

navi
MUTUAL FUND

*1/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an “execution-only” transaction without any interaction or advice by the employee/relationship manager/ sales person of the above distributor or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

In case the Additional Purchase amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs.100/- will be deducted from the purchase amount and paid to the Distributor. Units will be issued against the balance amount invested. " Important please strike off the section(s) that is (are) not used to avoid any unauthorized use."

By sharing the Aadhaar number I provide my consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/ our folios.

Redemption Request	
Scheme:	
Plan:	Option:
(Rs.)	or Units All Units ☐
Redemption pay out Bank A/C (Applicable for multiple A/Cs)	
Bank A/C No:	Bank Name:
Switch Request (INTER AND INTRA SCHEME) - SUBJECT TO LOCK - IN PERIOD IF ANY	
No. of Units	
All Clear Units ☐	
Amount (in Rs) (in Words)	
From Scheme	
Plan	Option
To Scheme	
Plan	Option
Change of Bank Details	
Bank Name	
Branch Name	
City	PIN
Account No.	IFSC Code
Account Type :	
☐ SB	☐ CA ☐ NRE/ NRO ☐ FCNR

☐ Unitholding Option	☐ Demat Mode	☐ Physical Mode
DEMAT ACCOUNTS DETAILS – (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. Demat Account details are compulsory if demat mode is opted above.		
National Securities Depository Limited		
Depository participant Name		
DP ID No.	N	
Beneficiary Account No.		
Central Depository Securities Limited		
Depository participant Name		
Target ID No.		
Enclosures (Please tick any one box) :		
☐ Client Master List (CML)		
☐ Transaction cum Holding Statement		
☐ Cancelled Delivery Instruction Slip (DIS)		

I/We have read and understood the contents of Scheme Information Document (s) / KIM and Addendum (s) thereto of the respective scheme (s) and agree to abide by the terms, conditions, rules and regulations of the scheme (s) as applicable from time to time. I/We Also hereby apply to the Trustee of Navi Mutual Fund for allotment of Units of the Scheme(s) of Navi Mutual Fund, as indicated and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have understood the details of the Scheme(s) and I/we have not received nor 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/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/we have not been offered / communicated any indicative portfolio and/or any indicative yield by Navi Mutual Fund / Navi AMC Limited / its distributor for this investment. IN CASE OF JOINT-HOLDING, ALL UNIT HOLDERS MUST SIGN AND ALTERATIONS, IF ANY, SHOULD BE COUNTERSIGNED. I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulation made thereunder, for (i) collecting, storing and usage (ii) validating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios.

Signature First Holder	Signature Second Holder	Signature Third Holder
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INSTRUCTIONS



1. PLEASE READ THE SCHEME INFORMATION DOCUMENT (SID) AND STATEMENT OF ADDITIONAL INFORMATION (SAI) CAREFULLY BEFORE INVESTING / SWITCHING TO OTHER SCHEMES FOR RISK FACTORS & TERMS APPLICABLE TO SCHEMES / PLANS.

- For additional purchase, the cheque / Demand Draft should be drawn in favour of the name of the scheme and crossed A/c Payee and payable locally at the place of the ISC, where the application is being submitted. If the Scheme name on the application form and on the cheque is different, then the units will be allotted as per the Scheme name mentioned in the application form.
- Redemption/switches will be processed only if Folio No., Scheme Name including Plan & Option, Amount/Units are clearly mentioned. The fund offers a facility to register multiple bank accounts and designate one of the bank as "Default Bank Account". Navi Mutual fund will not be liable for any loss to the unitholder(s) due to credit of redemption proceeds into any of the bank accounts registered with us for the aforesaid folio. Redemption will include Exit Load if any applicable to the scheme as per SID
- In case of multiple holders, the dividend (where applicable) & redemption amount, will be paid to the first unit holder.
- If the Name given in the application does not match the name as appearing on the PAN Card / Aadhaar card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.

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 by subscription then unit holder should attach necessary supporting documents as required 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 like i.e (i) Payment by parents/ grandparents/ (ii) Payment by an employer on behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) Custodian on behalf of an FII 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.
- Direct Credit of Redemption / Dividend Proceeds / Refund if any -PMF 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 PMF 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, PMF 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.
- PMF 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. 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.

6. 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. For Further details investors are requested to refer SAI.

7. 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:

- All investors who have opened accounts with the Intermediaries on or after 1 January 2012 have been complying with the revised KYC norms with one of the KYC Registration Agencies (KRA). MF investors who had already complied with the KYC-KRA requirements post 1 January 2012, need not undergo any changes.
- MF investors who had complied with KYC requirements with CVL, prior to 1 January 2012, and wanting to make fresh investments / SIPs with a different MF, will have to

- MF investors who had complied with KYC requirements with CVL, prior to 1 January 2012, and wanting to make additional investment in the same MF (where they hold investments), with no further requirement for KRA compliance.

The above will be applicable for both Individuals and Non-individuals.

Update 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. 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 PMF's website i.e. www.essfinance.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.

8. FOR DIRECT INVESTMENT PLEASE MENTION "DIRECT IN THE COLUMN "NAME & BROKER CODE/ARN"

- Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.

10. TRANSACTION CHARGES

In accordance with SEBI circular No. CIR/IMD/DF/13/2011 dated August 22, 2011

Navi Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid AMFI Registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs. 150/- (for a first time investor across mutual funds) or Rs. 100/- (for existing investor across mutual funds) per purchase/subscription of Rs. 10,000/- and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested. Transaction Charges in case of investments through SIP are deductible only of the total commitment of investment (i.e.) amount per SIP installment multiplied by No. of installments amounts to Rs. 10,000/- or more, in such cases Transaction Charges shall be deducted in 3-4 installments. Transaction Charges shall not be deducted a) where the distributor of the investor has not opted to receive any Transaction Charges, b) for purchases/subscription /total commitment amount in case of SIP of an amount less than Rs. 10,000/-, c) for transactions other than purchases/subscriptions relating to new inflows i.e. through Switches/Systematic Transfers/Dividend Transfers/Dividend Reinvestment etc. and d) For purchases/subscriptions made directly with the Fund (i.e. not through any Distributor) e) for purchases/subscriptions routed through Stock Exchange(s). First/Sole Applicant/Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose. AMC/Mutual Fund will endeavour to identify the investor as first time or existing based on Permanent Account No. (PAN) at the First/Sole Applicant/Guardian level. If the PAN details are available then First/Sole applicant/Guardian will be treated as existing investor else first time. However if an investor has not ticked any option, he will be considered as an existing investor.

11. UNITS HELD IN THE DEMATERIALIZED FORM

With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of PMF 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. For Further details investors are requested to refer SAI.

- As per of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, a unique identity number of the employee / relationship manager/ sales person of the distributors interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor is required to be mentioned in the application form.

13. EUIN No.

Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents/distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

Employee Unique Identification Number (EUIN) - SEBI has made it compulsory for every employee / relationship manager/ sales person of the distributor of mutual fund product to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

Overseas Distributors : Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

Direct Investments : Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed



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Communication in connection with this application should be addressed to the Registrar, & Computer Age Management Services Limited (CAMS) - # 158, Rayala Towers Tower 1, Ground Floor, Anna Salai, Chennai, Tamil Nadu 600002 Website- www.camsonline.com