

JM FINANCIAL MUTUAL FUND

COMMON APPLICATION FORM

Resident Non-Resident (please) as per your status

Serial No: _____

JM FINANCIAL

DISTRIBUTOR INFORMATION	
Name & Broker Code/ARN	Sub-Agent/Broker Code
ARN-0032	

FOR OFFICE USE ONLY	
In-House number as per K-BOLT	Date, Time and Number as per Time Stamping Machine

Upfront commission shall be paid directly by the investor to the AMFI registered Distributor/s 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	Option	Sub-Option
JM			

*In case of any ambiguity / incomplete information, the default plan / option / sub-option will be applicable as per the scheme's offer document & Key Information Memorandum.

1. EXISTING UNIT HOLDER'S INFORMATION (Please fill in your details mentioned below and proceed to section 4)

Folio No. _____

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

(To be filled in block letters. Use one box for one alphabet, leaving one box blank between name and surname)

Full Name of Sole/1st Applicant/Minor/Non-individual: _____

Date of Birth

	D	D	M	M	Y	Y	Y	Y
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Full Name of Guardian (in case of Minor) / Contact Person (In case of non-individual investors) / Karta (in case of HUF) / Partner (in case of Partnership Firm): _____

Relationship with Minor [Pl.]

Mother Father Legal Guardian

Address (DO NOT REPEAT NAME) in full of Applicant/Parent OR Guardian of Minor/Indian address in case 1st Applicant is NRI/FII/PIO (Post Box No. alone is not sufficient)

Location/City _____ Pin Code _____

Dist. _____ State _____

STD Code _____ Tel. _____ Fax _____

Email-ID _____ Mobile No. _____

Preferable mode of communication E-mail Yes No SMS Alert Yes No (Refer instruction no. 16)

Full Name of Second Applicant _____

Full Name of Third Applicant _____

Permanent Account Number (PAN) - Mandatory (Please submit a verified copy of PAN card for all investors. In case the 1st applicant is minor, please provide Guardian's PAN. Pls Refer to Instruction No. 8	Verified Copy of PAN Card enclosed [Pl. ()]	Know Your Customer (KYC) Please refer to instruction no. 8	Pl. ()
1st Applicant	<input type="checkbox"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>
Guardian (in case 1st applicant is minor)	<input type="checkbox"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>
2nd Applicant	<input type="checkbox"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>
3rd Applicant	<input type="checkbox"/>	Copy of KYC acknowledgement enclosed	<input type="checkbox"/>

Mode of Holding [Pl.]

1. Single
2. Joint*
3. Either or Survivor/s

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

Occupation of the 1st Applicant [Pl.]

1. Private sector service
2. Public Sector / Govt. service
3. Professional
4. Business
5. Housewife
6. Retired
7. Student
8. Agriculturist
9. Others (pl. specify) _____

Status/Category of the 1st Applicant [Pl.]

- | | | | | | | | | |
|---|-------------------------------------|--|--|--------------------------------------|----------------------------------|--|---|----------------------------------|
| 1. <input type="checkbox"/> Resident Individual | 3. <input type="checkbox"/> HUF | 5. <input type="checkbox"/> AOP/BOI | 7. <input type="checkbox"/> Proprietorship Firm | 9. <input type="checkbox"/> Trust | 11. <input type="checkbox"/> NRI | 13. <input type="checkbox"/> Government Body | 15. <input type="checkbox"/> Banks | 16. <input type="checkbox"/> PIO |
| 2. <input type="checkbox"/> On behalf of minor | 4. <input type="checkbox"/> Company | 6. <input type="checkbox"/> Partnership Firm | 8. <input type="checkbox"/> Body Corporate <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted | 10. <input type="checkbox"/> Society | 12. <input type="checkbox"/> FIs | 14. <input type="checkbox"/> Financial Institution | 17. <input type="checkbox"/> Others (pl. specify) _____ | |

3. BANK PARTICULARS (It is mandatory to furnish bank particulars of first applicant as per SEBI guidelines, failing which application shall be rejected)

Bank Account No. _____ **Account Type:** Savings Current NRE NRO FCNR

MICR Code _____ **IFSC Code** _____ **Direct Credit Facility:** Please refer instruction no. 18

Bank Name _____

Branch Address _____

City _____ Pin _____

4. INVESTMENT AND PAYMENT DETAILS (Pls Refer instruction nos. 6 & 7**) Please submit separate cheque / DD for each application and for each plan/option.

