

KEY INFORMATION MEMORANDUM

NAVI US TOTAL STOCK MARKET FUND OF FUND

An open ended fund of fund investing in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX)

Offer for face value of Rs. 10/- per unit during the New Fund Offer Period and at Continuous offer for units at NAV based prices

New Fund Offer Opens on: 4th February, 2022

New Fund Offer Closes on: 18th February, 2022

Scheme re-opens on / or before: Within 5 business days from the date of allotment.

Name of Mutual Fund	Name of Asset Management Company
Navi Mutual Fund (Formerly known as Essel Mutual Fund)	Navi AMC Limited (Formerly known as Essel Finance AMC Limited)

NAVI US TOTAL STOCK MARKET FUND OF FUND

An open ended fund of fund investing in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX)

This product is suitable for investors who are seeking*

- Capital appreciation over the long term.
- Ideal for equity investors who want exposure to Vanguard Total Stock Market ETF (VTI) or the Schwab Total Stock Market Index Fund (SWTSX).



Investors understand that their principal will be at Very High Risk

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.)

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 Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service**

Centre's or distributors or from the website www.navimutualfund.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 adequacy of this KIM.

This KIM is dated 24th January, 2022.

Investment Objective	The investment objective of the scheme is to provide long-term capital appreciation by investing in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund(SWTSX). However, there is no assurance that the investment objective of the Scheme will be realized.			
Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of Net Assets)		
		Minimum	Maximum	Risk Profile (Low/ Medium/ High)
	Units of units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX)	95 %	100%	High
	Debt schemes, Debt & Money Market Instruments, including Tri Party Repo [^] , G-Secs and Cash	0%	5 %	Low to Medium
<p>[^]or similar instruments as may be permitted by RBI/SEBI Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills.</p> <p>The Scheme shall invest in Units/Securities issued by overseas Mutual Funds or Unit Trusts registered with overseas regulator as may be permissible and described in SEBI Circular Reference No. SEBI/IMD/CIR NO. 7/104753/07 dated September 26, 2007 and SEBI Circular – SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 as may be amended from time to time, within the overall applicable limits.</p> <p>The Scheme can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US \$300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.</p> <p>During the NFO, the intended amount for investment in overseas ETFs is US \$60 Million and the intended amount for investment in overseas Index Funds is US \$100</p>				

Million. The said limits shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, shall not be available to the Mutual Fund for investment in Overseas Index Fund / Overseas ETFs and shall be available towards the unutilized industry wide limits. Further investments after the period of six months from the date of closure of NFO will follow the norms for ongoing schemes. As and when the investment limits are breached, the subscriptions into the Scheme shall be suspended till further notice by the AMC. The Scheme may invest upto 5% in units of mutual fund schemes which invest predominantly in the money market securities and / or Debt Schemes of Navi Mutual Fund.

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The scheme shall participate in the corporate bond repo transactions and in accordance with extant SEBI / RBI guidelines and any subsequent amendments thereto specified by SEBI and / or RBI from time to time. The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 5% of the net assets of the concerned scheme.

The cumulative gross exposure through units of Vanguard Total Stock Market ETF (VTI), or the Schwab Total Stock Market Index Fund (SWTSX), Debt schemes , debt, fixed income derivatives positions , repo transactions in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme. Investment & Disclosure in the derivatives will be in line with SEBI Circular no SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021.

The Scheme will not invest in securitized debt.

The scheme will not participate in securities lending and borrowing.

The scheme will not invest in equity derivatives.

The Scheme will not invest in Credit Default Swaps.

The Scheme will not invest in Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs)

The Scheme will not invest in Structured obligation and Credit enhancement.

The Scheme will not invest in debt instruments with special features as stated in the SEBI circular dated March 10,2021

The Scheme retains the flexibility to invest across all Indian Debt and Money Market Instruments. The scheme may invest in India listed debt or money market securities, in accordance with SEBI Circular no. SEBI / HO / IMD / DF2 / CIR / P / 2019 / 104 dated October 01, 2019 and other guidelines/circulars as may be amended from time to time.

The Scheme may also invest in units of debt and liquid mutual fund schemes. As per

	<p>investment restrictions specified in the Seventh schedule of SEBI (Mutual Fund) Regulations, 1996, the Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.</p> <p>Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, August 16, 2019 and September 20, 2019 as may be amended from time to time.</p> <p>Changes in Investment Pattern:</p> <p>Subject to the SEBI regulations, the asset allocation pattern indicated above may change from time to time, keeping in view the market conditions, market opportunities, applicable regulations and political and macroeconomic factors. Such changes in the investment pattern will be for short term and defensive considerations only and the intention being at all times to seek to protect the interests of the Unit holders.</p> <p>In case of any deviation, the asset allocation would be restored in line with the above mentioned asset allocation pattern within 30 days from the date of deviation. In case the same is not aligned to the above asset allocation pattern within 30 days, justification shall be provided to the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the scheme.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.</p>
<p>Investment Strategy</p>	<p>The Scheme follows a passive investment strategy and will predominantly invest in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX). The AMC/ Underlying Scheme does not make any judgments about the investment merit of Vanguard Total Stock Market ETF or the Schwab Total Stock Market Index Fund (SWTSX) nor will it attempt to apply any economic, financial or market analysis. The Scheme shall invest in Vanguard Total Stock Market ETF or in the Schwab Total Stock Market Index Fund(SWTSX) except to meet its liquidity requirements. The scheme would also invest in units of Liquid/ debt schemes, debt and money market instruments as stated in the asset allocation table.</p> <p>However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund</p> <p>A small portion of the net assets will be held as cash or will be invested in debt and</p>


	<p>money market instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>Investments in the equity shares of the Companies constituting the Index involve a degree of risk, both company specific and market risks and thus investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.</p> <p>Investments in the equity shares of the Companies constituting the Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro economic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.</p> <p>The scheme also carries risks associated with investing in debt and money market securities, derivatives. Investments in debt and money market instruments are subject to interest rate risk, re-investment risk, basis risk, credit risk, spread risk, prepayment risk, Segregated Portfolio etc, risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances, legal and Regulatory Risk, taxation risk.</p> <p>Please refer Scheme Information Document for details.</p>

Plans/Options	<p>The Scheme has the following Plans:</p> <p>a) Regular Plan b) Direct Plan</p> <p>Each of the Plans as above offers Growth Option.</p> <p>Investors should indicate the Plan/Option for which the subscription is made by indicating the choice in the appropriate box provided for the purpose in the application form.</p> <p>The following criteria will be considered for uniform disclosure on treatment of applications under Direct/Regular plans:</p> <table border="1" data-bbox="451 657 1497 1060"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>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.</p> <p><u>The Plans and Options stated above will have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options</u></p>	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	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Applicable NAV	<p>For Purchases including switch-ins:</p> <ul style="list-style-type: none"> • In respect of valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. • In respect of valid applications, with outstation cheques / demand drafts not payable at par at the Official Point(s) of Acceptance where the application is received, closing NAV of the day on which the cheque / demand draft is credited to 																																				

	<p>the Bank account of scheme shall be applicable.</p> <p>Redemptions including Switch - outs:</p> <ul style="list-style-type: none"> In respect of valid applications received up to 3.00 p.m. – same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 p.m. – the closing NAV of the next Business Day shall be applicable. With respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions. 		
Minimum Application Amount / Number of Units	Purchase	Additional Purchase (Subsequent purchase)	Repurchase
	Rs.500/- and in multiples of Re.1/- thereafter	Rs. 100 and in multiples of Re 1/- thereafter	Rs.500/- or 100 units or account balance whichever is lower in respect of each option.
Systematic Investment Plan	Frequency	Fortnightly Option (Rs. 500/- and in multiples of Rs. 100/- thereafter), Monthly Option (Rs. 500 /- and in multiples of Rs. 100/- thereafter), Quarterly Option (Rs. 1,000 /- and in multiples of Rs. 100/- thereafter) and Half yearly Option (Rs. 2000/- in multiples of Rs. 100/- thereafter.)	
	Minimum Installments	Fortnightly SIP 24 installments (including 1 st cheque), Monthly SIP 12 Installments (including 1st cheque), Quarterly SIP 4 Installments (including 1st cheque), Half yearly SIP -2 installments (including 1st cheque).	
	Default Option	Default Frequency - Monthly Option, Default Date – 7 th of each month/quarter/half year.	
	SIP Dates	Fortnightly	Every alternate Wednesday
		Monthly	Any Day of the month except 29 th , 30 th , 31 st
	Quarterly	Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29 th , 30 th , 31 st	
	Half Yearly	Any Day of the month except for each Half Yearly (i.e. September, March) except 29 th , 30 th , 31 st	
	Notice of discontinuance/termination should be received at AMC Customer Service Cell or to the Registrar (official point of acceptance) at least 30 days prior to the due date of the next debit. If the Fund fails to get the proceeds from three Installments out of a continuous series of Installments submitted at the time of initiating a SIP (subject to a minimum under SIP i.e. 12 months), the SIP is deemed as discontinued. Units will be allotted at the Applicable NAV of the respective dates on which the investments are sought to be made. In case the date falls on a Holiday or falls during a Book Closure period, the immediate next Business Day will be considered for this purpose.		
Systematic	Frequency	Daily Option (all business days), Weekly Option (every	

Transfer Plan		Wednesday), Fortnightly Option (every alternative Wednesday) and Monthly Option (on specified dates i.e. 1 st , 7 th , 10 th , 15 th , 20 th , 25 th of every month or all 5 dates.).									
	Minimum Amount	Minimum of 12 transfers of Rs. 500/- , Rs. 50/- for daily frequency									
	Default Option	Default Frequency - Monthly, Default Date – 7 th of each month.									
Systematic Withdrawal Plan	<p>Unit holders have the benefit of availing the choice of Systematic Withdrawal Plan. The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unit holder. The Unit holder may avail of this Option by writing to any of the Investor Service Centers, after the close of the New Fund Offer Period.</p> <p>Unit holders may change the amount of withdrawals or the period of withdrawals by giving a 15 days written notice. The SWP may be terminated on a written notice by a Unit holder and it will terminate automatically if all the Units are liquidated or withdrawn from the account or the holdings fall below Rs.1000 under the monthly option or Rs 3,000 under the quarterly option (subject to the Unit holder failing to invest sufficient funds to bring the value of their holdings to the minimum amount of Rs. 5000 after the completion of SWP, within 30 days after the balance shall have fallen below the minimum holdings) or upon the Mutual Fund's receipt of notification of death or incapacity of the first Unit holder.</p> <p>There are two options available under SWP viz. - Monthly option and Quarterly option, the details of which are given below:</p>										
			Monthly Option	Quarterly Option							
	Minimum Value of SWP	Rs. 500/- or 50 units	Rs. 1,500/- or 150 units								
	Additional amount in multiples of	Rs. 100/- or 10 units	Rs. 100/- or 10 units								
	Dates of SWP Request	5 th of the month	5 th of April, July, October, January								
	Default Option: Monthly Option										
Any Day Systematic Investment Plan (SIP)	<p>Investors can also choose any day or date, as applicable, of his / her preference as provided below:</p> <table border="1"> <thead> <tr> <th>SIP Frequency</th> <th>Choice of Day/Date*</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>Any Day of the month except 29th, 30th, 31st</td> </tr> <tr> <td>Quarterly</td> <td>Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29th, 30th, 31st</td> </tr> <tr> <td>Half Yearly</td> <td>Any Day of the month except for each Half Yearly (i.e. September, March) except 29th, 30th, 31st</td> </tr> </tbody> </table>			SIP Frequency	Choice of Day/Date*	Monthly	Any Day of the month except 29 th , 30 th , 31 st	Quarterly	Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29 th , 30 th , 31 st	Half Yearly	Any Day of the month except for each Half Yearly (i.e. September, March) except 29 th , 30 th , 31 st
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	<p>*In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day,</p>										

