

Serial No: ED

COMMON APPLICATION FORM



MUTUAL FUND

(Please ✓) as per your status Resident Non-Resident

| | | | |
|---------------------------------|------------------------|--------------------------------------|-------------------------------|
| JM FINANCIAL MUTUAL FUND | PAN: AAATJ2314G | LEI No.: 335800YFXW7UNW4NBA67 | Valid Upto 12/04/2022. |
|---------------------------------|------------------------|--------------------------------------|-------------------------------|

| DISTRIBUTOR INFORMATION | | | | FOR OFFICE USE ONLY | |
|--------------------------------------|---|-------------------------|--|-------------------------------|--|
| Name & ARN of Distributor / RIA Code | Internal Sub-Broker Code (as allotted by Distributor) | Sub-Broker ARN Code No. | Employee Unique Identification No. (EUIN)^ | In-House number as per K-BOLT | Date, Time and Number as per Time Stamping Machine |
| 146822 | | | E | | |

^Mandatory: Furnishing of EUIN is mandatory for all transactions (Purchase/Switch/SIP/STP) or following declaration should be signed by the investor (Please ✓ the box).

Declaration: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the

employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

| | | |
|--|-------------------------------|------------------------------|
| Signature of Sole/First Applicant/Guardian | Signature of Second Applicant | Signature of Third Applicant |
|--|-------------------------------|------------------------------|

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributor based on the investor's assessment of various factors including the service rendered by the distributor".

INVESTMENT DETAILS (Pls Refer instruction No. 5)*??

| Scheme Name | Plan (Pls tick ✓) | Option | Sub-Option |
|-------------|--|--------|------------|
| JM | <input type="radio"/> Direct <input type="radio"/> Regular | | |

*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.

?? Investor desirous of investing directly with the AMC without availing the services of any Distributor/Broker, will have to clearly tick "Direct" under above column titled as "Plan".

| EXISTING UNIT HOLDER'S INFORMATION (Please fill in your details mentioned below and proceed to section 4) | TRANSACTION CHARGES (Please refer to instructions / KIM and tick any one) (Applicable for transactions routed through a distributor who has 'opted in' for transaction charges.) |
|--|---|
| Folio No. <input type="text"/> | <input type="checkbox"/> I/We am/are a First Time Investor in Mutual Fund Industry. (Rs 150 will be deducted.) <input type="checkbox"/> I/We am/are an Existing Investor in Mutual Fund Industry. (Rs 100 will be deducted.) |

1. FIRST APPLICANT'S DETAILS (It is mandatory to submit verified copy of PAN proof for all investments failing which application will be rejected) (Pls Refer instruction no. 8)

| | |
|---|---|
| Name (Capital Letters) | DOB |
| (Mandatory in case of minor) | |
| PAN / PEKRN*** | KYC Identification Number (KIN) (For C-KYC Compliant Investors) |
| LEI No. (Legal Entity Identifier) of Non-Individual Investor (Mandatory): | Valid Upto ____/____/202__ |
| Name of Guardian (if first applicant is a minor / Contact Person for non individuals) | |
| Guardian's Relationship With Minor <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Court Appointed Guardian | Proof of Date of Birth <input type="radio"/> Birth Certificate <input type="radio"/> Passport <input type="radio"/> Others (Please specify) |
| TAX <input type="radio"/> Resident Individual <input type="radio"/> AOP/BOI <input type="radio"/> Bank <input type="radio"/> Company/Body Corporate <input type="radio"/> Defence Establishment <input type="radio"/> FI <input type="radio"/> FII <input type="radio"/> Government Body <input type="radio"/> HUF <input type="radio"/> PIO* | |
| STATUS^ <input type="radio"/> On behalf of Minor <input type="checkbox"/> RI <input type="checkbox"/> NRI <input type="radio"/> PSU <input type="radio"/> Partnership Firm <input type="radio"/> Society <input type="radio"/> Sole Proprietor <input type="radio"/> Trust /Charities / NGOs <input type="radio"/> Others (if specify) | |

2. Mode of Holding (Please tick ✓)

 Single Joint* Either or Survivor/s

(* Default, in case of ambiguity when applicant are more than one)

Occupation of the 1st Applicant(Please tick ✓)^

 Private sector service Public Sector / Govt. service Professional Business Housewife Retired Student Agriculturist Others (pl. specify)

3. SECOND APPLICANT'S DETAILS

| | |
|--|-------------|
| Name (Capital Letters) | DOB |
| PAN / PEKRN*** | C-KYC Id*** |
| Status^: <input type="radio"/> Resident Individual <input type="radio"/> NRI | |

4. THIRD APPLICANT'S DETAILS

| | |
|--|-------------|
| Name (Capital Letters) | DOB |
| PAN / PEKRN*** | C-KYC Id*** |
| Status^: <input type="radio"/> Resident Individual <input type="radio"/> NRI | |

5. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Please note that your local address details will be updated as per your KYC records with CKYC / KRA)

| | |
|------------------------|--|
| Correspondence Address | Overseas Address (Mandatory for NRI / FPI Applicants)** |
| City/ Town | City/ Town |
| State | State |
| Country | Country |
| Pin Code | Pin Code |
| Mobile No. ^ | Tel. No. S T D C O D E |
| Email ID. ^ | *Require Hard Copy of Annual Report Yes <input type="checkbox"/> No <input type="checkbox"/> |

^ SMS and/ Email ID will be used as the default mode of communication if the mobile no. and/or Email ID is furnished. + In case, not ticked, it will be treated to have "opted out".

| Gross Annual Income of 1st Applicant (Please tick ✓) | For Individuals / HUFs (Please tick ✓)^ | For Non-Individuals (Companies, Trust, Partnership etc.) (Please tick ✓)^ |
|---|---|---|
| <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs | <input type="checkbox"/> I am Politically Exposed Person | <input type="checkbox"/> Foreign Exchange / Money Changer Services |
| <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> > 25 Lacs - 1Crore <input type="checkbox"/> > 1 Crore "OR" | <input type="checkbox"/> I am related to Politically Exposed Person | <input type="checkbox"/> Gamin / Gambling / Lottery / Casino Services |
| Net Worth in (Mandatory for Non-Individuals) ₹ _____ | <input type="checkbox"/> Not Applicable | <input type="checkbox"/> Money Lending / Pawning |
| as on ____ / ____ / _____ (Not older than 1 year) | | <input type="checkbox"/> Not Applicable |

6. BANK ACCOUNT DETAILS (It is mandatory to furnish bank particulars failing which application shall be rejected. Pls submit documentary proof of the bank mandate depicting the name of the 1st / sole applicant.) Investor may furnish multiple bank details through a separate stipulated form. Pls refer Instruction / KIM for further details including (!) Auto Direct Credit Facility.

| | |
|----------------|---|
| Account No.: | Repeat Bank Account No.: |
| Name of Bank | A/c. Type (✓): <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR |
| Branch Address | MICR Code |
| IFSC Code | |

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

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

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

| Sole/First Applicant/Guardian | | | Second Applicant | | | Third Applicant | | |
|-------------------------------|-----------------------------------|---------------------|------------------------|-----------------------------------|---------------------|------------------------|-----------------------------------|---------------------|
| Country [#] | Tax Payer Ref. ID No [@] | Identification Type | Country [#] | Tax Payer Ref. ID No [@] | Identification Type | Country [#] | Tax Payer Ref. ID No [@] | Identification Type |
| Country of Birth | | | Country of Birth | | | Country of Birth | | |
| Country of Nationality | | | Country of Nationality | | | Country of Nationality | | |

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

8. INVESTMENT AND PAYMENT DETAILS (Pls refer Instructions/ KIM especially Third Party) For each application and for each plan/option separate cheque / DD to be submitted.

| Cheque/DD No. | Cheque/DD Amount (Rs.) | DD Charges (Rs.) | Gross Total Amount (Rs.) | Bank Account Number | Bank & Branch | Account Type [@] (SB/CA/NRE/NRO/FCNR) |
|---|------------------------|------------------|--------------------------|---------------------|---------------|--|
| @For NRI(s)/PIO: Source of Fund: <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Direct Remittances from abroad. Pls attach documentary evidence for the source of funds. Please mention the application no. on the reverse of the Cheque / DD. The details of the bank account provided above pertain to my / our bank account in my / our name <input type="checkbox"/> Yes <input type="checkbox"/> No If No, my relationship with the bank account holder is <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Relative <input type="checkbox"/> Sibling <input type="checkbox"/> Friend <input type="checkbox"/> Others. Application form without this information is liable to be rejected. Documents Attached to avoid Third Party Payment Rejection, where applicable: <input type="checkbox"/> Bank Certificate, for DD <input type="checkbox"/> Third Party Declarations | | | | | | |

IN CASE OF PAYMENT BY 1ST APPLICANT (Please ✓)

I. I / We hereby declare that the above mentioned cheque/Demand Draft^^ has been issued:
 from/by debit to my personal/my joint Bank Account with other IInd/IIIRD Applicant. against cash (in case of demand draft) upto Rs. 50,000/-.

