



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 Express 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,

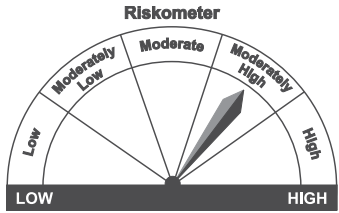
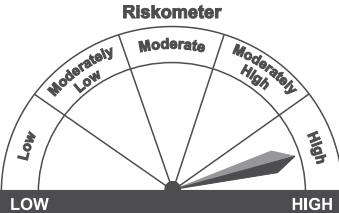
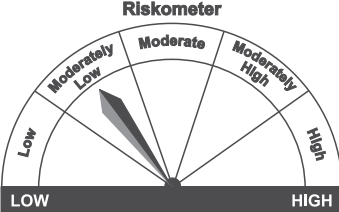
Santacruz (East), Mumbai - 400 055.

Tel No. - 022- 4303 1000, Fax No. - 4303 7662

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 An open ended equity scheme predominantly investing in large cap stocks	<ul style="list-style-type: none"> Long term capital growth Investment predominantly into equity and equity related instruments of large cap companies 	 <p>Riskometer</p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately High risk</p>
Nippon India Vision Fund An open ended equity scheme investing in both large cap and mid cap stocks	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments of large cap & mid cap companies through a research based approach 	
Nippon India Focused Equity Fund An open ended multi cap equity scheme investing in maximum 30 stocks	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities including derivatives 	
Nippon India Growth Fund Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments through a research based approach 	
Nippon India Multi Cap Fund Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities 	
Nippon India Index Fund – Nifty Plan An open ended scheme replicating/ tracking Nifty 50	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities and portfolios replicating the composition of the Nifty 50, subject to tracking errors. 	
Nippon India Index Fund – Sensex Plan An open ended scheme replicating/tracking S&P BSE Sensex	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities and portfolios replicating the composition of the sensex, subject to tracking errors.. 	
Nippon India Balanced Advantage Fund An open ended dynamic asset allocation fund	<ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related instruments, debt, money market instruments and derivatives 	
Nippon India Value Fund An open ended equity scheme following a value investment strategy	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities 	
Nippon India Equity Hybrid Fund An open ended hybrid scheme investing predominantly in equity and equity related instruments	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related instruments and fixed income instruments 	
Nippon India Tax Saver (ELSS) Fund An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities 	
Nippon India Small Cap Fund An open ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of small cap companies 	
Nippon India Equity Savings Fund An open ended scheme investing in equity, arbitrage and debt	<ul style="list-style-type: none"> Income and capital appreciation over long term Investment predominantly in arbitrage opportunities between cash and derivative market and in unhedged equity 	
Nippon India Banking Fund An open ended equity scheme investing in Banking sector	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies in banking sector and companies engaged in allied activities related to banking sector 	 <p>Riskometer</p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at High risk</p>
Nippon India Power & Infra Sector Fund An Open Ended Equity Scheme investing in power & infrastructure sectors	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies engaged in or allied activities to the power and infrastructure space 	
Nippon India Consumption Fund An open ended equity scheme following consumption theme	<ul style="list-style-type: none"> Long term capital growth Investment in equity, equity related securities of companies that are likely to benefit directly or indirectly from domestic consumption led demand 	
Nippon India Pharma Fund An open ended equity scheme investing in Pharma sector	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of pharma and other associated companies 	
Nippon India Quant Fund An open ended equity scheme investing in quant model theme	<ul style="list-style-type: none"> Long term capital growth Investment in active portfolio of stocks selected on the basis of a mathematical model 	
Nippon India Japan Equity Fund An open ended equity scheme following Japan focused theme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies listed on recognized stock exchange of Japan 	
Nippon India US Equity Opportunities Fund An open ended equity scheme following US focused theme	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities of companies listed on recognized stock exchanges in the US 	
Nippon India Arbitrage Fund An open ended scheme investing in arbitrage opportunities	<ul style="list-style-type: none"> Income over short term Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment 	 <p>Riskometer</p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Large Cap Fund (Formerly Reliance Large Cap Fund)			
TYPE	An open ended equity scheme predominantly investing in large cap stocks			
Investment objective	The primary investment objective of the scheme is to seek to generate long term capital appreciation by investing predominantly into equity and equity related instruments of large cap companies. The secondary objective is to generate consistent returns by investing in debt, money market securities, REITs and InvITs. However, there can be no assurance that the investment objective of the Scheme will be realized.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total 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
	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 company, which is calculated by multiplying its current market price by total number of shares. Large Cap: Large Cap stocks are defined as stocks of companies whose market capitalization is between 1st – 100th company in terms of full market capitalization. Mid Cap: Mid Cap stocks are defined as stocks of companies whose market capitalization is between 101st – 250th company in terms of full market capitalization. Small Cap: Small Cap stocks are defined as stocks of companies whose market capitalization is below first 250 companies in terms of full market capitalization.			
Differentiation	The Scheme will predominantly invest in equity and equity related instruments of large cap companies.			
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 procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to 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 term returns with relatively less volatility. They also tend to generate relatively stronger performance during times of heightened 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 anticipated trends.			
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 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 100 TRI			
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since Aug 2007) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	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): • 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			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.26%	Institutional Plan* - 2.10%		
	Other than Direct Plan - 2.28%			

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

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Vision Fund (Formerly Reliance Vision Fund)				
TYPE	An open ended equity scheme investing in both large cap and mid cap stocks				
Investment objective	The primary investment objective of the Scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. 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 anticipated trends.				
Asset Allocation Pattern	Instruments		Indicative asset allocation (% of total 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
	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 company, which is calculated by multiplying its current market price by total number of shares. Large Cap: Large Cap stocks are defined as stocks of companies whose market capitalization is between 1st – 100th company in terms of full market capitalization. Mid Cap: Mid Cap stocks are defined as stocks of companies whose market capitalization is between 101st – 250th company in terms of full market capitalization.				
Differentiation	The fund aims to achieve long term capital appreciation through investment in high quality large size and mid size capitalization stocks.				
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 valuations, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.				
Investment Strategy	The portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 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 (Payout Option & Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option)				
Minimum Application Amount	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	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 Large Midcap 250 TRI				
Fund Manager	Ashwani Kumar (Managing the Scheme since Jun 2003) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units 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 and service tax, if any.				
(ii) Recurring Expenses	Please refer to point no. 10 for further information.				
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.59%		Other than Direct Plan - 2.18%		
	Institutional Plan - 2.02%				

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

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Focused Equity Fund (Formerly Reliance Focused Equity Fund)			
TYPE	An open ended Multi Cap equity scheme investing in maximum 30 stocks			
Investment objective	<p>The primary investment objective of the scheme is to generate long-term capital growth by predominantly investing in an active and concentrated portfolio of equity & equity related instruments up to 30 companies across market capitalization.</p> <p>The secondary objective of the scheme is to generate consistent returns by investing in debt, money market securities, REITs and InvITs. There is no assurance or guarantee that the investment objective of the scheme will be achieved.</p>			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and Equity related Instruments	100%	65%	Medium to High
	Debt and Money Market Instruments (including investments in securitized debt)	35%	0%	Low to Medium
	Units issued by REITs and InvITs	10%	0%	Medium to High
Differentiation	The fund is an open ended diversified multi cap equity scheme investing in a concentrated portfolio of 30 stocks across market cap with long term investment horizon.			
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 & equity related instruments up to 30 companies across market capitalization. The aim will be to build a portfolio that 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) Direct Plan : 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 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 500 TRI			
Fund Manager	Vinay Sharma (Managing the Scheme since May 2018) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme since May 2018)			
Performance	Please refer Scheme Performance Snapshot			
Expenses of the Scheme				
(i) Load Structure				
Entry Load	<p>Nil.</p> <p>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</p>			
Exit Load	<ul style="list-style-type: none"> 1% if redeemed/switched out on or before completion of 1 Year from the date of allotment of units Nil if redeemed/switched out after completion of 1 Year from the date of allotment of units <p>If charged, the same shall be credited to the scheme immediately net of Goods & Service tax, if any.</p>			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.39%	Other than Direct Plan - 2.23%		

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Growth Fund (Formerly Reliance Growth Fund)			
TYPE	Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks			
Investment objective	The primary investment objective of the Scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. 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 anticipated trends.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and Equity related Instruments	100%	65%	High
	Debt Instruments & Money Market Instruments	35%	0%	Medium to Low
Differentiation	The core philosophy of the fund is to focus on high quality mid cap stocks while having a small exposure to large cap stocks.			
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 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 portfolio shall be structured so as to keep risk at acceptable levels. This shall be done through various measures including: 1. Broad diversification of portfolio 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 (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.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 MidCap TRI			
Fund Manager	Manish Gunwani (Managing the Scheme since Sep 2017) Dhruvil Shah (Co-Fund Manager, Managing the Scheme since Feb 2019) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	<ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • 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 & Service tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.47%		Institutional Plan# - 1.95%	
	Other than Direct Plan - 2.15%			

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

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Multi Cap Fund (Formerly Reliance Multi Cap Fund)			
TYPE	Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks			
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.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and Equity related Instruments	100%	75%	Medium to High
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 the purpose of equity derivatives in the scheme. Further, SEBI vide its circular dated August 18, 2010, has modified the investment norms for derivatives. Therefore, the scheme shall make investments in line with the said circular and such other guidelines as specified by SEBI from time to time.			
Differentiation	The fund has the mandate to invest across companies (belonging to different sectors) with different market caps; be it large, mid or small. The fund manager would have the flexibility to be overweight in a particular sector or market caps depending on the potential & opportunities as they arise. The investment horizon of the fund is minimum 2 yrs.			
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 be reflected in the investment pattern of the fund. The Fund would seek both value & growth, which are likely to commence from the ongoing structural changes in the government policies, infrastructure spending and continuous global economic reforms which tries to integrate different economies across the globe. The primary 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.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 500 TRI			
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since Mar 2005), Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	<ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • 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 & Service tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.47%			
	Other than Direct Plan - 2.18%			