	<p>* In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the subsequent month in which application for SIP registration was received. In case the end date is not specified, SIP will continue till it receives termination notice from the investor.</p> <p>All other terms and conditions pertaining to SIP shall remain the same. The Trustee/AMC reserves the right to change/modify the terms and conditions of the SIP.</p>
Switching Options	<p>Inter-Scheme Switching Option:</p> <p>Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to any other Scheme offered by the Mutual Fund from time to time.</p> <p>The Mutual Fund also provides the Investors the flexibility to Switch their investments from any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme at Applicable NAV, subject to Exit Load, if any and reinvestment of the Redemption proceeds into another Scheme offered by the Mutual Fund at Applicable NAV and accordingly the Switch must comply with the Redemption rules of the Switch out Scheme and the Subscription rules of the Switch in Scheme.</p>
SIP Pause Facility	<p>SIP Pause facility gives option to pause the SIP for a period ranging from 1month up to 6 months in a respective scheme. Basic Terms and conditions are as follows:</p> <ul style="list-style-type: none"> • The applicant will have the right to pause SIP which is directly registered with Navi Mutual Fund. • An investor who wishes to request for SIP Pause facility shall duly fill the SIP Pause Form and submit the same at the office of Navi Mutual Fund or KFin Service Centre or online /app of Navi Mutual Fund. • A valid form for SIP Pause facility will be processed within 15 days from the date of receipt of the same. • SIP Pause facility would allow existing investor to 'Pause' their SIP for a specified period of time i.e. Minimum 1 month and Maximum 6months. • There would be no restriction on the number of times a SIP can be paused. • SIP Pause facility shall be available where 'SIP Facility' is available in the Schemes of Navi Mutual Fund. • SIP Pause Facility is applicable only for AMC initiated debit instructions i.e. ECS/NACH/Direct Debit, etc. • SIP Pause Facility is not possible for investors having Standing Instructions with banks. • The SIP shall continue from the subsequent instalment after the completion of pause period automatically. • If the SIP pause period is coinciding with the SIP Top Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top Up amount. For e.g. SIP instalment amount prior to pause period is Rs. 5,000/- and SIP Top Up amount

	<p>is Rs.1,000/- . If the pause period is completed after date of SIP Top Up, then the SIP instalment amount post completion of pause period shall be Rs.6,000/-.</p> <ul style="list-style-type: none"> • Incomplete SIP Pause Form in any respect would be liable to be rejected. • The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case his/her bank is not able to effect any of the payment instructions for whatsoever reason.
Dispatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorized center of Navi Mutual Fund.
Benchmark Index	CRSP US Total Market Index
Name of the Fund Managers	The Scheme will be managed by Mr. Hari Shyamsunder. Mr. Hari Shyamsunder is the dedicated fund manager for the Overseas ETFs and Index Funds.
Name of the Trustee Company	Navi Trustee Limited (Formerly known as Essel MF Trustee Limited)
Performance of the Scheme	<p>This Scheme is a new scheme and does not have any performance track record.</p> <p>Benchmark- CRSP US Total Market Index</p> <p>Risk-o-meter-Degree of Risk-Very High.</p>  <p>Investors understand that their principal will be at Very High Risk</p> <p>The AMC/MF shall send, via email the details of the scheme portfolio while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio, to the investors whose email addresses are registered with Navi Mutual Fund.</p> <p>Further, pursuant to SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021:</p> <p>A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> risk-o-meter of the scheme wherever the performance of the scheme is disclosed risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.

	<p>B) The portfolio disclosure in terms of para 3 of SEBI circular SEBI / HO / IMD / DF2 / CIR / P / 2018 / 92 dated June 5, 2018 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p>
Additional Disclosures	<p>a. Scheme's Portfolio Holding (top 10 holdings by issuer and fund allocation towards various sectors):</p> <p>This Scheme is a new scheme and does not have any portfolio holdings</p> <p>Latest monthly portfolio holding can be obtained on website of Navi Mutual Fund. (www.navimutualfund.com)</p> <p>b. Absolute Returns: This Scheme is a new scheme.</p> <p>c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Personnel: This Scheme is a new scheme.</p> <p>d. Scheme's Portfolio Turnover Ratio: This Scheme is a new Scheme.</p>
Expenses of the Scheme	<p><u>Load Structure:</u></p> <p>Entry load: NA.</p> <p>Exit load: NIL</p> <p>Redemption of units would be done on First in First out Basis (FIFO).</p> <p>SEBI vide its circular no SEBI/IMD/CIR No.4/168230/09 June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.</p> <p>The Trustee/AMC reserves the right to change/modify the Exit Load structure from a prospective date.</p> <p><u>Transaction Charges:</u></p> <p>Pursuant to SEBI circular vide no. Cir / IMD/ DF / 13 / 2011 dated 22 August 2011, a transaction charge per subscription of Rs.10,000/- and above will be charged from the investors and paid to distributors/ agents (who have opted to receive the transaction charges) w.e.f. 1 November 2011, as follows:</p> <ol style="list-style-type: none"> 1. Rs. 100/- per subscription of Rs.10,000/- and above for existing investors in Mutual Funds. 2. Rs.150/- per subscription of Rs.10,000/- and above for a first time investor in Mutual Funds. 3. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor and the balance shall be invested. 4. There shall be no transaction charge on subscription below Rs.10,000/-. 5. Transaction charges shall be applicable on purchases/ subscriptions relating to new
i. Load Structure & Transaction Charges	

	<p>inflows.</p> <p>6. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- and above and shall be recovered in a maximum of 4 installments.</p> <p>7. There shall be no transaction charges on direct investments.</p> <p>8. The Account Statement shall state that the net investment as gross subscription less transaction charges, if any and specify the no. of units allotted against the net investment</p> <p>The upfront commission on investment made by the investor, if any, shall 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.</p> <p>The distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.</p>						
<p>Recurring Expenses</p> <p>(% of the Average Daily Net Assets)</p>	<p>The annual total of all charges and expenses of the Scheme shall be subject to the following limits, defined under Regulation 52 of SEBI MF regulations:</p> <p>Limit as prescribed under regulation 52 of SEBI MF regulations for index fund:</p> <table border="1" data-bbox="451 842 1507 953"> <thead> <tr> <th>Particulars</th> <th>As a % of daily net assets as per Regulation 52 (6) (b)</th> <th>Additional TER as per Regulation 52 (6A) (b)</th> </tr> </thead> <tbody> <tr> <td>On total assets</td> <td>1.00%</td> <td>0.30%</td> </tr> </tbody> </table> <p>Direct Plan shall have a lower expense ratio. Commission/ Distribution expenses will not be charged in case of Direct Plan. At least 5% of the TER will be charged towards distribution expenses/commission in the Regular Plan. The TER of the Direct Plan under the Scheme will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.</p> <p>Clause 4 of Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 which restricts investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with guidelines as per SEBI circular no. SEBI/IMD/CIR No.7/104753/07 dated September 20, 2007. However, the management fees and other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.</p> <p>The total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.</p> <p>Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme</p>	Particulars	As a % of daily net assets as per Regulation 52 (6) (b)	Additional TER as per Regulation 52 (6A) (b)	On total assets	1.00%	0.30%
Particulars	As a % of daily net assets as per Regulation 52 (6) (b)	Additional TER as per Regulation 52 (6A) (b)					
On total assets	1.00%	0.30%					

	<p>subject to the overall ceilings as stated under Regulation 52(6)(a) (i).</p> <p>In addition to the recurring expenses specified for the scheme, the following expenses/Goods & Service Tax (GST) may be charged to the scheme:</p> <ol style="list-style-type: none"> 1) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the Regulations, not exceeding 0.05 percent of daily net assets of the scheme. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable. 2) Expenses in respect of inflows from beyond top 30 cities-a maximum charge of 0.30% on the daily net assets computed as per the guidelines issued by AMFI for meeting distribution expenses incurred for bringing inflows from such cities. 3) Brokerage and transaction costs not exceeding 0.12% of the value of the trades in the case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions; and 4) Goods & Service Tax (GST) on Investment Management and Advisory fees. <p><u>Actual expenses as on(% Weightage) (Excluding GST):</u></p> <p>Regular Plan –It’s a new scheme. Direct Plan- It’s a new scheme.</p> <p>For further details please refer to the SID.</p>	
Waiver of Load for Direct Applications	Not Applicable	
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the paragraph on Taxation in the ‘Statement of Additional Information’ and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the scheme.	
Daily Net Asset Value (NAV) Publication	The NAV will be declared for all business days and disclosed in the manner specified by SEBI. NAV can also be viewed on (www.navimutualfund.com) and (www.amfindia.com). You can also call us at Non Toll Free: 080-45113444. Toll Free :1800 103 8999	
For Investor Grievances Please Contact	<p><u>Name and Address of Registrar:</u> KFIN Technologies Private Limited (formerly known as KarvyFintech Private Limited), (Unit: Navi Mutual Fund), SELENIUM Tower B, Plot numbers 31 & 32, Financial District, Nanakramguda, Serlingampally Mandal, Gachibowli, Hyderabad – 500 032, Telangana Tel: 91 40 79615121 / 5122 / 5123 Webs: https:// www.kfintech.com.</p>	<p><u>Customer Service Cell of AMC:</u> Mr.Tushar Chandel Investor Relations Officer, 7thFloor, Wing B, Prestige RMZ Startech, No. 139, 2, Hosur Rd, Koramangala Industrial Layout, S.G. Palya, Bengaluru-560095 Toll Free: 1800 103 8999 Non Toll Free. 8147544555, Email: mf@navi.com</p>

<p>Unitholders' Information</p>	<p><u>Account Statements:</u></p> <p>For normal transactions during ongoing sale and repurchase:</p> <ul style="list-style-type: none"> • The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS within 5 Business Days of receipt of valid application / transaction to the Unit holders registered e-mail address and /or mobile number. • A consolidated account statement for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has/ has taken place during the month on or before 15th day of the succeeding month shall be sent by mail or e-mail. • In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement. • The transactions viz. purchase, redemption, switch, , etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). • The CAS shall not be received 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 folios not included in the CAS (due to non-availability of PAN), the AMC shall issue monthly account statement to such Unit holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by mail or email. • In case of a specific request received from the Unit holders, the AMC will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request, by mail/email. • The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder. <p>Half Yearly Consolidated Account Statement (CAS)</p> <p>The CAS detailing holding 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 21st day of succeeding month, 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.</p> <p>The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.</p> <p>The Account Statement shall state that the net investment as gross subscription less transaction charges, if any and specify the no. of units allotted against the net investment.</p> <p><u>Allotment Advice (for Demat holders) / Consolidated Account Statement (CAS)</u></p>
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An allotment advice will be sent upon allotment of Units stating the number of Units allotted to each of the Unit holder(s) who have opted for allotment in dematerialized mode within 5 business days from the date of closure of NFO Period.

The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form.

A Consolidated Account Statement (CAS) shall also be sent to the Unit holder(s) in whose folio transactions have taken place during that month, on or before 10th of the succeeding month.

CAS for investors having Demat account:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. For PANs which are common between depository and the AMC, the depository shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMC/RTA shall continue to send the CAS to its unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations.
- The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS.
- Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.
- If an investor does not wish to receive CAS, an option shall be given to the investor to indicate negative consent.

The dispatch of CAS by the depository would constitute compliance by the AMC/ the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations. The AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

Annual Account Statement:

The Mutual Fund shall provide the Account Statement to the Unit holders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

Annual Report:

The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e.31st March each year) in the manner specified by SEBI. The mutual fund shall provide physical copy of the abridged summary of the Annual Report without any cost, if a request through any mode is received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.

Scheme wise annual report shall also be displayed on the website of the AMC (www.navimutualfund.com) and Association of Mutual Funds in India (www.amfiindia.com).

A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

Half yearly disclosures:

The Mutual Fund shall provide a complete statement of the Scheme portfolio within ten days from the close of each half year (i.e.31stMarch and 30th September), in the manner specified by SEBI. The Portfolio Statement will also be displayed on the website of the AMC and AMFI.