II. ^^In case of Demand Draft, Banker's certificate about the source of funds is attached. Yes No (In case, the answer is "No", the application will be rejected)

9. DEMAT ACCOUNT DETAILS (Please ensure that the sequence of names as mentioned in the application form matches with that of the Demat Account held with your Depository Participant).

Do you want units in Demat Form (Please ✓) Yes No (if yes, please provide the below details)⁵⁵

National Security Depository Limited (NSDL) Central Depository Services (India) Limited (CDSL)

Depository Participant's Name:

| | | |
|--------------|-------------------------|---------------|
| DP ID No. IN | Beneficiary Account No. | Target ID No. |
|--------------|-------------------------|---------------|

⁵⁵ in case of any ambiguity, AMC is at its discretion to either allot units as per Demat information or in physical mode. Kindly refer Statement of Additional Information and Scheme Information Document for details.

10. POWER OF ATTORNEY (PoA) HOLDER'S / PERMITTED THIRD PARTY'S (WHO IS ISSUING THE CHEQUE) DETAILS (Pls refer para on Third Party Pament)

The relationship of 1st Applicant with the issuer of Third party Payment instrument is as [Please ✓]

Parent/Grand Parent/Relative in case of 1st Applicant being a minor Employer (in case of deduction from salary) Custodian on behalf of FI/Client.

Full Name of PoA / Third Party

PAN No. of PoA / Third Party [Please ✓] **KYC Compliant** Yes No (Please attach KYC acknowledgement & Refer instruction no. 10)

11. NOMINATION DETAILS (Pls Refer instruction / KIM for details)

I / We _____ at present do not wish to register nominee/s against the above folio.

I/We _____ hereby nominate the under mentioned person(s) to receive the amount to my/our credit in the event of my/our death in proportion to the percentage(%) indicated against the Name(s) of the Nominee(s). I/We also understand that all payments and settlements made to such nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Trustee.

| No. | Name & Address of the Nominee /s (upto 3 Nos.) | Date of Birth (in case of Minor) | Relationship with the first holder | Share (%) (in multiple of 1%) | Age of the Nominee |
|-----|--|----------------------------------|------------------------------------|-------------------------------|--------------------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |

Guardian Name (in case of Minor) _____ Relationship _____

Address _____

City _____ Pin _____ Signature of Nominee/Guardian (Not mandatory) _____

12. LIST OF DOCUMENTS ATTACHED (Mandatory) (pls mention below the details of documents (other than cheque & DD) attached with the form)

| | | | |
|---|--|---|---|
| <input type="checkbox"/> Verified PAN Copy(ies) | <input type="checkbox"/> FATCA/CRS/UBO Declaration for all holders | <input type="checkbox"/> Memorandum & Articles of Association | <input type="checkbox"/> Trust Deed |
| <input type="checkbox"/> KYC Compliance Status Proof | <input type="checkbox"/> Resolution / Authorisation to invest | <input type="checkbox"/> Bye-Laws | <input type="checkbox"/> Power of Attorney |
| <input type="checkbox"/> Certificate of Incorporation | <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) | <input type="checkbox"/> Partnership Deed | <input type="checkbox"/> Others (Pls Specify) _____ |

13. DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Document of the scheme for investment and subsequent amendments thereto including the section on "Prevention of Money Laundering", I/We hereby apply to the Trustee of JM Financial Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time. It is expressly understood that we have the express authority from our constitutional documents to invest in the units of the Scheme and the AMC/Trustee/Fund would not be responsible if the investment is ultravires thereto and the investment is contrary to the relevant constitutional documents. I/we authorise this Fund to reject the application, revert the units credited, restrain me/us from making any further investment in any of the schemes of the Fund, recover/debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned unpaid by my/our bankers for any reason whatsoever. I/we hereby further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above. **"The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us"**. JM Financial Services Pvt. Ltd. is affiliated to JM Financial Asset Management Pvt. Ltd (JM Financial AMC), which is the Investment Manager to the schemes of JM Financial Mutual Fund. It would receive commission/distribution fees from JM Financial AMC for distributing the mutual fund units of the schemes launched by JM Financial AMC. "The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us". **Consent for sharing Information** :- I / We hereby consent to the disclosure/sharing of my/our personal information to the Judicial /Statutory/ Regulatory Authorities for the compliance of legal obligation of JM Financial AMC/JM Financial Mutual Fund/JM Financial Trustee Co. Pvt. Ltd. I/We also consent to the sharing of the transaction feed of my/our Investment in the above Scheme of JM Financial Mutual Fund with the Registered Investment Advisor (RIA)/Distributor whose RIA/ARN Code is mentioned above. **Applicable to NRIs only** :- 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 funds in my / our* Non-Resident External / Ordinary Account / FCNR Account.

| | | |
|--|--|--|
| Signature of Sole/First Applicant/Guardian/Auth. Signatory | Signature of Second Applicant /Auth. Signatory | Signature of Third Applicant/Auth. Signatory |
|--|--|--|

Date : _____ Place : _____

Note: In case the First Applicant is a Non Individual, please attach FATCA, CRS & UBO Self Certification Form ^** The application is liable for rejection if the name does not match with PAN copy. It is mandatory for investors to be KYC compliant prior to investing in JM Financial Mutual Fund. * US and Canada Investors are not permitted to invest in our Schemes. ^ In case, not ticked, it will be considered as Not Applicable. Please attach foreign inward remittance certificate (FIRC) / account debit certificate in case of debit to NRE / NRO account or direct remittance from abroad. Please (✓) Repatriation basis Non-Repatriation basis.

PART B: TO BE USED BY INVESTORS ONLY IN CASE OF SIP/STP/SWP

14. SIP (through NACH) STP / SWP REGISTRATION CUM MANDATE FORM

- Regular SIP:** First Installment of Regular SIP through a Cheque/Electronic transfer and subsequent investments via National Automated Clearing House (NACH).
 Micro SIP: First Installment of Regular SIP through a Cheque and subsequent investments via National Automated Clearing House (NACH).

I/We hereby apply for the following facility under Systematic Investment Facilities (Pl tick only one from each column)

| Facility (Please ✓) | Name of the Scheme /s (Please Mention) | Plan (Please ✓) | Option (Pls mention) | Sub-Option (Please ✓ in case of IDCW) |
|--|--|--|----------------------|---|
| <input type="checkbox"/> SIP | JM | <input type="radio"/> Direct <input type="radio"/> Regular | | <input type="radio"/> Payout <input type="radio"/> Reinvestment |
| <input type="checkbox"/> STP | From - JM | <input type="radio"/> Direct <input type="radio"/> Regular | | <input type="radio"/> Payout <input type="radio"/> Reinvestment |
| | TO - JM | <input type="radio"/> Direct <input type="radio"/> Regular | | <input type="radio"/> Payout <input type="radio"/> Reinvestment |
| <input type="checkbox"/> SWP <input type="radio"/> FAW (Fixed Amount Withdrawal) <input type="radio"/> CAW (Capital Appreciation Withdrawal) | | <input type="radio"/> Direct <input type="radio"/> Regular | | <input type="radio"/> Payout <input type="radio"/> Reinvestment |

Please select and tick any of the due dates from the below table against the facility being chosen by you.

| Facility (Please ✓) | Daily (Please ✓) | Weekly (Please ✓) | Fortnightly (Please ✓) | Monthly** (Please ✓) | Quarterly (Please ✓) |
|------------------------------|------------------------------|--|---|--|--|
| <input type="checkbox"/> SIP | Not Available | <input type="radio"/> 1st <input type="radio"/> 8th <input type="radio"/> 15th | <input type="radio"/> 1st | <input type="radio"/> 1st <input type="radio"/> 5th | <input type="radio"/> 1st of next month & every quarter thereafter |
| <input type="checkbox"/> STP | Daily (Chhota STP/Combo SIP) | <input type="radio"/> 22nd of the month | <input type="radio"/> 15th of the month | <input type="radio"/> 10th <input type="radio"/> 15th | |
| <input type="checkbox"/> SWP | Not Available | Not Available | Not Available | <input type="radio"/> 20th <input type="radio"/> 25th of the month | |

| | | | | |
|--------------------------|-------------------|------|----|--|
| Installment Amount * Rs. | Enrolement Period | From | To | <input type="radio"/> or Perpetual (i.e until it is cancelled) |
|--------------------------|-------------------|------|----|--|

*Not Applicable for SWP under CAW since capital appreciation will automatically be withdrawn as per terms & conditions of this facility.** First of the month will be the default frequency if not ticked.

15. Name of Document Attached for MICRO SIP

1. Document Ref. No.

2. Document Ref. No.

3. Document Ref. No.

16. DECLARATION & SIGNATURES (Please strike out whichever is not applicable.)

Applicable for SIP Investors only: I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in NACH /Direct Debit or Standing Instruction Clearance. In case the transaction is delayed or not effected at all, for reasons of incomplete or incorrect information on my/our part or circumstances beyond the control of the AMC/its service provider, I/we would not hold the Asset Management Company or its associates/vendors responsible in any manner. I/We hereby authorize JM Financial Mutual Fund and their authorised service providers, to get my/our above bank account debited by NACH /Direct Debit/Standing Instructions towards the collection of payments on due SIP dates as opted by me/us. In the event of any changes in the bank particulars, I/we will submit a fresh mandate along with a cancellation request for the earlier mandate well in advance. I/We understand and agree to the current terms & conditions for SIP Pause facility in case I/We opt for the same anytime. I/We have read and agreed to the terms and conditions mentioned in KIM / Scheme Information Document of the scheme.