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)

** Allotment of units is subject to realisation of Cheque/DD. No cash payments are accepted. *For NRI(s)/PIO: Source of Fund: NRE NRO FCNR Direct Remittances from abroad

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.

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received an application from Mr./Ms./M/s. _____ **Serial No:** _____

as **normal investment** or through **SIP** or for **SWP** or through **STP** as per details below

JM FINANCIAL

Scheme Name	Plan	Option	Sub-Option	Payment Details (1st Cheque / DD in case of Regular SIP)	Collection Centre's Stamp & Receipt Date and Time
JM				Amt. _____ Cheque/DD No. _____ dated _____ Bank & Branch _____	Cheque/DD is subject to realisation

In case of JM Tax Gain Fund, the investor may claim tax exemption under Sec.80C of the IT Act based on the production of this acknowledgement till the statement of account is issued provided the payment instrument is encashed and the application and other documents are found to be in order.

5. FOR INVESTMENT BY NRI/PIO/FII

Overseas Address

City Country Pin/ZIP

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. 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

6. SYSTEMATIC INVESTMENT PLAN (SIP) (Please refer to terms, conditions and instructions for SIP & fillup separate form for each SIP date / frequency / plan / option)

(please only one) **Normal SIP** **Micro SIP** (Available for investors whose contribution through SIP per year will not exceed Rs. 50,000 through all SIP contributions if PAN is not submitted)

Enrolment Period Start Date End Date

Payment Mechanism:

Regular SIP Auto Debit Facility (Direct Debit / ECS) (please attach Auto Debit Registration cum Mandate Form along with a cheque towards the first installment)
 Auto Debit Facility (through Standing Instructions for HDFC Bank account holder) (Please attach Standing Instruction form of HDFC along with a cheque towards the first installment)
 Through Post dated Cheques (please furnish the cheque details below)
Special SIP Auto Debit Facility (Direct Debit / ECS) (please attach Auto Debit Registration cum Mandate Form, without any cheque) SIP will start only on the SIP opted date after 30 days of submission of valid SIP appln.

SIP DATE (please only one) 1st 5th 10th 15th 20th 25th **Frequency** (please tick any one) Monthly* Quarterly (* Default Frequency)

No. of cheques / installments **Cheque Nos. :** From To **SIP Installment amount :**

Name of Bank & Branch :

7. SYSTEMATIC TRANSFER PLAN (STP) (Please refer to terms, conditions and instructions for STP) (Please fill up Separate form for from / to different scheme / plans / options / sub-options)

From **Scheme / Plan / Sub-Plan / Option / Sub-Option** **To** **Scheme / Plan / Sub-Plan / Option / Sub-Option**

STP installment amount **Enrolment Period:** From To

Frequency of Transfer ^{opl} (Pl. any one from the following)
 Weekly (pl. any one starting date) Fortnightly (pl. any one starting date) Monthly (pl. any one starting date) Quarterly
 1st 8th 15th 22nd of the month 1st 15th of every month 1st 5th 15th 25th of the month 1st Business Day of the next month and subsequently on first of every quarter
 # Settlement date will be the opted date for JM Arbitrage Advantage Fund of the respective monthly / quarterly STP OUT * choice of multiple frequency under weekly/fortnightly/monthly STP through a single form will be rejected

8. SYSTEMATIC WITHDRAWAL PLAN (SWP) (Pls Refer to terms, conditions and instructions for SWP)

SWP Plan (Pl. any one): Fixed Amount Withdrawal (FAW) Capital Appreciation Withdrawal (CAW) **SWP Installment Amount under FAW:** Rs.

Withdrawal Frequency ^{opl} (Pl. any one): Monthly 1st 5th 15th 25th Quarterly (1st Business day of every quarter after the start)

Withdrawal Commencement date: **Enrolment Period:** From To

Settlement date will be the opted date for JM Arbitrage Advantage Fund of the respective monthly / quarterly SWP

9. NOMINATION DETAILS (Pls Refer instruction no. 18)

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)**

10. 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.

