinnon-dematforminto Demat(electronic)formor vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.
- 3
- 4
- 5 Participants
- Participants. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes). Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans / options for all the schemes of NIMF except Nippon India Liquid Fund (Formerly Known as Reliance Liquid Fund), Nippon India Ultra Short Duration Fund (Formerly Known as Reliance Ultra Short Duration Fund), Nippon India Money Market Fund (Formerly Known as Reliance Money Market Fund) & Nippon India Low Duration Fund (Formerly Known as Reliance Low Duration Fund). Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor 6. 7.
- XII. distributor
- Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Mon-ey Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/INRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of iden-tity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that eve-ry banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Mon-XIII.

Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as name/s, Address & PAN/Passport together with self attested copy\* alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Reliance AMC/its RTA. (\*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Reliance AMC / its Registrar / KRA, as may be applied by about cuch obspace. be applicable, about such changes. Please contact the nearest investor Service Centre (ISC) of Nippon India Mutual Fund or log on to our website www.nipponindiamf.com for the Declaration Form

a. Foreign Account Tax Compliance Act ("FATCA"): In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withhold-ing tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Nippon India Mutual Fund ("NIMF") and/or Reliance Nippon Life Asset Management Limited ("RNAM"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case NIMF and/or would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/documentaryevidence("information") with respect to theresidential statusof the unit holder; snd (d) directly or indirectly disclose/report/submitsuch or other relevant information to the appropriate US and Indian authorities. Such information fical owners and controlling XIV. holder's folio detail, identity of the unit holder, details of the benefi cial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelinesetc,whichmaybeissuedfromtimetotimebySEBI/AMFIoranyotherrelevant&appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

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

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

# d. Declaration under FATCA

- Maration under MALCA The information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or b) otherwise
- c) I/We permit/authorise the Company to collect, store, communicate and process information

relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the a thorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

- I regulation whener domestic of foreign.
  I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its su porting Annexures as well as in the documentary evidence provided by us or if any certificationbecomesincorrectandtoprovidefreshselfcertificationalongwithdocumentary evidence d) evidence
- I/We also agree that our failure to disclose any material fact known to us, now or in future, e) I/We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
  I / We hereby accept and acknowledge that the Company shall have the right and authoity to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
  Itshallbemy/ourresponsibilitiestoeducatemyself/ourselfandtocomplyatalltimes with the Rules there uder.
- F)
- g) there uder.
- h) //We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information. i)

### ACCEPTANCE OF CASH INVESTMENTS IN SCHEMES OF Nippon India Mutual Fund . XV.

The Details / Process and conditions for acceptance of such investments are as follows: Eligible investors: The facility is available only for below mentioned category of investors who are KRA-KYC compliant and have a bank account:

- Resident Individuals.
- Minors (investing through Guardian) Sole Proprietorships.

Subscription Limit: In line with the SEBI guidelines, currently subscription through cash can be accepted only upto Rs. 50,000/- per investor, per fi nancial year. Limit would be tracked on the basis PAN or PEKRN issued by KRA.

Mode of Acceptance of Application: Applications for Subscription through Cash shall be ac-cepted only in the physical form at any of the Designated Investor Service Centres (DISC) of NIME

NIMF. Cash Collection Facility: NIMF has made arrangement with Axis Bank Limited to accept cash (along with the duly fi lled in Cash Deposit Slip) on behalf of NIMF. The Bank shall act only as an aggregator for receipt of cash at the various Bank branches towards subscriptions under various schemes of NIMF. The Bank would be remitting the cash collected to the Fund's schemes usually by the next business day

Procedure for Subscription through Cash: Investors willing to subscribe through cash as a payment mode will have to follow the below procedure: 1. CollecttheapplicationformandCashDepositSlip (availableintriplicate) from the Designated

- 2.
- Collecttheapplication formand Cash Deposits lip (available intriplicate) from the Designated investor Service Centre (DISC) of NIMF. Investormust first submit the duly filled in application form, KYC/KRA acknowledgement and duly filled Cash Deposit Slip at the DISC (copy for submission to / NIMF). Branch executive shall time stamp the application form, NIMF copy of Cash deposits lip and a knowledgement portion available in the application form. Acknowledgement portion shall be returned to the investor as a confirmation of receipt of application. Investor will have to visit the nearest branch of Axis Bank Limited and deposit cash by using the returned to the investor in the deformance of the stamp of the 3
- 4. CashDepositSlip collected from DISC, on the same day or latest by next business day. Else the application shall be liable for rejection. Axis BankLimited shall retain bank copy of the Cash Deposit slip and provide customer copy to the investor along with the acknowledgement of cash deposition.
- 5.

NAV Applicability: For Liquid scheme(s): Applicability of NAV shall be based on receipt of application and also the realization of funds in the Bank account of respective liquid scheme (and NOT the time of de-posit of Cash in the Bank) within the applicable cut-off timing. However, if the credit is received in the Bank account of liquid scheme but investor has not yet

submitted the application form, units will be allotted as per receipt of application (timestamping)

For all scheme(s) other than liquid scheme(s): Applicability of NAV shall be based on receipt

- of application (as per time-stamping). Rejection of application: Application shall be rejected if: a. Subscription Limit is Exhausted: The amount of subscription through cash (including
  - the subscriptions made through cash during the financial year) exceeds Rs. 50,000/-Application is incomplete: Unit allotment for transactions accepted as DISCs or of NIMF is
- ь. subject to verification at the time of final processing. Application shall be liable for rejetion if the same is found to be incomplete in any aspect. Payment of Proceeds: Payment in the form of refunds, redemptions, dividend, etc. with respect to Cash investments shall be paid only through banking channel i.e. in the bank account registered in the folio.

- Other important points:
   a. In case of mismatch in the amount mentioned in application form and cash deposited in bank, units shall be allotted as per credit received from bank.
   b. Cash deposited but application not submitted: If cash is deposited directly at branch of
- Axis Bank Limited and application is not submitted at DISC of NIMF, amount shall be refunded to investor based on receipt of following documents:
- Existing Investor: Request letter, Bark acknowledged deposit slip copy. New Investor: Request letter containing the bank details in which the refund needs to be issued, bank acknowledged deposit slip copy and PAN card copy or any other valid id proof

Investors are requested to note that subscription through this mode shall be accepted subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed thereunder, SEBI Guidelines for the same and such other AML rules, regulations and guidelines as may be applicable from time to time.

# XVI

The user is subscribing to the WhatsApp service & promotional alerts from Nippon India Mutual Fund .

The user can unsubscribe to the channel at any time by sending an email to us at customercare@ nipponindiamf.com. Please note this channel cannot be used for grievance redressal or report-ing fraud as of now, Nippon India Mutual Fund will have no liability if any such incidents are reported on this channel.It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device. These terms and conditions may be withdrawn/ superseded/modified at any time whatsoever, by Nippon India Mutual Fund without any prior paties. Customers that lost submit for transmit bay content through this convict the customers that is Concrete and the customers of the or transmit bay content through this convict the customers that is convicted by the customers of the customers better WhatSApp when draining then bevice. These terms and conduction any prior notice. Customers shall not submit or transmit any content through this service that is: Obscene, Vulgar, Pornographic, Political, Religious, etc. Encourages the commission of a crime or violation of any law Violates any state or Central law in India and/or the jurisdiction in which you reside and/or any applicable law. Infringes the intellectual or copyrights of a third party Under no cir-cumstances shall Nippon India Mutual Fund, or its agents, affiliated companies, officers, direc-tors, employees, and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any anwer provided by the program running at the back-end. The customer understands that using WhatsApp application may carry extra risks and may not be secured. Further any mes-sage and information exchanged is subject to the risk of being read, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or involve delay in transmission. Nippon India Mutual Fund shall not be responsible or liable to the customer or any third party for the consequences arising out of or in connection with using of this service. The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number. Nippon India Mutual Fund has the right to retract the service anytim it deems fit. The customer agrees that he shall not have any claim against Nippon India Mutual Mutual Fund on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at Nippon India Mutual Fund 's end for any rea-son thereof. These terms and conditions are subject to change at any time and will be updated at Nippon India Mutual Fund 's discretion without notice. at Nippon India Mutual Fund 's discretion without notice.

