Nippon India Mutual Fund
Wealth sets you free

FLEX SIP ENROLLMENT DETAILS FORM

MFD /RIA INFORMATION (Refer Instruction No. 29 & 30)

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/ Internal 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

APPLICANT DETAILS

FOLIO NO.

Name of Sole/1st holder Mr./Ms./M/s	PAN No / PEKRN. MANDATORY	☐ KYC
Name of 2nd holder Mr./Ms.	PAN No / PEKRN. MANDATORY	☐ KYC
Name of 3rd holder Mr./Ms.	PAN No / PEKRN. MANDATORY	☐ KYC

INITIAL INVESTMENT DETAILS

Cheque/ DD No. _____ **Cheque / DD Date** _____ **DD Charge ₹** _____

Net Amount ₹ _____ Bank Name: _____ Branch: _____ City: _____

FLEX SIP DETAILS

Scheme / Plan / Option	Frequency	Flex SIP Period	Flex SIP Date	Installment Amount
Nippon India **Plan:** ☐ Direct ☐ Regular **Option:** Growth	☐ Monthly (Default) ☐ Quarterly ☐ Yearly	From (MMYYYY) To$ (MMYYYY) OR ☐ Default Date (31/12/2050)	DD (Any date from 1st to 28th of a given month)##	₹ _____ (in figures)

$ Investor has to mandatorily mention "END DATE". "END DATE" is mandatory and should be less than or equal to 30 years from the application date.

DECLARATION AND SIGNATURE

I/We would like to invest in above mentioned scheme 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. 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 Nippon Life India Asset Management Limited (NAM India) liability. I understand that the NAM India may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree NAM India 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 understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 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 Nippon Life India Asset Management Limited 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 Flex 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

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 + Flex SIP Enrollment Form / 21st Nov 2023 / Ver 2.4

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ONE TIME BANK MANDATE

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

UMRN (For Office Use Only) Date: DD MM YYYY

Sponsor Bank Code (For Office Use Only) ✓ Create x Modify x Cancel

Utility Code (For Office Use Only) I/We hereby authorize **Nippon India Mutual Fund**

to debit (tick✓) SB / CA / CC / SB-NRE / SB-NRO / Other Bank a/c number (Destination Bank Account Number)

With Bank (Name of Destination Bank) IFSC / MICR

an amount of Rupees (Amount in word) ₹ (Amount in figure)

DEBIT TYPE x ~~Fixed Amount~~ ✓ Maximum Amount **FREQUENCY:** x ~~Monthly~~ x ~~Quarterly~~ x ~~Half Yearly~~ x ~~Yearly~~ ✓ as & when presented

Reference 1 (Folio No.) Reference 2

1. 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. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. 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.

From : DD MM YYYY

To:*** 31 12 2050

Phone No:

Signature of Account Holder | Signature of Account Holder | Signature of Account Holder

1 Name as in Bank Record 2 Name as in Bank Record 3 Name as in Bank Record

***As per NPCI Circular dated 18th Aug'2023, mandate can be for maximum duration of 30 years from the date of application.**

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ACKNOWLEDGMENT SLIP (Please retain this slip)
(To be filled in by the Unit holder)

Request for: ☐ Registration of Sip ☐ Registration of Micro Sip

App No.:

Name of the Investor Mr/Ms/M/s : _____

Scheme /Plan/ Option: _____

Payment Details: Amount ₹ _____ Instrument No. _____ Date : _____ Drawn on Bank _____

Time Stamp & Date of receiving office

INSTRUCTIONS cum TERMS AND CONDITIONS FOR FLEX SIP

1. The "Flex SIP" is a facility wherein Unit holder(s) invest the amount in the scheme by submitting the One Time Bank Mandate (As applicable). This facility allows investors to take advantage of movements in the market by investing higher amount when the markets are low.
2. Flex SIP is available only in "Growth" option. In case of valid enrolment forms received, indicating choice of option other than the growth option in the designated Scheme, it will be deemed as the growth option in the designated Scheme and processed accordingly.
3. A single Flex SIP Enrolment Form can be filled for invest into one Scheme/Plan/Option only.
4. Flex SIP facility is offered for SIP with Monthly, Quarterly and Yearly intervals. Unit holder is free to choose the frequency of such transactions.