Consent for sharing Information :- I /We hereby consent to the disclosure/sharing of my/our personal information to the Judicial /Statutory/ Regulatory Authorities for the compliance of legal obligation of JM Financial AMC/JM Financial Mutual Fund/JM Financial Trustee Co. Pvt. Ltd. I/We also consent to the sharing of the transaction feed of my/our Investment in the above Scheme of JM Financial Mutual Fund with the Registered Investment Advisor (RIA)/Distributor whose RIA/ARN Code is mentioned above.

| Signature of Sole/First Applicant/Guardian | Signature of Second Applicant | Signature of Third Applicant |
|--|-------------------------------|------------------------------|
| | | |

Date : _____

Place : _____

Applicable for Lumpsum Additional Purchases as well as SIP Registrations

DEBIT MANDATE FORM NACH

UMRN : _____ Date _____

Tick (✓)
 CREATE
 MODIFY
 CANCEL

Sponsor Bank Code : **ICIC0TREA00**

Utility Code **ICIC0026100001992**

I/We hereby authorize : **JM Financial Mutual Fund** to debit (tick ✓) **SB / CA / CC / SB-NRE / SB-NRO / Other**

Bank a/c number : _____

with Bank _____ IFSC _____ or MICR _____

an amount of Rupees _____ ₹

FREQUENCY Mthly Qtrly H-Yrly Yrly As & when presented

Debit Type Fixed Amount Maximum Amount

Reference 1 _____ Folio No: Optional _____ Phone No. _____

Reference 2 _____ Appln No: Optional _____ Email ID _____ IN CAPITAL

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

PERIOD

From _____
to _____
or Until Cancelled

Signature of Account Holder

Signature of Account Holder

Signature of Account Holder

1. Name as in Bank Record

2. Name as in Bank Record

3. Name as in Bank Record

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am/We are authorizing the user entity / corporate to debit my/our account.
- I/We have understood that I am/we are authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / corporate or the bank where I/We have authorized the debit.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

1. Please read the Scheme Information Document containing the terms of offer, Scheme Additional Information, Key Information Memorandum and other relevant documents. Your attention is particularly drawn to the sections on "Prevention of Money Laundering" and "Mutual Fund Identification Number". All applicants are deemed to have accepted the terms upon filling the application form and tendering the payment.
2. The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK Letters. Please (4) in the appropriate box, wherever boxes have been provided.
3. The Signature(s) may be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his/her official seal. Applications by minor(s) should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. In case of other non-individual investors, authorized signatories should sign under their official seal and designation.
4. Application form incomplete in any respect or not accompanied by the requisite documents and/or Cheque or Demand Draft (DD) for the amount payable are liable to be rejected and the money paid will be refunded without any interest thereon. An application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever. In case of inadvertent allotment, the AMC reserves the right to revert the transaction & refund the investment without any interest.
5. Investors are requested to indicate their choice of Plans / Sub-Plans / Options. If no indication in the relevant box is given, the investment will be deemed to be for the default option. If the mode of payment of dividend is not indicated, the choice will be deemed to be reinvestment (if available). However, in case the dividend payable to any unitholder is below Rs. 100/-, then the same will be automatically reinvested.
6. Mode of Payment:
 - The Cheque/DD should be drawn in favour of the respective scheme for example in case of JM Equity Fund cheque should be drawn in favour of "JM Equity Fund" and crossed "Account Payee Only". Third Party Payments are not acceptable and the application is liable to be rejected. For further details please refer the KIM. The Cheque/DD should be payable locally at the centre where the application is deposited. The Cheque / DD should be drawn on any Bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques / DDs drawn on a Bank not participating in the Clearing House will not be accepted.
 - The application form number should be mentioned on the reverse of the Cheque/DD that accompanies the application.
 - Investors residing in centres, where the JM Financial Mutual Fund does not have any collection arrangement, are authorized to make payment by DDs/RTGS/NEFT/Transfer. DD charges would be borne by the Asset Management Company (AMC) only in respect of investors having address in Locations where the AMC does not have a branch / ISC (Investor Service Center) or other collection facilities subject to DD being payable and deposited at any of the collection centers of JM Financial Mutual Fund/ Registrar & Transfer Agent / Authorised Collection Banks (during NFO) subject to the following terms and conditions:
 - Eligibility for DD charges is as under: A - The DD charges will be payable only for equity schemes during NFO and Post-NFO. B - The DD should be issued by the bank located in the place of address of the investor. C - DD charges as levied by State Bank of India would be treated as permissible DD charges. D - For individuals (For NFO and ongoing subscriptions) The permissible DD charges for individual investors are not restricted by the number of applications or the amount invested. E - For Non-individuals: - During NFO: In respect of non-individual investors, during the NFO, the DD charges will be borne by the AMC as follows: 1- Only one application is eligible for benefit of DD charges. 2- Irrespective of the amount of investment, permissible DD charges will not exceed the permissible DD charges as per SBI rates and as calculated for an investment of Rs.10 lacs or actual investment whichever is lower, subject to SBI rates. 3- In case of multiple applications during the NFO period, the DD charges will be paid only for one of the applications having the highest investment amount subject to the above limit. ii - For ongoing subscriptions: 1- Only one application per business day per Scheme/Plan/Option is eligible for benefit of DD charges. 2- Irrespective of the amount of investment, permissible DD charges will not exceed the permissible DD charges as per SBI rates and as calculated for an investment of Rs.10 lacs or actual investment whichever is lower, subject to SBI rates. 3- In case of multiple applications in the same Scheme/Plan/Option, on a particular transaction day, the DD charges will be paid only for one of the applications having the highest investment amount subject to the above limits.

The AMC will, in the normal course, not reimburse the DD charges. However, the AMC reserves the right to allot equivalent units upto the permissible DD charges by adding the same to the investment made by the investor, if so claimed by the investor in the application form subject to the provisions of the scheme i.e. in multiples of permissible units. In the event that the total investment including permissible DD charges is not sufficient to allot minimum number of units in the Scheme, the AMC reserves the right to refund without any interest the amount represented by the investment made excluding DD charges borne by investor. In the event of inadvertent allotment, the AMC reserves the right to revert & reprocess the transactions without DD charges or refund the investment amount without any interest. In case of DD charges being claimed, under tax saving schemes, investor may consult his/her Tax Consultant to determine the investment amount on which tax exemption can be availed. Note: Returned cheques will not be presented again for collection, and the accompanying application forms shall not be considered for allotment. In the normal course, stockinvests / outstation cheques / outstation drafts are liable to be rejected. However, if the AMC accepts valid application with outstation cheque/ demand draft not payable at par at a place where the application is received, closing NAV of the day on which outstation cheque/demand draft is credited shall be applicable.
7. For NRI Investors: Repatriable Basis: Payments by NRIs / FIs / Persons of Indian Origin (PIO) may be made by either inward remittances through normal banking channels or out of funds held in Non-Resident External Rupee Account (NRE)/ Foreign currency Non –Resident account (FCNR). In case Indian Rupee drafts are purchased abroad or from NRE/FCNR Account, an Account Debit Certificate/Foreign Inward Remittance Certificate (FIRC) from the bank issuing the draft confirming the debit shall be enclosed. Non-repatriable Basis: Payments by NRIs/Persons of Indian Origin (PIO) may be made either by inward remittances through normal banking channels or out of funds held in NRE/FCNR/ Non-Resident Ordinary Rupee Account (NRO). In case Indian Rupee drafts are purchased abroad or from NRE/FCNR Account, an Account Debit Certificate/FIRC from the bank issuing the draft confirming the debit shall be enclosed. For Subscription made by NRE/FCNR/NRO Account cheque, the application form must be accompanied with photocopy of the cheque/FIRC/Account debit certificate from the bankers to avoid delay in payment of redemption/dividend proceeds. NRI / PIO investors residing in US or Canada are not permitted to invest. In case, any such investment is accepted inadvertently or in the absence of the residence status, same will be rejected/refunded/redeemed immediately upon detecting such error.
8. Statutory Details:
 - As per SEBI Circular nos. IIMARP/ MF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/04 dated March 1, 2004, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units.
 - In accordance with Circular dated April 27, 2007 issued by the Securities and Exchange Board of India ("SEBI"), Permanent Account Number ("PAN") issued by the Income Tax authorities will be used as the sole identification number for all investors (existing and prospective) transacting in the securities market, including mutual funds, irrespective of the amount of transaction, with effect from July 02, 2007. With effect from January 1, 2008 it is mandatory for all existing and prospective investors (including joint holders, guardians of minors, NRIs etc.) to enclose a verified copy of PAN proof along with the application for any transaction in the schemes of JM Financial Mutual Fund. However, submission of PAN copy has been exempted for Micro SIP investors. The verification of the PAN from the original PAN card/ letter can be done by any of the following under his/her signature, rubber stamp and date
 - any ARN holder if the PAN proof is self attested by Investor
 - Bank Manager,
 - notary,
 - officials of JM Financial Mutual/ Investor Service Centres of Karvy Computershare Pvt. Ltd.

Investors transacting through approved Web Portals are also required to get their PAN verified by their Web Portals. In case, the investor does not conform to the above requirement of submission of verified copy of PAN or produces original PAN proof for verification or the PAN details as per furnished verified copy of PAN proof does not match with the Website of Income Tax Deptt. as prescribed by SEBI, the AMC reserves the right to reject the application before allotment and refund the investment amount, without any interest. In case of inadvertent allotment, the AMC reserves the right to refund the investment amount, without any interest. With effect from 1st January, 2012, all investors who wish to make an investment in a mutual fund scheme will be required to complete the KYC process through any SEBI registered KYC Registration Agency (i.e. KRA). This would also apply to new Systematic Investment Plan (SIP) registrations (including MICRO SIP) as well. For further details on PAN and KYC please refer the KIM.
9. Documents required:
 - In case of an application under Power of Attorney or by a Limited Company, Body Corporate, Registered Society, HUF, Trust or Partnership Firm, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association / Bye-laws / HUF Deed / Trust Deed / Partnership Deed etc. must be lodged alongwith the application form. The copy of the KYC certificate must be lodged along with a application form.
10. Systematic Investment/ Transfer / Withdrawal Plan (SIP/STP/SWP): Please refer the KIM for details.
11. Applicants should indicate their status/category by ticking the appropriate box. Applications without a tick in the 'Status/ Category' box will be considered as investment by "Others" and applicable tax if any, will be deducted / payable.
12. Applicants should specify the mode of holding. In case of joint holders, the first named holder shall receive all the Account Statements, dividend/ redemption/refund warrants and any other correspondence sent from time to time. In case of more than one investor, where the mode of holding is not specified, it would be treated as joint holding.
13. Duly completed application forms alongwith the payment instrument and other relevant documents must be submitted on any business day at any of the JM Financial MF Branches/ Karvy ISCs. The addresses of JM Financial MF ISCs / Karvy ISCs are provided in the Key Information Memorandum.
14. No receipt will be issued for the application money. The ISCs will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
15. In case of investment(s) in the respective scheme(s) through switch-in(s) from any other scheme(s) of the fund, the proceeds thereof will be credited to the scheme as per current applicable service standards and NAVs allotted as per SEBI guidelines.
16. Mobile / E-mail Communication
 - Unitholders can obtain financial and non-financial information about their transactions eg. sale, purchase, dividend declarations, etc. through "SMS Alerts." This facility is offered free of cost to all unitholders whose mobile numbers are registered with Fund / who register themselves for the facility by writing to the Registrar and Transfer Agent, mentioning their folio numbers and mobile numbers. Account Statements / Annual Reports, etc. can be sent to each Unit holder by courier / post / e-mail. In case, an investor has provided his e-mail ID in the application form or any subsequent communication, in any of the folio(s) belonging to him/her, the Asset Management Company ("AMC") reserves the right to use such e-mail ID as a default mode of communication to the investor including sending of account statements for the new and existing investments for folio(s)/ investor(s) concerned. However, the AMC or Registrar & Transfer Agent will, on receipt of specific request, endeavour to provide the physical account statement to the investor within 5 business days from the receipt of such request, in terms of SEBI circular No. IMD/ CIR/12/80083/2006 dated November 20, 2006, on a case to case basis. Unit holders who have provided the e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents / SMS alerts, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. In case of non-receipt of any such intimation of difficulty within 24 hours from receiving the e-mail / SMS alert, it will be regarded as receipt of e-mail / SMS alert by the Unit holder. It is deemed that the Unit holder is aware of all security risks including possible third party interception of SMS alert / e-mail and contents of the SMS alerts / documents becoming known to third parties. The monthly / quarterly factsheets shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter/Fact Sheet by post / e-mail. The AMC would arrange to dispatch these documents to the Unit holder concerned.
17. Redemption / Dividend payout mechanism:
 - It is mandatory to furnish bank particulars of first applicant as per SEBI guidelines, failing which application shall be rejected. The application has to be accompanied with the documentary proof of the bank mandate depicting the name of the 1st / sole applicant. The redemption/ dividend proceeds will be either paid through physical payment instrument (eg cheque / payorder / demand draft etc.) or the AMC will credit the investor's account if the bank mandate registered for the redemption / dividend payout is in any of the following banks with which the AMC has direct credit facility: - 1 - AXIS Bank 2 - BNP Paribas Bank 3 - Citibank 4 - Deutsche Bank 5 - Development Credit Bank 6 - HDFC Bank 7 - HSBC Ltd. 8 - ICICI Bank 9 - IDBI Bank 10. Indusind Bank 11 - ING Vysya Bank 12 - Kotak Mahindra Bank 13 - Royal Bank of Scotland 14 - Stanchart Bank & 15 - Yes Bank. The AMC may also effect the credit through ECS/RTGS/NEFT (wherever possible), for those cases, where direct credit facility is not possible subject to the availability of MICR/IFSC code and complete bank details, as and when for direct credit facility through ECS/RTGS/NEFT is started by the AMC as one of the default facility.
18. NOMINATION
 - The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination shall not be allowed in a folio held on behalf of a minor. Nomination is mandatory for new folios/accounts opened by individual. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
 - 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 unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
 - The Nominee shall not be a Trust, other than a Religious or Charitable Trust, Society, Body Corporate, Partnership Firm, Karta of a Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the Exchange Control Regulations of RBI, in force, from time to time.
 - Nomination in respect of the units stands rescinded upon the transfer of units.
 - Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
 - 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 Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.
 - The Multiple Nomination Facility has been provided to enable Unitholders to nominate more than one person, subject to a maximum of three, in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder in the ratio as stipulated by investor/s. Accordingly, multiple nominees can be made per folio.
 - Existing and new investors can make a fresh nomination which will supersede all existing nominations in the folio by filing a fresh nomination form. Nomination is registered / modified / changed only at folio level and not at scheme / option / plan level. The Multiple Nomination Facility has been provided as under:
 - In case of multiple nominations, it is mandatory for unitholders to indicate the percentage allocation in favour of the nominees in the nomination forms/ requests letter in whole numbers such that it totals to 100%, so that the AMC can execute its obligations to the claimants in the unfortunate event of demise of unitholder/s. If the percentage allocation is not mentioned or is left blank, the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder/s. In case of 3 nominees, where allocation is not defined, the allocation by default will be 34%, 33% and 33% respectively for each nominee in the sequential order.
 - The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder. The Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. For further details and documents to be submitted please refer the KIM.
20. Transaction Charges
 - AMC will deduct the following transaction charges if the Broker/ Distributor has opted-in for such charges at Product Level as per the choice of Broker/Distributor.
 - (i) **First Time Mutual Fund Investor (across Mutual Funds):** Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/ agent of the first time investor and the balance shall be invested.
 - (ii) **Investor other than First Time Mutual Fund Investor:** Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and

above will be deducted from the subscription amount and paid to the distributor/ agent of the investor and the balance shall be invested. Transaction charges (Rs. 150/- or Rs. 100/- as may be applicable) in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 4 installments. Investors may note that distributors have an option to opt in or opt out of charging the transaction charge.

(iii) Transaction charges shall not be deducted for:

- (a) purchases/subscriptions for an amount less than Rs. 10,000/-;
 - (b) transaction other than purchases/subscriptions relating to new inflows, such as Switch, STP, etc.
 - (c) purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).
 - (d) Transactions, wherein the concerned distributor has not opted-in for transaction charges.
 - (e) Transactions done for units held in demat form.
- It is also clarified that minimum investment criteria shall be monitored at the gross investment amount level (i.e. amount before deducting transaction charges).

DIRECT PLAN

W.e.f January 1, 2013, the investor has the option to invest under the Direct Plan of any of our open-ended Schemes to avail the benefit of lower expense ratio for which Investor must clearly write the word "Direct" under the column "Plan" alongwith Scheme and Option name in the specified place.

The existing investors may switch their current holdings in the Existing Plan into the respective/other options of the Direct Plan of the same/other scheme/s (subject to the applicable exit load/taxes e.g. STT etc) by submitting the switch request duly signed by the respective investor/s.

For detailed information, Investor may refer to the KIM (Key Information Memorandum).