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

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Index Fund – Nifty Plan (Formerly Reliance Index Fund - Nifty Plan)			
TYPE	An open ended scheme replicating/ tracking Nifty 50			
Investment objective	The primary investment objective of the scheme is to replicate the composition of the Nifty 50, with a view to generate returns that are commensurate with the performance of the Nifty 50, subject to tracking errors.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Minimum	Maximum	
	Equities and equity related securities covered by Nifty 50	95%	100%	Medium to High
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 transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.			
Differentiation	The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the Nifty 50.			
Month-end AUM as on 30/09/2019	Rs. 144.77 Crs			
No of Folios as on 30/09/2019	10,160			
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 Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the Nifty 50. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/Tri-party Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/Tri-party Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macroeconomic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.			
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)			
Minimum Application Amount	Minimum of Rs.5, 000/- and in multiple of Re.1 thereafter per plan per option.			
Minimum Additional Purchase Amount	Rs.1000/- and in multiple of Re.1 thereafter per plan per option.			
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	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				
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 style="list-style-type: none"> • 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 • 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 scheme immediately net of Goods & Service tax, if any.			
(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 - 0.29%		Other than Direct Plan - 0.97%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Index Fund – Sensex Plan (Formerly Reliance Index Fund - Sensex Plan)			
TYPE	An open ended scheme replicating/ tracking S&P BSE Sensex			
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.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Minimum	Maximum	
	Equities and equity related securities covered by the S&P BSE Sensex	95%	100%	Medium to High
Cash/Tri-party Repo & Reverse Repo & Money Market instruments (CPs, CDs, T-bills, Mibor linked instruments with daily Put/Call options & overnight Interest rate Reset Linked Instruments), but excluding Subscription and Redemption Cash Flow #	0%	5%	Low to Medium	
	#Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.			
Differentiation	The fund is an open ended index linked scheme which will be passively managed with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex Index.			
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, 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 Scheme will be managed passively with investments in stocks in a proportion that it is as close as possible to the weightages of these stocks in the S&P BSE Sensex. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the S&P BSE SENSEX as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The Fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in Cash/ Tri-party Repo & Reverse Repo & Money Market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in Cash/Tri-party Repo & Reverse Repo & Money Market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between money market instruments and equity will be decided based upon the prevailing market conditions, macro economic environment, and the performance of the corporate sector, the equity market and other considerations. At time such churning could lead to higher brokerage and transaction costs.			
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly Dividend Option, Half Yearly Dividend Option, Annual Dividend Option)			
Minimum Application Amount	Minimum of Rs.5, 000/- and in multiple of Re.1 thereafter for both plans.			
Minimum Additional Purchase Amount	Rs.1000/- and in multiple of Re.1 thereafter for both plans.			
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 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/ 168230/09 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 style="list-style-type: none"> 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. 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 & Service tax, if any.			
(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 than Direct Plan - 0.93%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Balanced Advantage Fund (Formerly Reliance Balanced Advantage Fund)																				
TYPE	An open ended dynamic asset allocation fund																				
Investment objective	The investment objective of the scheme is to capitalize on the potential upside in equity markets while attempting to limit the downside by dynamically managing the portfolio through investment in equity & equity related instruments and active use of debt, money market instruments and derivatives. There is no assurance or guarantee that the investment objective of the scheme will be achieved.																				
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative asset allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related Instruments</td> <td>100%</td> <td>65%</td> <td>Medium to High</td> </tr> <tr> <td>Debt Instruments & Money Market Instruments</td> <td>35%</td> <td>0%</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>10%</td> <td>0%</td> <td>Medium to High</td> </tr> </tbody> </table>	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	Maximum	Minimum	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		
Instruments	Indicative asset allocation (% of total assets)		Risk Profile																		
	Maximum	Minimum																			
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 allocation fund which seeks to capitalize on the potential upside in equity markets while attempting to limit the downside by dynamically managing the portfolio.																				
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 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 capitalize on the potential upside in equity markets while attempting to limit the downside by dynamically managing the portfolio through investment in equity & equity related instruments 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 be decided on the basis of an internal model with following key parameters: Trend Following (Moving Averages, etc.) & Valuation.																				
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 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	CRISIL Hybrid 35+65 - Aggressive Index																				
Fund Manager	Manish Gunwani (Managing the Scheme since May 2018) Ashutosh Bhargava (Co-Fund Manager, Managing the Scheme since May 2018) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	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 style="list-style-type: none"> • 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. 																				
(ii) Recurring Expenses	Please refer to point no. 10 for further information.																				
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.21%	Other than Direct Plan - 2.50%																			

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Value Fund (Formerly Reliance Value Fund)																				
TYPE	An open ended equity scheme following a value investment strategy																				
Investment objective	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.																				
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative asset allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related securities</td> <td>100%</td> <td>65%</td> <td>Medium to High</td> </tr> <tr> <td>Debt & Money Market Instruments</td> <td>35%</td> <td>0%</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>10%</td> <td>0%</td> <td>Medium to High</td> </tr> </tbody> </table>	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	Maximum	Minimum	Equity and Equity related securities	100%	65%	Medium to High	Debt & Money Market Instruments	35%	0%	Low to Medium	Units issued by REITs and InvITs	10%	0%	Medium to High		
Instruments	Indicative asset allocation (% of total assets)		Risk Profile																		
	Maximum	Minimum																			
Equity and Equity related securities	100%	65%	Medium to High																		
Debt & Money Market Instruments	35%	0%	Low to Medium																		
Units issued by REITs and InvITs	10%	0%	Medium to High																		
Differentiation	The Fund follows a value investment strategy and seeks to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns.																				
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 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 Managers would aim to identify undervalued stocks having the potential to deliver long term superior risk-adjusted returns. Undervalued stocks would include stocks which the Fund Managers believe are trading at less than their assessed values. The identification of undervalued stocks would involve 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 and earnings potential. The Fund would identify companies for investment, based on the following criteria amongst others: 1. Sound Management 2. Good track record of the company 3. Potential for future growth 4. Industry economic scenario,																				
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. 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 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 Enhanced Value TRI																				
Fund Manager	Meenakshi Dawar (Managing the Scheme since May 2018) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	<ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • Nil if redeemed or 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 and service tax, if any.																				
(ii) Recurring Expenses	Please refer to point no. 10 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 - 1.54%	Other than Direct Plan - 2.22%																			