(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 ECS /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 ECS /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.* Please strike out whichever is not applicable.

Signature of Sole/First Applicant/Gurdian	Signature of Second Applicant	Signature of Third Applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>

11. List of Document Attached { pls mention below the details of documents (other than cheque & DD) attached with the form	1. KYC Acknowledgement	3. No. of Cheques <input type="text"/>	5. Resolution <input type="checkbox"/>	Total Nos. of attachments	
	2. Verified copy of PAN Proof <input type="checkbox"/>	4. SIP Mandate <input type="checkbox"/>	6. Authorised Signatory List <input type="checkbox"/>	To be filled in by applicant	To be verified by office
12. Name of Document Attached for MICRO SIP	1. Document Ref. No. <input type="text"/>				
	2. Document Ref. No. <input type="text"/>	3. Document Ref. No. <input type="text"/>			

Date :

Place :

TERMS & CONDITIONS AND INSTRUCTIONS

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 / close-ended schemes (after conversion into open ended scheme at the end of the specified period) of JM Financial Mutual Fund. 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/- or more per month or Rs. 3000/- or more per quarter so as to meet the Minimum Investment Amount over the opted period.

All applicants are deemed to have accepted the terms and conditions 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 on Monthly and Quarterly basis on any of the six SIP dates during any month i.e. 1st, 5th, 10th, 15th, 20th or 25th.

1. **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.
2. **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, the investor is required to submit an attested copy of any of 13 Identification documents mentioned in the Key Information Memorandum. This facility is available to individual investors including Minors & NRIs and Sole Proprietorship firms. PIOs, HUFs and other Non-individuals are not allowed.

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
- Regular SIP: An investor can opt Regular SIP and choose 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 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 with payment instrument. For HDFC Bank Account Holders, there is a separate Standing Instructions Form, which need to be submitted instead of normal Auto Debit Form.

- i. ECS Debit Facility: is available in RBI's all ECS locations and covers all banks participating in ECS clearing those locations. Presently ECS debit facility is available in 80 locations as mentioned on the reverse of Auto Debit Form.
- ii. Direct Debit Facility is available with certain selected banks with which the AMC has made arrangements. At present, AMC has a tie-up with 3 Banks i.e. ICICI Bank, IDBI Bank and Axis Bank.
- iii. Standing Instructions Facility with HDFC Bank for HDFC Bank Account Holder:

b. Post Dated Cheques:

An investor can subscribe to SIP facility in other than ECS locations/Direct Debit/Standing Instructions Bank by depositing Post-dated cheques for the opted period if his bank participates in the local clearing of the locations on which the cheques are drawn in any part of India where AMC has made arrangements. However, the first cheque/demand draft should be drawn & payable at the place where the application is being submitted. Presently this facility is available in more than 400 locations across India in addition to locations covered through ECS facility.

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 date of SIP due date and not as applicable on the date of submission of documents.
- 3. ECS Locations:** Agra - Ahmedabad - Allahabad - Amritsar - Ansonal - Aurangabad - Bangalore - Baroda - Belgaum - Bhopal - Bhubaneswar - Bikaner - Bikaner - Burdwan - Calicut - Chandigarh - Chennai - Cochin - Coimbatore - Cuttack - Davangere - Dehradun - Delhi - Dhanu - Durgapur - Erode - Gadag - Gorakhpur - Gulbarga - Guwahati - Gwalior - Hubli - Hyderabad - Indore - Jabalpur - Jaipur - Jalandhar - Jamnagar - Jamshepur - Jodhpur - Kakinada - Kanpur - Kolhapur - Kolkata - Lucknow - Ludhiana - Madurai - Mandya - Mangalore - Mumbai - Mysore - Nagpur - Nasik - Nellore - Panaji - Patna - Pondicherry - Pune - Raichur - Raipur - Rajkot - Ranchi - Salem - Shimla - Shimga - Siliguri - Solapur - Surat - Tirupati - Tirunelveli - Trichur - Trichy - Trivendrum - Udaipur - Udipi - Varanasi - Vijayawada (also covers Guntur, Tenali & Mangalagiri) - Vizag.