In terms of Best Practice Circular no. 20/2010-11 dated February 9, 2011, following provisions are applicable w.e.f April 1, 2011:

1. "On Behalf of Minor" Accounts: Where the account/folio (account) is opened on behalf of a minor:
 - (a) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
 - (b) The Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Information on the relationship/status of the guardian as father, mother or legal guardian should be provided to the AMC/ the Registrar of JM Financial Mutual Fund ("the Registrar"). If the documents mentioned in clause (c) below do not provide information evidencing the relationship of natural guardian to the minor, separate documents establishing the relationship should be provided. In case of court appointed legal guardian, supporting documentary evidence should be submitted.
 - (c) Date of birth of the minor along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
 1. Birth certificate of the minor, or
 2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 3. Passport of the minor, or
 4. Any other suitable proof evidencing the date of birth of the minor.
 2. Minor Attaining Majority – Status Change:
 - (a) Prior to minor attaining majority, the AMC/ Registrar will send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents (as per (e) below) to change the status of the account to "major".
 - (b) The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted till the documents for changing the status are received. However, the AMC will continue to process the existing standing instructions like SIP, STP, SWP registered prior to the minor attaining majority and send a intimation to that effect.
 - (c) In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, the AMC will send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the mutual fund along with the below mentioned documents:
 1. Services Request form, duly filled and containing details like name of major, folio numbers, etc.
 2. New Bank mandate where account changed from minor to major,
 3. Signature attestation of the major by a manager of a scheduled bank / Bank Certificate/ Letter,
 4. KYC acknowledgement of the major.
 The standing instruction shall be terminated within 30 days from the date of receiving the instruction.
 - (d) List of standard documents required to change the account status from minor to major:
 1. Services Request form, duly filled and containing details like name of major, folio numbers, etc.
 2. New Bank mandate where account has been changed from minor to major,
 3. Signature attestation of the major by a manager of a scheduled bank / Bank Certificate / Letter,
 4. KYC acknowledgement of the major.
 3. Change in Guardian: When there is a change in guardian either due to mutual consent or demise of existing guardian, following documents should be submitted to the AMC/ the Registrar prior to registering the new guardian:
 - (a) Request letter from the new guardian,
 - (b) No Objection Letter (NoC) or Consent Letter from existing guardian or Court Order for new guardian, in case the existing guardian is alive.

- (c) Notarized copy or attested copy of the Death Certificate of the deceased guardian, where applicable. The attestation may also be done by a special executive magistrate, AMC authorised official or manager of a scheduled bank.
- (d) The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 1. Information on the relationship/status of the guardian as father, mother or legal guardian should be specified in the application form.
 2. In case of natural guardian, a document evidencing the relationship if the same is not available as part of the documents submitted as per sub clause c of clause 1 of this notice – cum – addendum
 3. In case of court appointed legal guardian, supporting documentary evidence should be submitted.
- (e) Bank attestation attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian.
- (f) KYC of the new guardian.
4. Nomination facility
 - (a) Nomination should be maintained at the folio or account level and should be applicable for investments in all schemes in the folio or account.
 - (b) Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
 - (c) Every new nomination for a folio/account will overwrite the existing nomination.
 - (d) Nomination shall be mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding will be opened without nomination.
 1. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
 - (e) Nomination will not allowed in a folio held on behalf of a minor.
 5. Transmission: We have set out below the list of the documents required for transmission under various situations:
 - a. Transmission to surviving unit holders in case of death of one or more unitholders:
 1. Letter from surviving unitholders to the Fund / AMC / RTA requesting for transmission of units,
 2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Bank Account Details of the new first unit holder as per specified format along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
 4. KYC of the surviving unit holders, if not already available.
 - b. Transmission to registered nominee/s in case of death of Sole or All unit holders:
 1. Letter from claimant nominee/s to the Fund / AMC / RTA requesting for transmission of units,
 2. Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Bank Account Details of the new first unit holder as per specified format along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
 4. KYC of the claimant/s,
 5. If the transmission amount is Rs One Lakh or more:
 - a. Indemnity duly signed and executed by the nominee/s in the specified format.
 - c. Transmission to claimant/s, where nominee is not registered, in case of death of Sole or All unit holders:
 1. Letter from claimant/s to the Fund / AMC / RTA requesting for transmission of units,
 2. Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Bank Account Details of the new first unit holder as per specified format along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
 4. KYC of the claimant/s,
 5. Indemnity Bond from legal heir/s as per specified format.
 6. Individual affidavits from legal heir/s as per specified format
 7. If the transmission amount is below Rs. One Lakh any appropriate document evidencing relationship of the claimant/s with the deceased unitholder/s.
 8. If the transmission amount is Rs One Lakh or more any one of the documents mentioned below:
 - a. Notarised copy of Probated Will, or
 - b. Legal Heir Certificate or Succession Certificate or Claimant's Certificate issued by a competent court, or
 - c. Letter of Administration, in case of Intestate Succession.
 - d. Transmission in case of HUF, due to death of Karta: HUF, being a Hindu Undivided Family, the property of the family is managed by the Karta and HUF does not come to an end in the event of death of the Karta. In such a case, the members of the HUF will appoint the new Karta who needs to submit following documents for transmission:
 1. Letter Requesting for change of Karta,
 2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Bank Account Certificate stating that the signature and details of new Karta have been appended in the bank account of the HUF as per specified format
 4. KYC of the new Karta and KYC of HUF, if not already available.
 5. Indemnity bond signed by all the surviving coparceners and new Karta as per specified format.
 6. In case of no surviving co-parceners and the transmission amount is Rs One Lakh or more OR where there is an objection from any surviving members of the HUF, transmission shall be effected only on the basis of any of the following mandatory documents:
 - a. Notarized copy of Settlement Deed, or
 - b. Notarized copy of Deed of Partition, or
 - c. Notarized copy of Decree of the relevant competent Court

- e. Clarifications
 1. It is clarified that PAN card copy or another proof of identity of claimant/s is not required separately if KYC acknowledgement issued by CVL is made available.
 2. Where the units are to be transmitted to a claimant who is a minor, various documents like KYC, PAN, Bank details, indemnity should be of the guardian of the nominee.
- f. Additional risk mitigation measures:

While the list of documents mentioned in sub-clauses a to d above shall be taken in all cases, the AMC/ the Registrar may seek additional documents if the amount involved in transmission exceeds Rs One Lakh on a case to case basis. The AMC/ the Registrar may also ask additional document depending on circumstances of each cases.
- g. **AADHAAR (Mandatory):**
 1. As per Government of India mandate, all Mutual Fund folios must be updated with Aadhaar numbers of the respective investors. With the amendments to the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 and notification by Unique Identification Authority of India (UIDAI), the Government has made it mandatory to link Aadhaar with every Mutual Fund folio.
 2. Aadhaar has become mandatory for investment in MF Industry effective 1st June 2017. Aadhaar / proof of Aadhaar enrolment needs to be collected and authenticated for all individuals, irrespective of the mode of holding
 3. All existing investors have to update their Mutual Fund folio(s) with Aadhaar number(s) by December 31, 2017, failing which the folios will become inoperative including for redemptions. No new folio can be opened from Jan 1, 2018 if Aadhaar / proof of enrolment is not provided. Where the investor does not have an Aadhaar number, he / she should provide proof of enrolment for Aadhaar and should provide the Aadhaar number within a timeframe of 6 months for eventual authentication, failing which the folio(s) shall be made inoperative.
 5. Requirement for linking Aadhaar for different categories of investors are listed below:

Resident Investors (Individuals): Aadhaar is mandatory for all the joint holders in a folio

Minor: It is optional for minor but mandatory for the Guardian to update his/her Aadhaar number.

POA holders: Aadhaar of POA holder is mandatory, if the POA holder is an individual. If the POA holder is an Institution, then the Aadhaar is mandatory for all the authorized signatories as per the names in the Authorised Signatory List (ASL) provided that the POA holder has discretionary authority to sign and submit transactions on behalf of the institutional investor.

Non-Individuals: It is mandatory for all the authorized signatories to submit Aadhaar details as per the names in the Authorised Signatory List (ASL).

NRIs: Aadhaar linking is not applicable.
 6. Existing Individual investors can download and fill "Common Aadhaar Linking Form - Individuals" for linking Aadhaar and giving consent to share the Aadhaar details with the RTAs/other AMCs from our website (www.jmfinancialmf.com) / RTA's website (www.karyymfms.com) and submit to the nearest Branch of Karvy Computershare Pvt. Ltd. / JM Financial Asset Management Ltd. to link their mutual fund folio(s). The linking of Aadhaar numbers for the Mutual Fund folios will be done based on PAN of the investor(s).
 7. Non-individual investors will be required to provide the Aadhaar number / copy / proof of enrolment and PAN of authorized signatories in the separate form called "Common Aadhaar Linking Form – Non-Individuals" for linking Aadhaar and giving consent to share the Aadhaar details with the RTAs/other AMCs duly counter-signed by the Authorized Official as per the Board Resolution.
 - a. In case of non-individual investors, if the authentication fails for some of the ASL officials, then the folio will not be frozen, but the transactions authorized by such officials will be rejected till Aadhaar numbers of the respective officials are successfully validated. Transactions authorized by other officials whose Aadhaar is authenticated, will be permitted
 - b. Consent of individuals forming part of ASL is required apart from the consent of the Co Secretary / Director / Authorized officials of the non-individual investor.
 9. Online Facility for Linking Aadhaar: Alternatively, investors can use online / sms facility on our RTA's website www.karyymfms.com to link their Aadhaar numbers.