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Equity Hybrid Fund (Formerly Reliance Equity Hybrid Fund) Nippon India Equity Hybrid Fund – Segregated Portfolio 1			
TYPE	An open ended hybrid scheme investing predominantly in equity and equity related instruments			
Investment objective	The primary investment objective of the Scheme is to generate consistent return and appreciation of capital by investing in a mix of securities comprising of equity, equity related instruments and fixed income instruments.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and Equity related Instruments	80%	65%	Medium to High
	Debt & Money Market Instruments	35%	20%	Low to Medium
	Units issued by REITs and InvITs	10%	0%	Medium to High
Differentiation	The fund focuses on reducing volatility of returns by increasing / decreasing equity exposure based on the market outlook and using a core debt portfolio to do the rebalancing. The fund can invest 65%-80% of its corpus in equity, 20%-35% in debt related instruments & 0-10% in units issued by REITs and InvITs.			
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 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 Scheme will, under normal market conditions, invest its net assets primarily in Equity and equity related instruments and balance in fixed income securities, money market instruments and cash equivalents. For investments in equity and equity related securities, the Fund would identify companies for investment, based on the following criteria amongst others: a. Sound Management b. Good track record of the company c. Potential for future growth. Industry economic scenario			
Plans and Options	Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly dividend payout option & Quarterly dividend Reinvestment Option) (Monthly dividend payout option & Monthly dividend Reinvestment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option) (Quarterly dividend payout option & Quarterly dividend Reinvestment Option) (Monthly dividend payout option & Monthly dividend Reinvestment 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 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	CRISIL Hybrid 35+65 - Aggressive Index			
Fund Manager	Sanjay Parekh (Managing the Scheme since Apr 2012) Amit Tripathi (Managing the Scheme since Aug 2010) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	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): • 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 If charged, the same shall be credited to the scheme immediately net of goods and service tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 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 - 0.95%		Other than Direct Plan - 2.12%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Tax Saver (ELSS) Fund (Formerly Reliance Tax Saver (ELSS) Fund)			
TYPE	An open ended equity linked saving scheme with a statutory 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 that is invested predominantly in equity and equity related instruments. However, there can be no assurance that the scheme's investment objective shall be achieved.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and equity related securities	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 & growth potential. It is a large cap orientation fund which aims at minimum 50% exposure to top 100 companies by 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 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 investments in the Scheme shall be in accordance with SEBI (Mutual Funds) Regulations, 1996 and Equity Linked Saving Scheme, 2005 notified by Ministry of Finance (Department of Economic Affairs) vide Notifications dated November 3, 2005 and December 13, 2005. The fund managers will follow an active investment 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) Direct Plan : 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.100 or any number of units			
Benchmark	S&P BSE 100 TRI			
Fund Manager	Ashwani Kumar (Managing the Scheme since Sep 2005) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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 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 information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.25%		Other than Direct Plan - 2.17%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Small Cap Fund (Formerly Reliance Small Cap Fund)			
TYPE	An open ended equity scheme predominantly investing in small cap stocks			
Investment objective	The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Minimum	Maximum	
	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 returns 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 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 build and maintain a diversified portfolio of equity stocks primarily focused on the small stocks that have the potential to appreciate. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. However depending on the views of the fund manager and market conditions in the interest of the investors, the fund manager will have the flexibility to select stocks which he feels are best suited to achieve the stated objective. The fund will have the flexibility to invest predominantly in a range of Small Cap companies/ stocks with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification.			
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.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 02, 2017) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	1%- If redeemed or switched out on or before completion of 1 Year from the date of allotment of units. 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 and service tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.16%		Other than Direct Plan - 2.32%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Equity Savings Fund (Formerly Reliance Equity Savings Fund) Nippon India Equity Savings Fund - Segregated Portfolio 1			
TYPE	An open ended scheme investing in equity, arbitrage and debt			
Investment objective	The primary investment objective of this fund is to generate income and capital appreciation by investing in arbitrage opportunities & pure equity investments along with investments in debt securities & money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.			
Asset Allocation Pattern	Under normal circumstances, the anticipated asset allocation would be:			
	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	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 equity (only arbitrage opportunities)*	70%	25%	Low to Medium
	- Unhedged Equity Position#	40%	20%	High
	Debt and Money market instruments** (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 the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below.			
	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
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 equity (only arbitrage opportunities)*	45%	0%	Low to Medium	
- Unhedged Equity Position#	40%	20%	High	
Debt and Money market instruments** (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 hedged. *This denotes only hedged equity positions by investing in arbitrage opportunities in the equity market. The fund manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions. The margin money deployed on these positions would be included in Money Market category. ** including securitized debt up to 30%				
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	30,660			
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 scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The percentage allocation to un-hedged equity will be done on the basis of an internal model with Price/ Book Value of Nifty 50 as the primary factor for deciding the allocation. This model will proportionately re-adjust the 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 Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Reinvestment Option), Quarterly Dividend Plan (Payout Option & Reinvestment Option) Direct Plan: Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Reinvestment Option), Quarterly Dividend Plan (Payout Option & Reinvestment Option)			
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 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 Equity Savings Index			
Fund Manager	Anand Gupta (Managing the Scheme since Sep 2018) Sanjay Parekh (Managing the Scheme since May 2015) Anju Chhajer (Managing the Scheme since May 2015) Kinjal Desai (Dedicated Fund Manager for overseas investments) (Managing the Scheme since May 2018)			
Performance	Please refer Scheme Performance Snapshot			
Expenses of the Scheme				
(i) Load Structure				
Entry Load	Not Applicable			
Exit Load	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): • 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			
(ii) Recurring Expenses	Please refer to point no. 10 for further information			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.14%		Other than Direct Plan - 2.09%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Banking Fund (Formerly Reliance Banking Fund)			
TYPE	An open ended equity scheme investing in Banking sector			
Investment objective	The primary investment objective of the Scheme is to seek to generate continuous returns by actively investing in equity and equity related securities of companies in the Banking Sector and companies engaged in allied activities related to Banking Sector. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above with a view to maximize the returns or on defensive considerations. 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 anticipated trends.			
Asset Allocation Pattern		Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and Equity related Instruments	100%	80%	Medium to High
	<ul style="list-style-type: none"> Companies defined in the Banking Regulation Act, 1949 & Reserve Bank of India Act, 1934 as amended from time to time. Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies.* 	100%	80%	
Debt Instruments & Money Market Instruments	20%	0%	Low to Medium	
* The companies which will be included in financial service sector will be those companies which will provide non banking financial services like housing finance, stock broking, wealth management, insurance and other related financial services.				
Differentiation	The fund aims to generate consistent returns by investing in equity / equity related securities of Banking and companies engaged in allied activities related to Banking Sector. The fund follows an active strategy of management with endeavor to generate alpha and outperform the 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, rigorous procedures for monitoring investment restrictions and effective implementation of various norms prescribed by SEBI from time to time.			
Investment Strategy	To achieve its primary objective , the fund could invest in equity securities of companies in Banking Sector and companies engaged in allied activities related to Banking Sector.			
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. 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 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 Bank TRI			
Fund Manager	Vinay Sharma (Managing the Scheme since Apr 2018) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	<ul style="list-style-type: none"> 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units 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 & Service tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.47%		Other than Direct Plan - 2.20%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Power & Infra Fund (Formerly Reliance Power & Infra Fund)			
TYPE	An Open Ended Equity Scheme investing in power & infrastructure sectors			
Investment objective	The investment objective of the scheme is to seek long term capital appreciation by investing in equity/equity related instruments of the companies that are engaged in or allied to the power and infrastructure space in India. There is no assurance or guarantee that the investment objective of the scheme will be achieved.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and Equity related Instruments of Power & Infrastructure Sectors	100%	80%	Medium to High
	Debt & Money Market Instruments	20%	0%	Low to Medium
	Units issued by REITs and InvITs	10%	0%	Medium to High
Differentiation	The fund focuses on companies related to power and infrastructure space. It provides opportunity to diversify within the sector, with focused approach and flexibility to invest in Power generation, Distribution, 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			
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	<p>The Fund would identify companies for investment, based on the following criteria amongst others:</p> <ol style="list-style-type: none"> 1. Sound Management, 2. Good track record of the company, 3. Potential for future growth 4. Industry economic scenario, 5. Strong Cashflows <p>Risk will be managed through adequate diversification by spreading investments over a wide range of companies. This shall be done through various measures including:</p> <ol style="list-style-type: none"> 1. Broad diversification of portfolio, 2. Ongoing review of relevant market, industry, sector and economic parameters 3. 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 holders and if market conditions warrant it. 			
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. 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	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 TRI			
Fund Manager	Sanjay Doshi (Managing the Scheme since Jan 02, 2017) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	<ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • 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 service tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.69%	Other than Direct Plan - 2.28%		

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Consumption Fund (Formerly Reliance Consumption Fund)																				
TYPE	An open ended equity scheme following consumption theme																				
Investment objective	The investment objective of the scheme is to seek long term capital appreciation by investing atleast 80% of its net assets in equity/equity related instruments of the companies that are likely to benefit directly or indirectly from the domestic consumption led demand. There is no assurance or guarantee that the investment objective of the scheme will be achieved.																				
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative asset allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity related securities of companies in the domestic consumption sector</td> <td>100%</td> <td>80%</td> <td>Medium to High</td> </tr> <tr> <td>Debt securities & Money Market Instruments</td> <td>20%</td> <td>0%</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>10%</td> <td>0%</td> <td>Medium to High</td> </tr> </tbody> </table>	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	Maximum	Minimum	Equity & Equity related securities of companies 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		
Instruments	Indicative asset allocation (% of total assets)		Risk Profile																		
	Maximum	Minimum																			
Equity & Equity related securities of companies 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 from domestic consumption led demand.																				
Month-end AUM as on 30/09/2019	Rs. 82.30 Crs																				
No of Folios as on 30/09/2019	11527																				
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 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) Direct Plan : 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 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 India Consumption TRI																				
Fund Manager	Sailesh Raj Bhan (Managing the Scheme since Sep 2004) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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	<ul style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • Nil if redeemed or 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 and service tax, if any.																				
(ii) Recurring Expenses	Please refer to point no. 10 for further information.																				
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 2.24%	Other than Direct Plan - 3.15%																			

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Pharma Fund (Formerly Reliance Pharma Fund)			
TYPE	An open ended equity scheme investing in Pharma sector			
Investment objective	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities of Pharma Sector.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity and Equity related Instruments of companies in Pharma Sector	100%	80%	Medium to High
	Debt Instruments & Money Market Instruments	20%	0%	Low to Medium
	Units issued by REITs and InvITs	10%	0%	Medium to High
Differentiation	A sector fund which aims to generate consistent returns by investing in large and mid cap companies spread 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 of 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) Direct Plan : 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 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 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)			
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 style="list-style-type: none"> • 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units • Nil if redeemed or 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 & Service Tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.41%	Other than Direct Plan - 2.33%		

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Quant Fund (Formerly Reliance Quant Fund)			
TYPE	An open ended equity scheme investing in quant model theme			
Investment objective	The investment objective of the Scheme is to generate capital appreciation through investment in equity and equity related instruments. The Scheme will seek to generate capital appreciation by investing in an active portfolio of stocks selected on the basis of a Quant model. There is no assurance or guarantee that the investment objective of the scheme will be achieved.			
Asset Allocation Pattern	Instruments	Indicative asset allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equity & Equity Related Instruments	100%	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 process is based on quantitative analysis, and the proprietary system-based model will shortlist between 30-35 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 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 invest in 30-35 stocks from a universe of S&P BSE 200 selected on the basis of a Quant Model. Quantitative methods will be used for (i) screening mechanism to choose best picks and make the stock selection universe smaller, (ii) Deciding on the portfolio weightage for better return as the investment will focus on company's size and liquidity. The quantitative model which will be used for stock selection will be based on two broad parameters viz., Stock Price movement & Financial/valuation aspects. The model will shortlist between 30-35 stocks (out of the resulting list) and the investments will be made in them on weightages defined by the fund manager.			
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. 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 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)			
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 style="list-style-type: none"> • 0.25% if redeemed or switched out on or before completion of 1 Month from the date of allotment of units • Nil if redeemed or switched out after the completion of 1 Month from the date of allotment of units If charged, the same shall be credited to the scheme immediately net of service tax, if any.			
(ii) Recurring Expenses	Please refer to point no. 10 for further information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 0.33%		Other than Direct Plan - 1.00%	

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Japan Equity Fund (Formerly Reliance Japan Equity Fund)																
TYPE	An open ended equity scheme following Japan focused theme																
Investment objective	The primary investment objective of Nippon India Japan Equity Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges of Japan and the secondary objective is to generate consistent returns by investing in debt and money market securities of India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.																
Asset Allocation Pattern	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative asset allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Maximum</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related Instruments listed on the recognized stock exchanges of Japan*</td> <td>100%</td> <td>80%</td> <td>High to Medium</td> </tr> <tr> <td>Fixed income securities, including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India</td> <td>20%</td> <td>0%</td> <td>Medium to Low</td> </tr> </tbody> </table>	Instruments	Indicative asset allocation (% of total assets)		Risk Profile	Maximum	Minimum	Equity and Equity related Instruments listed on the recognized stock exchanges of Japan*	100%	80%	High to Medium	Fixed income securities, including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India	20%	0%	Medium to Low	<p>*Includes ADRs/GDRs issued by Indian companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of Japan, units/securities issued by overseas mutual funds or unit trusts which are registered with Japan regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of Japan.</p>	
Instruments	Indicative asset allocation (% of total assets)		Risk Profile														
	Maximum	Minimum															
Equity and Equity related Instruments listed on the recognized stock exchanges of Japan*	100%	80%	High to Medium														
Fixed income securities, including money market instruments, cash and equivalent, Treasury bills and fixed deposits of India	20%	0%	Medium to Low														
Differentiation	The fund will endeavor to invest in companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The fund will provide exposure to the growth story of Japan Economy 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																
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 fund would be to create a portfolio of companies which are leaders or potential leaders in the growth oriented sectors of Japan and are listed on recognized stock exchanges of Japan. The investment philosophy would be a blend of top down and bottom up approach without any extreme sector bias. The sectors would be mainly assessed 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 growth 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 regular intervals, whenever deemed necessary.																
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 Option)																
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 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	Topix TRI (Tokyo Stock Price Index)																
Fund Manager	Kinjal Desai (Managing the Scheme since May 2018) Anju Chhajer (Managing the Scheme since August 2014)																
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 completion of 1 year from the date of allotment of units; Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units.																
(ii) Recurring Expenses	Please refer to point no. 10 for further information.																
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 1.69%		Other than Direct Plan - 2.48%														

KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India US Equity Opportunities Fund (Formerly Reliance US Equity Opportunities Fund)			
TYPE	An open ended Diversified Equity Scheme			
Investment objective	The primary investment objective of Nippon India US Equity Opportunities Fund is to provide long term capital appreciation to investors by primarily investing in equity and equity related securities of companies listed on the recognized stock exchanges in the of US and the secondary objective is to generate consistent returns by investing in debt and money market securities in India. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.			
Asset Allocation Pattern		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
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 companies or foreign companies, equity of overseas companies listed on recognized stock exchanges of US, units/securities issued by overseas mutual funds or unit trusts which are registered with US regulators and overseas exchange traded funds (ETFs) which invest in the securities as permitted by SEBI/ RBI from time to time. The fund will also invest in initial and follow on public offerings to be listed at recognized stock exchanges of US.			
Differentiation	The fund will provide exposure to US securities to an investor which will provide him with country diversification.			
Month-end AUM as on 28/02/2019	Rs. 53.59Cr			
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 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 fund would be to create a portfolio of high quality – high growth stocks listed on recognized stock exchanges of US. The investment philosophy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in 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 Option)			
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	Redemptions can be of minimum amount of Rs 100 or any number of units			
Benchmark	S&P 500 TRI			
Fund Manager	Ms. Kinjal Desai (Fund Manager for overseas investments) (Managing the Scheme since July 2015) Ms. Anju Chhajer (Managing the Scheme since July 2015)			
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 completion of 1 year from the date of allotment of units; Nil if redeemed or switched out after the completion of 1 year from the date of allotment of units.			
(ii) Recurring Expenses	Please refer to point no. 10 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 - 1.58%		Other than Direct Plan - 2.62%	

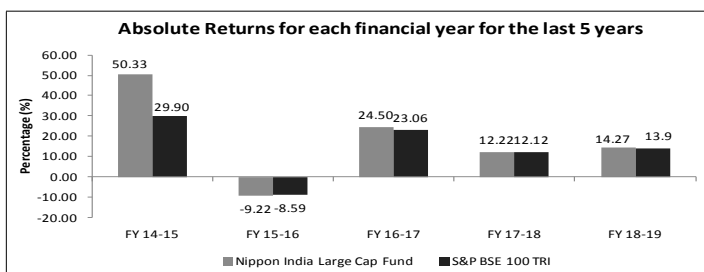
KEY SCHEME FEATURES

NAME OF THE SCHEME	Nippon India Arbitrage Fund (Formerly Reliance Arbitrage Fund)			
TYPE	An open ended scheme investing in arbitrage opportunities			
Investment objective	The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment along with investments in debt securities & money market instruments.			
Asset Allocation Pattern	Under normal circumstances, the anticipated asset allocation would be:			
	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equities and equity related instruments, Derivatives including index futures, stock 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
When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below. However, in case no arbitrage opportunity is available, then 100% of the remaining investible corpus (to the extent not deployed in arbitrage opportunities in the asset allocation pattern mentioned above) will be deployed in short term debt and money market instruments with tenure not exceeding 91 days (including investments in securitized debt). In this scenario also, the allocation in Equities and equity related instruments, Derivatives including index futures, stock futures, index options, and stock options, etc will continue to be made in arbitrage opportunities only.				
Asset Allocation Pattern	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	
	Equities and equity related instruments, Derivatives including index futures, stock futures, index options, & stock options, etc. (Only arbitrage opportunities)#	65	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 and should not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take additional asset 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 time to time 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 above pattern for short term and on defensive consideration and will endeavor to rebalance the portfolio in tune with the aforesaid asset allocation pattern within 1 month of deviation, if any. Gross investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities Money Market Instruments and derivatives will not exceed 100% of the net assets of the Scheme. For the purpose of this monitoring, the Gross Investments shall mean the Long Positions of Equity and Equity related securities and the debt securities Money Market Instruments. As 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 investment objective.			
Month-end AUM as on 30/09/2019	Rs. 9,441.45 Crs			
No of Folios as on 30/09/2019	88,939			
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 scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets. The stock selection strategy would be a blend of top down and bottom up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in 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 (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Re-investment Option) Direct Plan : Growth Plan (Growth Option), Dividend Plan (Payout Option & Reinvestment Option), Monthly Dividend Plan (Payout Option & Re-investment 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	Nifty 50 Arbitrage Index			
Fund Manager	Anand Gupta (Managing the Scheme since Sep 2018) Kinjal Desai (Dedicated Fund Manager for Overseas Investments) (Managing the 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. 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 style="list-style-type: none"> 0.25% if redeemed/switched on or before completion of 1 month from the date of allotment of units Nil if redeemed/switched after completion of 1 month from the date of allotment of units 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 information.			
Actual expenses (For the previous financial year (2018-2019) Year to date Ratio to Average AUM)	Direct Plan - 0.39%	Other than Direct Plan - 1.05%		

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

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

Compounded Annualised Returns (%)				
Period	1 Year	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

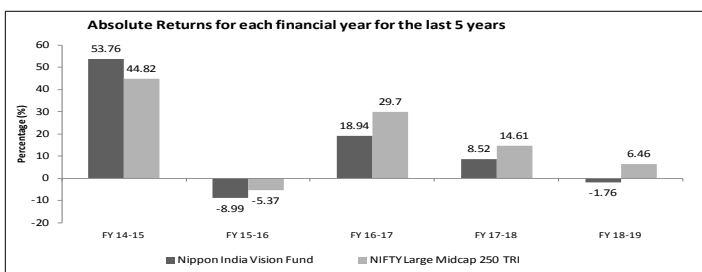
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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%
IT	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

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

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 Year	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

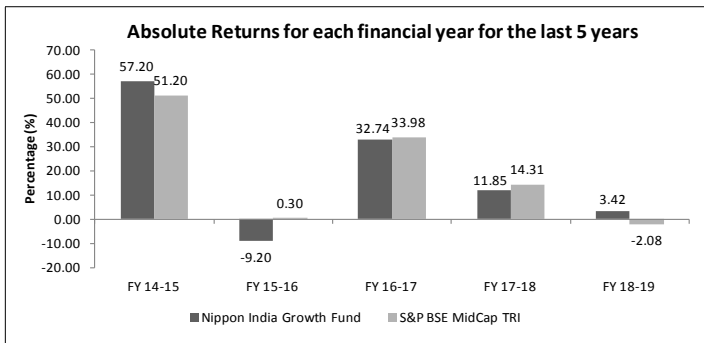
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	NIL
Other Key Managerial Persons	512.56

Please refer note 2 on Page no 35.

Nippon India Growth Fund	
Fund Manager	Manish Gunwani, Dhruvil Shah (Co-Fund Manager) & 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 Growth Fund	6.43	6.20	8.96	21.57
S&P BSE MidCap TRI	-3.49	3.42	9.35	NA

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

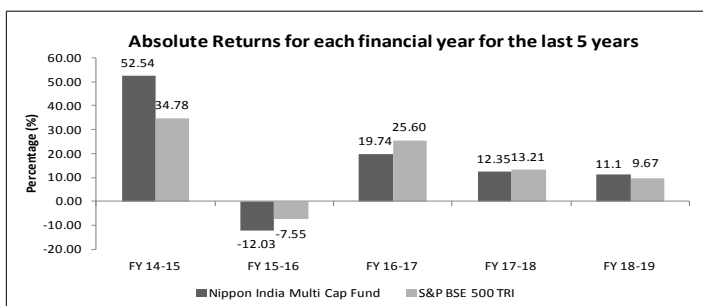
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	163.19
Other Key Managerial Persons	162.98

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

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 Year	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)

Holder	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

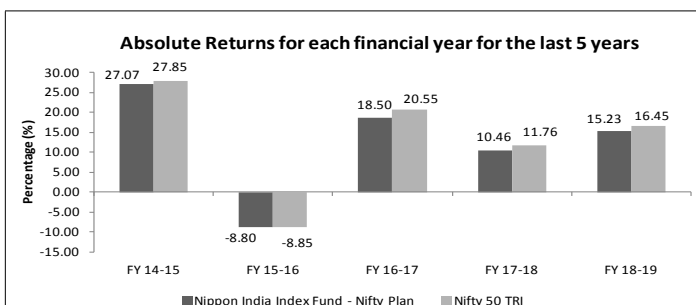
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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 Year	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)

Holder	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

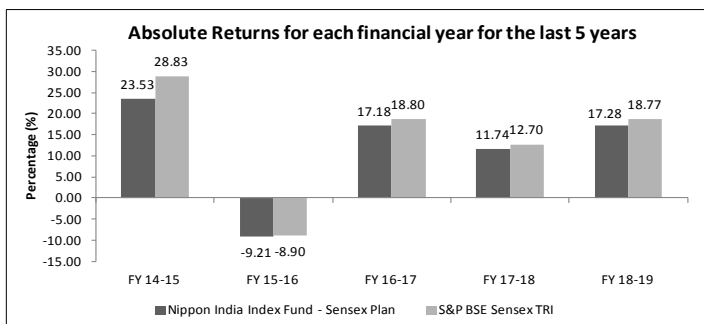
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	NIL
Other Key Managerial Persons	1.57

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

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

Compounded Annualised Returns (%)				
Period	1 Year	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)

Holder	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

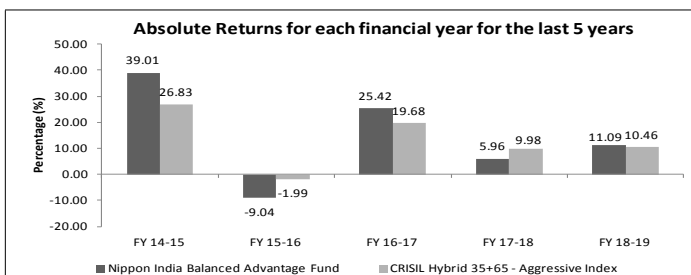
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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%