The prospective investor is advised to contact the Investor Service Centres (ISCs) managed by the offices of JM Financial Mutual Fund or Registrar M/s Karvy Computershare Pvt. Ltd for an updated status and for current list of Banks accepting Direct Debit mandates or for the list of cities where ECS facility is available. However minimum 30 days time is required for registration of Auto Debit for the next installment after submission of application.

4. The list of cities/banks for Auto Debit (through ECS/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.

5. 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 date/sub-options with separate set of post dated cheques/Auto Debit (ECS/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.

6. A Minimum of 30 days' time is required for the next installment of SIP through post-dated cheques/Auto Debit (ECS/Direct Debit/Standing Instructions) to take place after the initial application for each SIP date (if opted for multiple dates).

7. 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/ECS/ 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 Monthly frequency will be taken as the default frequency.

8. The second SIP installment of the same opted SIP date should not fall in the same calendar month.

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. 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.

11. An investor will have to mandatorily abide by the following criteria with regard to Minimum Installment Amount and Minimum Number of Opted & completed instalments 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 installments 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/revertal & 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.

12. 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 two 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 etc. or minimum investment criteria is not met before the discontinuation due to the above or any other reasons, anytime during the opted period.

13. 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

14. All SIP Installments including the first one i.e. initial investment are required to be of 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.

15. 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.

16. For Regular SIP, the 1st SIP cheque/DD will be considered as Account Opening cheque for existing and new investors. Besides Auto Debit Form/PDCs, the existing investor may 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.

17. 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. Post-dated cheques for remaining period drawn on any city in India OR
 - iv. Auto Debit (through ECS/Direct Debit) Registration cum Mandate Form OR
 - v. Standing Instructions Mandate by HDFC Bank Account Holders
 - v. A photocopy of the cheque/cancelled cheque from the same account where future installments are to be debited if opted for SIP through Auto Debit (through ECS).

18. For discontinuation of SIP through Auto 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.

In case of physical post-dated cheques, the minimum notice period for discontinuation is 30 calendar days. On receipt of valid SIP cancellation request, the SIP will be terminated and the balance post dated cheques if any will be returned to the investor

19. 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.

20. 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.

21. To comply with the PMLA (Prevention of Money Laundering Act), the investor is compulsorily required to complete the KYC Certification through M/s CVL (CDNS Venture Ltd) effective from 1st February 2008 onwards if the amount of single SIP installment is Rs.50,000/- or more

22. 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 ECS/ Clearing.

23. 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.

Termination of SIP: In the event of not meeting any one or more of the above mentioned 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 current terms and conditions of the respective scheme/plan/option

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 based on which the Registrar will take up HDFC Bank to register the cancellation request and to stop future SIP

For Post Dated Cheques: In case of physical post-dated cheques, the minimum notice period for discontinuation is 30 calendar days. On receipt of valid SIP cancellation request, However, the AMC/Registrar will try to discontinue the SIP for remaining period on best effort basis due to the time and process involved and the balance post dated cheques if any will be returned to the investor

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

(These facilities are available only for Open-ended (other than Tax Savings) Schemes

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. Weekly (i.e.1st, 8th, 15th & 22nd)
 - ii. Fortnightly (i.e. 1st and 15th)
 - iii. Monthly (1st, 5th, 15th and 20th) or
 - iv. 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, 15th or 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 than 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*
Weekly	Rs. 1000/-	1 st , 8 th , 15 th , 22 nd (after 22nd 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 , 15 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.*

@ In case 5 out of the first 6 installments in monthly / weekly / fortnightly and first two in case of quarterly option are effected, the STP's will be treated as valid and there will be no revertal and reprocess with any recovery of load subject to current SEBI regulations.

\$ 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. under JM Tax Gain Fund, the minimum investment is Rs. 500/- and further in multiples of Rs. 500/- each.

* 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."

This condition, will, however, not be applicable in case of CAW where the condition of minimum STP installments could not be met due to capital appreciation amount being less than Rs. 100 in case of monthly option and Rs. 300 for quarterly option."

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 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/- 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 installment chosen subject the fulfillment of minimum STP/SWP criteria for respective frequency. In case of multiple STP/SWP dates, the total number of installments will be taken into account while fixing up the maximum installment amount.