REGISTRATION FORM FOR SYSTEMATIC INVESTMENT PLAN WITH (NACH FORM) AFTER INITIAL PURCHASE/RENEWAL OF SIP

| Name & ARN of Distributor | Internal Sub-Broker Code (as allotted by Distributor) | Sub-Broker ARN | Employee Unique Identification No. (EUID)^ |
|---------------------------|---|----------------|--|
| 146822 | | | E |

^Mandatory: Furnishing of EUID is mandatory for all transactions (Purchase/Switch/SIP/STP) or following declaration should be signed by the investor (Please the box).
Declaration: "I/We hereby confirm that the EUID box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

| | | |
|--|-------------------------------|------------------------------|
| Signature of Sole/First Applicant/Guardian | Signature of Second Applicant | Signature of Third Applicant |
|--|-------------------------------|------------------------------|

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributor based on the investor's assessment of various factors including the service rendered by the distributor".

SIP (through NACH) REGISTRATION CUM MANDATE FORM

- Regular SIP:** First Installment of Regular SIP through a Cheque and subsequent investments via National Automated Clearing House (NACH).
- Micro SIP:** First Installment of Regular SIP through a Cheque and subsequent investments via National Automated Clearing House (NACH).
- Renewal/Continuation of existing SIP** only if last SIP installment as per current registration is not yet over (pls fill fresh details in following columns).

INVESTMENT DETAILS

Folio No. (for existing unitholders)

Name of Sole/1st Applicant/Minor/Non-individual Mr./Ms./M/s. (2nd/3rd Holder/s' name/s will be as per above folio)

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

E-mail ID (Capital Letters): _____ Mobile No.:

I/We hereby apply for the following facility under Systematic Investment Facilities (Pl tick only one from each column)

| Name of the Scheme /s (Please Mention) | Plan (Please <input "="" checkbox"="" checked="" type="checkbox/>) in case of IDCW)</th> </tr> </thead> <tbody> <tr> <td>JM</td> <td><input type="/> Direct <input checked="" type="checkbox"/> Regular <td></td> <td><input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment</td> | | <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment |
|--|--|--|---|
|--|--|--|---|

| Frequency - Weekly (Please <input "="" checkbox"="" checked="" type="checkbox/>)</th> </tr> </thead> <tbody> <tr> <td><input type="/> 1st <input type="checkbox"/> 8th <input type="checkbox"/> 15th <input type="checkbox"/> 22nd of the month <td><input type="checkbox"/> 1st <input type="checkbox"/> 15th of the month</td> <td><input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th of the month</td> <td><input type="checkbox"/> 1st of next month & every quarter thereafter</td> | <input type="checkbox"/> 1st <input type="checkbox"/> 15th of the month | <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th of the month | <input type="checkbox"/> 1st of next month & every quarter thereafter |
|---|---|--|---|
|---|---|--|---|

| | | |
|--------------------------------|---------------------------------------|---|
| Installment Amount * Rs. _____ | Enrolement Period From _____ To _____ | <input type="checkbox"/> or Perpetual (i.e until it is cancelled) |
|--------------------------------|---------------------------------------|---|

** First of the month will be the default frequency if not ticked.

First SIP Cheque details Cheque No. _____ Amount in Rs. _____ Cheque Date: / / 202__ Favouring "JM Financial Mutual Fund"

| DEBIT BANK DETAILS | | | |
|--------------------|---------------|----------|---|
| Bank Name: | Branch & City | A/c. No. | Type: SB <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Others <input type="checkbox"/> |

DEMAT ACCOUNT DETAILS (Please ensure that the sequence of names as mentioned in the application form matches with that of the Demat Account held with your Depository Participant).

Please ensure that you submit supporting documents evidencing the accuracy of the demat account details mentioned below. Bank details as per DP's records will overwrite the existing bank details in the folio.

National Security Depository Limited (NSDL) Central Depository Services (India) Limited (CDSL)

Depository Participant's Name:

| | | |
|-----------------------------------|--|------------------------------------|
| DP ID No. IN <input type="text"/> | Beneficiary Account No. <input type="text"/> | Target ID No. <input type="text"/> |
|-----------------------------------|--|------------------------------------|

In case of any ambiguity, AMC is at its discretion to either allot units as per Demat information or in physical mode. Kindly refer Statement of Additional Information and Scheme Information Document for details.

DECLARATION & SIGNATURES (Please strike out whichever is not applicable.)

Applicable for SIP Investors only: I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in NACH /Direct Debit or Standing Instruction Clearance. If the transaction is delayed or not effected at all, for reasons of incomplete or incorrect information on my/our part or circumstances beyond the control of AMC/its service provider, I/we would not hold the Asset Management Company responsible in any manner. I/We hereby authorize JM Financial Mutual Fund and their authorised service providers, to get my/our above bank account debited by NACH /Direct Debit/Standing Instructions towards the collection of monthly/quarterly payments on due SIP dates as opted by me/us. In the event of any changes in the bank particulars, I/we will submit a fresh mandate along with a cancellation request for the earlier mandate well in advance. I/We have read and agreed to the terms and conditions mentioned in KIM / Scheme Information Document of the scheme.* "The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us." **Consent for sharing Information** :- I/We hereby consent to the disclosure/sharing of my/our personal information to the Judicial /Statutory/ Regulatory Authorities for the compliance of legal obligation of JM Financial AMC/JM Financial Mutual Fund/JM Financial Trustee Co. Pvt. Ltd. I/We also consent to the sharing of the transaction feed of my/our Investment in the above Scheme of JM Financial Mutual Fund with the Registered Investment Advisor (RIA)/Distributor whose RIA/ARN Code is mentioned above.

| | | |
|--|-------------------------------|------------------------------|
| Signature of Sole/First Applicant/Guardian | Signature of Second Applicant | Signature of Third Applicant |
|--|-------------------------------|------------------------------|

Applicable for Lumpsum Additional Purchases as well as SIP Registrations

DEBIT MANDATE FORM NACH

UMRN : Date

| | | |
|---------------------------------|---|---|
| Tick (✓) | Sponsor Bank Code : ICIC0TREA00 | Utility Code ICIC0026100001992 |
| <input type="checkbox"/> CREATE | I/We hereby authorize : JM Financial Mutual Fund | to debit (tick ✓) SB / CA / CC / SB-NRE / SB-NRO / Other |
| <input type="checkbox"/> MODIFY | Bank a/c number : <input type="text"/> | |
| <input type="checkbox"/> CANCEL | | |

with Bank IFSC or MICR
 an amount of Rupees ₹

FREQUENCY Mthly Qty H-Yrly Yrly As & when presented Debit Type Fixed Amount Maximum Amount

Reference 1 Folio No: Optional Phone No.

Reference 2 Appln No: Optional Email ID IN CAPITAL

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

| PERIOD | Signature of Account Holder | Signature of Account Holder | Signature of Account Holder |
|---|-----------------------------|-----------------------------|-----------------------------|
| From <input type="text"/> | | | |
| to <input type="text"/> | | | |
| or <input type="checkbox"/> Until Cancelled | | | |
| | 1. Name as in Bank Record | 2. Name as in Bank Record | 3. Name as in Bank Record |

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am/We are authorizing the user entity / corporate to debit my/our account.
- I/We have understood that I am/we are authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / corporate or the bank where I/We have authorized the debit.

FOR SYSTEMATIC INVESTMENT/TRANSFER/WITHDRAWAL PLANS

The existing and prospective Investor/s is/are advised to refer to the Scheme Information Document/s and Key Information Memorandum of the respective scheme(s) carefully before applying for the enrollment under the Systematic Plan/s.

The facilities under Systematic Plans are available to investors in all the open-ended schemes of JM Financial Mutual Fund except for STP/SWP from JM Tax Gains Fund during the initial lock-in period of 3 years. These facilities are subject to changes from time to time.

The Clause on "Minimum Investment Criteria" as specified in the Scheme Information Document of the respective scheme/plan/option/sub-options will not be applicable for investments made through the first installment of Systematic Investment/Transfer Plan. For example, the minimum investment amount for investment in JM Basic Fund is Rs.5,000/-. However, in case of investment through SIP/STP (Systematic Investment/Transfer Plan), an investor can invest with minimum installment amount of Rs.500/- on more per month or Rs. 3000/- or more per quarter or opt for Chhota STP for Rs 100/- so as to meet the Minimum Investment Amount over the opted period.

All applicants are deemed to have accepted the terms and conditions, mentioned below and in the Scheme Information Document /addendum/ KIM, upon submitting the valid application form with other requisites for investment under Systematic Plans.

The terms & conditions for respective Systematic Plans are mentioned hereunder:

A. SYSTEMATIC INVESTMENT PLAN(SIP)

JM Financial Mutual Fund offers two types of Systematic Investment Plans i.e. Normal SIP and Micro SIP under Regular and Special SIP facilities on Monthly and Quarterly basis on any of the six SIP dates during any month i.e. 1st, 5th, 10th, 15th, 20th or 25th.

