

TRANSACTION INSTRUCTION SLIP (FOR REDEMPTION)

NJ India Invest Pvt. Ltd.
NJ Centre, "B" Tower, Udhna Udhog Nagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat - 394210

Fields Mark with (*) are mandatory.

*Partner Code

*Date

TAR No:

Client Details:

*Client Name:

*Unique Client Code (UCC):

*Demat Account No:

Sr. No.	**Folio No (Mandatory for physical holdings)	Scheme Name	*Option			Amount	No. of Units	All Units
			DP	DR	GR			
1.								
2.								
3.								
4.								
5.								

**Folio number field will be mandatory for physical units redemption.

Payout Bank Details:

*Payout Bank Name:

*Account Number:

The above given bank should be registered with Trading Account.

I have read and agreed to terms and conditions mentioned overleaf and will be solely responsible for any loss in case of not adhering to any instructions mentioned in the Terms & Conditions.

Client Signature:

For NJ Office use only

Date:

CRO Signature:

Acknowledgment

Client Name:

Date: Unique Client Code (UCC): TAR No:

This is an acknowledgement that the TIS is received at NJ PSC on the Date & Time mentioned above. However Transaction will be processed subject to the successful verification of the TIS by NJ official.

Signature/Stamp of NJ PSC



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TERMS & CONDITIONS

These terms and conditions are binding and effective in addition to all existing terms and conditions pertaining to any documentations in relation to NJ E-Wealth Account and the client agreement that has been signed by the client at the time of opening Trading and Demat Account with our company NJ India Invest Private Limited ("NJ"). Before posting any transaction request on NJ E-Wealth Account login based portal of website and mobile application ("EWA Portal"), the client confirms that he/she has read, understood and agree to abide by the Terms and Conditions set out here-in-below:

A) General Terms and Conditions:

1. All transaction requests submitted on non-business days, holidays and non-working days will be processed on NEXT business/ working day.
2. The client confirms that the ARN holder has disclosed to the client all the commissions (in the form of trail commission or any other mode), payable to the ARN Holder for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the client.
3. For E-Wealth MF, clients transactions will be processed in physical mode through the Exchange platform.
4. Transaction Cut-off for same day execution of transaction will be as per Cut-Off matrix displayed during transaction. The client is requested to refer to the Cut-Off timings before posting transactions on the EWA Portal. The Cut-Off timings are subject to change without any prior intimation.
5. By posting the transaction on EWA Portal, the client authorizes NJ to process the transaction on any Exchange.
6. The Net Asset Value ("NAV") displayed on NJ's Website and mobile application ("Website") and EWA Portal is the latest NAV as recorded by NJ and is NOT applicable to transaction request(s) being posted by client. The NAV applicable to a client's transaction request depends upon the date and time of submission of the transaction request to Exchange by NJ and receipt of funds and MIS by respective Clearing Corporation of the Exchange from Bank/Payment Aggregator. The information on various mutual funds schemes presented on Website and EWA Portal is provided sporadically to NJ by respective Asset Management Companies ("AMCs"). The client may confirm the information and any further details as required, from the websites of respective AMCs. The execution of the transaction is subject to confirmation by Exchange and concerned AMC.