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19 / Ver

# INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- Systematic Transfer Plan (STP) is a special facility available in selected Schemes of NIMF. It is a facility wherein unit holders of designated open ended schemes of Nippon India Mutual Fund (NIMF) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at (1)
- (2)
- (NIMF) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at regular intervals to another designated open ended scheme of NIMF. Under Multiple STD the unit holders of one designated open ended scheme of NIMF can opt to transfer a Fixed amount (capital) at regular intervals to another one or more designated open ended schemes of NIMF. This facility is available under Fixed STP only. Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.nipponindiamf.com carefully before investing. New Unit holders are required to fill up Common Application Form for investing in Transferor Scheme along with STP Enrolment Form. Existing Unit holders rin Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form. (3)
- (4)
- (5) schemes
- An investor whether existing or new is required to select any one of the Transferor Scheme and any one or more than one of the Transferee Scheme. Maximum number of transferee scheme that can be selected are 5. Unit holders should clearly mention from and to which scheme / option he / she wish to transfer their investment. Please note that if no Transferor Scheme or Transferee Scheme is mentioned or in case of an ambiguity the application is liable to be (6) rejected.
- An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation Sys-tematic Transfer Plan. Incase none of the plans or options are mentioned in the application form or incase of an ambiguity the application for enrolment will be rejected. Further incase plans are (7)not mentioned but options are mentioned, the plan will be selected on the basis of sub - option selected
- (8) Unit holders are required to select any one of the frequency option under Fixed Systematic Unit holders are required to select any one of the frequency option under liked Systematic Transfer Plan. The frequency options available are Daily Option - where STP will be executed on Daily basis, Weekly Option - where STP will be executed on 1st, 8th, 15th and 22nd of every month, Fortnightly Option - where STP will be executed on 1st and 15th of every month, Month-ly Option - where STP will be executed on any pre-specified date of every month to be chosen by the unit holders, Quarterly Option - where STP will be executed on any pre-specified date of the first month of the quarter to be chosen by the unitholder. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
- any frequency is ticks on multiple frequencies of the frequency is unclear on the STP appreciation form, the default frequency shall be considered as monthly. Unit holders are required to select any one of the option under Capital Appreciation Systematic Transfer Plan. The options available are Monthly Option where STP will be executed on 1st of every month, Quarterly Option where STP will be executed 1st of the starting month of every quarter. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly. (9) monthly.
- Monthy. Under Fixed Systematic Transfer Plan, minimum of RS. 100 and in multiples of RS. 100 each will be transferred on execution date subject to applicable exit load of the transferor Scheme incase of Daily Option. Minimum of RS. 1000 and in multiples of RS. 100 thereof in case of for Weekly / Fortnight / Monthly option and RS. 3000 and in multiples of RS. 100 thereof in case of Quar-terly option can be transferred on STP execution date subject to applicable exit load. However applications not in multiple of RS. 100 will be processed for the nearest lower multiple of RS. 100 exhet he minimum area theoretical Human exit. (10)100, subject to minimum amount specified. However under Capital Appreciation STP, minimum of RS. 500 and above thereof in case of Monthly option or Quarterly option can be transferred on STP execution date subject to applicable exit load. In case the capital appreciation amount is less then RS. 500 on any STP due date, the systematic transfer will not be processed for that due
- Under multiple STP the investor has to ensure that he maintains sufficient balance in the trans-(11)
- For scheme else none of the transfers in to the transferee scheme will be processed. Under multiple STP the amount of transferee scheme should match with the total sum of amount of all the transferee schemes. (12)
- Unit holders are required to mention date of execution in case of Monthly and Quarterly Op-tion under both the plans. If an investor opts for Monthly or Quarterly frequency but does not mention the STP Date or mentions multiple STP dates or the STP date is unclear on the STP ap-(13)plication form, the default STP date shall be treated as 10th of every month/quarter as per the frequency defined by the investor. Incase execution date mentioned is a non - transaction or non - working day, the STP will be
- (14)
- executed on next business / transaction / working day. Unitholder has to ensure to maintain minimum balance in accordance with Plans selected in the Transferor Scheme on the transfer date / execution date under Fixed Systematic Transfer Plan. (15) In case of insufficient balance / unclear units on the date of transfer in the folio, STP for that particular due date will be processed based on the clear balance available in the scheme. How-ever, future STPs will continue to be active. This will help the investor to continue his STP facility seamlessly. Also if the investor continues to have insuffi cient balance / unclear units for three
- seamlessly. Also if the investor continues to have insuffi cient balance / unclear units for three consecutive months, will have the right to discontinue the future STPs at its own discretion. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the STP under the folio, till the first transfer date. Subse-quent capital appreciation, if any, will be the capital appreciation between the previous STP date (where transfer has been processed and paid) and the next STP date. Minimum number of transfers required for a STP shall be two. Incase of Daily STP, minimum number of transfer is one month. (16)
- (17)number of transfer is one month.
- Incase the investor opts for Daily STP and provides the enrolment period in MM/YYYY format, then the first execution date will be the 7th calendar day from the date of submission of the form (excluding date of submission). An investor who opts for perpetual option, his STP will continue forever with no end date unless (18)
- (19)
- An investor who opts for perpetual option, his STP will continue forever with no end date unless a written request for cancellation is given by the investor in this regard. If an investor does not mention STP start date, or the STP start date is unclear/not expressly mentioned on the STP Application form, then by default STP would start from the next subse-quent cycle after meeting the minimum registration requirement of 7 working days as per the defined frequency by the investor. If an investor does not mention STP end date or the STP end date is unclear, it will be considered as perpetua STP. The Enrolment form completed in all respects can be submitted at any of the Designated Inves-tor Service Centre (DISC) of at least seven calendar days before the commencement of First execution date of STP. In case the required time of seven calendar days are not met then the STP will be processed from the next STP cycle. In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR (20)
- (21)
- (22) accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR dated June 30, 2009 no entry load will be charged. Exit Load as applicable in the respective
- Transferor and Transferee Scheme at the time of enrolment / registration will be applicable. STP facility is available for all sub options of the mentioned Transferor Scheme Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor (23) (24)
- Scheme. Units will be allotted under the same folio number.

- For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN". Investors are required to clearly indicate the plans/options in the application form of the (25) (26) scheme
  - Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the appli-cation shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme. **Communication for the investors :** If the investor(s) has/have provided his/their email address in the application form or any subse-quent communication in any of the folio belonging to the investor(s), NIMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include accounts statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling NIMF's Investor(s).

# (27)

communication which include account statements for transactions done by the investor(s). The investor(s) may request for a physical account statement by writing or calling NIMF's Inves-tor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), NIMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request. With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/IMD/ DF/16/2011 dated September 8, 2011, the investor whose trans-action has been accepted by the /NIMF shall receive the following: (I) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Daysfrom the date of receipt of transaction request will be sent to the linit holders registerede-mail address and/or mobile number. (II) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month

address and/or mobile number. (ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transac-tion charges paid to the distributor. The word 'transaction' shall include purchase, redemp-tion, switch, dividend payout, dividend reinvestment, systematic investment plan systematic witdrawal loan systematic transfer notan transactions

tion, switch, dividend payout, dividend reinvestment, systematic investment plan systematic witdrawal plan, systematic transfer plan transactions. (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, / NIMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. CAS shall not be receive by the Unit holders for the folic(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folic(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by /NIMF for each calendar month on or before 10th of the immediately succeedbe dispatched by /NIMF for each calendar month on or before 10th of the immediately succeed-ing month. Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific resumption of the transaction in the Unit holders whose e-mail address is available, unless a specific

- request is made to receive in physical. All valid transfer requisitions would be treated as switch-out / redemption for the Transferor Scheme and switch-in/ subscription transactions for the Transferee scheme and would be pro-(28) cessed at the applicable NAV (subject to applicable exit load) of the respective schemes. The difference between the NAVs of the two Schemes/ Plans will be reflected in the number of units allotted. All valid transactions would be processed as per the applicable cut off timing on the business days as mentioned in the respective SID.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Doc-ument of the opted Transferor Schemes and 'Minimum Application Amount' specified in the (29) Scheme Information

Ver 4.2

Oct 2019 /

CAF/24th

Equity & Sector Specific

- (31)
- Cheme Information Scheme Information Document of the opted Transferee Schemes will not be applicable. This facility will not be available for units which are under any Lien/Pledged or any lock-in period. The Unit holders may approach/ consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view. Unit holders can discontinue STP facility by providing a written notice to the DISC atleast 7 cal-endar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) Frequency (g) Cancellation effective date. STP will be automatically terminated if all the units are liquidated or withdrawn from the Trans-feror Scheme or pledged or upon receipt of intimation of death of the unit holder. The application is subject to detailed scrutiny and verification. Applications which are not com-plete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar. in consultation with Trustees reserves the right to withdraw this offering, modify the procedure, frequency, dates, load structure with prior notice in accordance with the SEB (Mutual Funds) Regulations 1996 read with various amendments and circulars issued thereto and any such change will be applicable only to units transacted pursuant to such change on a prospective basis. (32)
- (33)
- (34)
- (35 basis
- (36) Employee Unique Identification Number (EUIN) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

V

### Points to remember Please ensure that: Documents Companies Trusts Societie Partnership Flls Investments throug Constitued Attorney Firm 1. Your Application Form is complete in all respect, Name, Address & contact details are Resolution/Autorisation to invest mentioned in full, signed by all applicants. 2. Bank Account Details are entered completely and correctly. Permanent Account Num-2. List of Authorised Signatorise with ~ 1 ber (PAN) of all the applicants are mandatory. (Refer instruction no. II-6) For KYC please Refer instruction no. II-7 & for PAN Exempt KYC Refer instruction no. X Specimen Signature(s) 3 Memoreandum & Articles of Association Appropriate Scheme Name. Plan & Option is mentioned clearly 4. 4. Trust Deed The Cheque / DD is drawn in favour of "Nippon India ... 5. (chosen scheme) dated Bye-Laws and dully signed. 6. Application Number is mentioned on the reverse of the Cheque / DD. Partnership Deep 6. 7. Documents as listed alongside are submitted along with the Application 7. Overseas Auditor's Certificate $\checkmark$ (as applicable to your specific case). 8. Notarised Power of Attorney 8. Your emailid or mobile number is updated. 9. Proof of PAN

10. KYC Complaint

Your IFSC code / MICR code is updated in order to get electronic payouts in to your 9 bank account.

