

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: NRE NRO FCNR 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 Yes No
 If No, my relationship with the bank account holder is Spouse Child Parent Relative Sibling Friend Others. Application form without this information is liable to be rejected.
 Documents Attached to avoid Third Party Payment Rejection, where applicable: Bank Certificate, for DD 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 Payment)

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)
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*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.
 - 19. 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.