7. Neither NJ nor any of the concerned AMCs shall be held responsible/liable for any consequence of the erroneous information provided by the client.
8. NJ shall take all necessary action to ensure that the NAV allotted is the NAV applicable on the date of the transaction. However, NJ, its employees, representatives and service providers shall not be liable for any loss that may arise to the client as a result of the correct NAV not being allotted to the client's transactions on the EWA Portal for any reasons whatsoever.
9. NJ, its employees, representatives and service providers shall not be liable for any variations in values arising out of delayed data feeds, transmission losses in electronic data, electronic fund transfer etc.
10. The client undertakes to read all the relevant offer documents and terms and conditions of all schemes of all mutual funds offered through digital platform, before posting any transactions request on the EWA Portal.
11. NJ does not accept any responsibility/liability for delay in processing time from the Stock Exchange, Mutual Fund or Registrar's end.
12. Neither NJ, nor any of the AMCs shall be liable for any failure to perform its obligations, as a reason of such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data due to the above and in circumstances of acts of God, floods, epidemics, quarantine, riot or civil commotion and war.
13. NJ shall not be liable for failure of the system or for any loss, damage or other costs arising in any way due to including but not limited to following reasons:
 - i. System failure including failure of ancillary or associated systems, or fluctuation of power, or other environmental conditions.
 - ii. Accident, transportation, neglect, misuse, errors, frauds of the clients or agents or any third party.
 - iii. Any fault in any attachments or associated equipment of the clients.
 - iv. Any incidental, special or consequential damages including without limitation of loss of profit/earning.
14. AMC/RTA is the final authority to execute the transaction, NJ will not be held responsible if the transaction is accepted by NJ but gets rejected/delayed by AMC/RTA due to any reason whatsoever.
15. If the transaction is delayed or not processed due to any reason whatsoever, neither back-dated NAV shall be given in any circumstances whatsoever nor the loss will be subject to any compensation/damages.
16. The client's bank may levy any charges to the client's bank account in respect of processing the transaction through Bank Mandate or any other payment mode. Neither NJ nor its service provider shall be held responsible in respect of any charges levied by the client's bank.
17. Mode of holding on new folios will be updated as per the account opening i.e "Single" or "Anyone or Survivor" for E-MF clients.
18. The transaction once submitted will not be reversible by client in any circumstances whatsoever.
19. The Terms and Conditions set out herein may be amended by NJ without any prior notice to the client and the client's continued usage of the services shall be deemed to be an acknowledgement and unconditional acceptance of the amended Terms and Conditions.
20. The client hereby acknowledges and authorizes NJ to share the necessary details of client's trading/investment with the client's distributor/introducer so as to enable the distributor/introducer to service the client more efficiently from time to time.
21. Any dispute/difference shall be subject to jurisdiction of courts at Surat only