### INSTRUCTIONS cum TERMS AND CONDITIONS FOR SIP / SIP INSURE / MICRO SIP

- 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 Punjab National Bank / Central Bank or India / Bank or Manarashtra. Ine above ust is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list RNAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period...
- Nippon India Mutual Fund (NIMF) / RNAM, its registrars and other service providers shall not be held (2) 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 specific SIP date due to various clearing cycles of NACH Debit / Auto Debit / local holidays.
- Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo (3) copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate form) at least 21 working days before the first SIP Installment date for NACH Debit & Auto Debit Clearing. In case One time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed with in 12 calendar days.
- the same rolio will be processed with in 12 calendar days. An investor can opt for Monthly, Quarterly or Yearly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 21 working days or 12 calendar days as applicable (Refer point 3). If an investor does not mention SIP end date appropriately the 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.
- An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1<sup>st</sup> to 28<sup>st</sup> of any given month for SIP registered through One Time Bank Mandate. For SIP registered through Auto Debit, SIP Debit date shall continue to be 2nd,10th, 18th and 28th of any given month. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. In case the criteria are not met the SIP would start on the same date from the next month. Investor should oback the same at the Dacinoted Investor Senice Centre of same date from the next month. Investors should check the same at the Designated Investor Service Centre of Nippon India Mutual Fund before investing.
- For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing. (6)
- In case of three consecutive failures due to insufficient balance in bank account while processing request for (7) SIP, RNAM shall reserve the right to terminate the SIP without any written request from the inves
- (8) In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide Change of bank details for One Time Bank Mandate. The existing SIP registration will not get cancelled. The investor has to submit the Change of bank details for One Time Bank Mandate atleast 21 business days prior to the next SIP Debit date.
- In case the Investor wishes to cancel the One Time Bank Mandate / SIP , Investor will have to submit an One (9) Time Bank Mandate Cancellation Form or SIP cancellation form , 21 business days prior to discontinuation.
- (ii) Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through any other application using the internet) "Transactions through Call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by NIMF From time to time using the IPIN / One Time Password (OTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- 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 (11)and register a fresh mandate with us.
- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN. (12)
- Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan (13)

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

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be ocessed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

- (14) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RNAM or Karvy Fintech Private Limited.
- 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.
- NNAM reserves the right to reject any application without assigning any reason thereof. RNAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- No entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable. (17)
- (18) 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 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. If only the email id of the investor is represented with DNMM (NIMF). registered with RNAM / NIMF, investor can execute Transaction through Call Center, Transaction through mobile WAP (Web Access Portal) Site, Transaction through NIMF website. If only the mobile number of the investor is registered with RNAM/NIMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.
- 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 (19) instruction is received vide an SMS from the mobile number registered with RNAM with respect to the concerned folio.
- (20) Permanent Account Number (PAN): SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants), the applicants shall attach along with the purchase application, a photocopy of the PAN card duy self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to madatorily submit KYC Acknowledgement copy. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/Distributors or visit our website www.nipponindiamf.com for further details. **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform uniform KYC
- visit our website www.nipponindiamf.com for further details. Prevention of Money Laundering and Know Your Client (KYC): SEBI has prescribed uniform uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ( "KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an evisition investor of NIME who is already KYC Compliant under the erstwhile centralized KYC with CVI (CVI ME). (21)existing investor of NIMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF)

then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Nippon India Mutual Fund with the erstwhile centralized KYC.

- In case of an existing investor of Nippon India Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cVkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time (i) of KYC Submission. (ii)
- Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF-VERIFIED BV CVLMF") and not invested in the schemes of Nippon India Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit "missing/not available" KYC information and complete the IPV requirements.

'missing/not available' KYC information and complete the IPV requirements. Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on NIMF's website i.e. www.nipponindiamf.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRA's. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again. Communication for the investore: In a scenarios with SEE Girclerk NM/ DE/16/ 2011 dated

- (22) Communication for the investors: In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNAM/NIMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.
  - Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:
  - Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall 1. be PAN of the first holder and pattern of holding.
  - The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
  - In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments 3. across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
  - Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
  - The Depository by entancy presentation dec. payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNAM/NIMF for each calendar month on or before 10th of the immediately succeeding month.
  - In case of a specific request received from the Unit holders, RNAM / NIMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.
- **Units held in the dematerialized form:** Unitholders can have a option to hold the units in dematerialized form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE). Please ensure that the sequence of names as mentioned in the application form Ē Exchanges (NSE / BSE). Please ensure that the sequence of names as mentioned in the application form and the account held with any one of the Depository Participant. This option is not applicable if investor has opted for SIP Insure registration.
- Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the قَ employee/relationship manager/sales person leave the employment of the distributor.
- (25) 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 facility is available for all categories of investors. For availing the said facilities, investors are required to note the following:

For availing the said raclitities, investors are required to note the rollowing: 1. Investor willing to register STEP-UP should provide the STEP-UP details along with the SIP enrolment details and and is also required to fill up " One Time Bank Mandate Form" from which the amount shall be debited. G Investors who are currently registered under Invest Easy - Individuals facility may avail this facility without + registering the One Time Bank Mandate. 2. The minimum amount for Nippon India STEP-UP facility is '100/-and in multiples of ₹100/- [except for Nippon India Tax Saver (ELSS) Fund, Nippon India Retirement fund - g and in multiples of ₹100/- [except for Nippon India Tax Saver (ELSS) Fund, Nippon India STEP-UP facility is ₹100/-and in multiples of ₹100/- [except for Nippon India Tax Saver (ELSS) Fund, Nippon India Retirement fund -gencome Generation Plan & Nippon India Retirement fund- Wealth Creation Plan for which the minimum amount shall be ₹500/- and in multiple of ₹500/- 3. Monthly SIP offers STEP-UP frequency at yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly intervals only. In case STEP-UP frequency is not indicated, it will be considered as Yearly by Default. 4. There should be clear indication about genome STEP-UP count is ento number of times the SIP Installment amount should be increased. In case STEP-UP amount is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default. 5. The date for Nippon India STEP-UP form should be less than or equal to the ensidered SIP. The enrolment period specified in the Nippon India STEP-UP form should be less than or equal to the ensidered. Please note that this option is not applicable if investor has opted for SIP Insure resistence Nomination

- (26) Nomination
  - Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding. The nomination for your folio will also be considered for the purpose of SIP Insure if opted for insurance. 1.
  - Maximum three nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. 2.
  - Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time 4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
  - 5. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate artnership firm, karta of HUF or power of attorney holder
  - On registration of nomination a suitable endorsement shall be made on the statement of account or in 6.
  - the form of a separate letter. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time. 7
  - 8. Nomination in respect of units stands rescinded, upon the transfer of units.
  - On cancellation of nominations, the nomination shall stand rescinded and NIMF shall not be under any 9. obligation to transfer the units in favour of the nominee.
  - Where a nomination in respect of any unit has been made, the units shall, on the death of the 10. unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become unitholder of the cheme
  - 11. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
  - Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in 12. respect of the said units.
  - In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as 13. default unless Scheme specific nomination has been made.
  - Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh 14. application form with new Nominee name than the same shall supercede the existing nominee details in the folio.
- (27) If the investor does not select any option in the "Request for" section in the SIP / SIP Insure Enrollment form then by default the request will be considered for SIP registration.
- If the investor enters the nominee details in the main application form used for account opening and also specifies the nominee details in the SIP / SIP Insure Enrollment form then the nominee details entered in the account opening form (main application form) will be considered. (28)
- In case of existing investor, nomination details mentioned in the SIP / SIP Insure Enrollment form will replace the existing nominee details registered in the folio. (29)

Eliaibility

### SIP INSURE INSTRUCTIONS

- All individual investors enrolling for investments via SIP and opting for Nippon India SIP Insure 1.
- 2. Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment.
- In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover. 3.
  - An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 28th of any given month. More than one SIP for the same debit date shall be acceptable.
  - Documents to be submitted: It is mandatory for each investor to sign and submit the following documents under this facility;
  - Application Form (Nomination is mandatory for all investors with mode of holding as single, Joint & Any one or Survivor) а.
  - b. SIP Insure Enrollment / One Time Bank Mandate (OTBM)
  - Authorization Mandate (forms part of Application Form)

### Nippon India SIP Insure facility will not be extended to investors applying under the category of Micro SIPs. Terms & Conditions for availing Life Insurance Cover on SIP investments

### (II) Age Limit

- 1. Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment. 2. Cover ceasing age is restricted to 55 years.
- Charges of Insurance Cover: The insurance cover comes at no extra cost to the inves who are registered willing to invest through Nippon India SIP Insure in designated schemes that offer this facility. Commencement of Insurance Cover
- The Insurance cover shall commence from the commencement of SIP installments. There will be no waiting period.

### Amount of Life Insurance Cover Available (IV)

- Under Nippon India SIP Insure, the investors are provided with life insurance cover without any extra cost (i.e free of cost) under a Group Term Insurance scheme. The cost of the insurance premia will be borne by the AMC. The Life Insurance Cover under 'SIP Insure' facility will be as per the following clause.
- Year 1 10 Times the equivalent # Monthly SIP Installment Year 2 - 50 Times the equivalent # Monthly SIP Installment
- Year 3 onwards 120 Times the equivalent # Monthly SIP Installment
- The above applies to all the frequencies / options
- Limits above are subject to maximum coverage of Rs. 50 lakhs per investor\*\*

\*\*Since the limit is per investor, all his existing investments in Nippon India SIP Insure across all eligible schemes will be considered for calculating the maximum sum assured limit. # Illustration for Calculation of Life Insurance Cover

Suppose a person has enrolled for SIP under quarterly frequency with installment amount of Rs 3000 per quarter for a period of 3 years and also for yearly frequency with installment amount of Rs 12000 per year for a eriod of 3 years

Following is the way he should calculate the eligible life insurance cover for different years

Step 1- Before he calculates as per the formula, he should find out the equivalent monthly installment for his SIP amount.