- I. **Normal SIP:** Under normal SIP, the investor is required to furnish copy of KYC Acknowledgement & PAN Card in addition to other documents as mentioned hereunder in subsequent points.
- II. **Micro SIP:** Under Micro SIP, the investor is exempted to furnish the copy of PAN Card provided his total contribution through Micro SIP (including all schemes/dates etc) does not exceed Rs. 50,000/- during any financial year or on a rolling period of 12 months. However as mentioned in the Key Information Memorandum all unit holder have to be KYC compliant and submit KYC acknowledgement issued by KRA. This facility is available only to individual investors including Minors & NRIs and Sole Proprietorship firms. Other categories including PIOs, HUFs, non-individuals etc are not eligible. Micro SIP investors have to be KYC compliant (through SEBI appointed KRA) and should attach KYC form, proof of identity, address etc alongwith purchase application and cheque. Please refer to para on KYC process.

The minimum investment criteria will not be applicable in case any Micro SIP application is found to be invalid and the amount collected initially will remain in the folio. However, redemption will be permitted for the same.

Other terms and conditions of Normal SIP remain unchanged and are applicable for Micro SIP investors as well.

Investment under SIP can be done through any of the following :

1. Regular SIP or 2. Special SIP

1. **Regular SIP :** An investor can opt Regular SIP and chose any of the following modes of payments:

a. Auto Debit Facility:

Based on the valid application submitted alongwith a payment instrument towards 1st installment of SIP, the investor will be registered and his SIP will start under Regular SIP facility. However, the contribution through Auto Debit Facility (through any of the following modes) will start from second installment onwards due to the fact that approx. 30 days' time is required for registration of Auto Debit Mandates with Investor's Bank across India. Such registrations are subject to the terms and conditions applicable for the date of submission of valid SIP application with required documents and payment instrument. For HDFC Bank Account Holders, there is a separate Standing Instructions Form, which needs to be submitted instead of normal Auto Debit Form.

- i. Direct Debit Facility is available with certain selected banks with which the AMC has made arrangements. At present, AMC has a tie-up with 4 Banks i.e. Axis Bank, ICICI Bank, IDBI Bank, and Standard Chartered Bank.
- ii. Standing Instructions Facility with HDFC Bank for HDFC Bank Account Holders only:
2. **Special SIP :** In order to simplify the procedure, an investor may subscribe to SIP without even submitting the cheque/demand draft towards first installment as is required under Regular SIP. The first installment will also be debited through Auto Debit (ECS/Direct Debit) process. While all other terms and conditions of Regular SIP will be applicable for Special SIP as well except for the following changes :
 - i. There is no need to submit cheque/demand draft towards 1st installment. The SIP account can be opened without any investment i.e. with Zero balance.
 - ii. A minimum 30 days gap is required from the date of submission of valid application and required documents and the opted SIP date in order to enable the Registrar to complete the process of registration of mandate at their end and at the end of Banks.
 - iii. The investment through Special SIP will be subject to the terms and conditions (including loads etc) as are applicable on the 1st SIP due date and not as applicable on the date of submission of documents.
3. The list of cities/banks for Auto Debit (through Direct Debit/Standing Instruction) as mentioned above may be modified/updated/changed/removed at any time in future, entirely at the discretion of JM Financial Mutual Fund without assigning any reason or prior notice to investors. In case of removal of any city/bank from the current list, the Auto SIP instructions for investors in such locations/banks will stand automatically discontinued without any prior notice.
4. A separate form is required for each SIP date/Scheme/Plan/Option/Sub-Option. Choice of multiple dates/Schemes/Plans/Options/Sub-options through single Form is not permitted. In case, an investor wishes to opt for multiple SIP dates/Schemes/Plans/Options/Sub-options in the same month, he may do so by submitting separate Scheme Application-cum-SIP Mandate Forms for each such SIP due dates/options with separate set of post dated cheques/Auto Debit (Direct Debit/Standing Instructions) forms and Account Opening Cheque(s)/Demand Draft(s) for regular SIP. Any single application if received with multiple SIP choices will be summarily rejected and the amount of initial investment refunded without any interest, if the amount of the same is less than the minimum investment limit fixed for particular Scheme/Plan/Option/sub-option. However, in case the investor is permitted to choose all the six permitted SIP dates through single form.
5. A Minimum of 30 days' time is required for the next installment of SIP through post-dated cheques/Auto Debit (Direct Debit/Standing Instructions) to take place after the initial application for each SIP date (if opted for multiple dates).
6. Under Regular SIP, the first investment has to be made through physical cheque/DD payable locally at the place of submission of the application. The first cheque/DD has to be of any valid date and not a post dated one on the date of submission. However, in case of remaining post-dated SIP cheques, from 2nd installment onwards, the cheques must contain the opted SIP dates for the entire remaining period out of the permissible SIP dates i.e. 1st, 5th, 10th, 15th, 20th or 25th of a month. Similarly, in case of SIP through Auto Debit (Direct Debit/Standing Instructions), the investor should choose any of the above mentioned six SIP dates. Similarly, the frequency of SIP (i.e. Monthly/Quarterly) needs to be specified clearly, failing which Monthly frequency will be taken as the default frequency.
7. The second SIP installment of the same opted SIP due date should not fall in the same calendar month.
8. The applicable NAV for all SIP installments under Liquid Funds will be of the day when the funds get cleared and are available to AMC for utilization. For non-liquid schemes, the date of submission of SIP request if the payment instrument is payable locally and in case of outstation payment instrument, the date of availability of funds for utilization by the AMC will be considered for the allotment of NAV in case the instrument is realised. Subsequently, the opted due dates will be considered for allotment of NAV, irrespective of the date of realization for SIP investments under Non-liquid scheme. In case of Special SIP, the opted SIP due date will be the 1st and subsequent SIP date if the SIP due date is after 30 days time of making initial application.

9. In case, any particular SIP due date falls on a non-business day or falls during a book closure period, the immediate next business day will be considered for the purpose of NAV application accordingly.
10. An investor will have to mandatorily abide by the following criteria with regard to Minimum Installment Amount and Minimum Number of Opted & completed installments for normal SIP.

| Frequency | Amount per Installment (Rupees in whole Numbers)* | Minimum Mandatory Installments* |
|-----------|---|--|
| Monthly | Rs. 500 to Rs. 999 per month | 12 or more out of which 10 installments must be effected |
| Monthly | Rs. 1000 or more per month | 6 or more out of which 5 installments must be effected |
| Quarterly | Rs. 3000 or more per quarter | 2 or more where atleast 2 installment must be effected |

*These conditions are to be fulfilled in addition to other conditions for each SIP cycle independently, failing which the respective SIP will be treated as invalid and will be subject to refund/auto redemption/reversal & reprocessing etc as per the discretion of the AMC. No two or more SIP cases will be clubbed to determine the fulfillment of Minimum Investment Criteria.

11. In order to be treated as a valid SIP application, minimum investment amount criteria as per the Scheme Information Document of the respective scheme e.g Rs. 5,000/- should be received by the AMC as per details mentioned in the above table during the opted period. However, the SIP will be treated as discontinued as per the discretion of the AMC if AMC does not get the funds for any 5 (five) consecutive SIP installments due to any reasons directly attributable to investor or his banker i.e. insufficiency of funds, instruments not drawn properly, payment stopped by investor or due to one time rejection with the reason like Bank Account Closed etc or minimum investment criteria is not met before the discontinuation due to the above or any other reasons, anytime during the opted period.
12. In the event of non-receipt of fund for the first investment/1st SIP installment itself due to dishonour of the cheque, the SIP will automatically be treated as discontinued ab-initio. * The AMC has the discretion to convert regular SIP to Special SIP as per the conversion condition.
13. All SIP Installments including the first one i.e. initial investment are required to be of the same amount failing which the investment will not be treated as a valid SIP investment and will be subject to the terms and conditions of normal investments.
14. In the event of any of the installment amount being different, the AMC will treat all SIP installments as normal investments and these will be subject to normal load and other provision as applicable on the respective dates of investments. In order to treat such installments as normal investments, the AMC reserves the right to revert and reprocess all previous SIP installments besides discontinuation of SIP for future installments or alternatively the AMC may recover the exemptions/benefits directly from investor or by redeeming the equivalent units from the respective folio. In addition, the AMC will also charge exit load as applicable on the normal investment based on the dates of respective SIP installments. In the event of non-fulfillment of minimum subscription criteria due to non-fulfillment of the other conditions or discontinuation of the SIP on the request by the investor, the AMC reserves the right to redeem/refund with current valuation on the date of review by the AMC.
15. For Regular SIP, the 1st SIP cheque/DD will be considered as Account Opening cheque for existing and new investors. Besides Auto Debit Form, the existing investor is required to submit the Common Application Form containing the existing folio number, opted Scheme/Plan/Option Name with opted SIP dates and amount. The remaining fields may only be filled if any updation/change is required.
16. To subscribe to SIP, an investor has to submit the following documents:
 - i. Scheme Application cum SIP Registration Form
 - ii. Locally Payable Cheque/DD for Initial Investment cum 1st SIP Installment Amount subject to the minimum amount/number of installment as per above mentioned table for Regular SIP. The investor should write the SIP Form/Folio number / the first applicant's name on the reverse of the cheque/s accompanying the SIP Form. No need to submit any payment instrument towards first installment in case of Special SIP
 - iii. Auto Debit (through Direct Debit) Registration cum Mandate Form OR
 - iv. Standing Instructions Mandate by HDFC Bank Account Holders
 - v. A photo copy of the cheque/cancelled cheque from the same account where future installments are to be debited if opted for SIP through Auto Debit.
 - vi. Copy of KYC acknowledgement issued by SEBI registered KYC Registration Agency (KRA)
 - vii. PAN card (exempted for Micro SIP)
17. As per SEBI guidelines and as per Rule 114 (B) of Income Tax Rules, 1962, it is mandatory for every/all the joint investor/s to submit verified copy of his/her/their PAN Card for all investments irrespective of the amount involved including SIP while opening the SIP Account. Even NRI investor is also required to submit the same. However, for Micro SIP, the submission of PAN Card copy has been exempted.
18. If the investment is in the name of a minor, the verified copy of PAN Card of the minor or his father or mother or legal guardian, who represents the minor, should be submitted.
19. The investor will not hold JM Financial Asset Management Pvt Ltd., its Registrars and other service providers responsible, if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various cycles of Clearing.
20. The investor/s agree/s to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI) in case of SIP through ECS.
21. With the launch of Direct Plans effective from January 1, 2013, the units of subsequent SIP installments will be allotted under the corresponding option of the Direct Plan of the concerned Scheme if no Broker/ARN code is appearing against the respective SIP.

