

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

- Please read the Offer Document containing the terms of offer. Your attention is particularly drawn to the sections on "Prevention of Money Laundering" and "Know Your Customer". 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 (✓) 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 should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF.
- Application form incomplete in any respect or not accompanied by a 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/s, without assigning any reason whatsoever.
- Investors are requested to indicate their choice of Plan/Option. If no indication in the relevant box is given, the investment will be deemed to be for the growth Plan/Option. If the mode of payment of dividend is not indicated, the choice will be deemed to be reinvestment. However, in case the dividend payable to any unitholder is below Rs. 100/-, then the same will be automatically reinvested.
Under G-Sec Fund, all Plans offer flexibility to investors to select the date of maturity of the investment.
Under FMP Fund, each Plan has a 3 digit name starting with the alphabet Q-Quarterly, H – Half Yearly and Y – Yearly to be followed by an alphabet denoting the series of the Plan. Each series in the Quarterly Plan is named as QSA, QSB, QSC and so on. In case of Half Yearly Plan, the series is named as HSA, HSB, HSC and so on, and for Yearly Plan, as YSA, YSB, YSC and so on. The subsequent Plans which are rolled over from the original Plans would be named as QSA1, QSB1, QSC1 and so on.
Under MIP Fund, investors availing of Fixed Amount Withdrawal (FAW) facility should indicate the amount and the periodicity of withdrawal (either monthly or quarterly) and should clearly specify the Enrolment Period in the form. The minimum investment amount for availing these facilities shall be Rs.20,000/- & in multiples of Rs. 1/- thereafter. Investors availing of Capital Appreciation Withdrawal (CAW) facility should indicate the periodicity of withdrawal of appreciation amount (monthly/quarterly/annual).
- Mode of Payment:**
 - The Cheque/DD should be drawn in favour of the respective scheme (eg. "JM Income 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 / DD's drawn on a Bank not participating in the Clearing House will not be accepted. For investment under different options, separate cheques / DDs should be attached.
 - 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 MF Investor Servicing Centres (ISCs) do not have any collection arrangement, are requested to make payment by DD. In respect of individual investors, DD charges would be borne by the Fund/AMC only where the AMC does not have branch / ISC or other collection facilities. In respect of Institutional and Corporate investors, DD charges on application amount upto Rs. Ten lakhs will be borne by the Fund/AMC. SBI DD charges are treated as standard DD charges. The AMC in the normal course will not reimburse the DD charges. The AMC will process the application for eligible number of units after adding permissible DD charges, if applicable. In the event that DD amount with permissible DD charges is not sufficient to allot minimum number of units, the AMC will refund the amount represented by the instrument deposited.
 - Payments by Stockinvests/Outstation Cheques are liable to be rejected.
- For NRI Investors:**
 - Repatriation Basis:** Payments by NRIs / FIIs residing abroad, may be made by way of Indian Rupee drafts purchased abroad or by way of cheques drawn on Non-Resident External Accounts (NRE Accounts) payable at par at Mumbai. Payments can also be made by means of Rupee drafts payable at Mumbai and purchased out of funds held in NRE Account / FCNR Account.
 - Non-Repatriation Basis:** NRIs investing on a non-repatriable basis may do so by issuing Cheque/DD, debiting Non-Resident Ordinary (NRO) accounts.
- Statutory Details:**
 - As per the directive issued by SEBI vide their letters 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. Further, SEBI has mandated that in case of applications of value of Rs. 50,000/- or more, the applicant or in case of application in joint names, each of the applicant's, is required to mention their permanent account number (PAN) allotted under the Income Tax Act, 1961 or where the same has not been allotted to the applicant or joint applicant(s) as the case may be, declaration in Income Tax form 60/61 (along with proof of address) is required to be submitted by all applicants who do not have a PAN. Any application form without these details shall be rejected.
 - In case minor does not have PAN, the guardian's PAN should be mentioned. If the PAN is not mentioned, the application shall be rejected.
 - AMC will credit the investor's account with redemption/dividend proceeds if the bank mandate registered for the account is in any of the banks with which AMC has direct credit facility.**
 - As per SEBI circular no. MAPIN/Cir-13/2005 dated July 01, 2005, SEBI has suspended fresh Unique Identification Number (UIN) registrations and requirement of quoting the same, pending its final view.**
- Power of attorney:** 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 or such documents may reach the Registrar within 7 days from the date of submission of application.
- Systematic Investment Facility (SIF) {popularly known as Systematic Investment Plan (SIP)} / Systematic Withdrawal Plan (SWP) / Systematic Transfer Facility (STF):** Please refer point nos. 4(a) and 4 (b) 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".
- 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.
- Duly completed application forms alongwith full payment may be submitted on any working day at any of the JM Financial MF ISCs/Karvy ISCs. The addresses of JM Financial MF ISCs/Karvy ISCs are provided in the abridged offer document.
- No receipt will be issued for the application money. The Collection Banks/ISC will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- If you are an existing unitholder, please indicate your Folio/Account Number and proceed to section 5.
- Multiple applications are liable to be rejected in case applications are not received with complete documents mandatorily required.