In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: www.navimutualfund.com and publish a notice regarding availability of the same in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

Monthly Portfolio disclosure:

The Fund/AMC will disclose the Portfolio (along with ISIN) of all the Schemes on the last day of the month on its website www.navimutualfund.com on or before the tenth day of the succeeding month in the prescribed format.

The Annual Report, portfolio statement and the unaudited financial results will also be displayed on the website of the Mutual Fund www.navimutualfund.com and Association of Mutual Funds in India (www.amfiindia.com).

Application Form - Navi US Total Stock Market Fund of Fund

An open ended fund of fund investing in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX)

This product is suitable for investors who are seeking*

<p>NAVI US TOTAL MARKET FUND OF FUND (An open ended fund of fund investing in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX))</p> <p>This product is suitable for investors who are seeking*</p> <p><input type="checkbox"/> Capital appreciation over the long term</p> <p><input checked="" type="checkbox"/> Ideal for equity investors who want exposure to Vanguard Total Stock Market ETF (VTI) or the Schwab Total Stock Market Index Fund (SWTSX).</p>		
<p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		

Application No.

NFO Dates: NFO Opens 04th FEB 2022, NFO Closes 18th FEB 2022

Scheme re-opens for continuous sale and purchase within 5 business days from the date of allotment.

Investors must read the Key Information Memorandum, Instructions and Product Labelling before completing this Form. Tick (✓) whichever is applicable, strike out whichever is not required.

1	DISTRIBUTOR / ARN CODE / RIA	SUB-BROKER ARN CODE	EJIN*	SUB-BROKER CODE / AGENT CODE	RM CODE	DATE & TIME OF RECEIPT
<p>*We hereby confirm that the EJIN 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/sale person of the above distributor or notwithstanding the advice of In-appropriateness, if any, provided by the employee/relationship manager/sale person of the distributor and the distributor has not charged any advisory fees on this transaction".</p>						
Sole /1st Applicant/Guardian/Authorised Signatory/POA Holder		2nd Applicant/Authorised Signatory/POA Holder		3rd Applicant/Authorised Signatory/POA Holder		

2 TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Please tick any one of the below)

I confirm that I am a First Time Investor In Mutual Funds (Rs. 100/- will be deducted as transaction charges for transaction of Rs. 10,000/- and more) OR I confirm that I am an Existing Investor In Mutual Funds (Rs. 100/- will be deducted as transaction charges for transaction of Rs. 10,000/- and more)

In case the purchase/subscription amount is Rs.10,000/- or more and your AMFI Registered Distributor has chosen 'opt in' option of charging Transaction Charges to their Investor, the same are deductible as applicable from the purchase/subscription amount and payable to the distributor. Units will be issued against the balance amount invested.(refer General Information Point No. 11)

3 EXISTING INVESTOR INFORMATION (If you have existing folio please fill in sections 3.A, 3.11, 12 and 17)

Unit Holding Options Demat Mode Physical Mode Folio Number

4 DEMAT ACCOUNT DETAILS (Please ensure that the sequence of names as mentioned in this application form matches with that of the account held in demat/registry jurisdiction. Demat Account details are compulsory, if demat mode is opted above.)

NSDL CDSL

Depository Participant Name _____
 DP ID Number _____
 Beneficiary Account Number _____

Enclosures Client Master List Delivery Instruction Slip Transaction Cum Holding Statement

5 NEW INVESTOR INFORMATION (To be filled in Block Letters, please leave one box blank between two words)

NAME OF FIRST/SOLE APPLICANT Mr. Ms. M/s.

PAN/PERN # _____ KYC Proof # _____ Date of Birth/Date of Incorporation _____

CKYC Id _____

Aadhaar No _____

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 folio.

Father's Name/Name of Guardian (in case of Minor) / Contact Person (in case of non individual applicant) Mr. Ms.

PAN/PERN # _____ KYC Proof # _____ Date of Birth/Date of Incorporation _____

CKYC Id _____

Aadhaar No _____

By sharing the Aadhaar number I provide my consent for sharing / disclosing of my Aadhaar number(s) and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my / our folio.

Mailing Address of First/Sole Applicant (PO Box address is not sufficient)

City _____ State _____ Country _____ Pin Code _____

Overseas Address (Mandatory in case of NRI/FII. PO Box address is not sufficient. Investors residing overseas and with PO Box address please provide your Indian address)
 *All Non Individual Investors have to mandatorily fill FATCA/CRS Declaration form (for non-individuals/legal entity)

Overseas Address _____ Country _____

Acknowledgement Slip (To be filled in by the investor)

Application No. _____

Received from Mr./Ms./M/s. _____

An application for Scheme: NAVI US TOTAL STOCK MARKET FUND OF FUND Plan: _____ Option: _____

Cheque/DD No. : _____ Dated : _____ Amount (Rs.) _____

Drawn on Bank and Branch : _____

Please note : All Purchases are subject to realization of Cheque/DD.

Collection Centre's Stamp & Receipt Date and Time _____

6 FIRST/SOLE APPLICANT OTHER DETAILS

Telephone _____ Mobile _____

Email _____ Mode of Holding Single Joint Anyone or Survivor (s) (Default option in case of more than one Applicant)

Occupation (of first/sole Applicant) Business Professional House Wife Agriculture Service Student Retired Others

Status (of first/sole Applicant) Resident Individual Sole Proprietorship Society/Club Company NRI Repatriable Trust HUF
 Partnership Firm On Behalf of Minor Bank/Financial Institution NRI Non-Repatriable (NRO) Others

Gross Annual Income Below 1 Lac 5 - 10 Lacs >25 Lacs - 1 Crore Net-worth _____
 1 - 5 Lacs 10 - 25 Lacs >1 Crore (Mandatory for Non-Individuals) RS. AS ON (Not older than 1 year)

Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) I am PEP I am Related to PEP Not Applicable

Non - Individual Investors involved/ providing any of the mentioned services Foreign Exchange / Money Changer Services Money Lending / Pawning
 Gaming / Gambling / Lottery / Casino Services None of the Above

Please attach proof. Refer instructions page point XII - PAN/PERN and KYC

7 JOINT APPLICANT DETAILS

a NAME OF SECOND APPLICANT Mr. Ms.

PAN/PERN # _____ KYC Proof # _____ Date of Birth/Date of Incorporation _____

CKYC Id _____

Aadhaar No _____
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.

Gross Annual Income Below 1 Lac 5 - 10 Lacs >25 Lacs - 1 Crore Politically Exposed Person (PEP) Status I am PEP
 1 - 5 Lacs 10 - 25 Lacs >1 Crore (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) I am Related to PEP Not Applicable

Father's Name _____

Occupation (of first/sole Applicant) Business Professional House Wife Agriculture Service Student Retired Others

b NAME OF THIRD APPLICANT Mr. Ms.

PAN/PERN # _____ KYC Proof # _____ Date of Birth/Date of Incorporation _____

CKYC Id _____

Aadhaar No _____
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.

Gross Annual Income Below 1 Lac 5 - 10 Lacs >25 Lacs - 1 Crore Politically Exposed Person (PEP) Status I am PEP
 1 - 5 Lacs 10 - 25 Lacs >1 Crore (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) I am Related to PEP Not Applicable

Father's Name _____

Occupation (of first/sole Applicant) Business Professional House Wife Agriculture Service Student Retired Others

8 Power of Attorney (POA)

NAME OF POA Mr. Ms. M/s.

PAN _____ KYC Proof # _____ Date of Birth _____

9 *FATCA INFORMATION/ FOREIGN TAX LAWS (For Individual including Sole Proprietor) (For Non-individual, mandatory to fill up FATCA CRS form) (Refer instruction)

Place of Birth		Country of Birth	
Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify)		Tax Residence Address (for KYC Address) <input type="checkbox"/> Residential <input type="checkbox"/> Registered <input type="checkbox"/> Business <input type="checkbox"/> Others	
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If 'No' please proceed for the signature of declaration			
If 'YES', please fill for ALL countries (other than India) in which you are Resident for tax purposes i.e., where you are a citizen / Resident / Green Card Holder / Tax Resident in the respective countries			
Applicant Details	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (Tin or other, please specify)
Applicant 1			* Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Applicant 2			* Reason B <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Applicant 3			* Reason C <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

* Reason A The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
 * Reason B No TIN required. (Select this reason Only if the authorities of the country of tax residence do not require the TIN to be collected)
 * Reason C others; please state the reason thereof.

Declaration:
 I hereby confirm that the information provided hereinabove is true, correct and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators / tax authorities.

Please attach proof. Refer Instructions page point XII - PAN/PERN and KYC

10 *BANK ACCOUNT DETAILS (Please attach copy of cancelled cheque) For registering Multiple Bank Accounts please fill up "Registration of Multiple Bank Account" Form

Name of the Bank :	Branch:
Account Type (Please tick <input checked="" type="checkbox"/>) <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	Account Number :
Branch Address :	City: Pin:
IFSC Code :	MICR Code :

AMC reserves the right to use any mode of payment deemed appropriate. I/We understand that AMC shall not be responsible if transaction through DC/RTGS/NEFT could not be carried out because of incomplete or incorrect information.

11 *INVESTMENT DETAILS I/We would like to invest in the following scheme of Navi Mutual Fund Scheme :

Scheme : NAVI US TOTAL STOCK MARKET FUND OF FUND **Plan** Regular Direct

Option Growth

In case of any ambiguity / incomplete information, the default plan / option / sub-option will be applicable as per the scheme's Key Information Memorandum, Scheme Information Document & Statement of Additional Information. Please see the Plan.

12 *PAYMENT DETAILS (In case of DD, please provide us specific declaration)

Mode of Payment Cheque DD Fund Transfer Others

Cheque/DD No.	Date
Gross Amount (Rs)	DD Charges (Rs)
Net Amount (Rs)	

Drawn on Bank & Branch **Account Type** SB Current NRO NRE FCNR

13 SYSTEMATIC INVESTMENT PLAN (SIP) PAYMENT TYPES (Please select any one option)

SIP through Auto Debit (ECS) (Please fill up enclosed SIP Auto Debit (ECS) Form & submit with this form)

14 NOMINATION DETAILS (Please refer to Instructions page, point no VII) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the table

Nomination Required YES NO

Nominee Name	Relationship with Nominee	Date of Birth of Minor	Guardian Name (In case Nominee is Minor)	Allocation (%)	Sign of Applicants

Please note that if you do not furnish any nomination details, it is deemed to be assumed that you do not wish to nominate anyone.

15 HOW DO YOU WISH TO RECEIVE THE DOCUMENT(S) (Please)

<input type="checkbox"/> I/We wish to "Opt In" for receiving the following in Physical Copy <input type="checkbox"/> Annual Reports / Abridged Summary <input type="checkbox"/> Account Statement		<input type="checkbox"/> I/We wish to receive the Account Statement in (any one) <input type="checkbox"/> English (Default option) <input type="checkbox"/> Bengali <input type="checkbox"/> Malayalam	
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16 DOCUMENTS ENCLOSED (Please)

<input type="checkbox"/> Resolution/Authorisation to invest	<input type="checkbox"/> List of Authorized Signatories with Specimen Signatures	<input type="checkbox"/> Memorandum & Articles of Association
<input type="checkbox"/> Trust Deed	<input type="checkbox"/> Bye-laws	<input type="checkbox"/> Partnership Deed
<input type="checkbox"/> Copy of PAN Card	<input type="checkbox"/> KYC	<input type="checkbox"/> Overseas Auditor Certificate
	<input type="checkbox"/> PIO Card	<input type="checkbox"/> Foreign Inward Remittance Certificate
		<input type="checkbox"/> Notarised POA <input type="checkbox"/> Copy of cancelled cheque
		<input type="checkbox"/> Special Product Form (SIP / STP / SWP / AEP)

17 *DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Statement of Additional Information and Scheme Information Document of the Scheme (s). I/We hereby apply for units of the scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme and to other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We confirm to have understood the investment objective, investment pattern and risk factors applicable to Plan/Option under the Scheme (s). I/We agree that in case of my/our investment in the scheme is equal to or more than 25% of the corpus of the scheme, then Navi AMC Limited (Formerly: Essel Finance AMC Limited) has full right to refund the excess to me/us to bring my/our investment below 25%. I/We have not received nor be induced by any rebate or gifts, directly or indirectly in making this investments. I/We undertake that these investments are on my/our own account and in event Know Your Customer process is not completed by me/us to the satisfaction of the Mutual Fund, I/We hereby authorise the Mutual Fund to redeem the funds invested in the scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption and undertake such action with such funds that may be required by the law. 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 or any other applicable law enacted by the Government of India or any Statutory Authority. I/We hereby declare that the particulars above are correct. I/We hereby, further agree that the Fund can directly credit all the redemption amount to my bank details given above. The ARN holder has disclosed to me/us all the commission (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. For NRIs: 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 approved banking channels or from my/our Non-resident External/Ordinary Account/FCNFI/NRSR Account. I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/our Aadhaar number(s) in accordance with Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent 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.