Conversion of Regular SIP to Special SIP: Refer KIM

Renewal / Continuation of existing SIP: In case, the existing SIP investor is willing to continue/extend his/her/their existing SIP in the same plan of the same scheme for further period of 6 or more months, he/she/they may do so by: For details please refer the KIM:

1. **Auto Debit (ECS/Direct Debit):** Submitting a fresh Auto Debit (ECS/Direct Debit) Form before the expiry of last SIP due date to avoid break in SIP period and render it to be invalid (fresh Common Application Form is not required).
2. **Standing Instruction:** In case of HDFC Bank account holder by submitting a fresh Standing Instruction Form with Common Application Form and cheque towards first installment before the expiry of last SIP due date to avoid break in SIP period and render it to be invalid.

Discontinuation of SIP

For ECS/Direct Debit cases : For discontinuation of SIP through ECS / Direct debit, the unitholder is required to intimate the AMC / Registrar at least 15 calendar days prior to the next installment for the respective due date. However, such SIP installment will remain live until the investor's banks confirms having noted the cancellation of debit instructions given by the investor under Direct Debit/Standing Instruction.

For Standing Instruction of HDFC Bank cases: The investors will have to fill up Standing Instruction Form with cancellation option and submit to AMC and/or register at least 15 calendar days prior to the next installment based on which the Registrar will take up the matter with HDFC Bank to register the cancellation request and to stop future SIP

Termination of SIP: In the event of not meeting any one or more of the criteria, the SIP will stand terminated and the investor will be required to make a fresh SIP application if he is desirous of availing this facility in future also. The fresh application will be subject to the terms and conditions of the respective scheme/plan/ option as on the date of submission of the fresh application.

B. SYSTEMATIC TRANSFER PLAN (STP) / SYSTEMATIC WITHDRAWAL PLAN (SWP)

(These facilities are available only for Open-ended Schemes (other than JM Tax Gain Fund wherein only STP-in is available). The STP-out and SWP under JM Tax Gain Fund is permitted after the completion of 3 year lock-in period from the date of allotment.)

1. STP provides for transfer of specified amount from one scheme/plan/option in which the original investment is made to any other scheme/plan/option of JM Financial Mutual Fund, at the end of specified periodic interval viz.,
 - i. Daily (Chhota) STP/Combo SIP (on all business days) .
 - ii. Weekly (i.e.1st, 8th, 15th & 22nd)
 - iii. Fortnightly (i.e. 1st and 15th)
 - iv. Monthly (1st, 5th, 10th, 15th, 20th and 25th) or
 - v Quarterly (on 1st Business Day of the next month & subsequently on first of every quarter) .
2. SWP provides for
 - i. withdrawal of capital appreciation (Capital Appreciation Withdrawal (CAW)) over the opted period or
 - ii. withdrawal of specific amount (Fixed Amount Withdrawal) (FAW) by redemption from a scheme at the end of a specific interval .
 Under SWP, the frequency can be either
 - a. Monthly (1st, 5th, 10th, 15th, 20th and 25th) or
 - b. Quarterly (i.e 1st Business Day of every quarter after the start)
3. In order to start the STP/SWP the investor must have investment equivalent to or more than the Minimum Investment Amount (whichever is higher) in the scheme/plan/option concerned on the 1st opted STP/SWP date. However, the investor is not required to maintain the same balance after processing the 1st STP/SWP installment. The last installment may be equivalent to or less than the opted installment amount.
4. Minimum amount for transfer and available dates for STP are as under :

| Frequency | Amount per installment\$ | Starting dates during any month | Minimum mandatory Installments (equal amount) | Minimum period required to start 1st STP/extend the STP after receiving the request | Revertal and Reprocess with load or recovery of load if following conditions are not met* |
|-------------------------------|--------------------------|--|---|---|---|
| Daily (Chhota STP/ Combo SIP) | Rs. 100/-/\$ | Any business day | 60 | Min 15 calendar days | If 50 out of first 90 installments could not be effected |
| Weekly | Rs. 1000/- | 1 st , 8 th , 15 th , 22 nd (after 22 nd the next date will automatically be 1st of next month) | 6 | Min 15 calendar days | If five installments out of the first six installments could not be effected.* |
| Fortnightly | Rs. 1000/- | 1 st and 15 th | 6 | As above | As above |
| Monthly | Rs. 1,000/- | 1 st , 5 th , 10 th , 15 th , 20 th & 25 th | 6 | As above | as above |
| Quarterly | Rs. 3,000/- | 1 st Business Day of the next month subject to the minimum gap of 15 calendar days from the date of receipt of STP request and subsequently after every quarter from the start month. | 2 | As above | If the first two installments are not effected.* |

\$ Further, in multiples of Re 1/- after the above minimum limit fixed for each STP installment as per the frequency opted or as per the features of respective schemes e.g. Daily STP under JM Tax Gain Fund with less than Rs. 500 is not possible since the minimum investment is Rs. 500/- and further in multiples of Rs. 500/- each being governed by Equity Linked Savings Scheme of Govt of India.

* Or in the event of failure of two consecutive STP installments, the STP request will stand terminated and the investor will have to make a fresh application for availing of this facility subject to the current terms & conditions applicable for fresh STP cases."

5. In the event of non-fulfillment of any of the criteria i.e. minimum subscription or minimum number of installments or failure etc, the AMC/Registrar will revert all the previous installments and reprocess with the same with loads as applicable on the respective due dates. Alternatively, the AMC may recover the amount of load waived/exemptions given for all installments directly from investor or by debit to his folio/s maintained with JM Financial Mutual Fund. In the event of non-fulfillment of minimum subscription criteria of the opted scheme, the AMC shall revert and refund by redeeming the outstanding units.
6. For SWP, a minimum of 15 calendar days time is required to start. In case of Quarterly SWP, the subsequent quarterly SWP installment will fall due after completion of 3 months from the start date.
7. In case, it is not possible for the AMC/Registrar to start the STP/SWP from the opted start date due to the insufficiency of time given by the investor, the AMC/Registrar will automatically process the first STP/SWP on the opted due date from the next month after the opted starting month e.g. In case investor applies for STP/SWP on 18th Aug 2009 for effecting 1st STP/SWP from 1st Sept, 2009, AMC/Registrar may process the same from 1st of Oct, 2009 due to insufficiency of time given. In such a case, the ending period will be extended automatically by another month.
8. Minimum amount for withdrawal under SWP is fixed as under :
 - a. Fixed Amount Withdrawal (FAW) : Rs.1,000/- per month or Rs.3,000/- per quarter and Further in multiples of Re.1/- thereafter.
 - b. Capital Appreciation Withdrawal(CAW) Entire Capital Appreciation over the previous due date to current due date subject to a minimum of Rs. 100 under monthly option and Rs. 300/- under quarterly option
9. In case the opted STP/SWP day falls on a non-business day, the next business day shall be deemed to be the transaction day for that month or quarter as the case may be.
10. Each installment under STP/SWP cannot exceed the original investment amount divided by the number of multiple STP/SWP dates, the total number of installments will be taken into account while fixing up the maximum installment amount.

General :

1. In case, the investor does not mention the name of Plan, Options, Sub-Options, AMC/Registrar will allot the units as per default Plans/Options/Sub-Options.
2. JM Financial Asset Management Ltd., its Registrars and other service providers shall not be responsible and liable for any damage/ compensation for any loss, damage, etc. incurred by the investor, in any manner. The investor assumes the entire risk of using this facility and takes full responsibility.
3. Please refer the Scheme Information Document/s and Key Information Memorandum for other details, terms and conditions.