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.



JM Financial Mutual Fund

Corporate Office:

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For further details please contact any of our offices:

- ❖ **Ahmedabad:**
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Off Ashram Road,
Ahmedabad - 380 009.
Tel. : (079) 26576334/26581831
- ❖ **Bangalore:**
205, Raheja Plaza,
2nd Floor, 17, Commissariat Street,
Bangalore – 560 025.
Tel. (080) 51126697/51126698
- ❖ **Chennai:**
Mount Chambers, D-2,
2nd Floor, 758, Anna Salai,
Chennai – 600 002.
Tel. (044) 28513026/28513257
- ❖ **Coimbatore:**
Door No. 196/17, First Floor
Aiswarya Commercial Centre
Thiruvengatasamy Road
R S Puram, Coimbatore – 641 002
Tel. (0422) 4367375
- ❖ **Hubli:**
No. 28, Upper Ground Floor
Vivekananda Corner, Deshpande
Nagar, Hubli - 580 029.
Tel. (0836) 5253907/ 908
- ❖ **Hyderabad:**
ABK Olbee Plaza, 8-2-618/8 & 9,
4th Floor, 403, Road No 1,
Banjara Hills, Hyderabad - 500034.
Tel.: (040) 55664436/55780752
- ❖ **Kolkata:**
6, Little Russell Street
8th Floor, Kankaria Estate,
Kolkata – 700 071
Tel.: (033) 22830627/28/29
- ❖ **Ludhiana:**
Office No. 308, SCO 18
Opp. Stock Exchange,
Feroze Gandhi Market
Ludhiana – 141 001.
Tel.: (0161) 5054519/ 5054520
- ❖ **Mangalore:**
C/o Colaco & Aranha,
Bendore Road, Post Box 574
Upper Bendore,
Mangalore – 575 002
Tel.: (0824) 5269477 / 2218561 / 2218737
- ❖ **Nagpur:**
204, Khullar Chambers,
Above Bank of Baroda,
Munje Chowk, Sita Buldi,
Nagpur 440 012
Tel.: (0712) 5600171/72
- ❖ **New Delhi:**
501, 5th Floor, Arunachal Bldg.,
Barakhamba Road,
New Delhi – 110 001
Tel.: (011) 23327432/33
- ❖ **Patna:**
422, Ashiana Harniwas,
New Dak Bungalow Road,
Patna – 800 001
Tel.: (0612) 2211556
- ❖ **Pune:**
'Kamala Arcade', Off. No. 211, 2nd Floor,
Survey No. 1204/1, Shivaji Nagar,
Pune - 411 005.
Tel. : (020) 56023667 / 56025617
- ❖ **Surat:**
220, Second Floor,
Lalbhai Contractor
Complex, Nanpura,
Surat-395001
Tel. : (0261) 2460134/5533056
- ❖ **Vadodara:**
407, 4th Floor, Siddarth Complex
Alkapuri, R C Dutt Road,
Vadodara - 390 005.
Tel.: (0265) 5526474/ 2350453

Web transactions through : www.icidirect.com

Risk Factors : Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the schemes will be achieved. As with any investment in securities, the Net Asset Value (NAV) of the units issued under the Schemes can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsor/AMC/Schemes of JM Mutual Fund does not indicate the future performance of the schemes of JM Mutual Fund. The sponsors are not responsible or liable for any loss resulting from the operation of the fund beyond the initial contribution made by them of an aggregate amount of Rupees Two lacs towards setting up of the Mutual Fund, which has been invested in JM Equity Fund, JM Income Fund, JM MIP Fund, JM High Liquidity Fund, JM Short Term Fund, JM G-Sec Fund, JM Floater Fund, JM Fixed Maturity Fund and JM Equity & Derivative Fund are only the names of the schemes and do not in any manner indicate either the quality of the schemes or their future prospects or returns. Investors in the Plans are not being offered any guaranteed/indicative returns.