JM Arbitrage Advantage Fund: The due date for processing STP-out/SWP installment for these schemes is based on the 'interval period' every month i.e. the settlement date of Future and Options Market subject to the condition that such request is made by investor 15 days prior to the next settlement date to start the STP/SWP. In case of insufficiency of time, the AMC/Registrar will process the 1st STP/SWP on the settlement date after the next settlement. Subsequent installments will be processed on respective settlement dates after the starting settlement date. The due date for SWP/SWP installment under quarterly option will also be on the next settlement date subject to the condition that such request is made by investor 15 days prior to the next settlement date to start the STP/SWP. In case of insufficiency of time, the AMC/Registrar will process the 1st STP/SWP on the settlement date after the next settlement. Subsequent installments will be processed on settlement dates after a calendar from the start date and so on.

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 Pvt. 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.

**Form for Nomination /
Change in Nomination**

JM FINANCIAL MUTUAL FUND

JM FINANCIAL

JM Financial Asset Management Pvt Limited
Corporate Office: 5th Floor, Apeejay House, 3, Dinshaw Vachha Road,
Near K. C. Collage, Churchgate, Mumbai – 400 020.
• Tel. No -(022) 3987 7777. • Fax No.: (022) 26528377-78
• Email: investor@jmfinancial.in • Website: www.JMfinancialmf.com

Folio no. :

I/We _____, _____ and _____ 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.

Nominee Details

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

Full Name of Guardian (in case of Minor)

Address of the Guardian

Signature of the Nominee / Guardian (in case of Minor): Not Mandatory

Unit holder(s) Name & Signature

No.	Name	Signature
1		
2		
3		

Date :

Place :

Instructions :

- 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. If the units are held jointly, all joint holders will have to sign the nomination form.
- Submission of fresh nomination form if found in order will tantamount to cancellation of existing nomination.
- 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.
- 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, Society, Body Corporate, Partnership Firm, Karta of 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.
- 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.
- Investor/s has/have to furnish the ratio of entitlement for each nominee which would always be in multiples of 1%.
- In the event of investor not allocating in whole numbers, AMC may round off the ratio to the nearest whole number or take its own decision including applying the default option as mentioned below in point no 11.
- In the event of failure to furnish the percentage (%) allocation, the unit holding will be divided proportionately amongst all nominees on equal basis. However, in case of 3 nominees, the allocation by default will be 34%, 33% & 33% respectively for each nominee in the sequential order if the investor/s has/have failed to furnish the ratio.
- In case, the share of individual nominee claimant does not meet with the minimum investment criteria of the scheme concerned, the AMC will settle the claim by redeeming the units and making the payment at the time of processing the transmission request.

S	STANDING
I	INSTRUCTION
F	FACILITY

Application Form

HDFC BANK COPY

(This form is to be used by investors having bank accounts with HDFC Bank Limited)
(Please read terms & conditions overleaf)

KEY PARTNER / AGENT INFORMATION	
Name & AMFI Regn. No. (ARN)	Sub Agent's Name & ARN
ARN- 0032	

FOR OFFICE USE ONLY

REGISTRATION CUM MANDATE FORM FOR STANDING INSTRUCTION WITH HDFC BANK LIMITED

First SIP instalment through cheque and subsequent SIP instalments via Standing Instruction

The Branch Manager
HDFC Bank Limited

Branch,

I / We have read and understood the contents of the Scheme Information Document of the following Scheme of JM Financial Mutual Fund ('the Mutual Fund') and the terms & conditions of SIP Standing Instruction Facility being offered by HDFC Bank Ltd. for its Bank Account Holder.

Please () any one.

New Registration: I / We hereby apply for enrolment under the SIP via Standing Instruction Facility with HDFC Bank Limited of the following Scheme / Plan / Option of JM Financial Mutual Fund and agree to abide by the terms and conditions of the Scheme / Plan / Option.

Cancellation: I / We hereby apply for cancellation of the Standing Instruction Facility registered with HDFC Bank Limited for SIP of the following Scheme / Plan / Option of JM Financial Mutual Fund.