Sole/1st applicant/Guardian/Authorised Signatory/POA Holder	2nd Applicant/Authorised Signatory/POA Holder	3rd Applicant/Authorised Signatory/POA Holder
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All fields marked with * are mandatory

18 DOCUMENTS ENCLOSED (Please)

<input type="checkbox"/> Resolution/Authorisation to invest	<input type="checkbox"/> List of Authorized Signatories with Specimen Signatures	<input type="checkbox"/> Memorandum & Articles of Association
<input type="checkbox"/> Trust Deed	<input type="checkbox"/> Bye-laws	<input type="checkbox"/> Partnership Deed
<input type="checkbox"/> Copy of PAN Card	<input type="checkbox"/> KYC	<input type="checkbox"/> Overseas Auditor Certificate
	<input type="checkbox"/> PIO Card	<input type="checkbox"/> Foreign Inward Remittance Certificate
		<input type="checkbox"/> Notarised POA <input type="checkbox"/> Copy of cancelled cheque
		<input type="checkbox"/> Special Product Form (SIP)

19 CHECKLIST (Please submit the following documents with application wherever applicable). All documents should be original/true copies certified by a Director/Trustee/Company Secretary/Authorised Signatory/Notary Public.

Documents	Individual	Companies	Societies	Partnership Firm	Investment through POA	Trust	NRI	FII
Resolution/Authorisation to invest		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
List of Authorized Signatories with Specimen Signatures		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Memorandum & Articles of Association		<input checked="" type="checkbox"/>						
Trust Deed						<input checked="" type="checkbox"/>		
Bye-laws			<input checked="" type="checkbox"/>					
Partnership Deed				<input checked="" type="checkbox"/>				
Notarised POA					<input checked="" type="checkbox"/>			
PAN/PERN Proof	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
KYC In case of Investment of any Amount	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Foreign Inward Remittance Certificate							<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Copy of Cancelled Cheque	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
FATCA & CRS Declaration		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>

I. GENERAL INFORMATION

- Please read the Statement of Additional Information, Scheme Information Document (SID) and Key Information Memorandum (KIM) carefully before investing. All applicants are deemed to have 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.
- Application Form should be filled legibly in English in BLOCK LETTERS so as to avoid errors in your application processing.
- Correction/Cancellation of any of the mandatory information should be counter signed by the investor. Please strike out any section which is not applicable. Refer to the checklist to ensure that the requisite details and documents are provided in order to avoid unnecessary delays and/or rejection of your application.
- The Application No./Folio No., the Scheme name and the name of the applicant should be mentioned on the reverse side of the instrument that accompanies the application.
- Application Form incomplete in any respect or not accompanied by a Cheque/Demand Draft are liable to be rejected and the money paid will be refunded without interest.
- All communications and payments shall be made to the First Applicant only irrespective of the holding basis.
- The right to accept or reject any application in the whole or in part lies with the Navi AMC Limited (Formerly: Essel Finance AMC Limited (AMC)/ Navi Trustee Limited (Formerly: Essel MF Trustee Limited (Trustee)/Navi Mutual Fund).
- The investors who wish to avail Systematic Investment Plan (SIP) facility must use separate Common Transaction Slips available in any of the Navi Mutual Fund - Customer Service Centres.
- The application complete in all respects along with the cheque/fund transfer instructions must be submitted to the nearest designated Investor Service Centre/Collection Centre.
- Transaction Charges: In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, Navi AMC Limited (AMC)/ 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 purchase/ 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/ Reinvestment etc. and d) For purchases/subscriptions made directly with the Fund (i.e. not through any Distributor) a) 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.
- Investors are required to clearly indicate the plans/options in the application form of the same. 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	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular 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 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.

- 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.

II. APPLICANT INFORMATION

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the Incorporation document as the case may be.
- Guardian name and date of birth of the Minor is mandatory for investment on behalf of Minor applicant. Age proof of minor is mandatory. Upon attaining majority a minor has to write to the fund giving his specimen signature duly authenticated by his banker as well as his new bank mandate, PAN details, KYC in order to facilitate the Fund to update its records and permit the erstwhile minor to operate the account in his own right.
- Name of the Contact Person, Email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- Applicant should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor".
- In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.

- To help us service you better please provide email id and mobile number.
- In case of Minor Investor proper third party declaration should be submitted by donor.

III. BANK DETAILS

Applicants are requested to mention the bank account, since the same is mandatory as per the directives issued by SEBI. Application without this information will be deemed to be incomplete and are liable for rejection. Investor should submit a copy of a cancelled cheque to verify details.

IV. INVESTMENT DETAILS

Investors should indicate the Plan/Option for which the application is made. In case Investors wish to choose both the Options, separate Application form will have to be filled. In case applications are received where Plan/Option/ Sub-option frequency is not selected the default options will be considered.

V. PAYMENTS

- The Fund Name is NAVI NIFTY MIDCAP 150 INDEX FUND
- Resident Investors may make payment by cheque payable locally in the city where the application form is submitted at AMC/Karvy ISC's.
- The cheque should be drawn on any bank which is situated at and is a member/ sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
- The following mode of payments are not valid and applications accompanied by such payments are liable to be rejected: i) Money Order/Post Order, ii) Postdated Cheques iii) Third Party Cheques without third party declaration.
- Returned cheques will not be presented again for collection and the accompanying application will be rejected.
- In case of payment through electronic mode (RTGS/NEFT or Transfer Letter), contact the nearest AMC/ Karvy ISC for the Bank Account Number to which the purchase/additional purchase amount is to be credited also while submission of a purchase form please provide the bank acknowledgement copy along with purchase application.
- NRI /FIIs Repatriation basis: Payments by NRIs/FIIs may be made by way of cheques drawn on nonresident external accounts payable at par and payable at the cities where the Investor Service Centers are located. Non-Repatriation basis:- NRIs Investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

VI. NOMINATION DETAILS

- Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole holding and no new folios/accounts for individuals in single holding will be opened without nomination. Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.
- The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made 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.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Nomination in respect of the units stands rescinded upon the redemption/transfer/ transmission of units.
- Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
- Investor can nominate maximum three nominees.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
- If you do not furnish any nomination details, it is deemed to be assumed that you do not wish to nominate anyone.
- Nomination will not be allowed in a folio held on behalf of a minor.

VII. DECLARATION AND SIGNATURES

- Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorised Signatory. Applications on behalf of minors should be signed by their Guardian.
- If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarised photocopy of the POA. Alternatively, the original POA can be submitted, which will be returned after verification. The signature of the Investor and the POA holder has to be clearly captured in the POA document to be accepted as a valid document.
- In case of corporate or any non-individual investors, a list of authorised signatories should be submitted along with the application form.

VIII. EMAIL COMMUNICATION

Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each unit holders by courier/post/email. Unit holders who have opted to receive these documents by email will be sent all documents by email only and no physical documents will be sent. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder may request the fund for delivery of the same through alternate means. It is deemed that the Unit holder is aware of the security risks including possible third party interception of the documents.

IX. E-ALERTS

This facility enables the Unit holder to receive SMS confirmation for purchase, redemption, switch, declaration.

X. DIRECT PLAN

In compliance with SEBI circular no.CIR/IMD/DF/21/2012 the 'Direct Plans' have been introduced in all the eligible schemes of Navi Mutual Fund along with the 'Regular Plan', effective January 01, 2013. The Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. All Plans / Options / Sub-Options offered under the Schemes of Existing Plan will also be available for subscription under the "Direct Plan". For details please refer to the table on Scheme options. Accordingly, investors subscribing under Direct Plan of NAVI NIFTY MIDCAP 150 INDEX FUND will have to indicate the Scheme / Plan name in the application form as "NAVI NIFTY MIDCAP 150 INDEX FUND - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case Distributor code is mentioned on the application form, the Distributor code will be ignored and no commission will be paid to the distributor.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

XI. ANTI MONEY LAUNDERING (AML) REGULATIONS

Details for compliance with Anti Money Laundering (AML) regulations Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering and the Client Identification Implementation procedures prescribed by AMFI Inter alia require the AMC to verify the records of identity and address(es) of investors. To ensure adherence to these requirements, investors are required to approach Points of Service (POS) (list of POS available on www.amfiindia.com) appointed by any of the KYC Registration Agency and submit documents for completion of appropriate KYC checks. The Mutual Fund website also prescribes the list of documents that can be submitted by investors to the POS to get their KYC checks completed. It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected. In terms of SEBI circulars dated April 27, 2007, April 03, 2008 and June 30, 2008 read with SEBI letter dated June 25, 2007, Permanent Account Number (PAN) would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, except (a) investors residing in the state of Sikkim; (b) Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) and (c) Investors participating only in micro-pension. SEBI, in its subsequent letters dated June 19, 2009 and July 24, 2012 has conveyed that Systematic Investment Plans (SIP) and Lumpsum Investments (both put together) per mutual fund up to Rs.50,000/- per year per investor shall be exempted from the requirement of PAN. Accordingly, investments in Navi Mutual Fund (including SIP Investment where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs 50,000/- per investor per year shall be exempt from the requirement of PAN. However, eligible investors (including joint holders) should comply with the KYC requirement through registered KRA by submitting photo identification documents as proof of identification and the Proof of Address [self attested by the investor / attested by the ARN Holder/AMFI distributor]. These exempted investors will have to quote the "PERN (PAN exempt KYC Ref No) in the application form. This exemption of PAN will be applicable only to investments by individuals (including NRIs but not PIOs), joint holders, Minors and Sole proprietary firms. PIOs, HUFs and other categories of Investors will not be eligible for this exemption. Thus, submission of PAN is mandatory for all other investors existing as well as prospective investors (except the ones mentioned above) (including all joint applicants/holders, guardians in case of minors, POA holders and NRIs but except for the categories mentioned above) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). The procedure implemented by the AMC and the decisions taken by the AMC in this regard shall be deemed final. After completion of KYC compliance, investors need to approach KRA for Change of Address and not Registrar (KARVY). In respect of KYC compliant Folio, prospective Change of Address received along with transaction slip will not be processed by Registrar (KARVY). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws. In line with 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 following additional provisions are applicable effective 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 submit the revised KRA form with all the relevant documents.
- 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.

- Individual Investor who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification No. (KIN) in application form as per AMFI Circular 135/ BP/68/2016-17.