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

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

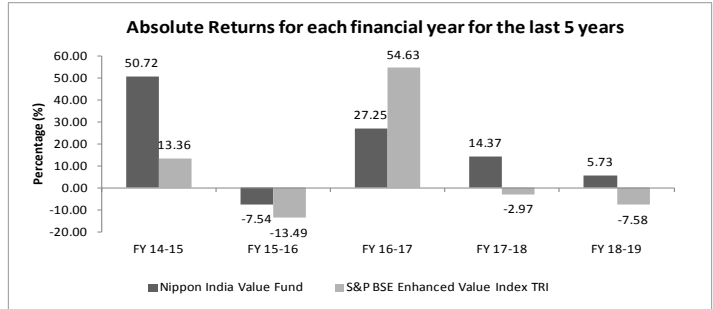
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Nippon India Equity Hybrid Fund	
Fund 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 - Aggressive Index	8.01	9.38	9.59	12.05

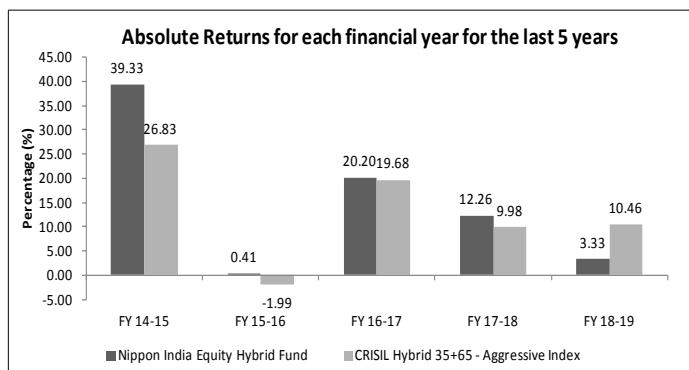
Due to credit event (Default of debt servicing by Reliance Capital Limited (RCL) on Sep 20, 2019), securities of RCL have been segregated from the scheme's portfolio w.e.f. Sep 25, 2019. Due to this segregation, the scheme performance has been impacted as given below:

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)		
Date	Main Portfolio	Segregated Portfolio 1
24-Sep-2019	52.4701	NA
25-Sep-2019	51.7405	0.0518

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%
IT	3.88%
Automobile	2.76%
Pharma	2.31%
Consumer Goods	1.94%
Services	1.91%

Main Portfolio	
Debt Sectors	Allocation (%)
Financial Services	10.11%
Miscellaneous	8.26%
Others	5.92%
Energy	2.43%
Government of India	1.03%
Metals	0.52%
Cement & Cement Products	0.30%
Automobile	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

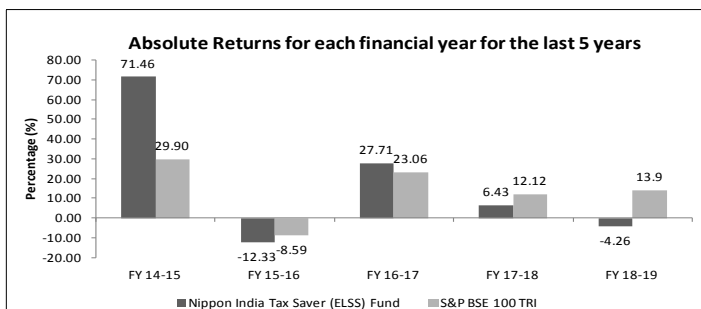
Segregated Portfolio	
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	0.02
Fund Managers	0.14
Other Key Managerial Persons	0.12

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Nippon India Tax Saver (ELSS) Fund	
Fund Manager	Ashwani Kumar, Kinjal Desai
Performance of the Scheme as on 30/09/2019	Inception date - 21/09/2005

Compounded Annualised Returns (%)				
Period	1 Year	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 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 TRI 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

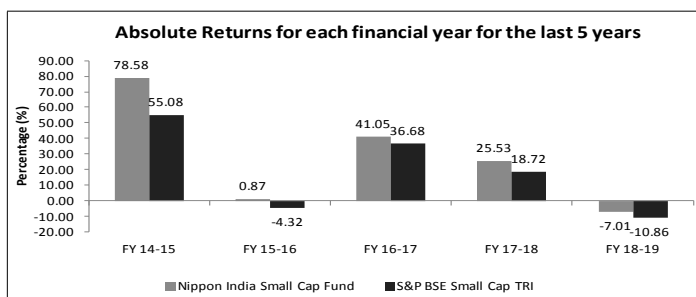
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	2.27
Fund Managers	3.91
Other Key Managerial Persons	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

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

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

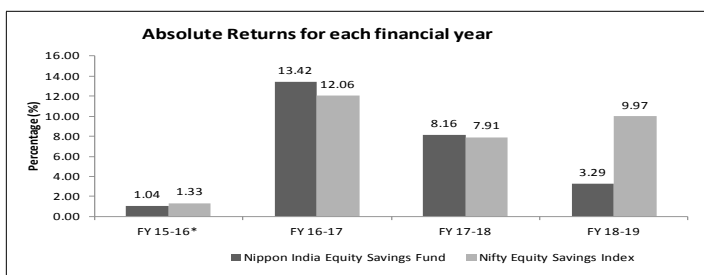
Due to credit event (Default of debt servicing by Reliance Capital Limited (RCL) on Sep 20, 2019), securities of RCL have been segregated from the scheme's portfolio w.e.f. Sep 25, 2019. Due to this segregation, the scheme performance has been impacted as given below:

Performance of the Scheme as on 25/09/2019				
Compounded Annualised Returns (%)				
Period	1 Year	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

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

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%
IT	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

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	NIL
Fund Managers	10.97
Other Key Managerial Persons	10.79

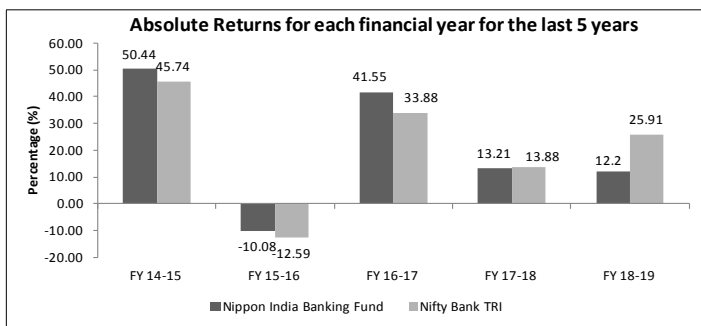
Segregated Portfolio	
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	0.27
Other Key Managerial Persons	0.27

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

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

Compounded Annualised Returns (%)				
Period	1 Year	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%
Cholamandlam 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

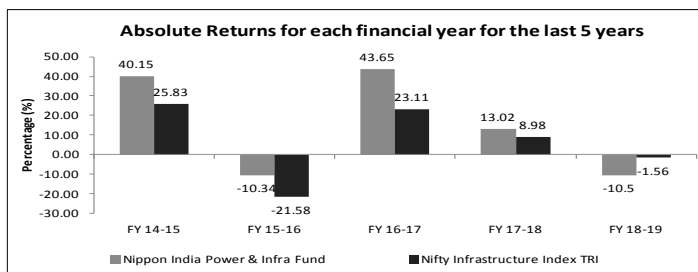
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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 (%)				
Period	1 Year	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%

Sector	Allocation (%)
Industrial Manufacturing	31.74%
Construction	27.54%
Energy	17.17%
Cement & Cement Products	7.21%
Telecom	6.79%
Others	3.46%
Metals	2.44%
Financial Services	2.07%
Chemicals	0.89%
Cash & Cash Equivalent:	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

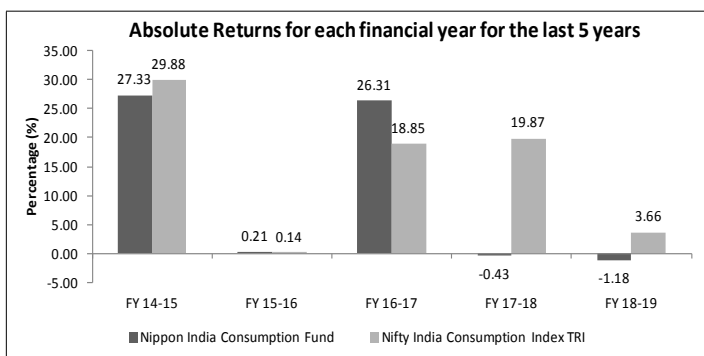
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	4.05
Other Key Managerial Persons	14.60

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Nippon India Consumption Fund	
Fund Manager	Sailesh Raj Bhan & Kinjal Desai
Performance of the Scheme as on 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

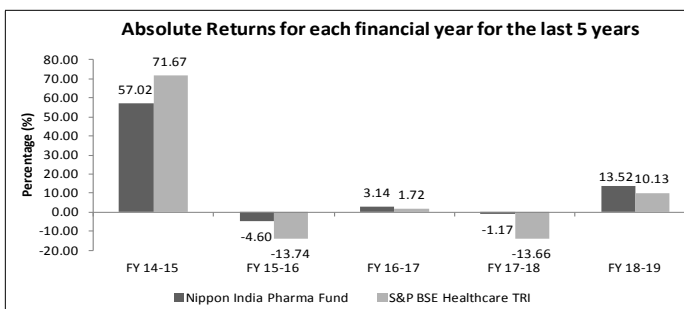
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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 Bhan & Kinjal Desai
Performance of the Scheme as on 30/09/2019	Inception date- 05/06/2004

Compounded Annualised Returns (%)				
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

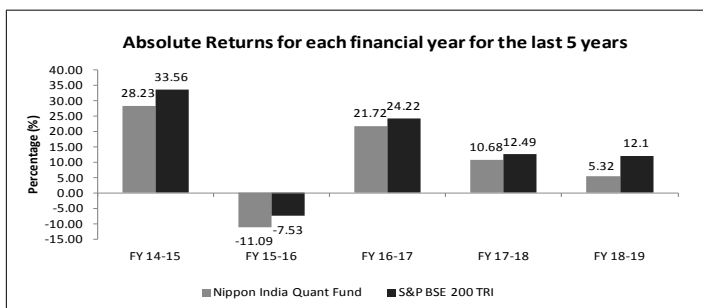
Particulars	Aggregate Investments (Rs. in lakhs)
Board of Directors	NIL
Fund Managers	2.94
Other Key Managerial Persons	76.11

Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Nippon India Quant Fund	
Fund Manager	Ashutosh Bhargava, Arun Sundaresan (Co-Fund Manager) & Kinjal Desai
Performance of the Scheme as on 30/09/2019	Inception date - 18/04/2008