INVESTOR AND SIP DETAILS

Sole / First Investor Name																
Application No.							Folio No. (For existing investor)									
Scheme	J	M														
Plan / Sub-Plan																
Option / Sub-Option																
Each SIP Account (Rs.)							Frequency (Please tick any one)	Monthly *	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>					
First SIP Transaction via Cheque No.							Cheque Dated	D	D	M	M	Y	Y	Amount (Rs.)		
SIP Date (For Standing Instruction) (Refer Instruction 4 overleaf)	<input type="checkbox"/>	1st	<input type="checkbox"/>	5th	<input type="checkbox"/>	10th	<input type="checkbox"/>	15th	<input type="checkbox"/>	20th	<input type="checkbox"/>	25th	(Please tick only one date per form)			
SIP Period (For Standing Instruction)	Start from	M	M	Y	Y	Y	Y	End On	M	M	Y	Y	Y	Y		
Mobile No.							E-mail ID							IN BLOCK LETTERS		
Preferred messaging medium	SMS: Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	E-mail: Yes	<input type="checkbox"/>	No	<input type="checkbox"/>								

Note : Please () for your preferred medium of messaging. (* Default Frequency)

I/We hereby authorise HDFC Bank Limited to deduct my/our following bank account (Funding Account) by Standing Instruction Facility for collection of SIP payments on the above mentioned SIP date.

PARTICULARS OF BANK ACCOUNT

Accountholder Name as in Bank Account														
Bank Name	H	D	F	C	B	A	N	K	L	T	D			
Branch Name														
Bank City														
Account Number														
Account type	<input type="checkbox"/>	Savings	<input type="checkbox"/>	Current	<input type="checkbox"/>	NRE	<input type="checkbox"/>	NRO						

AUTHORISATION AND SIGNATURES

I/we hereby authorise HDFC Bank Limited to deduct on a monthly/quarterly basis (as a Standing Instruction) from my / our above mentioned Funding Bank Account for collection of SIP payment. I/we undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold JM Financial Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund, execution of the SIP debit into bank account will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Scheme Information Document of the Mutual Fund. HDFC Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank. "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".

Signatures (As in Bank Records)	
First / Sole Account Holder's	
Second Account Holder's	
Third Account Holder's	

Scheme Code												
Credit Account Number												

Investor ref./ Folio No.

For Office Use only (Not to be filled in by Investor)

Signature verified by													Approved by (BM)
For CPU use only:													
Maintained on													
Standing Instruction Start Date	D	D	M	M	Y	Y	Y	Y	Account Number				
Standing Instruction End Date	D	D	M	M	Y	Y	Y	Y	Amount (Rs.)				
Next Standing Instruction Date	D	D	M	M	Y	Y	Y	Y					

TERMS & CONDITIONS

SIP payment through Standing Instruction to HDFC Bank Limited

1. Please read this Form in conjunction with the SIP Terms and Conditions mentioned on the reverse of the SIP Auto Debit (ECS/DD) Registration Form before applying.
2. This facility is offered only to the investors having bank accounts with HDFC Bank Limited.
3. Please submit the following documents atleast 30 days before the first SIP date through Standing Instruction, i. e. next installment.

For All New & Existing Investors

Separate Common Application Form for the respective Scheme(s)*/Plan/Option

Separate Standing Instruction Facility Form for each application

First SIP Cheque along with each SIP application

* included in the Key Information Memorandum

4. Standing Instruction Facility is available on a monthly/quarterly basis for any of these specified dates viz. 1st / 5th / 10th / 15th / 20th / 25th.
5. The first cheque should be drawn on any bank, which is situated at and is a member of the Bankers clearing house, located at the place where the application is submitted.
6. First SIP Cheque and subsequent SIP installments via Standing Instruction should be of the same amount. Please fill up the Standing Instructions Form for each opted SIP date/Scheme/Plan/Option/Sub-Option.
7. The investor agrees to abide by the terms and conditions of Standing Instruction Facility of HDFC Bank Limited.
8. Investor will not hold HDFC Bank Limited / JM Financial Mutual Fund / JM Financial Asset Management Private Limited / JM Financial Trustee Company Pvt. Ltd./its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
9. HDFC Bank Limited / JM Financial Mutual Fund / JM Financial Asset Management Private Limited / JM Financial Trustee Company Pvt. Ltd./its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
10. HDFC Bank Limited / JM Financial Mutual Fund / JM Financial Asset Management Private Limited, reserves the right to reject any application without assigning any reason thereof.
11. The investor may please refer to the Key Information Memorandum / Scheme Information Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
12. The investor may choose to discontinue this facility by giving Thirty days notice prior to the next SIP due date by written notice to any of the JM Financial Mutual Fund Investor Service Centres managed by JM Financial Mutual Fund by ticking the appropriate box in printed overleaf and sign the same.