B) Purchase Transactions specific Terms and Conditions:

1. Cheque shall be in favor of "Indian Clearing Corporation Limited"
2. All the Purchase transactions will be uploaded on the Stock Exchange without payment confirmation from our Bank/Payment Aggregator. The payment confirmation will be provided to respective Clearing Corporation / Stock Exchange by the Bank/Payment Aggregator.
3. Previous day NAV is available for the schemes which have been enabled on Exchange for the given facility. Previous day NAV for liquid schemes is available for the selected online banks only. For liquid schemes purchase transactions, the previous day NAV will be applied from the date on which funds are received by AMC.
4. The Payment has to be made from the Bank account which is registered in the EWA, transaction will be canceled & refund will be initiated by the Clearing Corporation if they receive the payment from an unregistered bank account.



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5. All additional purchases will be done in the latest folio.
6. Refunds of cancelled/rejected purchase transactions will be done by Clearing Corporation.
7. For successful purchase transactions, units will be delivered to the client's Demat Account by Clearing Corporation. In case of delivery failure due to any reason, transaction will be canceled & payment refund will be done by Clearing Corporation to the originating Bank Account of the client.

C) Redemption Transactions specific Terms and Conditions:

1. Redemption amount will be credited to the client's registered bank account by the Clearing Corporation. Redemption amount will be credited as per Scheme TAT.
2. In the case of a NON-POA client, the client shall be solely responsible to submit the DIS to NJ DP before cut-off timings. All the joint holders have to sign the DIS in the same order as per Demat account holding pattern.
3. In case if Redemption payout is rejected by client's bank for any reason, Clearing Corporation will refund the monies to respective AMC. The payment in such case shall be done to client by the respective AMC.
4. In case of demat holding, redemption transaction will always be executed in "Units" whereas in case of physical holding, redemption will be executed as per the option selected by client i.e. "Units", "Amount" or "All units".
5. Redemption payout date is displayed as per Scheme TAT provided in Exchange Settlement Calendar.
6. Electronic Delivery Instruction Slip ("EDIS") is a facility provided by Depositories (CDSL & NSDL) and not by NJ (the Broker and Depository Participant).
7. The EDIS facility offered by NJ will be in accordance with all applicable laws, rules and regulations and guidelines issued by regulatory authorities and Depositories.
8. For Non-POA clients issuing EDIS, the transaction will be submitted only after receipt of successful EDIS confirmation from the Depository.
9. By issuing EDIS, the client authorizes NJ to debit the securities from the client's Demat account to meet securities pay-in obligations.
10. The EDIS facility offered by NJ is on AS IS WHERE IS BASIS and NJ disclaims all the responsibilities and liabilities in respect of any monetary or non-monetary consequences due to delay or non-processing the EDIS by Depository or third party

D) Switch Transaction specific Terms & Conditions:

1. Inter AMC Switch transaction type service is offered by NJ to its clients and is not offered by AMC or Exchange(s).
2. Inter AMC Switch Transaction requested by client to NJ is processed as two separate transactions i.e. Redemption and Purchase on Exchange(s). If the Redemption transaction is rejected by Exchange(s) for any reason, the Purchase transaction will be auto rejected by NJ on Exchange(s) without any further intimation to the client.
4. AMC switch will be applicable if a transaction is done within schemes of the same AMC and subject to AMC switch facility availability in both OUT & IN schemes.
5. Offering of Inter AMC switch transaction facility will be subject to sole discretion of NJ.

E) SIP registration specific Terms & Conditions:

1. If Mandate is under process, the SIP will be registered on the Exchange only on receiving approval of Mandate registration by the service provider to NJ.
2. If Mandate is already processed, the SIP shall commence as per the Start date selected by the clients during registration.
3. SIP start date will be auto extended to subsequent month if the mandate approval is received after 1st instalment date keeping the SIP tenure unchanged.
4. SIP amount will be debited from client bank account on SIP due date, transaction shall be processed and NAV shall be allotted for the date of receipt of the fund by the Clearing Corporation from the Bank/Payment Aggregator.
5. In case if the fund confirmation is received after 5 working days from SIP instalment date, SIP transaction will be canceled, the funds will be refunded to the client's bank account.
6. The Top-up SIP will be auto registered by NJ.
7. If the AMC discontinues the subscription option in any scheme, the registered SIP(s) of such scheme will be canceled by NJ without any intimation.
8. In case of SIP cancellation, all Top-up SIPs will also be canceled.
9. The client allows NJ to link SIP with any Bank Mandate at its discretion.

F) STP specific Terms & Conditions:

1. The Systematic Transfer Plan ("STP") transaction type service is offered by NJ to its clients and is not offered by AMC or Exchange(s).
2. Transaction pertaining to registered STP is processed as two separate transactions i.e. Redemption and Purchase on Exchange(s).
3. If the redemption transaction is rejected by Exchange, the purchase transaction will be auto rejected by NJ.
4. If a client has opted for the "Fund realization" option, the amount received from the switch out/STP Out transaction will be invested in the switch-in/STP IN scheme. STP IN instalment will be executed on the selected instalment date, hence STP OUT will be executed in advance as per STP OUT scheme TAT.
5. Offering of STP transaction facility will be subject to sole discretion of NJ.

G) SWP specific Terms & Conditions:

1. Systematic Withdrawal Plan ("SWP") transaction type is offered by NJ to its clients and is not offered by AMC or Exchange(s).
2. Transaction pertaining to registered SWP is processed as Redemption on Exchange(s).
3. SWP instalment will be triggered on the selected instalment date and redemption payout will be done by Clearing Corporation as per the Scheme TAT.
4. For fixed tenure based SWP, Redemption of "All units" will be done if scheme valuation is lesser than the registered SWP amount.
5. SWP will be canceled if sufficient amounts are not available in the selected scheme.
6. For "Till balance" units if scheme valuation is lesser than instalment amount, "All unit" order will be generated & SWP will be closed.