Compounded Annualised Returns (%)				
Period	1 Year	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

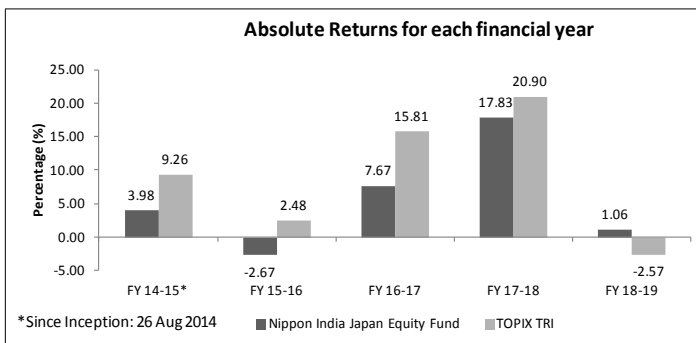
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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

Compounded Annualised Returns (%)				
Period	1 Year	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

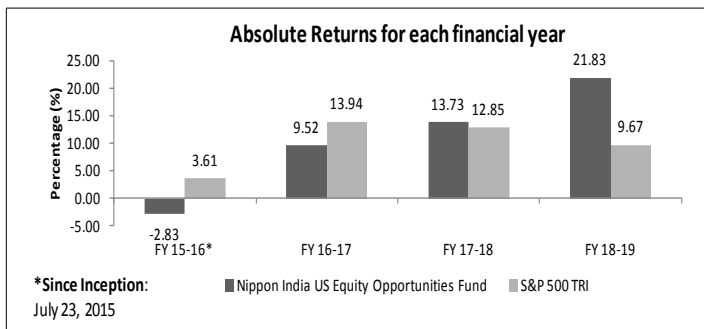
Please refer note 2 on Page no 35.

SCHEME PERFORMANCE SNAPSHOT & ADDITIONAL DISCLOSURES

Nippon India US Equity Opportunities Fund	
Fund Manager	Kinjal Desai & Anju Chhajjer
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 Opportunities 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

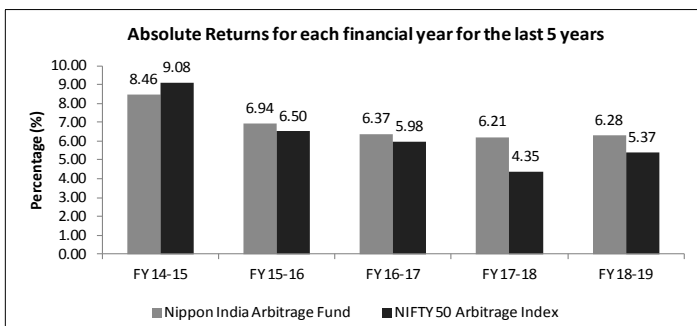
c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Managerial Persons as on 30/09/2019

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

Compounded Annualised Returns (%)				
Period	1 Year	3 Years	5 Years	Since Inception
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%
IT	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

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	141.46

Please refer note 2 on Page no 35.

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

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

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.;
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in schemes before the cut-off time;
- The funds are available for utilization before the cut-off time, by the respective switch-in schemes

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

- 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;
- 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;
- 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:

- All transactions received on the same day (as per Time stamp rule).
- 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.
- Aggregations shall be done on the basis of investor's PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.
- 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.
- Only transactions in the same scheme shall be clubbed. This will include transactions at plan / option level (Dividend, Growth, Direct).
- 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.

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

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)	Nippon India Index Fund - Nifty Plan and Nippon India Index Fund - Sensex Plan
	% of Net Assets	% of Net Assets
Investment Management and Advisory Fees	Up to 2.25%	Up to 1.00%
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 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 #		
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% Expense 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 or indirectly.

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

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

Mutual Funds/AMCs will annually set apart 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:

- On the first Rs. 500 crores of the daily net assets - 2.25%;
- On the next Rs. 250 crores of the daily net assets - 2.00%;

(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 sub-limits 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 for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors;

(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 sub-regulations (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:

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

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

- 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.
- 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.

○ **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

Number (ARN) Holder)

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:

- 1) 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:
 - a. 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
- 2) 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.
- 3) Creation of segregated portfolio is optional and is at the discretion of Reliance Nippon Life Asset Management Limited ("AMC")
- 4) AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.

Process for Creation of Segregated Portfolio

- 1) 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.
 - e) 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.
- 3) 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

- 1) 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.
- 2) All subscription & redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as under:
 - i. 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.
 - ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Disclosures

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

Monitoring by Trustees

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

TER for the Segregated Portfolio

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

For complete details, please refer Scheme Information document.

15) Employee Unique Identification Number (EUIDN) 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, Telangana - 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.

DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9 & 10)

Name & Broker Code / ARN	Sub Agent ARN Code	Sub Agent Code	*Employee Unique Identification Number	RIA Code**
Lotus-Pink ARN 25970	ARN-		E029243	

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

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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1. INVESTOR'S FOLIO NUMBER [Grid] [Please tick (✓) any one] I am a First time investor across Mutual Funds
 OR I am an existing investor in Mutual Funds

(If you have an existing folio number with KYC validated, please mention the number here, enter your name in section 4 & proceed to section 9 & 10 to provide FATCA / Additional KYC details. If these details are already provided please proceed to Section 11. Mode of holding will be as per existing folio number.)

2. UNITHOLDING OPTION - Demat Mode Physical Mode These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. XI. Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Securities Limited (CDSL)
DP ID No. Beneficiary Account No. [Grid]	Target ID No. [Grid]

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

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

4. FIRST APPLICANT DETAILS

NAME^ [Grid] PAN / PEKRN*** [Grid] CKYC Id*** [Grid]

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

Guardian's Relationship With Minor Father Mother Court Appointed Guardian **Date of Birth of 1st Applicant** [Grid] (Mandatory in case of Minor) **Proof of Date of Birth and Guardian's Relationship with Minor** Birth Certificate Passport Others [please specify]

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

Are you involved / providing any of the mentioned services : Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services
 Money Lending / Pawning None of the above

Note: In case First Applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form (Ref Ins No. XIV) **In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant prior to investing in Nippon India Mutual Fund. Refer instruction no.II. 5, 6 & X

5. SECOND APPLICANT DETAILS

NAME^ [Grid] PAN / PEKRN*** [Grid] CKYC Id*** [Grid] STATUS: Resident Individual NRI

6. THIRD APPLICANT DETAILS

NAME^ [Grid] PAN / PEKRN*** [Grid] CKYC Id*** [Grid] STATUS: Resident Individual NRI

7. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. VII & IX)

Correspondence Address** (P.O. Box is not sufficient) **Overseas Address** (Mandatory for NRI / FPI Applicants)

House / Flat No. Street Address City/ Town State Country Pin Code Tel. (Res.) Tel. (Off.) Mobile No. Email ID

Email ID provided pertains to Self Family Member (Note: If Email pertains to Family Member please select any one) Spouse Dependent Parents Dependent Children

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. I hereby authorize RNAM to send important information and regular updates to me on WhatsApp. (Refer instruction no. XVI for Terms and Conditions.) I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)

8. BANK ACCOUNT DETAILS MANDATORY for Redemption/Dividend/Refunds, if any (Refer Instruction No. III)

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

Name & Branch of Bank [Grid] Branch City PIN IFSC Code MICR Code [Grid]

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

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

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

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country #***	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type	Country #	Tax Payer Ref. ID No%	Identification Type
1			1			1		
2			2			2		
3			3			3		

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

Sole/First Applicant/Guardian		Second Applicant		Third Applicant	
Country of Birth***	Country of Nationality***	Country of Birth***	Country of Nationality***	Country of Birth***	Country of Nationality***

10. ADDITIONAL KYC DETAILS

OCCUPATION***	Professional	Agriculturist	Housewife	Retired	Government Service/PublicSector	Business	Forex Dealer	Student	Private Sector Service	Others
1 st Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 nd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 rd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

GROSS ANNUAL INCOME DETAILS***	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs-1 Crore	>1 Crore	NET-WORTH*** in ₹	Date
1st Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	(Net worth should not be older than 1 year)	DDMMYYYY
2nd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		DDMMYYYY
3rd Applicant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		DDMMYYYY
Guardian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		DDMMYYYY

PEP DETAILS***	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you a Politically Exposed Person (PEP)***	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
Are you related to a Politically Exposed Person (PEP)***	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>

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

Scheme

(Refer Instruction No. I-10) (For Product Labeling please refer last page of application form) (If you wish to invest in Direct Plan please mention Direct Plan against the scheme name)

[Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest] **Option** Growth^^ Dividend Payout Dividend Reinvestment Dividend Frequency _____

Mode of Payment Cheque DD Funds Transfer OTBM Facility (One Time Bank Mandate) RTGS / NEFT Cash⁵ (Refer Instruction No. XV)

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

(~ Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable. ⁵Investors are requested to collect the cash deposit slip from the DISC

Reason for Investment: House Children's education Children's Marriage Car Retirement Others _____

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

Nominee Name & Address	PAN of Nominee (Optional)	Date of Birth of Nominee	Nominee Relation With Investor	Guardian Name (in case Nominee is Minor)	Guardian Relation with Nominee	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
									1st Applicant
									2nd Applicant
									3rd Applicant

13. POWER OF ATTORNEY (POA) HOLDER DETAILS (Refer Instruction No. II. 1)

First Applicant POA Name	Second Applicant POA Name	Third Applicant POA Name	PAN^
Mr./Ms./M/s	Mr./Ms./M/s	Mr./Ms./M/s	

14. DECLARATION AND SIGNATURE

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

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

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

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

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

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

**SMS charges apply

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DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 12 & 13)

Name & Broker Code / ARN	Sub Agent ARN Code	Sub Agent Code	*Employee Unique Identification Number	RIA Code**
Lotus-Pink ARN-25970	ARN-		E029243	

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

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

REQUEST FOR Registration of SIP Registration of SIP Insure Registration of Micro SIP (Default option if not selected)

APPLICANT DETAILS		FOLIO NO.	
Name of Sole/1st holder Mr./Ms./M/s	PAN No / PEKRN.	MANDATORY	<input type="checkbox"/> KYC
Name of 2nd holder Mr./Ms.	PAN No / PEKRN.	MANDATORY	<input type="checkbox"/> KYC
Name of 3rd holder Mr./Ms.	PAN No / PEKRN.	MANDATORY	<input type="checkbox"/> KYC

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

UNITHOLDING OPTION - Demat Mode Physical Mode (Ref. Instruction No. 23) Demat Account details are compulsory if demat mode is opted. Not applicable if you have opted for SIP Insure.