For Quarterly frequency, it is 3000/3 = Rs 1000 becomes his equivalent monthly SIP installment

For Yearly frequency, it is 12000/12 = Rs 1000 becomes his equivalent monthly SIP installment Step 2 - Now he can refer to the formula for calculation of eligible insurance cover (under quarterly as well as

- early frequencies each) which is as follows; The Life Insurance Cover under 'Nippon India SIP Insure' facility will be as per the following clause;
- Year 1 10 Times the equivalent # Monthly SIP Installment = 10 \* 1000 = Rs. 10.000
- Year 2 50 Times the equivalent # Monthly SIP Installment = 50\* 1000 = Rs. 50,000
- Year 3 onwards 120 Times the equivalent # Monthly SIP Installment = 120 \* 1000 = Rs. 1,20,000 **Minimum Period of Contribution:**

Monthly - 36 installments: Ouarterly - 12 installments : Yearly - 3 installments

Monthy - so installments; Quarterly - 12 installments; Yearly - 3 installments The Life Insurance Cover under "Nippon India SIP Insure" facility shall be as per the above terms and conditions, subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum, which will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

Note: Investors are requested to note the terms and conditions of the respective lock in period clause that shall be applicable for each SIP Insure installment under the respective Scheme(s) e.g. 3 years in case of Nippon India Tax Saver (ELSS) Fund and 5 years in case of Nippon India Retirement fund – (Wealth Creation Scheme & Income Generation Scheme)

Insurance cover would cease, if investor redeems (fully / partially) or switches out^ (fully / partially) units before completion of the Nippon India SIP Insure tenure or discontinues his SIP before completion of 3 yrs of the opted SIP tenure.

^ Switch out/ Auto Transfer between Nippon India Retirement Fund - Wealth Creation Scheme to Nippon India Retirement Fund -Income Generation Scheme or vice a versa will not be considered for Cessation of Insurance Cover.

However, the insurance cover will continue if the SIP stops after the minimum period of contribution (Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments) of the opted SIP tenure & the sum assured, in such a scenario, will be equivalent to the fund value\* subject to maximum of 120 times the equivalent # Monthy SIP Installment or max sum assured limit is 50 Lakhs whichever is lower. The insurance cover will be continued till the committed tenure is completed or till 55 yrs of age whichever is earlier.

\* Fund Value = Value of units, accumulated under SIP Insure, at the last successfully executed SIP date seen from the day on which SIP is discontinued.

The insurance amount as per the above sum assured clause under revised features subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum will be paid / credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

### Example on Max Sum Assured Calculation for more details (amount in lakhs)

			Sum Assured for new SIP insure registration (B) Rs.(Max Cover – 50 lakhs)		Sum Assured Eligibility Lower of C or Rs.50 lakhs
[	10	4	25	39	39
ſ	10	20	30	60	50
[	7	20	28	55	50
[	7	13	29	49	49

Since the limit is per investor, all his existing investments in Nippon India SIP Insure across all eligible schemes will be treated as per existing features and will also be considered for calculating the maximum sum assured limit, if investor is also registered under Revised Nippon India SIP insure facility. In case the investor is not registered under revised Nippon India SIP Insure facility the old provision shall be applicable to investor

Type of Investors	Registrations done before 15th Oct 2015	Registrations done after 15th Oct 2015 but before 1st Jun 2018	Registrations done after 1st Jun 2018	Max Sum Assured Applicable (amt in lakhs)
Existing Investors	Yes	No	No	10
Existing Investors	No	Yes	No	21
Existing Investors	Yes	Yes	No	21
Existing Investors	Yes	No	Yes	50
Existing Investors	No	Yes	Yes	50
Existing Investors	Yes	Yes	Yes	50
New Investors	No	No	Yes	50

- Designated Schemes in which Nippon India SIP Insure will be offered; (V)
  - Nippon India Growth Fund (Formerly Known as Reliance Growth Fund)
  - Nippon India Vision Fund (Formerly Known as Reliance Vision Fund)
  - Nippon India Retirement Fund (Formerly Known as Reliance Retirement Fund) • Nippon India Equity Hybrid Fund (Formerly Known as Reliance Equity Hybrid Fund)
  - Nippon India Large Cap Fund (Formerly Known as Reliance Large Cap Fund)
  - Nippon India Value Fund (Formerly Known as Reliance Value Fund)
  - Nippon India Hybrid Bond Fund (Formerly Known as Reliance Hybrid Bond Fund)
  - Nippon India Small Cap Fund (Formerly Known as Reliance Small Cap Fund)
  - Nippon India Banking Fund (Formerly Known as Reliance Banking Fund)
  - Nippon India Pharma Fund (Formerly Known as Reliance Pharma Fund)
  - Nippon India Power & Infra Fund (Formerly Known as Reliance Power & Infra Fund) • Nippon India Consumption Fund (Formerly Known as Reliance Consumption Fund)
  - Nippon India Tax Saver (ELSS) (Formerly Known as Reliance Tax Saver (ELSS))
  - Nippon India Multi Cap Fund (Formerly Known as Reliance Multi Cap Fund)
  - Nippon India Equity Savings Fund (Formerly Known as Reliance Equity Savings Fund)
  - Nippon India Focused Equity Fund (Formerly Known as Reliance Focused Equity Fund)
  - Nippon India Balanced Advantage Fund (Formerly Known as Reliance Balanced Advantage Fund) SIP Amount
  - Monthly Rs. 500 per month & in multiples of Re 1 thereafter

Quarterly - Rs. 1500 per guarter & in multiples of Re 1 thereafter

Yearly - RS, 6000 per year & in multiples of Re 1 thereafter {Except for Nippon India Tax Saver (ELSS) Fund & Nippon India Retirement Fund where minimum installment is as follows;

Monthly option - Rs. 500 p.m. and in multiples of Rs 500 thereafter

There is no upper limit

(VI)

3.

- (VII) SIP Tenure
- Minimum Period of Contribution: Monthly 36 installments; Quarterly 12 installments ; Yearly 3 installments Maximum Period of Contribution for SIP: No upper limit for SIP tenure. The investor can opt for Perpetual SIP 1. also
- Maximum Period of Contribution for SIP Insure (for seeking Insurance cover): Upto completion of payment of all the monthly installments as registered or till attaining 55 years of age whichever is earlier.(e.g., a person can or register an SIP of maximum 10 yrs at the age of 45 yrs). The insurance cover ceases when the investor attains 55 years of age or the completion of the SIP insure tenure whichever is earlier. 3 Ver.
- In case the investor has opted for perpetual SIP Insure then the insurance cover will cease when the investor attains 55 years of age however the SIP will still continue. 4. 19/ (VIII) Load structure ò
- The Entry Load under Nippon India SIP Insure shall be Nil in the respective designated schemes. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the O Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to E Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to  $\pm$  the AMFI registered Distributors based on the investors' assessment of various factors including the service  $\pm$ rendered by the distributor Exit load structure as prevailing at the time of investment /registration of SIP in the respective eligible
- -orm 2. schemes of Nippon India SIP Insure shall be applicable. (IX)SIP dates
- SIP auto debit facility is available only on specific dates of the month i.e. investor can choose the SIP Dates 2.

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- from 1 st to 28th of any given month. The first SIP installment could be submitted on any working day. However the subsequent installments from 1st to 28th of every month. Please submit the required documents for SIP atleast 21 working days before the first SIP date for Auto Debit
- SULFA facility.
- Please read Instructions cum Terms and Conditions of OTBM + SIP Enrolment Form.
- Frequency of SIP : Monthly, Quarterly or Yearly basis Mode of payment
- SIPs will be accepted through One Time Bank Mandate to the investor's bank account under this facility. Post & dated cheques will not be accepted in case of Fresh SIP insure requests.

- 4.
- At the end of mandated Nippon India SIP Insure tenure. i.e., upon completion of payment of all the installments as registered or till attaining 55 years of age whichever is earlier Discontinuation of SIP installments before completing the minimum period of contribution (Monthly–36 installments; Quarterly–12 installments; Yearly–3 installments) of the opted SIP tenure Partial or Full Redemption / switch-out^ of units purchased under Nippon India SIP Insure before completion of the mandated SIP tenure/installments or till attaining 55 years of age, whichever is earlier. Assure to till attaining 55 years of age, whichever is earlier. Assure to rull attaining 55 years of age, whichever is earlier. Insurance Cover.

(XIII) (A

Declaration of Good Health I hereby confirm that I have never had a major medical condition such as any form of heart disease, stroke,

cancer, hepatitis, diabetes, hypertension, elevated cholesterol, colitis, kidney disease, HIV/AIDS, etc and in the last 5 years, have not suffered from / am not suffering from any illness - for which I was hospitalized for more than a week / for which I had been advised to regular treatments or investigations." (B) Exclusions for Insurance cover No insurance cover shall be admissible in respect of death of the SIP-Insure unit-holder (the insured

XIV) Free

No insurance cover shall be admissible in respect of death of the SIP-Insure unit-holder (the insured person) on account of suicide within 12 months from the date of joining. Free life insurance cover provided as a part of an add on feature called as 'Nippon India SIP Insure' is arranged and funded by Reliance Nippon Life Asset Management Limited through "Reliance Group Term Assurance Plus" (UIN 121N104V01) of Reliance Nippon Life Asset Management Limited through "Reliance Insurance, No. 121). On exercising an option to become a member of insurance scheme, the death benefits (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Assurance Plus Policy), shall be paid/ credited directly to investor's nominee by Reliance Nippon Life Insurance Company Umited. The investor is advised to refer to detailed sales brochure of Reliance Group Term Assurance Plus before deciding to opt for insurance cover. Please refer to http://www.reliancenipponlife.com/ for more details. There is no compulsion whatsoever that this insurance cover has to be taken together with SIP. SIP is also available without insurance cover. also available without insurance cover.

Also available without insurance cover. Nippon India SIP Insure is a special feature available under selected schemes of Nippon India Mutual Fund and is subject to such limits, operating guidelines, terms and conditions. Investors are requested to refer to the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) cum Application Form for further details. The information herein above is meant only for general reading purposes and the views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision. None of the Sponsors, the Investment Manager, the Trustee, their respective directors, employees, affiliates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

- dated cheques will not be accepted in case of Fresh SIP insure requests. Cessation of Insurance Cover The insurance cover shall cease upon occurrence of any of the following: (XII)
  - insurance cover shall cease upon occurrence of any of the following: At the end of mandated Nippon India SIP Insure tenure. i.e., upon completion of payment of all the  $\frac{1}{2}$ 1. 2.
  - 3.