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

XIII 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 products 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 Schemes / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan"

XIV UNITHOLDERS' INFORMATION**1. Account Statement:**

- An allotment confirmation specifying the units allotted shall be sent by way of email and/ or SMS within 5 Business Days of receipt of valid application to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement (CAS) containing 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 shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month.
- In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/email on or before 10th day of succeeding month, 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 form.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

2. Annual Financial Results:

The Scheme wise annual report or an abridged summary thereof shall be sent:

- by e-mail only to the Unit holders whose e-mail address is available with the Fund, (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same. The scheme-wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year). The physical copy of the scheme-wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

3. Half yearly Disclosures:

Portfolio / Unaudited Financial Results (This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website and shall publish an advertisement disclosing the hosting of such financial results on their website. In atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. The mutual fund may opt to send the complete statement of its scheme portfolio to all unit holders in lieu of the advertisement.

SYSTEMATIC INVESTMENT PLAN (SIP) - NAVI US TOTAL STOCK MARKET FUND OF FUND

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

LUMPSUM / SIP AUTO DEBIT / NACH / ECS FORM (for Lumpsum Investment please fill 6)

New Investor are requested to fill in the Common Application form. First SIP Cheque and subsequent via Auto Debit in selected cities only.

1.	DISTRIBUTOR / ARN CODE / RIA	SUB BROKER ARN CODE	EUIN*	SUB-BROKER CODE / AGENT CODE	RM CODE	DATE & TIME OF RECEIPT

* I/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 notwithstanding 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.

Sole /1st Applicant/Guardian/Authorised Signatory/POA Holder 2nd Applicant/Authorised Signatory/POA Holder 3rd Applicant/Authorised Signatory/POA Holder

2. REGISTRATION CUM MANDATE FORM FOR SIP THROUGH NACH, AUTO DEBIT OR ECS (Debit Clearing/Auto Debit)

(Please tick) New Registration*
 * If you are a new investor kindly fill the common application form

3. TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Please tick any one of the below)

I confirm that I am a First Time Investor In Mutual Funds (Rs. 150/- will be deducted as transaction charges for transaction of Rs. 10,000/- and more) OR I confirm that I am an Existing Investor In Mutual Funds (Rs. 100/- will be deducted as transaction charges for transaction of Rs. 10,000/- and more)

If the total commitment of investment through SIP (i.e. Installments) amounts to Rs. 10,000/- or more and your AMFI registered Distributor has chosen 'opt in' option of charging transaction charge, the same are deductible as applicable (refer instruction related to SIP) from the installment amount and paid to the distributor. Transaction charges will be recoverable in 3 to 4 installments. Units will be issued against the balance amount invested.

UNHOLDING OPTION - Demat Mode Physical Mode (Ref: Instruction No.18) Demat Account details are compulsory if demat mode is opted.)

NSDL Depository Participant Name _____ Enclosures _____

GDSL DP ID Number _____ Client Master List Delivery Instruction Slip

Beneficiary Account Number _____ Transaction Cum Holding Statement

4. INVESTOR AND INVESTMENT DETAILS

Sole/First Investor Name Mr. Ms. M/s.

PAN/PERN _____ KYC Proof _____

CKYC Id _____

Aadhaar No. _____ 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.

Folio/Application No. _____ Existing Investors please mention Folio No.

Scheme NAVI US TOTAL STOCK MARKET FUND OF FUND

Plan Direct Regular Option: Growth

In case of any ambiguity / incomplete information, the default plan / option / sub-option will be applicable as per the scheme's Key Information Memorandum, Scheme Information Document & Statement of Additional Individual Applicant must fill individual self certification under Fatca. All Non Individual Investors have to mandatorily fill UBO Declaration Form.

5. SIP DETAILS (Please tick on any 1 SIP frequency only. In case the SIP frequency opted for is either Monthly, Quarterly or Half Yearly, please mention the date of SIP)

Each SIP Amount (Rs) _____

First SIP Cheque No. _____ Cheque Amount (Rs) _____ Cheque Date _____

Frequency Fortnightly Monthly Quarterly Half Yearly SIP Start Date _____ End Date _____

Every Alternate Wednesday Preferred Debit Date (Any date except 29, 30 and 31) _____ Period Perpetual

(Note: Cheque should be drawn on bank details provided below. Please allow minimum one month for Auto Debit to register and start). Each of the SIP installment excluding initial cheque should be of the same amount & there should be a gap of 30 days between 1st & 2nd SIP installment. Please refer NACH instruction page for further clarification.

I/We hereby, authorise Navi Mutual Fund and their authorised service providers, to debit my/our following bank account NACH/ECS (Debit Clearing)/Auto Debit to account for collection of SIP Payment

I/We hereby declare that the particulars given above are correct and express my willingness to make payment referred above through participation in Lumpsum NACH/ECS/Auto debit. If the transaction is delayed or not executed at all for any reasons of Incomplete or Incorrect Information, I/We would not hold the user Institution responsible. I/We will inform Navi Mutual Fund about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned hereof. I/We have read and understood the contents of SID/KIM/SAL, I/We hereby apply for the respective units of Navi Mutual Fund Scheme at NAV based resale price and agree to abide by terms, conditions, rules and regulation of the scheme (s).

Signature(s) _____
 To be signed by ALL UNIT HOLDERS if mode of holding is Joint

6. LUMPSUM / NACH / ECS / DIRECT DEBIT / MANDATE INSTRUCTIONS FORM (applicable for LUMPSUM additional purchase as well as SIP registration)

navi mutual fund UMRN _____ Date _____

Sponsor Bank Code _____ Utility Code _____

Tick (✓) CREATE I/We hereby authorize NAVI MUTUAL FUND to debit (Tick) SB CA CC SB-NRE SB-NRO Other

MODIFY Bank a/c number _____

CANCEL

With Bank _____ IFSC _____ or MICR _____

an amount of Rupees _____

Frequency Monthly Quarterly Half Yearly Yearly As & when presented Debit Type Fixed Amount Maximum Amount

Reference 1 Folio No.: _____ Mobile No. _____

Reference 2 Scheme / Plan: _____ Email ID _____

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

Period From _____ To _____ 1. _____ 2. _____ 3. _____

Or Until Cancelled 1. _____ 2. _____ 3. _____

Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instruction 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 (To be filled in by the investor) SIP through Lumpsum / ECS / Auto Debit Form

Received from Mr./Ms./M/s. _____

An application for Scheme : NAVI US TOTAL STOCK MARKET FUND OF FUND Plan : _____ Option : _____

Amount: _____ Frequency : _____ Date of Commencement : _____

navi mutual fund

Collection Centre's Stamp & Receipt
Date and Time

INSTRUCTIONS FOR FILLING UP OTM / SIP FORM

Mandatory Information to be provided by Investors in One Time Mandate Form (OTM) / SIP / NACH / ECS form

1. Unique Mandate Registration Number is for Office use only.
2. Date in DD/MM/YYYY format
3. Tick to select type of action initiated (Create, Modify or Cancel)
4. Tick to select type of account to be affected
5. Customer's bank account number, left padded with zeros. (Maximum length - 30 Alpha Numeric Characters)
6. Name of Investor's Bank
7. IFSC or MICR of Investor's Bank (Maximum length - 11 Alpha Numeric Characters for IFSC & Maximum Length Numeric Characters for MICR)
8. Amount payable for service or maximum amount per transaction that needs to be processed, in words.
9. Amount in figures, similar to the amount mentioned in words as per point 8 and above
10. Tick on box to select frequency of transaction
11. Tick on box to select Debit type
12. Mention the Folio No.
13. Under Scheme Code please mention the Scheme Name
14. Registered Phone No. with STD Code if the contact number is a landline number or 10 digit mobile number & Email ID
15. Mention the start and end date of transaction in DD / MM / YYYY format
16. Signature of the Account Holders in the Folio
17. Name as per Bank records
18. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in
19. By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI (www.npci.org.in).
20. New Investors should mandatorily give a cheque for the first transaction
21. Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered
22. In case of existing investor, if application is received without existing UMRN then the first UMRN registered in the folio would be considered
23. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
24. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
25. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
26. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
27. For the convenience of investors, the frequency of the mandate mentioned "As and when presented".
28. There is no maximum duration for enrolment. Investor(s) has an option to fill 'End Date' or select the option 'Until Cancelled'.

Terms and Conditions For SIP

1. If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
2. For all transactions including lump sum and SIP, consolidated statements across Mutual Funds on common PAN basis will be sent once a month. The dispatch time will be before 10th of the following month. Dispatches are carried out via post as in the form of inland letters. For transactions without PAN (Micro SIPs) statements are sent by the AMCs independently as and when the transactions are carried out.
3. The unit holder can choose to discontinue/cancel the SIP at any point of time by submitting a written request to the nearest designated Investor Service Center. Such request for discontinuation/cancellation should be received at least 30 working days prior to the next SIP date.
4. Navl AMC reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP.
5. For mandatory requirements like Bank account details, Know Your Customer (KYC-KRA) and required documents please refer KIM/SID.

Systematic Investment Plan / One time mandate plan

1. New investors, who wish to enroll for SIP, should fill the Common Application Form & SIP NACH/Auto Debit/ECS form.
2. Direct Debit/ECS Instructions will take minimum 30 days for registration with the bank and hence the first auto debit will be carried out only after 30 days on the SIP date. The AMC reserves the right to modify the SIP registration period.
3. First SIP cheque could be submitted on any business day.
4. Investors want to invest in SIP, can subscribe to this facility subject to the condition that each of the SIP installments should be of the same amount (excluding the 1st installment amount).
5. Initial cheque should be drawn on any bank, which is situated at & is a member of the Banker's Clearing House located at the place where the SIP Application issued & crossed "A/c Payee Only".
6. For payments by NACH/ECS/Auto Debit mode, investors/unit holders are required to give SIP Auto Debit form to debit their bank accounts at periodic intervals & credit the subscription proceeds to Navl Mutual Fund Bank Account.
7. For change in bank mandate, the request must be submitted 30 days prior to be SIP dates.
8. Returned/Dishonored Cheque/ECS Rejects will not be presented again for collection. If the first installment cheque is dishonoured, the SIP processing/registration will be carried out as per the details given on ecs mandate form.
9. SIP enrollment will be discontinued in case the SIP installment is not honoured consecutively for 3 SIP installments.
10. If investor has not provided the SIP frequency the default SIP frequency would be Monthly. If an investor does not mention SIP start date or the SIP start date is unclear in the application form/SIP Mandate, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of 30 working days. If an investor does not mention SIP end date or the SIP end date is not expressly mentioned/ unclear in the application form/SIP Mandate, the tenure of SIP will be treated as perpetual. I.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
11. The default date will be considered as 7th of the month for each option.
12. Additional SIP: If an investor wants to enroll in another scheme & continue for the existing folio, then the investor has to submit a duly filled & signed SIP form along with the first cheque (if investment is in the new scheme) & NACH/ECS/Auto Debit form.
13. After completion of the tenure, in case the investor wants to continue his SIP investment for another tenure with the existing folio, then the investor has to submit a duly filled & signed SIP form & ECS Mandate Form.
14. As per Prevention of Money Laundering Act 2002, it is mandatory for all investors to be KYC - KRA compliant while making an application for a subscription of any amount. Thus application for any SIP installment amount without a valid KYC - KRA compliance may be rejected.
15. Transaction Charges: In accordance with SEBI circular No. Cir/MD/DF/13/2011 dated August 22, 2011, Navl AMC Limited (AMC) (Formerly: Essel Finance AMC Limited) (AMC) / Navl 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 Swiches/Systematic Transfers/ 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.
16. The cities mentioned above may be modified/updated/changed/removed at any time in future at the discretion of the AMC without assigning any reason or prior notice. If any city, bank/branch is removed, SIP (NACH/ ECS/Auto debit) Instructions for investors in such cities, bank branch will be discontinued without prior notice.
17. As per the enable smooth processing of the debits from your Bank A/C towards purchase of SIP units we request you to mention the CBS A/C No. whenever applicable.
18. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository participants (DPs) periodically. For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

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



Details of FATCA and CRS information (For Non-Individuals / Legal Entity)