National Securities Depository Limited (NSDL)		Central Depository Securities Limited (CDSL)	
DP ID No. Beneficiary Account No.	I N	Target ID No.	

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

NOMINATION - I wish to Nominate Yes No (Nomination is mandatory if you have opted for SIP Insure) (Refer Instruction No. 26 to 29) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature of applicants is mandatory if you do not wish to nominate.

Nominee Name & Address	PAN of Nominee (Optional)	Date of Birth of Nominee	Nominee Relation With Investor	Guardian Name (in case Nominee is Minor)	Guardian Relation with Nominee	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
									1st Applicant
									2nd Applicant
									3rd Applicant

SIP DETAILS Refer Instruction No. 13. Please refer respective SID/KIM for product labeling. Refer SIP Insure instructions in case you have opted for SIP Insure.

Scheme / Plan / Option	Frequency (Please any one) <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	Enrollment Period From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	SIP Date (Any date from 1 st to 28 th of a given month)	SIP Amount ₹ _____ (in figures)	Step-Up Facility (Optional) (Refer Instruction No. 25)		
					Amount ₹ _____ (Multiples of ₹ 100 only*)	Frequency <input type="checkbox"/> Half-yearly <input checked="" type="checkbox"/> Yearly (Default)	Count Increase SIP amount _____ time(s) (Default 1 time)

** In case of Nippon India Tax Saver Fund, Nippon India Retirement Fund - Income Generation Plan & Nippon India Retirement Fund - Wealth Creation Plan, the Step up minimum Amount should be ₹ 500 and in multiples of ₹ 500/-.
 * In case the SIP End Date is incorrect/not legible/not mentioned by the investor, then default end date shall be considered as December 2099. Note: STEP-UP facility is not applicable for SIP Insure registrations.

DECLARATION AND SIGNATURE

I/We would like to invest in Nippon India _____ subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services including but not limited to ATM/Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Reliance Nippon Life Asset Management Limited liability. I understand that the RNAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.
 I have read and hereby confirm Instruction no. XIII(A) and also hereby agree to abide by Instruction no. XIII(B). I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete. I understand that the insurance claim and the payment of the sum insured shall be made directly by Reliance Nippon Life Insurance Company Ltd (RNLIC) subject to the terms and conditions of insurance, read along with the Certificate of Insurance of the group term insurance policy, Scheme Information Document and Statement of Additional Information. In the event my nominee is minor at the time of claim, I authorise RNLIC to make the payment only on collection of lawful guardian details under the policy. Signed at _____ on this _____ day of _____ 20____.
 ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser. I hereby authorize the representatives of Reliance Nippon Life Asset Management Ltd and its Associates to contact me through any mode of communication. This will override registry on DND /DNDC, as the case may be.
 By signing this SIP enrolment form I/We understand that the amount will be debited from the Bank account mentioned in One Time Bank Mandate / Invest Easy - Individuals Mandate Form.

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

ONE TIME BANK MANDATE
(NACH / Direct Debit Mandate Form)
(Applicable for Lumpsum Additional Purchases as well as SIP Registration)

UMRN (For Office Use Only) APP No.

Create Sponsor Bank Code (For Office Use Only) Utility Code (For Office Use Only) Date:
 Modify I/We hereby authorize **Nippon India Mutual Fund** to debit (tick) SB CA CC SB-NRE SB-NRO Other
 Cancel Bank A/c no: (Destination Bank Account Number)

With Bank (Name of Destination Bank) IFSC MICR
 an amount of Rupees ₹

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

Reference 1	Folio No.	Email ID: _____
Reference 2	Appln No.	Mobile / Phone No: _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Or <input type="checkbox"/> Until Cancelled	1 _____ Signature of Account Holder	2 _____ Signature of Account Holder	3 _____ Signature of Account Holder
	1 _____ Name as in Bank Record	2 _____ Name as in Bank Record	3 _____ Name as in Bank Record

This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

ACKNOWLEDGMENT SLIP (Please retain this slip)
Application No.:

Request for: Registration of Sip Registration of Sip Insure Registration of Micro Sip
 Name of the Investor Mr./Ms./M/s: _____
 Scheme / Plan / Option: _____
 Payment Details: Amount ₹ _____ Instrument No/Cash Deposit Slip No. _____ Date: _____ Drawn on Bank _____
 Time Stamp & Date of receiving office _____

One Time Bank Mandate - SIP & SIP Insure Enrollment Form / 24th Oct 2019 / Ver 1.9

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.

1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. 25)

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

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

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

2. EXISTING UNIT HOLDER INFORMATION

 FOLIO NO.
3. APPLICANT DETAILS

Name of Sole/1st holder <small>r./Ms./M/s</small>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 2nd holder <small>Mr./Ms.</small>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC
Name of 3rd holder <small>Mr./Ms.</small>	PAN No / PEKRN.	<input type="text"/>	<input type="checkbox"/> KYC

4. SYSTEMATIC TRANSFER PLAN (STP) SCHEME DETAILS (Refer Instruction No.1, 5 & 26)

(If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme Name)

Name of 'Transferor' Scheme/Plan/Option	<input type="text"/>
Name of 'Transferee' Scheme/Plan/Option	<input type="text"/>

5. STP DETAILS (Refer Instruction No.6)

<input type="checkbox"/> Fixed Transfer STP (Refer Instruction No. 7, 8 & 10) STP Frequency (Please✓ any one)				<input type="checkbox"/> Capital Appreciation STP (Refer Inst No. 7 & 9) STP Frequency (Please✓ any one)			
<input type="checkbox"/> Daily (Minimum One Month)	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly(Default)	<input type="checkbox"/> Quarterly	OR	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
First execution date will be on or after 7 calendar days from the date of submission of the form (excluding date of submission)	1 st , 8 th , 15 th & 22 nd of every month	1 st & 15 th of every month	* of every month	* of the starting month of every Quarter		1 st of every Month	1 st of the starting month of every Quarter
				*Incase the Investor has not specified any date then the default date would be 10th			
Amount of Transfer per Instalment				<input type="text"/>			

Enrolment Period (Please✓ any one)
 REGULAR From: To:
 PERPETUAL (Default) From:
Only for Daily STP Enrolment Period From: To:
6. DECLARATION & SIGNATURE/S

I/We would like to opt for Systematic Transfer Plan subject to terms of the Scheme Information Document and subsequent amendments thereto. I/We have read the instructions of the Enrolment Form, Scheme Information Document of the Transferor and Transferee Scheme and Statement of Additional Information before filling up the Enrolment Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete.

 I confirm that I am resident of India.

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

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

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

 Place:

 Date:
SIGNATURE

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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 FOLIO NO. **STP Application** Fixed Transfer STP Capital Appreciation STP

Received from _____

Amount of Transfer per Instalment ` _____

From Scheme / Plan / Option _____

to Scheme / Plan / Option _____

Mode & Frequency of STP _____

Stamp of receiving branch

& Signature

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

1. 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.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Nippon India Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. 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 etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. 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.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the Folio/account opened on behalf of the minor.
8. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
9. If you have invested through a distributor kindly specify the name and ARN Code of the distributor 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.
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 / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
10. Investors are required to clearly indicate the plans/options in the application form of the scheme.

Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application 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.

11. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Nippon India Smart STEP, Trigger, Systematic 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 at our DISCs.
12. 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.
13. 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 an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
14. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/Judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
15. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
16. 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 Center & Nippon India Mutual Fund Application. Further, in order to transact through Call Centre and / or Transact through Mobile / SMS investor has to mandatorily fill and submit "One Time Bank Mandate Registration form". The form is available on NIMF website / DISC of NIMF.
17. If the name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.

II. APPLICANT'S INFORMATION:

1. 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 signatories 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.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. Date of Birth of the minor is mandatory while opening the account /folio.
4. In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
 - i. Birth certificate of the minor, or

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

PERMANENT ACCOUNT NUMBER (PAN)

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

6. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT (KYC)

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

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

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

- 1) 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
 - 2) In case of an existing investor of Nippon India Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.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 be a one-time submission of documentation.
 - 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Nippon India Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.
Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with anyone of the mutual funds. i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.
Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.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.nipponindiaf.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.
7. In case of NRI/FPI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
 8. 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:

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.

Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/ RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted i.e (i) Payment by parents/grandparents/related persons on behalf of the minor (other than the registered guardian) 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 or deductions of expense reimbursements (iii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iv) Custodian on behalf of an FPI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

3. 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 directly. 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 incorrect information, NIMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future For ECS/NEFT credit of dividend and redemption payout.
 4. NIMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption 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 redemption then by default the redemption proceeds will be credited into the default Bank account.
 5. In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/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 payments.e.f. March 1, 2014.
 - a) Cancelled original cheque of the Bank Account Details with first unit holder Name and bank account number printed on the face of the cheque; (or)
 - b) Self attested copy of bank statement with current entries not older than 3 months; (or)
 - c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
 - d) Bank Letter duly signed by branch manager/authorized personnel.
- IV. INVESTMENT & PAYMENT DETAILS:**
1. Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).
- 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.
 3. 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.
 4. 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 the OTM facility opted by the investor.
- V. TRANSACTION CHARGES**
- 1) 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 "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/ agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
 - For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
 - For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.
- In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.
- Transaction charges shall not be deducted if:
- (a) The amount per purchases/subscriptions is less than Rs. 10,000/-;
 - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as 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.
 - 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.
- VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:**
1. 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.
 2. Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
 3. 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. 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.
 6. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
 7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
 8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
 9. Nomination in respect of units stands rescinded, upon the transfer of units.
 10. On cancellation of nominations, the nomination shall stand rescinded and NIMF shall not be under any obligation to transfer the units in favour of the nominee
 11. Where a nomination in respect of any unit has been made, the units shall, on the death of the 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.
 12. 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.
 13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SAI.
 14. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio Form shall be taken as default unless Scheme specific nomination has been made.
 15. Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
 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.
 18. 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/account.
 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 supersede the existing nominee details in the folio.
- 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 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:
1. 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.
 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.
 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
 4. 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.
 5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.
- The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer 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. SEBI CIRCULAR OF JUNE 30, 2009 ON REMOVAL OF ENTRY LOAD**
- 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. 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
- IX. BENEFITS**
1. 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
 2. E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address and when you transact with Nippon India Mutual Fund .
 3. IFSC/MICR Code: With Nippon India E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
 4. As per the AMFI Best Practice Guidelines Circular No. 77/2018-19 dated March 20, 2019 it is suggested 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.
 6. Investor is also requested to provide the consent, if Email provide pertains to Self, Spouse, Dependent Children and Dependent Parents.
- X. MICRO INVESTMENT (INCLUDING LUMP SUM & MICRO SIP)**
1. In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form.
- This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- * In case of joint holders, first holder must not possess a PAN.
Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.
In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected.
Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.
2. 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, redemptions shall be allowed.
- XI. UNITS HELD IN THE DEMATERIALIZED FORM**
1. 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 dematerialized (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.
 2. The 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 application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by 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 depository 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.
 3. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
 4. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
 5. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.
 6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
 7. 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).
- XII. Employee Unique Identification Number (EUID) will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.**
- XIII. Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC Form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as name/s, Address & PAN/Passport together with self attested copy* 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 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.**
- XIV. a. Foreign Account Tax Compliance Act ("FATCA"):** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Nippon India Mutual Fund ("NIMF") and/or 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/documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).
- b. Details under FATCA/Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate Beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.**
- d. Declaration under FATCA**
- a) The information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
 - b) The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
 - c) I/We permit/authorise the Company to collect, store, communicate and process information