### DESIGNATED INVESTOR SERVICE CENTRES RELIANCE NIPPON LIFE ASSET MANAGEMENT LIMITED

Agartala: Reliance Nippon Life Asset Management Limited (Nippon India Mutual Fund), 2nd Floor of HDFC Bank Building, OM Niwas, Netaji Chowmuhani, Agartala - 799001. Agra: Block No. 50, Anupam Plaza, Opp FCI, Sanjay Place, Agra - 282002. Ahmedabad: 4th Floor, Megha House, Mithakhali, Law Garden Road, Ellis Bridge, Ahmedabad - 380006. Ahmednagar: Office No 101, 1st Floor, Gajanan Apartment, Opposite Zopadi Canteen, Savedi Road, Ahmednagar - 414001. Ajmer: India Heights india motor circle 2nd floor above ICICI bank, kutchery Road, Ajmer - 305001. Akola: Reliance Nippon Life Asset Management Ltd. 3rd Floor, Yamuna Tarang Complex, National Highway No 6, Near Ramlata Business Center - 444001. Aligarh: 1st Floor, B - 101, Center Point Market, Samad Road, Aligarh - 202001. Allahabad: 2nd floor, House No. 31/59, Shiv Mahima Complex, Civil Lines, Allahabad - 211001. Alwar: 2nd Floor - 201 Raghu Marg, Opp Govt Children Hospital, Alwar(Rajasthan) - 301001. Ambala: 4307/12. Shanti Complex, Jagadhari Road, Opp. Civil Hospital, 2nd floor above yes bank, Ambala - 133001. Amravati: Vimaco Towers, C Wing 4,5,6, Amravati - 444601. Amritsar: SF-1, 4th Floor, 10, Eminent Mall, The Mall, Amritsar - 143001. Anand: 2nd Floor, 204, Maruti Sharnam, Anand Vidhyanagar Road, Anand - 388001. Asansol: 4th Floor, Chatterjee Plaza, 69 (101) G T Road, Rambandhu Tala, Asansol - 713303. Aurangabad: C-8,2nd floor, Aurangabad, Business center, Adalat Road, Aurangabad - 431001. Balasore: Reliance Nippon Life Asset Management Ltd, 2nd floor, Vivekananda Marg, Near Shyam Agencies, Chidia Polo - 756001. Bangalore: NG-1 & 1A, Ground Floor, Manipal Centre, 47, Dickenson Road - 560042. Bardoli: 1st Floor, Office No 68,69,70, Mudit Palace, Station Road, Bardoli - 394601. Bareilly: 1st Floor, 54, Civil Lines, Ayub Khan Chauraha, Bareily - 243001. Belgaum: 1st Floor, Shree Krishna Towers, RPD Cross No 14, Khanapur Road, Tilakwadi, Belgaum - 560009. Bellary: Gnanandam, First Floor, 1st Cross, Gandhi Nagar, Bellary - 583101. Berhampur: Reliance Nippon Life Asset Management Ltd ,1st Floor, Uma Mahal, Dharmanagar, Main Road , Berhampur, Dist-Ganjam - 760002. Bhagalpur: Angar Complex, First Floor, Near Icici Bank, Patel Babu Road, Bhagalpur - 812001. Bharuch: Reliance Nippon Life Asset Management Ltd, D 118-119, R K Casta Complex, Near. Hotel Shethna Plaza, Station Road, Bharuch-392001. Bhatinda: Jindal Complex, 2nd Floor, G T Road, Bathinda - 151001. Bhavnagar: 3rd Floor, Corporate House, Plot No. 11B, Waghawadi Road, Bhavnagar - 364004. Bhilai: 1st Floor, 84-85, Nehru Nagar Commercial Complex, Nehru Nagar (E), Bhilai - 490020. Bhilwara: 1st Floor, B Block, Shop No 21, S K Plaza, Pur road, Bhilwara - 311001. Bhopal: Nippon India Mutual Fund, 133, Kay Kay Business Centre, 1st Floor above Citi Bank, Zone 1- M P Nagar - 462011. Bhubaneswar: 2nd Floor, Near Kalsi Petrol Pump, 5 - Janpath Karvil Nagar, Bhubaneshwar - 751001. Bhuj: Office NO 105, Krishna Chambers, "B", Station Road, Above SBI, Bhuj - 370001. Bikaner: 1st Floor, Shop No 26 & 27, Silver Square, Rani Bazar, Bikaner - 334001, Bilaspur: 1st Floor, Krishna, Sonchhatra Compound, Shiv Talkies – Tarbahar Road, Near RNT Square, Bilaspur - 495004, Bokaro: GB-20, City Center, Sector-4, Bokaro - 827004, Burdwan: Reliance Nippon Life Asset Management Limited, Talk of the town, 4th floor, ICICI Bank Building, G.T.Road, - 713101. Calicut: 6/1002M, 4th Floor, City Mall, Kannur Road (Opp Y.M.C.A), Calicut - 673001. Chandigarh: SCO - 40-41, 1st floor, Sector-9 D, Chandigarh Chandigarh - 160009. Chennai: 2nd floor, 52/8, North Boag Road, T. Nagar - 600017. Chennai: Shop No. 3, Ground Floor, Anu Arcade, No. 1, 15th Cross Street, Shashtri Nagar, Adyar, Chennai - 600020. Chennai: No.338/7, First Floor, New Sunshine Apartment, Second Avenue, Anna Nagar, Chennai - 600040. Cochin: 3rd Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035. Coimbatore: Ahuja Towers, 2Nd Floor, 42/15, T.V.Swamy Road (West), R.S. Puram, Coimbatore - 641002. Cuttack: 3Rd Floor, City Mart, B.K.Road, Cuttack - 753001. Davangere: No. 164/3/4, (Beside Sri Kannikaparameswari Co-Operative Bank), First Floor, 3Rd Main Road, Pj Extension - 577002. Dehradun: 2Nd Floor, Ncr Corporate Plaza, New Cantt Road, Dehradun - 248001. Dhanbad: Reliance Nippon Life Asset Management Limited, Office No. 302A, 3Rd Floor, Shriram Plaza, Bank More, Dhanbad - 826001. Durgapur: Plot No 848, City Centre, Near Rose Valley Hotel, 2Nd Floor, Durgapur - 713216. Erode: 303, First Floor, Maasil Complex, Brough Road - 638001. Faridabad: SCF-41, Ground Floor, (Near OBC Bank), Sector-19 Market Part-2 - 121002. Firozabad: 1st Floor, Plot No 9/1, Raniwala Market, Agra Road, Above UCO Bank, Firozabad - 283203. Gandhinagar: Reliance Nippon Life Asset Management Ltd, 107, 1St Floor, President Complex, Sector: 11, Gandhinagar- 382011. Ghaziabad: Nippon India Mutual Fund, J-3, 2nd Floor, Krishna Plaza, Raj Nagar - 201001. Gorakhpur: 4th Floor, Cross Road Mall, Bank Road, Gorakhpur - 273001. Guntur: Pranavam Plaza, Door No. 5-35-69, 4/9, Brodipet, Guntur - 522002. Gurgaon: Shop no. 28, Ground Floor, Vipul Agora, Sector 28, M.G. Road - 122001. Guwahati: 2E, 2nd Floor, Dihang Arcade, ABC, Rajiv Bhavan, G S Road, Guwahati - 781005. Gwalior: 3rd Floor, Alaknanda Tower, City Centre, Gwalior - 474002. Haldwani: Plot No 10, Near IDBI Bank, Durga City Centre, Haldwani - 263139. Haridwar: 2nd Floor, Shyam Tower, Near Nandpuri gate, Jwalapur, Haridwar - 249407. Himmatnagar: First Floor, Shop No F05 & F08, Kumar House, Durga Mill Compound, Himmatnagar - 383001. Hissar: Reliance Nippon Life Assets Management, SCO- 187, 1st Floor, Red Square Market- 125001. Howrah: Jai Mata Di Tower" (4th Floor) , 21, Dobson Road, Howrah - 711101. Hubli: Nippon India Mutual Fund, No.6, Upper Ground Floor, Giriraj Annex T B Road , Hubli - 580029. Hyderabad: Second Floor, Gowra Klassic, 1-11-252/6&7/A&B, behind Shoppers Stop, Begumpet - 500016. Ichalkaranji: 2nd Floor, Suyog Chambers, Ward No 16, H No 1545, Ichalkaranji – Kolhapur Main Road, Near Central Bus Stand, Ichalkaranji - 416115. Indore: 303 & 304, D M Towers, 21/1 Race Course Road, Near Janjirwala Square, Indore - 452001. Jabalpur: 1st Floor, Raj Leela Tower, 1276 Wight Town, Allahabad Bank, Jabalpur - 482001. Jaipur: 1st Floor, Ambition Tower, Above SBBJ Kohinoor Branch, D-46, Agrasen Circle, Subhash Marg, C Scheme, Jaipur - 302001, Jalgaon: Ground Floor, Shanti Tower, SCO no. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001, Jalgaon: Ground Floor, Shop No 3, Laxmi Plaza, Gujarathi Lane, Visanji Nagar, Jalgaon - 425001. Jammu: Hall no 206,2nd floor, B-2 South Block,Bahu Plaza Jammu - 180004. Jamnagar: Shop no. 2, 3, 4 & 5, Ground Floor, Shilp, Indira Nagar, Jamnagar - 361140.Jamshedpur: Office No- 1A, 1st floor Fairdeal Complex SB shop Area, Main Road Bistupur, Opposite HP Petrol Pump - 831001. Janakpuri: B-25, 1st Floor, B1 Block, Community Centre Janakpuri - 110058. Bangalore: Reliance Nippon Life Assest Management, Ground Floor, 31/2,8th E Main, 4th Block, Jayanagar (Near Jayanagar Post Office) - 560011. Jhansi: 1st Floor, DP Complex, Elite, Sipri Road, Jhansi - 284001. Jodhpur: Reliance Nippon Life Asset Management Limited, E-4, First Floor, Suvidha Complex, Shastri Nagar, Kalpatru Shopping Center, Jodhpur - 324001. Junagarh: Shop No 10, Raiji Nagar, Shopping Complex, Opposite Moti Palace, Junagarh - 362001. Kalyan: Shop No 4, Gr Floor, Santoshi Mata road, Mahavir Complex, Kalyan (W) - 421301. Kalyani: 1st Floor, B-8/25(CA), Nadia, Kalyani -741235. Kangra: 1st Floor, Shop No 3018, Ward No 9, Above SBI, Kangra H.P - 176001. Kanpur: Office No 5 Ground floor, KAN Chamber, 14/113 Civil Line, Kanpur - 208001. Kharagpur: Atwal Real Estate, M S Towers, O T Road, INDA, Kharagpur - 721305. Kolhapur: 1st Floor, Office NO 101, 102, Haripriya Plaza, Rajaram Road, Rajarampuri, - 416001. Kolkata: FMC FORTUNA BUILDING, C1 4TH FLOOR, AJC BOSE ROAD, BESIDE NIZAM PALACE - 700020. Kolkata: Ground Floor, Shop No 14A &14B,18 British Indian Street, Kolkata - 700001. Kolkata: B D 25, Salt Lake, Sector - 1, Kolkata - 700064. Kota: 1st Floor, Office No 1 & 2, Mehta Complex, Near Grain Mandi, 26, Jhalawar Road, Kota - 324007. Kottayam: Reliance Nippon Life Asset Management Limited, 1st Floor, Pilimoottil Arcade, K K Road, Kanjikuzhy, Kottayam, Kerala - 686004. Lucknow: Ground Floor, Aslam Agha Complex, 5, Park Road, Thapper House, Hazaratganj, Lucknow - 226001. Ludhiana: Reliance Nippon Life Asset Management Limited, SCO 10-11, Ist Floor Feroze Gandhi Market, Above DCB Bank Building, Ludhiana- 141001. Madurai: 1st Floor, Suriya Towers, 272, 273, Goods Shed Street, Madurai - 625001. Malda: Ground Floor, Manaskamena Road, Near Fulbari More, Malda -732101. Bangalore: Door No.89 (Old no.36), Ground Floor, 3rd Cross, Sampige Road, Malleswaram, Banglore - 560003. Mangalore: Nippon India Mutual Fund, UGI-3 & 4, Ground Floor, "Maximus Commercial Complex", Light