APPLICANT DETAILS

NAME OF THE ENTITY											
TYPE OF ADDRESS GIVEN AT KRA <input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office											
CUSTOMER ID / FOLIO NO											
PAN						DATE OF INCORPORATION					
CITY OF INCORPORATION											
COUNTRY OF INCORPORATION											

PLEASE TICK THE APPLICABLE TAX RESIDENT DECLARATION

1. Is "Entity" a tax resident of any country other than India Yes No
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below)

COUNTRY	TAX IDENTIFICATION NUMBER *	IDENTIFICATION TYPE (TIN or other, please specify)

* In case Tax Identification Number is not available, kindly provide its functional equivalent.
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.
In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here
Please refer to para3 (vii) Exemption code for U.S. persons under Part 3 of FATCA Instructions & Definitions

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a, Financial Institution ⁹ or Direct reporting NFE ⁴ (please tick as appropriate)	GIIN <input type="text"/>
	Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of the sponsoring entity <input type="text"/>
GIIN not available (please tick as applicable) <input type="checkbox"/>	Applied for <input type="checkbox"/>
If the entity is a financial institution, <input type="checkbox"/>	Not required to apply for - please specify 2 digits sub - category ¹⁰ <input type="checkbox"/>
	Not obtained - Non - participating FI <input type="checkbox"/>

PART B (Please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs)

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) Yes <input type="checkbox"/> (if yes, please specify any one stock exchange on which the stock is regularly traded) No <input type="checkbox"/>	Name of stock exchange <input type="text"/>
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) Yes <input type="checkbox"/> (if yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) No <input type="checkbox"/>	Name of listed company <input type="text"/> Nature of relation: Subsidiary of the Listed Company or Controlled by a Listed Company Name of stock exchange <input type="text"/>
3. Is the Entity an active ¹ non-financial Entity (NFE) Yes <input type="checkbox"/> No <input type="checkbox"/>	Name of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="checkbox"/> (Mention code - refer 2c of Part D)
4. Is the Entity a passive ² NFE Yes <input type="checkbox"/> (if yes, please fill UBO declaration in the next section) No <input type="checkbox"/>	Nature of business <input type="text"/>

¹Refer 2 of Part D | ²Refer 3(ii) of Part D | ³Refer 1(i) of Part D | ⁴Refer 3(vi) of Part D

Details of FATCA and CRS information (For Non-Individuals / Legal Entity)

If passive NFE, please provide below additional details for each of Controlling person.

(Please attach additional sheets if necessary)

Name & PAN / Any other Identification Number <small>PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others</small> City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male / Female / Other
1. Name & PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB _____ DD/MM/YYYY Gender <input type="checkbox"/> Male <input type="checkbox"/> Female Others _____
1. Name & PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB _____ DD/MM/YYYY Gender <input type="checkbox"/> Male <input type="checkbox"/> Female Others _____
1. Name & PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB _____ DD/MM/YYYY Gender <input type="checkbox"/> Male <input type="checkbox"/> Female Others _____

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any other country other than India

* To include U.S. where controlling person is a U.S. citizen or green card holder.

% In case Tax Identification Number is not available, kindly provide functional equivalent.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-Tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days.

If any controlling person of the entity is a U.S. citizen or green card holder, please include United States in the foreign country information field along with the U.S. Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

PART C: Certification

I / We have understood the information requirements of the Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Date: DD MM YY TT

Name: _____

Designation: _____

Signature & Seal

PART D FATCA INSTRUCTIONS & DEFINITIONS FOR NON-INDIVIDUAL APPLICANTS

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- **Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.
- **Custodial institution** is an entity that holds a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of -

- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.

- **Investment entity is any entity:**

- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

- (i) Trading in money market instruments, (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange, exchange, interest rate, and index instruments; transferable securities; or commodity futures trading; or

- (ii) Individual or collective portfolio management; or

- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

FI not required to apply for GIIN: (Refer Rule 114(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-Financial Entity (NFE) : (any of the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

08 Any NFE that fulfills all of the following requirements:

- It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
- It is exempt from income tax in India;
- It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-

- (I) an Investor Protection Fund referred to in clause (23EA);
- (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
- (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(iii) Passive income

The term passive income includes income by way of :

- (1) Interest
- (2) Income equivalent to interest,
- (3) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (4) Annuities
- (5) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (6) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (7) The excess of foreign currency gains over foreign currency losses
- (8) Net income from swaps
- (9) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:

- i. DBOD.AML.BC. No. 71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement- Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

(v) Specified U.S. person - A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

(vii) Exemption code for U.S. persons (Refer 114(9) of Income Tax Rules, 1962 details)

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

FATCA & CRS Terms & Conditions for Individual Accounts including Sole Proprietor

(Note: The Guidance Note / notification Issued by the CBDT shall prevail in respect to Interpretation of the terms specified in the form)

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial Institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointment agencies.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond, even if you believe you have already supplied any previously requested information.

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA / CRS Indicia
U. S. place of birth	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND Any one of the following documents; <ul style="list-style-type: none"> Certified Copy of *Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence / mailing address in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body*
- Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM
Application Form - NAVI US TOTAL STOCK MARKET FUND OF FUND

An open ended fund of fund investing in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX)

NAVI US TOTAL STOCK MARKET FUND OF FUND (An open ended fund of fund investing in units of the Vanguard Total Stock Market ETF (VTI) or in the Schwab Total Stock Market Index Fund (SWTSX))	
This product is suitable for investors who are seeking*	
<input type="checkbox"/> Capital appreciation over the long term	
<input type="checkbox"/> Ideal for equity investors who want exposure to Vanguard Total Stock Market ETF (VTI) or the Schwab Total Stock Market Index Fund (SWTSX).	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

Application No.
NFO Dates: NFO Opens 04th FEB 2022, NFO Closes 18th FEB 2022

Scheme re-opens for continuous sale and purchase within 5 business days from the date of allotment.

Investors must read the Key Information Memorandum, Instructions and Product Labelling before completing this Form. Tick (✓) whichever is applicable, strike out whichever is not required.

1. DISTRIBUTOR INFORMATION					
DISTRIBUTOR/ARN CODE/RIA	SUB BROKER ARN CODE	EUIN*	SUB-BROKER CODE / AGENT CODE	RM CODE	DATE & TIME OF RECEIPT

Please ✓ if the EUIN space is left blank: I/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 notwithstanding 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.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the Investors' assessment of various factors including services rendered by the distributor.

2. TRANSACTION CHARGES (Please ✓ any one of the below)	
<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS

3. APPLICANTS INFORMATION (Name should be as available in Demat Account in case of Demat Account holders)	
Name of Sole / 1 st Applicant	Mr. / Ms. / M/s.
Name of 2 nd Applicant	Mr. / Ms. / M/s.
Name of 3 rd Applicant	Mr. / Ms. / M/s.
Name of Guardian / Contact Person	Mr. / Ms. / M/s.

Category (Please ✓)
 Retail Individual Investor(s)
 Non-Institutional Investor(s)

PAN No. Sole / 1st Applicant: [] [] [] [] [] [] [] [] [] []
 2nd Applicant: [] [] [] [] [] [] [] [] [] []
 3rd Applicant: [] [] [] [] [] [] [] [] [] []

Mode of Operation in Demat Account (Where there is more than one applicants):
 Single OR Anyone or Survivor OR Joint

4. DEPOSITORY ACCOUNT DETAILS	
Depository Name (Please ✓) <input type="checkbox"/> National Securities Depository Ltd. <input type="checkbox"/> Central Depository Services (India) Limited	
Depository Participant Name: [] [] [] [] [] [] [] [] [] [] DP-ID: [] [] [] [] [] [] [] [] [] []	
Beneficiary Account Number: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []	

5. INVESTMENT DETAILS (Please ✓ where applicable)			
Scheme: NAVI US TOTAL STOCK MARKET FUND OF FUND	Plan: [] [] [] [] [] [] [] [] [] []	Regular	Direct
Option: Growth			

In case of any ambiguity / Incomplete information, the default plan / option / sub-option will be applicable as per the scheme's Key Information Memorandum, Scheme Information Document & Statement of Additional Information.

6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS	
Bank Account Number: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []	Bank Name: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []
Branch Name where account is held: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []	
Total Amount to be blocked* (In figures): [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []	(In words): [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

Attn: NRI Investors : Payment should be made through their NRE/FCNR accounts.

7. UNDERTAKING BY ASBA INVESTOR	
1) I/We hereby undertake that I/we am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 (SEBI Regulations) as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB/ ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/NAVI NIFTY MIDCAP 100 INDEX FUND on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on each transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of NAVI NIFTY MIDCAP 100 INDEX FUND. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the NAVI NIFTY MIDCAP 100 INDEX FUND or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB.	
RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details (if it has been provided), Amount applied for and the account number from where NFO amount was blocked.	
	Date: [] [] [] [] [] [] [] [] [] []

Signature of the Applicant(s)		Date
		[] [] [] [] [] [] [] [] [] []
Signature of Bank Account Holder(s) (to be signed as per holding pattern in the bank account)		

Acknowledgement Slip (To be filled by the Investor)		Application No.
Scheme Name : NAVI US TOTAL STOCK MARKET FUND OF FUND Plan: <input type="checkbox"/> REGULAR <input type="checkbox"/> DIRECT Option: Growth		Date: [] [] [] [] [] [] [] [] [] []
Received from Mr / Ms. / Mrs. / M/s. Address: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []		
BCSB Account Details: A/c No. Bank Name Branch Name		
Total Amount to be Blocked : (In figures) (In words)		

Background : In its continuing endeavour to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process :

1. **Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
2. **Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R & TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
3. **Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on nonrepatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
4. **ASBA Facility in Brief:** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this

purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/ Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

5. **Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009. Investors are requested to check with their respective banks about the availability of the ASBA facility.

Other information for ASBA Investors:

1. SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
2. SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
3. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
4. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
5. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
6. R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted alongwith the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account.
9. Application accepted by SCSB and not uploaded on/with the Exchange / Registrar.

LIST OF NAVI AMC LIMITED OFFICES

EAST KOLKATA: Navi AMC Limited Peerless Mansion, 3rd Floor, 1 Chowringhee Square, Kolkata 700 069

SOUTH BENGALURU : Prestige RMZ Startech, Wing B, 7th & 8th floor, No 139, 2, Hosur Road,
Koramangala Industrial Layout, SG Palaya, Bengaluru, Karnataka - 560 095