TERMS & CONDITIONS AND INSTRUCTIONS FOR SYSTEMATIC INVESTMENT PLANS

The existing and prospective Investor is advised to refer to the Scheme Information Document and Key Information Memorandum of the respective schemes carefully before applying for the enrollment under the Systematic Plan.

The Clause on "Minimum Amount of subscription" as specified in the Scheme Information Document of the respective scheme will not be applicable for investments made through the first installment of Systematic Investment /Transfer Plan . For example, the minimum investment amount for 1st investment in JM Basic Fund is Rs.5,000/-. However, in case of SIP, an investor can invest with minimum installment amount of Rs.1,000/- or Rs.500/- per month or Rs. 3000/- per quarter as per the following table so as to meet the Minimum Investment Amount over the opted period.

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

*These conditions are to be fulfilled in addition to other conditions.

All applicants are deemed to have accepted the terms and conditions upon tendering the payment and submitting the application form for investment and Systematic Plan. The other terms & conditions for respective Systematic Plans are mentioned on the reverse page of SIP Auto Debit form. AMC will revert and reprocess the previous SIP instalments with load or recover the applicable load amount if any of the above mentioned conditions and other terms and conditions of SIP facility are not fulfilled. The AMC also reserves the right to stop or cancel and / or redeem outstanding units if the investor fails to comply with the SIP criteria including failure of two consecutive installments or minimum number of installments or minimum investment amount etc..

The investor/s by signing overleaf undertake/s to keep sufficient funds in the funding account on the date of execution of standing instruction. The investor/s declare/s that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, The investor/s would not hold the Mutual Fund or the Bank responsible if the date of debit to my/ our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Scheme Information Document of the Mutual Fund. HDFC Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank. The investor/s acknowledge/s that no separate intimation will be received from HDFC Bank in case of non-execution of the instructions for any reasons whatsoever.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

- Please read the Scheme Information Document containing the terms of offer. 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.
- 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.
- 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.
- 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.
- 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.
- 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". 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** : i - **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.
- For NRI Investors: Repatriable Basis:** Payments by NRIs / Fils / 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/ Fils/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.
- 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 February, 2008, all investors (Individuals or Non Individuals) who wish to make an investment of Rs. 50,000 or above in a mutual fund scheme will be required to complete the KYC process. This would also apply to new Systematic Investment Plan (SIP) registrations on or after February 1, 2008, if each SIP installment is of value greater than or equal to Rs. 50,000 Please refer Page no. 11 for KYC details.
- 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. In case of investments above Rs. 50000/-, the copy of the KYC certificate must be lodged along with a application form.
- Systematic Investment / Transfer / Withdrawal Plan (SIP/STP/SWP):** Please refer pg. no. 9 in the KIM.
- 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.
- 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.
- Duly completed application forms alongwith the payment instrument may 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.
- 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.
- 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.
- 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. Unit holders who have opted to receive these documents by 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 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.
- Direct Credit Facility**
The AMC will credit the investor's account with redemption/ dividend proceeds if the bank mandate registered for the account is in any of the following banks with which the AMC has direct credit facility:
1 - ABN Amro Bank 2 - AXIS Bank 3 - BNP Paribas Bank 4 - Citibank 5 - Deutsche Bank 6 - Development Credit Bank 7 - HDFC Bank 8 - HSBC Ltd. 9 - ICICI Bank 10 - IDBI Bank 11. Indusind Bank 12 - ING Vysya Bank 13 - Kotak Mahindra Bank 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.
- 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. • 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.
Existing and new investors can make a fresh nomination which will supersede all existing nominations in the folio by filing a fresh nomination form.
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.
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.