House Hill Road - 575001. Margao: Office no 102 & 103, Raghunath Esquire, Above Mario Miranda Gallery, Pajifond, Margao- 403601. Meerut: Ground Floor, G-14, Rama Plaza, Bachha Park, WK Road, Meerut - 250001, Mehsana: Javdev Complex, 1st Floor, Near SBBJ Bank, Opposite P B Pump, Mehsana - 384002, Moradabad: 8/8/49A, Near Rai Mahal Hotel, Civil lines - 244001, Mumbai: Office No 304. Kshitij Building, 3rd Floor, Veera Desai Road, Opposite Andheri Sports Complex, Near Azad Nagar metro station, Andheri (W), Mumbai - 400053. Mumbai: Office No. 203 & 204, 2nd Floor, Rupa Plaza, Jawahar Road, New BMC Office, Land Mark : Above IDBI Bank , Ghatkopar (E), Mumbai - 400077. Mumbai: Reliance Nippon Life Asset Management Ltd, 210, Mittal Tower, C Wing 2nd Floor, Office No 24, Nariman Point - 400021. Muzaffarnagar: 1st Floor, 139, Sarvat Gate North, Ansari Road, Muzaffarnagar 251002. Muzaffarpur: Reliance Nippon Life Assest Management, 1st Floor, Opp Devi Mandir, Near LIC Zonal Office, Club Road, Ramna, Muzaffarpur - 842002. Mysore: Shop No. 1, Ground Floor, Mahindra Arcade, Saraswathipuram, 2nd Main Road, Mysore - 570009. Nagpur: Office No 101, 1st Floor, Ramdaspeth, behind SBI Bank, Thapar Inclave 2, Nagpur - 440010. Nanded: Reliance Nippon Life Asset Management Limited, Office No 10, 1st floor, Sanman prestige, Near Zila Parishad 431601. Nashik: Reliance Nippon Life Asset Management Limited, Office No - 1, Bedmutha's Navkar Height, New Pandit Colony, Sharanpur Road, Nasik - 422002. Navsari: Shop No 301, 3rd Floor, Landmark Mall, Sayaji Library, Navsari - 396445. New Delhi: 801-806, 810-812, 8th Floor, Prakashdeep Building, 7, Tolstoy Marg - 110001. Noida: Unit no. 101, 1st Floor, Chokhani Square, Plot No. P4, Sector - 18, Noida - 201301. Panaji: 1st Floor, Block "D", Office No F17, F18, F19 & F20, Alfran Plaza, Mahatma Gandhi Road, Panjim - 403001. Panipat: 1st Floor, Royal II, 1181, G T Road, Opposite Railway Road, Panipat - 132103. Pathankot: 2nd Floor, Choudhary Collections, SCO 11, Near ICICI Bank, Patel Chowk, Pathankot - 145001. Patiala: S.C.O. 44, 1st Floor, New Leela Bhawan Market, Patiala - 147001. Patna: C- 5, 1st Floor, Twin tower, Hathwa, South Gandhi Maidan, - 800001. Pondicherry: Reliance Nippon Life Assest management Ltd, No 21, Sakthi Towers, First Floor, Natesan Nagar, Indra Gandhi Circle, Opp Vasan Eye card, Pondicherry - 605005. Pune: 5th Floor, Guru Krupa, 1179/4, F.P. No. 554/4, Smruti, Modern College Road, Dnyaneshwar Paduka Chowk, Off FC Road, Pune - 411005. Raipur: Reliance Nippon Life Asset Management Limited, Ground Floor, Raj Villa, Near Ghadi Chowk, Civil Lines, - 492001. Rajahmundry: Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T-Nagar, Nidamarthi Vari Veedhi, - 533101. Rajkot: 1ST Floor, Akshar-X Complex, Dr. Yagnik Road, Off Jagnarh, Plot No 3, Near Blue Club Show Room - 360002. Ranchi: Reliance Nippon Life Asset Management Ltd, 1st Floor, 101 Satya Ganga Arcade, Lalji Hirji Road, Main Road Ranchi, Ranchi, Jharkhand - 834001. Rohtak: 2nd Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Rourkela: 1st Floor, Plot no-308/1428, Udit Nagar Chowk, Rourkela - 769012. Sagar: 1st Floor, 10 Civil Lines, Yadav Complex, Sagar - 470002. Saharanpur: 1st Floor, Mission market, court road, Saharanpur - 247001. Salem: Ground Floor, Front Portion of No.7, Ramakrishna Road - 636007. Sambalpur: Reliance Nippon Life Asset Management Ltd., 1st Floor, Opposite SBI Budharaja Branch PO:Budharaja - 768004. Sanqli: Ground Floor, Office No G 4, Siddhivinayak Forum Opp. Zilla Parishad, Miraj Road, Sanqli - 416416. Satara: First floor, Sai plaza, Nr.Kuber Ganpati Mandir, Ajinkya Colony, Near Powai Naka, Satara - 415001. Shillong: Reliance Nippon Life Asset Management Limited, 1st Floor Crescens Building, M G Road. - 793001. Shimla: Fourth floor, Bell Villa, Opposite Tibetan Market, The Mall, Shimla. -171001.Siliguri: Gitanjali Complex, 1st Floor, Sevoke Road, Siliguri - 734001. Solapur: 1st Floor, Office No 6, City Pride, 162, CTS No 8397, Railway Lines, Solapur - 413002. Sreerampore: 2nd Floor, 35, N.S, Avenue . Srerampore, Hooghly - 712201, Surat: No.118, 1st Floor, Jolly Plaza, Opp, Athwagate Police Chowki, Athwagate Circle, Surat - 395001, Thane: 106. Tropical Elite.1st Floor, Above Indusind Bank, M G Road. Naupada, Thane West - 400602. Thiruvalla: 1st Floor, Pulimittathu Building, Ramanchira, Muthoor P.O, Tiruvalla 698107. Thrissur: First Floor, James Tower, Veliyannur Ring Road, Near Rashtradeepika News Print, Thrissur - 680021. Tinsukia: Albs Commercial Complex, 2nd Floor S R Lohia Road, above ICICI Bank, Tinsukia - 786125. Tirupati: 20-02-658/B, 1st Floor, Tirumala By Pass Road, Korlagunta, Tirupati - 517501. Trichy: Ground Floor, Plot No. D-27, Door No. D-27, 7thCross (East), Thillainagar, Tiruchirappalli - 620018. Trivandrum: 1st flr, Uthradam, Panavila Junction, Trivandrum - 695001. Udaipur: Office No. 202, 2nd Floor, Apex Chamber, 4-C, Madhuban, Udaipur - 313001. Ujjain: Office No 21, 1st Floor, Akshay Tower, Beside Karnataka Bank, Shanku Marg, Freeganj - 456001. Vadodara: Office No 304, 3rd Floor, KP Infinity Complex, Opposite Inox, Race Course, Vadodara - 390007. Valsad: Office No 103, 1st Floor, Amar Chamber, Station Raod, Valsad - 396001. Vapi: 1st Floor, Royal Fortune, 102 b/b,102b/c, Daman Chala Road, Opp Upasna School, Vapi - 396191. Varanasi: unit no. 2, 1st floor, Arihant Complex, Sigra, Varanasi - 221010. Vasco: Reliance Nippon Life Assest Management, Shop No: 113 & 114, First Floor, Anand Chambers, Opposite SBI Branch, FL Gomes Road, Vasco Da Gama, Goa - 403802. Vashi: Shop no. 20, Ground floor, Devrata Building, Plot no. 83, Sector 17, Vashi, Navi Mumbai - 400705. Vellore: 1st Floor, Lingam Residency, No.104, Arni Main Road, Sankarapalayam, Vellore - 632001. Vijayawada: 3rd floor, Surya tower, Above Icon showroom, M G Road, Labbipet, Vijayawada - 520010. Visakhapatnam: Nippon India Mutual Fund, First Floor, Somu Naidu Enclave, Dwaraka Nagar, 3rd Lane - 530016. Warangal: 15 & 16, 2nd Floor, ABK Mall, Ram Nagar, Hanamkonda, Warangal -506001. Yamunanagar: 2nd Floor, 221, Professor Colony, Gobindpuri Road, Yamunanagar - 135001. Mumbai: Reliance Nippon Life Asset Management Limited, Office No 101, 1st Floor, Bhoomi Saraswathi, Ganjawala Lane, Chamunda Circle, Borivali (W) - 400092. Sri Ganganagar: Plot No. 6, Street No. 4, Nagpal Colony, Opp. Bihani Petrol PumpSri Ganganagar - 335001. Mumbai: Ground Floor, Shop No 2, "Angelique", Next to Bank of Maharashtra, Gokhale Road North, Land mark : Near Portuguese Church, Dadar (West) - 400028. Ahmedabad: 1st Floor, Office No 104-H, Titanium City Center, Near Sachin Tower, 293/1/P, T.P-03, 100ft Road, Anandnagar - 380015. Mumbai: Office No 205/206, Pushp Plaza, Mavelpada Road, Above Snehaniali, Opp. Railway Station, Virar East - 401305, Gandhidham: Reliance Nippon Life Asset Management Ltd, 102, First Floor, Shree Ambika Arcade, Above Karur Vysva Bank, Plot No. 300. WARD 12/B.NR HDFC BANK GANDHIDHAM - 370201. Hvderabad: Nippon India Mutual Fund. Shop No.1. First Floor. Shristi Towers. Opp.Karachi Bakerv. Beside NIFT College. Hi Tech City Road Madhapur -500081. Gaya: Reliance Nippon Life Assest Management ,Zion Complex, Ground Floor, Opp Fire Brigade Station, Swaraj Puri Road, - 823001. Hoshiarpur: Reliance Nippon Life Asset Management Limited, 2nd Floor, B-XX / 214, Main Court Road, Hoshiarpur, Punjab 146001. Karnal: Reliance Nippon Life Asset Management Limited, SCO 364, Ground Floor, Moughal Canal Market, Karnal - 132001. Nadiad: Reliance Nippon Life Assest Management Ltd, Office No 109, 1st Floor, City Center, Near Paras Circle, Nadiad - 387001. CAMP- Pune: Reliance Nippon Life Assest Management Ltd, Ground Floor, Shop No 3, Gulmohar Apartment, Next to SBI, 2420 East Street, Camp, Pune - 411001. Pune: Reliance Nippon Life Assest Management, Ground Floor, Shop No A19, Empire Estate Building, A Premier City, Pimpri Chincwad, Pune - 411019. Vadodara : 3, Ground Floor, Earth Complex, Sangam Cross Road, Harni Road, Vadodara - 390006. Vadodara: FF7, Rutukalash Complex, Tulsidham Cross Road, Manjalpur, Vadodara - 390011. Pitampura: Reliance Nippon Life Asset Management Ltd, Unit No 284, 2nd Floor, Aggarwal Millennium Tower - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. Ahmedabad: Shop No.124, First Floor, Gala Magnus, Gala Gymkhana Road, South Bopal, Bopal - 380058. Kolkata: Reliance Nippon Life Asset Management, Ground Floor, 1/1 Praffulla Nagar, HDFC Bank Building, Private Road Bus Stop, Dumdum - 700074. Chennai: 86/32 GST Road, Tamabaram Sanatorium, Tambaram - 600047. Tirunelveli: 5/A/1, KST Complex, Vasantham Nager, Annasalai, Kokkirakolum - 627009. Virar: Office No 205/206, Pushp Plaza, Mavelpada Road, Above Snehanjali, Opp. Railway Station, Virar East - 401305. Mathura: 1st Floor, Aparna Tower, Opp Vikash Bazar, Mathura - 281001. Kolkata: Reliance Nippon Asset Management Limited, Thapar House , 163 S P Mukherjee Road ,Kolkata - 700026. Ratlam: 125/4 Station Road, Near Shankar Dairy, Ratlam - 457001.