LIST OF POINT OF ACCEPTANCES OF KFin Technologies Pvt.Ltd

Ambala: KFin Technologies Pvt. Ltd, 6348, 2nd Floor, Nicholson Road, Adjacent Kos Hospital ambala Cant, Ambala 133001
Agartala: KFin Technologies Pvt. Ltd, OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT, TRIPURA WEST, Agartala 799001
Ajmer: KFin Technologies Pvt. Ltd, House No. 17/2/4, 2nd Floor, Despak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Plaza, Ajmer 282002
Ahmedabad: KFin Technologies Pvt. Ltd, Office No. 401, on 4th Floor, ABC-1, Off. C.G. Road, Ahmedabad 380089
Ajmer: KFin Technologies Pvt. Ltd, 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer 305001
Akola: KFin Technologies Pvt. Ltd, Yemuna Tarang Complex Shop No 30, Ground Floor N.H. No-06 Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004
Alwar: KFin Technologies Pvt. Ltd, Office Number 137, First Floor, Jal Complex, Road No-2, Alwar 301001
Aligarh: KFin Technologies Pvt. Ltd, 1st Floor Savit Complex, Near Jain Temple, Samad Road Aligarh-202001
Allahabad: KFin Technologies Pvt. Ltd, Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001
Amaravathi: KFin Technologies Pvt. Ltd, Shop No. 21 2nd Floor, Gulshan Tower, Near Panchshel Talkies Jalstambh Square, Amaravathi 444001
Amritsar: KFin Technologies Pvt. Ltd, SCO 5 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001
Anand: KFin Technologies Pvt. Ltd, B-42 Valbhav Commercial Center, Nr Tva Down Town Show Room , Grid Char Rasta , Anand 380001
Anantapur: KFin Technologies Pvt. Ltd, #13/4, Vishnuvraty Complex, Beside SBI Bank, Near Tower Clock, Anantapur-515001
Asansol: KFin Technologies Pvt. Ltd, 11/2N G. T. ROAD BHANGA PACHIL, G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal, Asansol 713303
Aurangabad: KFin Technologies Pvt. Ltd, Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001
Azamgarh: KFin Technologies Pvt. Ltd, House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh 278001
Baroda: KFin Technologies Pvt. Ltd, 203 Corner post, Jetalpur Road, Baroda Gujarat, Baroda 390007
Bareilly: KFin Technologies Pvt. Ltd, 15T FLOOR REAR SIDEA - SQUARE BUILDING, 54-CIVIL LINES, Ayub Khan Chauraha, Bareilly 243001
Bharuch: KFin Technologies Pvt. Ltd, 123 Nexus business Hub, Near Gangotri Hotel, B/a Rajeshwari Petroleum, Makampur Road, Bharuch 392001
Bombay: KFin Technologies Pvt. Ltd, 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort 400001
Berhampur (Or): KFin Technologies Pvt. Ltd, Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001
Belgaum: KFin Technologies Pvt. Ltd, Premises No.101, CTS NO.1693, Shree Guru Darshani Tower, Anandwadi, Hindwadli, Belgaum 590011
Bhilwara: KFin Technologies Pvt. Ltd, Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001
Bhubaneswar: KFin Technologies Pvt. Ltd, A/181 Back Side Of Shivan Honda Show Room, Saheed Nagar, -Bhubaneswar 751007
Bhagalpur: KFin Technologies Pvt. Ltd, 2nd Floor, Chandrakol Complex Ghantaghar, Radha Nari Sinha Road, Bhagalpur 812001
Bilaspur: KFin Technologies Pvt. Ltd, Shop No.306, 3rd Floor, ANANDAM PLAZA, Vyapar Vihar Main Road, Bilaspur 495001
Bhilai: KFin Technologies Pvt. Ltd, Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020
Bikaner: KFin Technologies Pvt. Ltd, 70-71 2nd Floor | Dr.Chahar Building | Panchsati Circle, Sadul Ganj | Bikaner 334003
Bokaro: KFin Technologies Pvt. Ltd, CITY CENTRE, PLOT NO. HE-07, SECTOR-IV, BOKARO STEEL CITY, Bokaro 827004
Balsore: KFin Technologies Pvt. Ltd, 1-B, 1st Floor, Kallinga Hotel Lane, Baleshar, Baleshar Sadar, Balesore 756001
Bangalore: KFin Technologies Pvt. Ltd, No 35, Puttanna Road, Basavanagudi, Bangalore 560004
Bhopal: KFin Technologies Pvt. Ltd, 8F-13 Gurukulpa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal 462011
Bankura: KFin Technologies Pvt. Ltd, Plot nos- 8071/ANATUNCHATI MAHALA 3rd floor, Ward no-24 Opposite P.C Chandra, Bankura town, Bankura 722101
Begusaraj: KFin Technologies Pvt. Ltd, C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusaraj (Bihar), Begusaraj 851117
Bhatinda: KFin Technologies Pvt. Ltd, MCB -Z-3-01043, 2 floor, GONIANA ROAD, OPPORITE NIPPON INDIA MF GT ROAD, NEAR HANUMAN CHOWK, Bhatinda 151001
Burdwan: KFin Technologies Pvt. Ltd, Anlms Bhavan 1st Floor Holding No.-42, Sreeपालy G. T. Road, West Bengal, Burdwan 713103
Bhavnagar: KFin Technologies Pvt. Ltd, 303 STERLING POINT, WAGHAWADI ROAD, -, Bhavnagar 364001
Bellary: KFin Technologies Pvt. Ltd, Shree Gayatri Towers #4, 1st Floor K.H.E.Colony, Gopalaswamy Medialiar Road, Gandhi Nagar-Bellary 583103
Kolkata: KFin Technologies Pvt. Ltd, Apeelji House (Beside Park Hotel), C Block 3rd Floor, 15 Park Street, Kolkata 700016
Coimbatore: KFin Technologies Pvt. Ltd, 3rd Floor Jaya Enclave, 1057 Avinashi Road, -Coimbatore 641018
Chandigarh: KFin Technologies Pvt. Ltd, 1st Floor, SCO 2469-70, Sec. 22-C, -, Chandigarh 160022
Cuttack: KFin Technologies Pvt. Ltd, SHOP NO-45, 2ND FLOOR, NETAJI SUBAS BOSE ARCADE, (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS, DARGHA BAZAR, Cuttack 753001
Calicut: KFin Technologies Pvt. Ltd, Second Floor, Manmuriyil Centre, Bank Road, Kasaba Village, Calicut 673001
Cochin: KFin Technologies Pvt. Ltd, All Arcade 1st Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036
Chinsura: KFin Technologies Pvt. Ltd, No. 96/PO: CHINSURAH, DOCTORS LANE, Chinsura 712101
Dhanbad: KFin Technologies Pvt. Ltd, 208 New Market 2nd Floor, Bank Mora, -Dhanbad 826001
Darbhanga: KFin Technologies Pvt. Ltd, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 648004
Dhule: KFin Technologies Pvt. Ltd, Ground Floor Ideal Laundry Lane No 4, Khol Gall Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001
Dehradun: KFin Technologies Pvt. Ltd, Kaulagarh Road, Near Sirmour Margabova, Rellance Worldwid, Dehradun 248001
New Delhi: KFin Technologies Pvt. Ltd, 305 New Delhi House, 27 Barakhamba Road -, New Delhi 110001
Deoria: KFin Technologies Pvt. Ltd, K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria 274001
Durgapur: KFin Technologies Pvt. Ltd, MNVA-16 BENGAL AMBUJA, 2ND FLOOR CITY CENTRE, Distt. BURDWAN Durgapur-16 ,Durgapur 713216
Davangere: KFin Technologies Pvt. Ltd, D.No 162/8, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Mandu, Davangere 577002
Eluru: KFin Technologies Pvt. Ltd, DMO-234-R-7273K K B PLAZA MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA, Eluru 534002
Erode: KFin Technologies Pvt. Ltd, Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Some Krishna Complex, Erode 638003
Faridabad: KFin Technologies Pvt. Ltd, A-2B 2nd Floor, Neelem Bata Road Peer Id Mazar, Nehru Groundhit, Faridabad 121001
Ferozpur: KFin Technologies Pvt. Ltd, The Mall Road Chawia Building 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur 152002
Gandhinagar: KFin Technologies Pvt. Ltd, 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011
Gurgaon: KFin Technologies Pvt. Ltd, H No 2-231, KRISHNA COMPLEX, 2ND FLOOR, Opp. Municipal corporation Office, Jagat, Station Main Road, KALABURGI, Gulbarga 595105
Gandhidham: KFin Technologies Pvt. Ltd, Shop # 12 Shree Ambica Arcade Plot # 300, Ward I, Opp. CG High School, Near HDFC Bank, Gandhidham 370201
Gwalior: KFin Technologies Pvt. Ltd, City Centre, Near Axis Bank, -, Gwalior 474011
Gonda: KFin Technologies Pvt. Ltd, H No 782, Shiv Sadan, TI Road, Near Raghukul Vidyaapeeth, Civil lines, Gonda 271001
Junagadh: KFin Technologies Pvt. Ltd, H. No T-9, T-10, Afran plaza, 3rd Floor, Near Don Bosco High School, Panjiri 403001
Ghaziपुर: KFin Technologies Pvt. Ltd, House No. 148/19, Mahua Bagh, Raini Katra, -Ghaziपुर 239001
Gorakhpur: KFin Technologies Pvt. Ltd, Shop No. 8-9, 4th floor Cross Mall, Gorakhpur 273001
Guntur: KFin Technologies Pvt. Ltd, 2nd Shatkar, 1st Floor, Hno. 8-14-48, 14/2 Lane, Arundal Pet, Guntur 522002
Guwahati: KFin Technologies Pvt. Ltd, Ganapal Enclave, 4th Floor, Opposite Bora service, Ulubari, Guwahati, Assam 781007
Gaya: KFin Technologies Pvt. Ltd, Property No. 711045128, Ground Floor Hotel Skyjark, Swarajpur Road, -, Gaya 823001
Ghaziabad: KFin Technologies Pvt. Ltd, FF - 31, Konark Building, Rajnagar, -, Ghaziabad 201001
Hardwar: KFin Technologies Pvt. Ltd, Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Hardwar 249410
Haldwani: KFin Technologies Pvt. Ltd, Shop No 5, KMVN Shopping Complex, -, Haldwani 263139
Hissar: KFin Technologies Pvt. Ltd, Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001
Hoshiarpur: KFin Technologies Pvt. Ltd, Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutherland Road, Hoshiarpur 148001
Hassan: KFin Technologies Pvt. Ltd, SAS No: 490, HEMADRI ARCADE, 2ND MAIN ROAD, SALGAMA ROAD NEAR BRAHMINIS BOYS HOSTEL, Hassan 573201
Hubli: KFin Technologies Pvt. Ltd, R R MAHALAXMI MANSION, ABOVE INDUSIND BANK, 2ND FLOOR, DESAI CROSS, PINTO ROAD, Hubballi 590028
Hyderabad: KFin Technologies Pvt. Ltd, No 303, Vamase Estates, Opp: Bigbazaar, Amerpet, Hyderabad 500016
Hyderabad (Gachibowli): KFin Technologies Pvt. Ltd, Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad, 500032
Indore: KFin Technologies Pvt. Ltd., 101, Diamond Trade Center, 3rd Diamond Colony, New Palasia, Above Ithurana Bakery, Indore - Jaipur: KFin Technologies Pvt. Ltd, Shop No 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hotel Circle, Ajmer Road, Jaipur 302001
Jabalpur: KFin Technologies Pvt. Ltd, 2nd Floor, 290/1 (615-Now), Near Bhavart Garden, Jabalpur - 482001
Jaunagar: KFin Technologies Pvt. Ltd, 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh 382001
Jaigaon: KFin Technologies Pvt. Ltd, 3rd floor, 369 JEE Plaza, Baliram Path near Kishore Agencies, Jaigaon 425001
Jhansi: KFin Technologies Pvt. Ltd, 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001
Jammu: KFin Technologies Pvt. Ltd., 304, A-1, 03rd Floor, North Block, Bahu Plaza Jammu - 180004
Jalandhar: KFin Technologies Pvt. Ltd, Office No. 7, 3rd Floor, City Square building, E-1197 Civil Line, Next to Kalyan Jewellers, Jalandhar 144001
Jamshedpur: KFin Technologies Pvt. Ltd, Madhukuni, 3rd Floor, Q Road, Sakshi, Bistapur, East Singhbhum, Jamshedpur 831001
Jamnagar: KFin Technologies Pvt. Ltd, 131 Madhav Plaza, , Opp SBI Bank, Nr Lal Bungalow, Jamnagar 361008
Jodhpur: KFin Technologies Pvt. Ltd, Shop No. 6, GANG TOWER, G Floor, OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE, Jodhpur 342003
Jalpaiguri: KFin Technologies Pvt. Ltd, D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri 725101
Karimnagar: KFin Technologies Pvt. Ltd, 2nd ShutterHNo. 7-2-607 Sri Matra, Complex Mankammathota, -, Karimnagar 505001
Karnal: KFin Technologies Pvt. Ltd, 18/389 Char Chaman, Kunjpara Road, Behind Miglani Hospital, Karnal 132001
Karur: KFin Technologies Pvt. Ltd, No 88/11, BB Plaza, NRPB street, K S Meesa Back side, Karur 639002
Ville Parie: KFin Technologies Pvt. Ltd, Shop No.1 Ground Floor, Dipd Jyothi Co-operative Housing Society, Near MTL Office P M Road, Ville Parie East, 400057
Thane: KFin Technologies Pvt. Ltd, Room No. 302 3rd FloorGanga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West, Mumbai, 400602
Vashi: KFin Technologies Pvt. Ltd, Vashi Plaza, Shop no. 324, C Wing, 1ST Floor, Sector 17, Vashi Mumbai, 400705
Borivili: KFin Technologies Pvt. Ltd, Gomati Smiti Ground Floor, Jambli Gully, Near Railway Station, Borivili Mumbai, 400 092
Kolhapur: KFin Technologies Pvt. Ltd, 605/5/14 E Ward Shabupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001
Kollam: KFin Technologies Pvt. Ltd, GROUND FLOOR NARAYANAN SHOPPING COMPLEX, KAUSTHUBHREE BLOCK, Kadapada, Kollam 891008
Kanpur: KFin Technologies Pvt. Ltd, 15/46 B Ground Floor, Opp : Muir Millie, Civil Lines, Kanpur 208001
Kota: KFin Technologies Pvt. Ltd, D-8, SHRI RAM COMPLEX, OPPOSITE MULTI PURPOSE SCHOOL, GUMANPUR, Kota 324007
Kharagpur: KFin Technologies Pvt. Ltd, Holding No 254/22, SBI BUILDING, Maichenra Road, Ward No.16, PO: Kharagpur, PB: Kharagpur, Distt: Paschim Medinipur, Kharagpur 721304
Kurnool: KFin Technologies Pvt. Ltd, Shop No:47, 2nd Floor, S komda Shopping mall, Kurnool 518001
Kannur: KFin Technologies Pvt. Ltd, 2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, Kannur 670001
Kottayam: KFin Technologies Pvt. Ltd, 1st Floor Sclaseccion Square, Railway Station Road, Colectorate P O, Kottayam 688002
Lucknow: KFin Technologies Pvt. Ltd, 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thapar House, Lucknow 226001
Ludhiana: KFin Technologies Pvt. Ltd, SCD 122, Second floor, Above Hdfc Mutual fund, Feroze Gandhi Market, Ludhiana 141001
Mathura: KFin Technologies Pvt. Ltd, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001
Chennai: KFin Technologies Pvt. Ltd, F-11 Akshaya Plaza 1st Floor, 108 Adithanar Salai, Egmore Opp To Chief Metropolitan Office, Chennai 600002
Meerut: KFin Technologies Pvt. Ltd, H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut 250002
Mehsana: KFin Technologies Pvt. Ltd, FF-21 Someshwar Shopping Mall, Modhra Char Rasta, -, Mehsana 384002
Mirzapur: KFin Technologies Pvt. Ltd, Tritelv Centre, Near SBI Life Ratanganj Mirzapur 231001
Malda: KFin Technologies Pvt. Ltd, RAM KRISHNA PALLY; GROUND FLOOR, ENGLISH BAZAR, -, Malda 732101
Mangalore: KFin Technologies Pvt. Ltd, Mahendra Arcade Opp Court Road, Karangal Padl, -, Mangalore 575003
Moga: KFin Technologies Pvt. Ltd, 1st Floor Dutt Road, Mandir Wall Gali, Civil Lines Baraz Ghar, Moga 142001
Morena: KFin Technologies Pvt. Ltd, House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 478001
Moradabad: KFin Technologies Pvt. Ltd, Chhadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001
Margao: KFin Technologies Pvt. Ltd, SHOP NO. 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGPPA MARKET COMPLEX, Margao - 403601
Madurai: KFin Technologies Pvt. Ltd, 362 Metro Plaza, 1st floor, North Velli Street, Madurai 625001
Mysore: KFin Technologies Pvt. Ltd, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570099
Muzaffarpur: KFin Technologies Pvt. Ltd, 1st Floor First Floor Complex, Dhwam Road, Near Kalyani Chowk, Muzaffarpur 842001
Nasik: KFin Technologies Pvt. Ltd, S-9 Second Floor, Suryojit Santul, Sharapur Road, Nasik 422002
Nadidad: KFin Technologies Pvt. Ltd, 311-3rd Floor City Center, Near Paras Circle, -, Nadidad 387001
Nagpur: KFin Technologies Pvt. Ltd, Plot No. 2, Block No. B / 1 & 2, Shree Apartment, Khars Town, Mata Mandir Road, Dharampath, Nagpur 440010
Nagerkoll: KFin Technologies Pvt. Ltd, HNO 45, 1st Floor, East Gar Street, Nagerkoll 629001
Nanded: KFin Technologies Pvt. Ltd, Shop No 4, Santarkipha Market G G Road, Opp. Bank Of India, Nanded 431601
Noida: KFin Technologies Pvt. Ltd, F-21, 2nd Floor, Near Kalyan Jewellers, Sector-18, Noida 201301
Novanar: KFin Technologies Pvt. Ltd, 103 1ST FLOOR LANDMARK MALL, NEAR SAYAJI LIBRARY, Nevanari Gujarat, Nevanari 396445
Patna: KFin Technologies Pvt. Ltd, 3A 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna 800001
Pondicherry: KFin Technologies Pvt. Ltd, No 122(10b), Muthumariamman koll street, -, Pondicherry 605001
Paigai: KFin Technologies Pvt. Ltd, No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad 678001
Patanankot: KFin Technologies Pvt. Ltd, 2nd Floor Sahni Arcade Complex, Adl, Indra colony Gate Railway Road, Patankot, Patankot 145001
Panipat: KFin Technologies Pvt. Ltd, Preet Tower, 3rd Floor, Near NK Tower, G.T. Road, Panipat 132103
Patiala: KFin Technologies Pvt. Ltd, B- 17/423, Lower Mail Palmeta, Opp Wodl College, Patiala 147001
Pune: KFin Technologies Pvt. Ltd, Office # 207-210, second floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune 411005
Raipur: KFin Technologies Pvt. Ltd, OFFICE NO 8-13 SECOND FLOOR REHEJA TOWER, FAFADIHI CHOWK, JAIL ROAD, Raipur 492001
Rajalmandur: KFin Technologies Pvt. Ltd, H. No 14, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavelpati, Rajahmundry, East Godavari Distt, AP - 533103, -, Rajkot: KFin Technologies Pvt. Ltd, 362 Metro Plaza, Near Moti Tamki Chowk, Rajkot, Rajkot Gujarat 360001
Rourkela: KFin Technologies Pvt. Ltd, 2nd Floor, Main Road, UDIT NAGAR, SUNDARGARH, Rourkela 769012
Ranchi: KFin Technologies Pvt. Ltd, Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001
Roorkee: KFin Technologies Pvt. Ltd, Shree Ashadeep Complex, Near Income Tax Office, Roorkee 247687
Rohtak: KFin Technologies Pvt. Ltd, Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak 124001
Renukoot: KFin Technologies Pvt. Ltd, C/o Mallick Medical Stores, Bangali Katra Main Road, Distt. Sonbhadra (U.P.), Renukoot 232127
Rewa: KFin Technologies Pvt. Ltd, Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 488001
Salern: KFin Technologies Pvt. Ltd, No.6 NS Complex, Omarul main road, Salem 636009
Sagar: KFin Technologies Pvt. Ltd, I floor Above shiva kanch mandir, 5 civil lines, Sagar, Sagar 470002
Sambalpur: KFin Technologies Pvt. Ltd, First Floor, Shop No. 219, SAHEJ PLAZA, Golobazar; Sambalpur, Sambalpur 768001
Sri Ganganagar: KFin Technologies Pvt. Ltd, Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001
Shillong: KFin Technologies Pvt. Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M L School, Shillong 793001
Shrimla: KFin Technologies Pvt. Ltd, 1st Floor, Hills View Complex, Near Tara Hall, Shrimla 717001
Sikar: KFin Technologies Pvt. Ltd, First Floor Super Tower, Behind Ram Mandir Near Taparys Bagchli, -, Sikar 332001
Siliguri: KFin Technologies Pvt. Ltd, Nenak Complex, 2nd Floor, Sevoka Road, -, Siliguri 734001
Silchar: KFin Technologies Pvt. Ltd, N.D. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001
Solapur: KFin Technologies Pvt. Ltd, Block No 08, Vaman Nagar Opp D-Mart, Jule Solapur, Solapur 413004
Shimoga: KFin Technologies Pvt. Ltd, JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, Shimoga 577201
Sonepat: KFin Technologies Pvt. Ltd, Shop No. 205 PP Tower, Opp income tax office, Subhash Chowk Sonepat. 131001
Solan: KFin Technologies Pvt. Ltd, Disha Complex, 1st Floor, Above Axis Bank, Raigarh Road, Solan 173212
Sitapur: KFin Technologies Pvt. Ltd, 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001
Srikulakum: KFin Technologies Pvt. Ltd, D No 4-4-97 First Floor Behind Sri Vijayagandhapati Temple, Padde rail veechil, Palakonda Road ,Srikulakum 532001
Satna: KFin Technologies Pvt. Ltd, Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, Satna 485001
Surat: KFin Technologies Pvt. Ltd, Office no: -518 5th Floor Empire State