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

- XV. ACCEPTANCE OF CASH INVESTMENTS IN SCHEMES OF Nippon India Mutual Fund .**
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 financial 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 accepted only in the physical form at any of the Designated Investor Service Centres (DISC) of NIMF.
Cash Collection Facility: NIMF has made arrangement with Axis Bank Limited to accept cash (along with the duly filled 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. Collect the application form and Cash Deposit Slip (available in triplicate) from the Designated Investor Service Centre (DISC) of NIMF.
 2. Investor must 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).
 3. Branch executive shall time stamp the application form, NIMF copy of Cash deposit slip and a acknowledgement portion available in the application form. Acknowledgement portions shall be returned to the investor as a confirmation of receipt of application.
 4. Investor will have to visit the nearest branch of Axis Bank Limited and deposit cash by using the Cash Deposit Slip collected from DISC, on the same day or latest by next business day. Else the application shall be liable for rejection.
 5. Axis Bank Limited shall retain bank copy of the Cash Deposit slip and provide customer copy to the investor along with the acknowledgement of cash deposition.

- 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 deposit 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/-.
 - b. **Application is incomplete:** Unit allotment for transactions accepted as DISCs of NIMF is subject to verification at the time of final processing. Application shall be liable for rejection 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, Bank 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. WHATSAPP SERVICE :**
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 reporting 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 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 circumstances shall Nippon India Mutual Fund, or its agents, affiliated companies, officers, directors, 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 answer 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 message and information exchanged is subject to the risk of being read, interrupted, 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 anytime it deems fit. The customer agrees that he shall not have any claim against Nippon India 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 reason 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.

INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- (1) 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 regular intervals to another designated open ended scheme of NIMF.
- (2) Under Multiple STP 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.
- (3) 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.nipponindiaimf.com carefully before investing.
- (4) New Unit holders are required to fill up Common Application Form for investing in Transferor Scheme along with STP Enrolment Form. Existing Unit holders in Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form.
- (5) Please submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- (6) 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 rejected.
- (7) An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation Systematic Transfer Plan. In case none of the plans or options are mentioned in the application form or in case of an ambiguity the application for enrolment will be rejected. Further in case plans are 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 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, Monthly 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 unit holder. 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) 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.
- (10) 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 in case of Daily Option. Minimum of RS. 1000 and in multiples of RS. 100 thereof in case of Weekly / Fortnightly / Monthly option and RS. 3000 and in multiples of RS. 100 thereof in case of Quarterly 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, 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 than RS. 500 on any STP due date, the systematic transfer will not be processed for that due date.
- (11) Under multiple STP the investor has to ensure that he maintains sufficient balance in the transferor scheme else none of the transfers in to the transferee scheme will be processed.
- (12) Under multiple STP the amount of transferee scheme should match with the total sum of amount of all the transferee schemes.
- (13) Unit holders are required to mention date of execution in case of Monthly and Quarterly Option 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 application form, the default STP date shall be treated as 10th of every month/quarter as per the frequency defined by the investor.
- (14) In case execution date mentioned is a non - transaction or non - working day, the STP will be executed on next business / transaction / working day.
- (15) Unit holder 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. 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. However, 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 insufficient balance / unclear units for three consecutive months, will have the right to discontinue the future STPs at its own discretion.
- (16) 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. Subsequent 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.
- (17) Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
- (18) In case 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).
- (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.
- (20) 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 subsequent 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 perpetual STP.
- (21) The Enrolment form completed in all respects can be submitted at any of the Designated Investor 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.
- (22) 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. Exit Load as applicable in the respective Transferor and Transferee Scheme at the time of enrolment / registration will be applicable.
- (23) STP facility is available for all sub options of the mentioned Transferor Scheme
- (24) 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 Scheme. Units will be allotted under the same folio number.

- (25) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
- (26) Investors are required to clearly indicate the plans/options in the application form of the scheme.

Investor may note that following shall be applicable for default plan

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application 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.

- (27) **Communication for the investors:**

If the investor(s) has/have provided his/their email address in the application form or any subsequent 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 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 Investor 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 transaction 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 Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail 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 transaction charges paid to the distributor. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan systematic withdrawal 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 folio(s) not updated with PAN details. 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 /NIMF for each calendar month on or before 10th of the immediately succeeding 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 request is made to receive in physical.
- (28) 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 processed 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.
- (29) The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the opted Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document of the opted Transferee Schemes will not be applicable.
- (30) This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
- (31) 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.
- (32) Unit holders can discontinue STP facility by providing a written notice to the DISC at least 7 calendar 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.
- (33) STP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- (34) The application is subject to detailed scrutiny and verification. Applications which are not complete 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.
- (35) 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 SEBI (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.
- (36) Employee Unique Identification Number (EUID) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

Points to remember

Please ensure that:

1. Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
2. Bank Account Details are entered completely and correctly. Permanent Account Number (PAN) of all the applicants are mandatory. (Refer instruction no. II-6)
3. For KYC please Refer instruction no. II-7 & for PAN Exempt KYC Refer instruction no. X
4. Appropriate Scheme Name, Plan & Option is mentioned clearly.
5. The Cheque / DD is drawn in favour of "Nippon India "(chosen scheme) dated and duly signed.
6. Application Number is mentioned on the reverse of the Cheque / DD.
7. Documents as listed alongside are submitted along with the Application (as applicable to your specific case).
8. Your email or mobile number is updated.
9. Your IFSC code / MICR code is updated in order to get electronic payouts in to your bank account.

Documents	Companies	Trusts	Societies	Partnership Firm	Flls	Investments through Constituted Attorney
1. Resolution/Autorisation to invest		✓	✓	✓	✓	
2. List of Authorised Signatarise with Specimen Signature(s)	✓	✓	✓	✓	✓	✓
3. Memoreandum & Articles of Association	✓					
4. Trust Deed		✓				
5. Bye-Laws			✓			
6. Partnership Deep				✓		
7. Overseas Auditor's Certificate					✓	
8. Notarised Power of Attorney						✓
9. Proof of PAN	✓	✓	✓	✓	✓	✓
10. KYC Complaint	✓	✓	✓	✓	✓	✓

- (I) Eligibility
- All individual investors enrolling for investments via SIP and opting for Nippon India SIP Insure'
 - 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.
 - 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)
 - SIP Insure Enrollment / One Time Bank Mandate (OTBM)
 - Authorization Mandate (forms part of Application Form)

5. 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
- Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment. Cover ceasing age is restricted to 55 years.
- Charges of Insurance Cover: The insurance cover comes at no extra cost to the investors who are registered/willing to invest through Nippon India SIP Insure in designated schemes that offer this facility.
- (III) Commencement of Insurance Cover
- The Insurance cover shall commence from the commencement of SIP installments. There will be no waiting period.

- (IV) Amount of Life Insurance Cover Available
- 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 period 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 yearly 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; 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 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 # Monthly SIP Installment or max sum assured limit i.e 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 old SIP insure registration (A) Rs.(Max Cover - 10 lakhs)	Sum Assured for new SIP insure registration (B) Rs.(Max Cover - 21 lakhs)	Sum Assured for new SIP insure registration (B) Rs.(Max Cover - 50 lakhs)	C = (A+B+C) Rs.	Sum Assured Eligibility Lower of C or Rs.50 lakhs
10	4	25	39	39
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

- (V) Designated Schemes in which Nippon India SIP Insure will be offered;
- 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)

- (VI) SIP Amount
- Monthly - Rs. 500 per month & in multiples of Re 1 thereafter
- Quarterly - Rs. 1500 per quarter & 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
- Quarterly option - Rs. 1500 per quarter & in multiples of Rs 500 thereafter
- Yearly option - Rs 6000 per year & in multiple of Rs 500 thereafter}
- There is no upper limit.

- (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 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 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.
 - 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.

- (VIII) Load structure
- 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 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 various factors including the service rendered by the distributor
 - Exit load structure as prevailing at the time of investment /registration of SIP in the respective eligible 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 from 1st 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 facility.
 - Please read Instructions cum Terms and Conditions of OTBM + SIP Enrolment Form.

- (X) Frequency of SIP: Monthly, Quarterly or Yearly basis
- (XI) 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.

- (XII) **Cessation of Insurance Cover**
- The 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 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
 - In case of default in payment of three consecutive monthly /quarterly /yearly SIP installments or five separate occasions in Monthly / Quarterly/ Yearly SIP installments of such defaults during the tenure of the SIP duration chosen or till attaining 55 years of age, whichever is earlier.
- ^Switch out/ Auto transfer between Nippon India Retirement Fund - Wealth Creation Scheme to Nippon India Retirement Fund - Income Generation Scheme or vice versa will not be considered for Cessation of 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 person) on account of suicide within 12 months from the date of joining.

- (XIV) 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 (IRDAI Reg. 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 Limited. 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.
- 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.