   a) SIP Minimum Amount:

   Monthly - Rs. 1000 per month & in multiples of Re 1 thereafter

   Quarterly - Rs. 3000 per quarter & in multiples of Re 1 thereafter

   Yearly - Rs. 6000 per year & in multiples of Re 1 thereafter

   b) SIP Minimum installment:

   Monthly - 12 installments; Quarterly - 12 installments ; Yearly - 3 installments
5. Under the Flex SIP - Monthly Interval unit holders will be eligible to invest {fixed amount to be invested per installment or the amount as determined by the following formula:
   - Fixed installment amount or
   - The amount determined by the formula: {Fixed amount to be transferred per installment * Number of Installments(Installments already paid along with the current installment payable)} – market value of the investments through FLEX SIP in the Designated Scheme on the date of Installment Calculation whichever is higher} between 1st to 28th of each month.
   - Whichever is higher! However, debit amount cannot more than two times of installment amount
6. Under the Flex SIP - Quarterly Interval unit holders will be eligible to invest {fixed amount to be invested per installment or the amount as determined by the following formula:
   - Fixed installment amount or
   - The amount determined by the formula: {Fixed amount to be transferred per installment * Number of Installments(Installments already paid along with the current installment payable)} – market value of the investments through FLEX SIP in the Designated Scheme on the date of Installment Calculation whichever is higher} between 1st to 28th for first month of each rolling quarter
   - Whichever is higher! However, debit amount cannot more than two times of installment amount
7. Under the Flex SIP - Yearly Interval unit holders will be eligible to invest {fixed amount to be invested per installment or the amount as determined by the following formula:
   - Fixed installment amount or
   - The amount determined by the formula: {Fixed amount to be transferred per installment * Number of Installments (Installments already paid along with the current installment payable)} – market value of the investments through FLEX SIP in the Designated Scheme on the date of Installment Calculation whichever is higher} between 1st to 28th for first month of each year or as per investors' request
   - Whichever is higher! However, debit amount cannot more than two times of installment amount
8. Installment Calculation day: The installment value of Flex SIP determined on the basis of NAV on 5th day (T-5) before the installment date. If T-5th falls on a Non-Business day or falls during a book closure period, then valuation will be done based on last NAV. For Ex: investor opted FSIP cycle as 15th. NAV as per process is considers as of 9th (T-5). If 9th is falling on non business, we consider previous latest NAV i.e., if 9th is a Sunday, we consider Friday's NAV as latest NAV.

The minimum number of installments and amount under FLEX SIP

Install-ment No.	NAV Applicable Date	SIP Due Date	NAV per Unit	Market Value	Amount Invested (Debit amount)	Cumulative Amount Invested (Rs.)	Units Bought	Cumulative Units
1	NA	01/01/2019	10	0	3,000	3000	300	300
2	25/01/2019	01/02/2019	12	3,600.00	3,000	6000	250	550
3	22/02/2019	01/03/2019	11	6,050.00	3,000	9000	272.73	822.73
4	27/03/2019	01/04/2019	9	7,404.55	4,595	13595.45	510.61	1333.33
5	26/04/2019	01/05/2019	7	9,333.33	5,667	19262.12	809.52	2142.86
6	27/05/2019	01/06/2019	8	17,142.86	3,000	22262.12	375	2517.86
7	24/06/2019	01/07/2019	10	25,178.57	3,000	25262.12	300	2817.86
8	26/07/2019	01/08/2019	12	33,814.29	3,000	28262.12	250	3067.86
9	27/08/2019	01/09/2019	13	39,882.14	3,000	31262.12	230.77	3298.63
10	26/09/2019	01/10/2019	14	46,180.77	3,000	34262.12	214.29	3512.91
11	25/10/2019	01/11/2019	15	52,693.68	1,738	36000	115.86	3628.77
12	NA	01/12/2019	13	47,174.02	SIP Cease as target amount achieved	0	0	0