### Karvy Fintech Private Limited.

Agartala: Bidurkarta Chowmuhani, J N Bari Road- 799001. Agra: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place -282002. Ahmedabad: 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink , Off C G Road, Navrangpura- 380006. Ajmer: 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer- 305001.Akola: Yamuna Tarang Complex, Shop no 30 Ground floor, N.H. No-06, Akola- 444004. Aligarh: 1st Floor, Kumar Plaza, Ramghat Road- 202001. Allahabad: Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines-211001. Alleppy: 1st Floor, Jp Towers , Mullackal ,Near Agricultural Office- 688011. Alwar: 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2- 301001. Amaravathi: Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square- 444601. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant- 133001. Amritsar: 72-A, Taylor's Road, Opp Aga Heritage Club- 143001. Anand: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta - 380001. Anantapur: #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad- 515001. Ankleshwar: L/2 Keval Shopping Center , Old National Highway , Ankleshwar- 393002. Asansol: 114/71 G T Road, Near Sony Centre, Bhanga Pachil- 713303. Aurangabad: Ramkunj Niwas, Railway Station Road, New Osmanpura Circle, Near BJP Office, Aurangabad- 431005, Azamgarh: 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line- 276001, Balasore: M.S. Das Street, Gopalgaon- 756001, Bangalore: 59, Skanda puttanna Road, Basavanagudi- 560004. Bankura: Ambika Market Complex (Ground Floor), Nutanganj- 722101. Bareilly: 1st Floor, Rear Side, A-Square Building, 154-A, Civil Lines, Opp D M Residence, Station Road- 243001. Barhampore (Wb): Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Navasarak Road- 742101. Baroda: 203, Corner point, Jetalpur Road, Baroda, Guiarat- 390007, Begusarai: Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk- 851117. Belgaum: Cts No 3939/ A2 A1, Above Raymonds Show Room |Beside Harsha Appliances, Club Road- 590001. Bellary: No. 1, Khb Colony, Gandhi Nagar- 583103. Berhampur (Or): Opp - Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor- 760001. Betul: 107, 1st Floor, Hotel Utkarsh, J. H. College Road- 460001. Bhagalpur: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road- 812001. Bharuch: Shop No 147-148, Aditya Complex, Near Kasak Circle- 392001. Bhatinda: #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance- 151001. Bhavnagar: Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3Rd Floor, Above Jed Blue Show Room- 364001. Bhilai: Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar- East- 490020. Bhilwara: Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road- 311001. Bhopal: Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank-462011. Bhubaneswar: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar- 751007. Bikaner: 70-71, 2nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj- 334003. Bilaspur: Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road - 495001. Bokaro: B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jwellars- 827004. Burdwan: 63 Gt Road, Halder Complex 1st Floor. 713101. Calicut: First Floor, Savithri Building, Opp. Fathima Hospital, Bank Road Road - 673001. Chandigarh: Sco- 2423-2424, Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C- 160022. Chandrapur: Shop No-6 Office No-2, 1St Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road- 442402. Chennai: F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court- 600 002. Coimbatore: 3rd Floor, Jaya Enclave, 1057, Avinashi Road- 641018. Cuttack: Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar-753001. Darbhanga: Jaya Complex, 2nd Floor, Above Furniture Planet, Donar, Chowk - 846003. Davangere: D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School-577002. Dehradun: Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld- 248001. Deoria: 1st Floor, Shanti niketan, Opp. Zila Panchayat, Civil Lines - 274001. Dewas: 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency- 455001. Dhanbad: 208 New Market 2nd Floor, Bank More - 826001. Dharwad: 307/9-A 1st Floor, Elite Business Center, Nagarkar Colony, P B Road - 580001. Dhule: Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store - 424001. Dindigul: NNo : 9 Old No:4/B, New Agraharam, Palani Road - 624001. Durgapur: MWAV-16 Bengal Ambuja, 2nd Floor, City centre, 16 Dt Burdwan - 713216. Eluru: D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R.R. Pet- 534002, Erode: No: 4. Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand- 638003, F C Road, Pune: Mosaic Building, 3rd Floor, CTS No 1216/1, F. C. Road, Opp F. C. College Main Gate, Pune - 411004. A-2B, 3rd Floor, Neelam Bata Road, Peer baba ki Mazar, Nehru Groundnit - 121001. Ferozepur: The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir-152002. Gandhidham: Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank - 370201. Gandhinagar: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector – 11 - 382011. Gaya: 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, - 823001. Ghaziabad: 1st Floorc-7, Lohia Nagar- 201001. Ghazipur: 2nd Floor, Shubhra Hotel Complex, Mahaubagh - 233001. Gonda: Shri Market, Sahabgunj, Station Road - 271001. Gorakpur: Above V.I.P. House, Ajdacent A.D. Girls College, Bank Road - 273001. Gulbarga: Cts No 2913 1st Floor, Asian Towers, Jagath station Main Road, Next To Adithya Hotel-585105. Guntur: D No 6-10-27, Srinilayam, Arundelpet, 10/1-522002. Gurgaon: Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office- 122001. Guwahati: 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road - 781007. Gwalior: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar- 474009. Haldwani: Above Kapilaz, Sweet House, Opp Lic Building , Pilikothi - 263139. Haridwar: 7, Govind Puri, Opp. 1-India Mart, Above Raj Electricals, Ranipur More- 249401. Hassan: SAS no-212 Ground Floor, Sampige Road 1st cross Near Hotel Souther Star, K R Puram-573201. Hissar: Sco-71, 1st Floor, opposite bank of baroda, Red Square Market Hissar-125001. Hooghly: J C Ghosh Saranu, Bhanga Gara, Chinsurah-712101. Hoshiarpur: 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road- 146001.Hubli: CTC no. 483 / A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road- 580029. Hyderabad: Karvy Fintech Pvt Ltd , KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills- 500034. Hyderabad: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal- 500034. Indore: 2nd floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, NearCurewell Hospital, Janjeerwala Square-452001. Jabalpur: Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market- 482002. Jaipur: S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme- 302001. Jalandhar City: 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex- 144001. Jalgaon: 269, Jaee Vishwa, 1 St Floor, Baliram Peth, Above United Bank Of India , Near Kishor Agencies.- 425001. Jalpaiguri: D B C Road Opp Nirala Hotel, Opp Nirala Hotel-735101. Jammu: Gupta's Tower 2nd Floor, CB-12, Rail Head complex, Jammu, 180012. Jamnagar: 136-137-138. Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow-361001, Jamshedpur: 2ND Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel - BS Park Plaza, Main Road, Bistupur- 831001, Jaunpur: R N Complex, 1-1-9-G. In Front Of Pathak Honda, Ummarpur-222002. Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha- 284001. Jodhpur: 203, Modi Arcade, Chopasni Road- 342001.Junagadh: 124-125 Punit Shopping Center, M.G. Road, Ranavav Chowk- 362001. Kannur: 2 Nd Floor, Prabhath Complex, Fort Road, Opp. ICICI Bank- 670001. Kanpur: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines- 208001. Karaikudi: No. 2, Gopi Arcade, 100 Feet Road- 630001. Karimnagar: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk- 505001. Karnal: 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital- 132001.Karur: No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal- 639001. Kharagpur: 180 Malancha Road, Beside Axis Bank Ltd- 721304. Kochi: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction-682036: Kolhapur: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers- 416001. Kolkata: 2Nd Floor, Room no-226, R N Mukherjee Road, Dalhousie- 700 001. Kolkata: Apeejay House ( Beside Park Hotel ), C Block, 3rd Floor, 15 Park Street- 700016.Kollam: Sree Vigneswara Bhavan, Shastri Junction - 691001. Korba: 1st Floor, City Centre, 97 IRCC, Transport Nagar- 495677. Kota: , 259, Ist Floor, Near Lala Lajpat Rai Circle, Shopping Centre Kota-324007. Kottayam: 1st Floor Csiascension Square, Railway Station Road, Collectorate P O- 686002. Kurnool: Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch- 518004. Lucknow: Ist Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House- 226001. Ludhiana: Sco - 136, 1St Floor Above Airtel Showroom, Feroze Gandhi Market- 141001. Madurai: Rakesh towers, 30-C, Ist floor, Bye pass Road, Opp Nagappa motors- 625010. Malappuram: First Floor, Peekays Arcade , Down Hill- 676505. Malda: Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality- 732101. Mandi: 149/11, School Bazaar, Near UCO Bank, Opp. Hari Mandir- 175001. Mangalore: Mahendra Arcade Opp Court Road, Karangal Padi- 575003. Margao: 2nd Floor, Dalal Commercial Complex, Pajifond- 403601. Mathura: Ambey Crown, lind Floor, In Front Of BSA College, Gaushala Road- 281001. Meerut: 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park- 250002. Mehsana: Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road- 384002. Mirzapur: Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Dankeenganj, UP- 231001. Moga: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar- 142001. Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana- 244001. Morena: Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir-476001. Mumbai: 104, Sangam Arcade, V P Road Opp: Railway Station, Above Axis Bank Atm, Vile Parle (west), Mumbai- 400 056. Mumbai: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort- 400001. Mumbai: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai- 400092. Mumbai: Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai-400705.Muzaffarpur: First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh- 842001. Mysore: L-350, Silver Tower, Ashoka Road, Opp.Clock Tower- 570001. Nadiad: 104/105, Near Paras Cinema, City Point Nadiad- 387001. Nagercoil: HNO 45, 1st Floor, East Car Street, - 629001. Nagpur: Plot No 2/1, House No 102/1, Mangaldeep Appartment, Mata Mandir Road, Opp Khandelwal Jwelers, Dharampeth, Nagpur- 440010. Namakkal: 105/2, Arun Towers, Paramathi Street- 637001. Nanded: Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India- 431601. Nasik: S-9, Second Floor, Suyojit Sankul, Sharanpur Road- 422002. Navsari: 1/1 Chinmay Aracade, Opp Sattapir Rd, Tower Rd- 396445. Nellore: 16-2-230, Room No : 27, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota- 524001. New Delhi: 305 New Delhi House Building, 3rd Floor, 27 Barakhamba Road, New Delhi - 110001.Nizamabad: H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road- 503003. Noida: 405,4th Floor,Vishal Chamber, Plot No.1,Sector-18- 201301. Palakkad: No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road- 678001. Panipat: JAVA Complex, 1st Floor, Above Vijaya Bank, GT Road, Panipat- 132103. Panjim: Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area)- 403001. Pathankot: 2nd Floor, Sahni Arcade Complex, Adj.Indra colony Gate Railway Road, Pathankot- 145001.Patiala: Sco 27 D, Chotti Baradari, Near Car Bazaar- 147001.Patna: 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank- 800001. Pollachi: 146/4, Ramanathan Building, 1st Floor New Scheme Road - 642002. Pondicherry: Building No:7, 1st Floor, Thiayagaraja Street - 605001. Proddatur: D.NO: 4/625, BHAIRAVI COMPLEX, UPSTAIRS KARUR VYSYA BANK - 516360. Pudukottai: Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts- 622001. Raipur: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road- 492001. Rajahmundry: D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street- 533101. Rajapalayam: Sri Ganapathy Complex, 14B/5/18, TP Mills Road- 626117. Rajkot: 302, Metro Plaza, Near Moti Tanki Chowk , Rajkot- 360001. Ranchi: Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower- 834001. Ratlam: 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care- 457001. Renukoot: Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukoot - 231217. Rewa: 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines- 485001. Rohtak: 1st Floor, Ashoka Plaza, Delhi Road- 124001. Roorkee: Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office- 247667. Rourkela: 1st Floor Sandhu Complex, Kachery Road, Uditnagar- 769012. Sagar: II floor ,Above shiva kanch mandir. 5 civil lines, Sagar- 470002. Saharanpur: 18 Mission Market, Court Road- 247001. Salem: NO 3/250, Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's - 636016. Sambalpur: Koshal Builder Complex, Near Goal Bazaar Petrol pump - 768001. Satna: 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road- 485001. Secunderabad: Crystal Plaza, 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road- 500 003.Shaktinagar: 1st/A-375, V V Colony. Dist Sonebhadra- 231222. Shillong: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School- 793001. Shimla: Triveni Building, By Pas Chowk, khallini-171002. Shimoga: 1St Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar - 142001. Shivpuri: 1st Floor, M.P.R.P. Building, Near Bank Of India- 473551. Sikar: First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar - 332001.Silchar: N.N. Dutta Road, Chowchakra Complex, Premtala- 788001. Siliguri: Nanak Complex, Sevoke Road- 734001. Sitapur: 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam- 261001. Sivakasi: 363, Thiruthangal Road, Opp: TNEB- 626123. Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall solan- 173212. Solapur: Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur- 413004. Sonepat: 205 R Model Town, Harshil complex, Above Central Bank Of India Sonepat - 131001. Sri Ganganagar: 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar- 335001. Srikakulam: D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office- 532001. Sultanpur: 1077/3, Civil Lines Opp Bus Stand , Civil Lines, Sultanpur- 228001. Surat: G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road- 395002. Tanjore: No. 70, Nalliah Complex, Srinivasam Pillai Road- 613001. Thane: Flat No - 201/202, 2nd Floor, Matru Chhaya Apt, Near Bedekar Hospital, Naupada, Thane- 400 602. Thiruvalla: 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank- 689107. Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road- 685584. Thrissur: 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O - 680001. Tirunelveli: 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital- 627001. Tirupathi: D no: 203, II nd Floor, Padmavathi Nilayam, Nokia Care Upstairs, Tilak Road-517501. Tirupur: First floor, 244 A, Above Selvakumar Dept stores, Palladam Road, Opp to Cotton market complex- 641604. Trichy: 60, Sri Krishna Arcade, Thennur High Road- 620017. Trivandrum: 2nd Floor, Akshaya Tower, Sasthamangalam- 695010. Tuticorin: 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road- 628003. Udaipur: 201-202, Madhav Chambers, Opp G P O , Chetak Circle , Udaipur- 313001. Ujjain: 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj- 456010. Valsad: Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road- 396001. Vapi: Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower- 396195. Varanasi: D-64/1321st Floor, Anant Complex, Sigra- 221010. Vellore: 1, M N R Arcade, Officers Line, Krishna Nagar- 632001. Vijayawada: 39-10-7, Opp : Municipal Water Tank, Labbipet- 520010. Visakhapatnam: Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar- 530016. Vizianagaram: Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp: Three Temples-535002, Warangal: 5-6-95. 1 St Floor. Opp&#58: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda- 506001, Yamuna Nagar: Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College- 135001.