building ,Near Udhna Darwaja, Ring Road, Surat 395002. Sultanpur: KFin Technologies Pvt. Ltd, 1st Floor, Rama Shanker Market, Civil Line, -Sultanpur 228001. Shivpuri: KFin Technologies Pvt. Ltd, A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551. T Nagar/Nungambakkam: KFin Technologies Pvt. Ltd, No 23 | Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai, 600 034. Tuticorin: KFin Technologies Pvt. Ltd, A - B A34 - A37, Mangalmai Mani Nagar, Opp. Rajaji Park Palayamkottal Road, Tuticorin 628003. Trivandrum: KFin Technologies Pvt. Ltd, MARVEL TOWER, 1ST FLOOR, URA-42 STATUE, (UPPALAM ROAD RESIDENCE ASSOCIATION) , Trivandrum 695010. Tiruvalla: KFin Technologies Pvt. Ltd, 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. Tirupathi: KFin Technologies Pvt. Ltd, H.No:10-13-425, 1st Floor Tilak Road ,Opp: Sri Devi Complex , Tirupathi 517501. Trichy: KFin Technologies Pvt. Ltd, No 23C/1 E V R road, Near Vekkallamman Kalyana Mandapam, Putthur, Trichy 620017. Trichur/Thrissur: KFin Technologies Pvt. Ltd, 4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE, Thrissur 680001. Tirunelveli: KFin Technologies Pvt. Ltd, 55/18 Jeneey Building, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. Udaipur: KFin Technologies Pvt. Ltd, Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle , Udaipur 313001. Ujjain: KFin Technologies Pvt. Ltd, Heritage Shop No. 227, 57 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain 456001. Varanasi: KFin Technologies Pvt. Ltd, D-64/132 KA , 2nd Floor , Anant Complex, Sigra, Varanasi 221010. Valsad: KFin Technologies Pvt. Ltd, 408 Dreamland Arcade, Opp Jade Blue, Titthal Road, Valsad 396001. Vijayawada: KFin Technologies Pvt. Ltd, H.No28-23, 1st Floor, Sundarammastreet, Gandhi Nagar, Krishna, Vijayawada 520010. Vellore: KFin Technologies Pvt. Ltd, No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. Vapi: KFin Technologies Pvt. Ltd, A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE, OPP DCB BANK GIDC CHAR RASTA, SILVASSA ROAD, Vapi 396191. Visakhapatnam: KFin Technologies Pvt. Ltd, DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROAD TO LALITHA JEWELLER SHOWROOM, BESIDE TAJ HOTEL LADGE, Visakhapatnam 530016. Warangal: KFin Technologies Pvt. Ltd, Shop No22 , , Ground Floor Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002. Yamuna Nagar: KFin Technologies Pvt. Ltd, B-V, 185/A, 2nd Floor, Jagadri Road, , Near DAV Girls College, (UCO Bank Building) Pyara Chowk, -Yamuna Nager 135001.




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