9. The first Flex SIP installment will be processed for the fixed installment amount specified by the unit holder at the time of enrolment. From the second Flex SIP installment onwards, the investment amount shall be computed as per formula.
10. The total Flex SIP installment amount invested in the designated Scheme shall not exceed the total enrollment amount specified by the unit holder at the time of enrollment i.e. amount per installment X number of installments.
11. If the NAV falls continuously throughout the SIP period, no. of installments would be less than those mentioned on application form.
12. The redemption/ switch-out of units allotted in the designated Scheme shall be processed on First in First out (FIFO) basis. If there are redemption or switch transactions processed from units created under Flex SIP during the tenure of Flex SIP, the Flex SIP will be rejected and future SIP's will be suspended.
13. For SIP in case the transaction is rejected with reason "Insufficient funds" or any other valid rejection reason, the Flex SIP will be stopped immediately.
14. For all Flex SIP received with initial investment, the calculations are made based excluding initial cheque investment
15. Once the Flex SIP has been stopped the unit holder needs to provide a new request to start Flex SIP. In case the unit holder wants to suo moto discontinue the Flex SIP, the normal SIP cancellation process shall be applicable.
16. Flex SIP is not allowed for Investment into Nippon India ELSS Tax Saver Fund, Retirement fund – Wealth Creation/Income generation
17. Facilities likes Step Up, Pause, Mid-way Step up, Portfolio SIP and Modify SIP are not allowed for Flex SIP.
18. To register Flex SIP OTM cap amount should be twice or more of the SIP base amount.
19. In case of applicability of transaction charges, SIP amount will be calculated against as on date allotted units.
20. Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / HDFC Bank / ICICI Bank / AXIS Bank / State Bank of India / Union Bank Of India / Allahabad Bank / Punjab National Bank / Central Bank of India / Bank of Maharashtra. The above list is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list NAM India at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period..
21. Nippon India Mutual Fund (NIMF) / NAM India, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold NIMF / NAM India, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / Auto Debit / local holidays.
22. Investors are required to submit One Time Bank Mandate Form and Flex SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit Clearing. In case One time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed with in 12 calendar days.
23. An investor can opt for Monthly, Quarterly or Yearly frequency for Flex SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 21 working days or 12 calendar days as applicable (Refer point 22). If an investor does not mention Flex SIP end date appropriately the tenure of SIP shall be considered same as OTBM end date.
24. The investor can choose the SIP Dates from 1st to 28th of any given month for Flex SIP registered through One Time Bank Mandate. For SIP registered through Auto Debit, SIP Debit date shall continue to be 2nd,10th, 18th and 28th of any given month. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Nippon India Mutual Fund before investing.

*I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Nippon India Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. I hereby authorize the representatives of Nippon Life India Asset Management Limited and its Associates to contact me through any mode of communication.This will override registry on DND / DNDC , as the case may be.

Authorisation to Bank: 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.**

25. For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.

26. In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide Change of bank details for One Time Bank Mandate. The existing SIP registration will not get cancelled. The investor has to submit the Change of bank details for One Time Bank Mandate atleast 21 business days prior to the next SIP Debit date.

27. In case the Investor wishes to cancel the One Time Bank Mandate / SIP , Investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form , at least 10 business days prior to next SIP due date. .

28. The Broker Code given in this mandate will be applicable for all the transactions done through Invest Easy mode. In case there is a change of Broker Code then the investor are requested to cancel the existing mandate and register a fresh mandate with us.

29. For Direct Investment Please Mention "Direct in the Column "Name & Broke Code/ARN.

30. 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

Sr.	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4	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/ Unempanelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

31. Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of NAM India or KFin Technologies Limited (Formerly KFin Technologies Private Limited).

32. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.

33. NAM India reserves the right to reject any application without assigning any reason thereof. NAM India in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.

34. No entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.

35. Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor any one of the Investor(s) can transact through SMS, provided that such instruction is received vide an SMS from the mobile number registered with NAM India with respect to the concerned folio.

36. **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), 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. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgment copy. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres / Distributors or visit our website https://mf.nipponindiaim.com for further details.

37. **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of NIMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIP/STP, 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.

(i) 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.

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

38. Communication for the investors: In accordance with Clause 14.4 of SEBI Master Circular dated May 19, 2023 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the NAM India/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, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, 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 update 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 NAM India/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, NAM India / NIMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

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

40. Nomination

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. Maximum three nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
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. 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.
6. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
7. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
8. Nomination in respect of units stands rescinded, upon the transfer of units.
9. 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.
10. 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 unitholder of the scheme.
11. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, nonexpression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
12. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
13. 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.
14. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio.