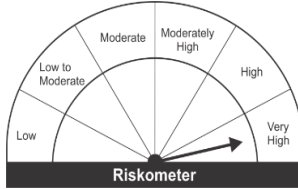
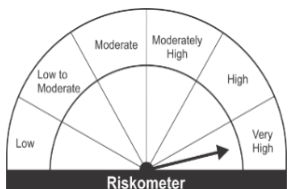


## KEY INFORMATION MEMORANDUM

### JM Aggressive Hybrid Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)

Continuous offer for Units at NAV based prices

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter (as applicable)
<ul style="list-style-type: none"> <li>Capital Appreciation and Regular Income over Long Term</li> <li>Investment predominantly in Equity &amp; Equity related securities as well as fixed income securities (debt and money market securities).</li> </ul>	 <p><b>Investors understand that their principal will be at Very High Risk</b></p>	<p>As per AMFI, Tier I Benchmark is <b>CRISIL Hybrid 35+65 Aggressive Index</b></p>  <p><b>Benchmark riskometer is at very high risk</b></p>

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

<b>Name of the Mutual Fund</b>	: JM Financial Mutual Fund
<b>Name of the Asset Management Company</b>	: JM Financial Asset Management Limited
<b>Name of the Trustee Company</b>	: JM Financial Trustee Company Private Limited
<b>Addresses, Website of the entities</b>	: Corporate Office of the AMC Office B, 8th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. <b>Tel. No.</b> - 022-6198 7777. Fax Nos. 022-6198 7704 <b>Website</b> - <a href="https://www.jmfinancialmf.com">https://www.jmfinancialmf.com</a>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.jmfinancialmf.com](http://www.jmfinancialmf.com).**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated April 30, 2024.

<b>Investment Objective</b>	<p>The investment objective of the Scheme is to provide steady current income as well as long term growth of capital.</p> <p>There can be no assurance that the investment objective of the scheme will be realized. The scheme does not guarantee/indicate any returns. Investors are required to read all the scheme related information set out in this document carefully.</p>									
<b>Asset Allocation Pattern of the scheme</b>	<table border="1" data-bbox="464 327 1461 555"> <thead> <tr> <th data-bbox="464 327 1007 421">Type of Instruments</th> <th data-bbox="1011 327 1241 421">Normal Allocation (% of Net Assets)</th> <th data-bbox="1246 327 1461 421">Risk Profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="464 421 1007 456">Equity and Equity related instruments</td> <td data-bbox="1011 421 1241 456">65% - 80%</td> <td data-bbox="1246 421 1461 456">Medium to High</td> </tr> <tr> <td data-bbox="464 456 1007 555">Debt Securities (including fixed income derivatives and securitized debt*) and money market instruments</td> <td data-bbox="1011 456 1241 555">20% - 35%</td> <td data-bbox="1246 456 1461 555">Low to Medium</td> </tr> </tbody> </table> <p>* Allocation in securitized debt will not exceed 10% of the net assets.</p> <p>The AMC intends to invest in derivative instruments in accordance with the SEBI Regulations, as and when opportunities arise in the derivatives markets. The investment in derivatives will not exceed 50% of the net assets of the scheme and will be broadly in line with the investment objective of the Scheme.</p> <p>All the above limits shall be in line with the investment objective of the Scheme.</p> <p>The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.</p> <p>The Trustee may, from time to time, pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, invest the funds of the Scheme in short-term deposits of scheduled commercial banks subject to compliance with para-no. 12.16 of SEBI Master Circular.</p>	Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile	Equity and Equity related instruments	65% - 80%	Medium to High	Debt Securities (including fixed income derivatives and securitized debt*) and money market instruments	20% - 35%	Low to Medium
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Equity and Equity related instruments	65% - 80%	Medium to High								
Debt Securities (including fixed income derivatives and securitized debt*) and money market instruments	20% - 35%	Low to Medium								
<b>Investment Strategy</b>	<p>The Mutual Fund may invest in any of the following securities or a combination of the following securities subject to the Regulations and the investment objective and the terms of the scheme set out elsewhere in the Scheme Information Document.</p> <p>The corpus of the Scheme will be invested in equity, equity related instruments, derivatives such as futures and options and fixed income securities.</p> <p><b>Besides the above, the following will be the broad investment strategies:</b></p> <p>In order to stabilize equity volatility, JM Aggressive Hybrid Fund seeks a judicious mix of debt securities in its portfolio. The scheme, under normal circumstances, will seek to invest between 65% - 80% of its assets in equity markets and the balance in debt and money market securities.</p> <p>The fund, while at all times emphasizing on a long term investment approach, will take advantage of the trading opportunities that present themselves from time to time because of inefficiencies in securities market with a view to booking short term profits Portfolio turnover will therefore depend upon the circumstances prevalent at any time. However, this allocation is not absolute and the fund manager may take a defensive view on the equity markets and reallocate the assets for a short term period. Due to market fluctuations, if the equity component of the Portfolio goes above 80%, the fund manager shall balance the Portfolio in order to bring down the equity component.</p>									
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factor are summarized below:</p> <p><b>i) Risk factors associated with investing in equities and equity related instruments</b></p> <p>Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments in equity and equity related securities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of sale proceeds. The NAVs of the units of the Scheme can go up or down because of various factors that affect the capital markets in general. Macroeconomic factors like changes in tax rates, political uncertainties, changes in government regulations etc. and industry specific factors like competition,</p>									

demand supply, etc. could impact the performance of the companies in which the Scheme invests.

**ii) Risk Related to Investing In Debt / Bonds / Money Market Instruments / Units of Liquid / Money Market / Debt Mutual Fund Schemes:**

**a) Interest Rate Risk**

As with all debt securities, changes in interest rates will affect the NAVs of the Scheme as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long term securities generally fluctuate more in response to interest rate changes than of shorter-term securities. Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the NAV.

**b) Liquidity or Marketability Risk**

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The length of time for settlement may affect the Scheme in the event it has to meet an inordinately large number of redemption or of restructuring of the Scheme's investment portfolio.

**c) Credit Risk**

Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Because of this risk, debentures are sold at a yield spread above those offered on treasury securities which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.

**d) Reinvestment Risk:**

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested will fall.

**iii) Risks Associated with Stock Lending**

In case the Scheme undertakes stock lending under the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

**iv) Redemption Risk**

As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme.

**v) Risk Relating To Derivatives**

- i. The Scheme may use various derivative products as permitted by the Regulations. In the derivative markets there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to manage the risks as a result of the failure of the counterparty to comply with the terms of the derivative contract. Other risks in using derivatives include

	<p>the risk of mispricing or improper valuation of derivatives, credit risk where the danger is that of a counterparty failing to honour its commitment, liquidity risk where the danger is that the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices and price risk where the market price may move in adverse fashion.</p> <p>ii. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.</p> <ul style="list-style-type: none"> <li>• <b>Credit Risk:</b> The credit risk in derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.</li> <li>• <b>Market Risk:</b> Market movements may adversely affect the pricing and settlement derivatives.</li> <li>• <b>Illiquidity Risk:</b> This is the risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.</li> </ul> <p><b>vi) Risk factors associated with processing of transaction through stock exchange mechanism:</b></p> <p>The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE, on any Business Day will depend upon the modalities of processing viz. collection of application form, KYC documentation, order processing/ settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).</p> <p><b>vii) Risk related to ADRS/GDRS</b></p> <p>The Scheme may also invest in ADRs / GDRs as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the Plans may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment</p> <p><b>viii) Risks associated with segregated portfolio</b></p> <p>Unit holders holding units of segregated portfolio may not be able to liquidate their holdings till recovery of money from the issuer. Security in the segregated portfolio may not realize any value. Listing of any units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.</p> <p>For complete details on risk factors, scheme specific risk factors and risk mitigation measures, please refer SID.</p>
<p><b>Plans/Options</b></p>	<p><b>The Scheme offers two plans:</b></p> <ul style="list-style-type: none"> <li>- JM Aggressive Hybrid Fund - Regular Plan</li> <li>- JM Aggressive Hybrid Fund - Direct Plan</li> </ul> <p>Each Plan offers Income Distribution cum Capital Withdrawal (Reinvestment of Income Distribution cum Capital Withdrawal Option/Payout of Income Distribution cum Capital Withdrawal Option), Growth, Monthly Income Distribution cum Capital Withdrawal (Reinvestment of Income Distribution cum Capital Withdrawal Option/Payout of Income Distribution cum Capital Withdrawal Option), Quarterly Income Distribution cum Capital Withdrawal (Reinvestment of Income Distribution cum Capital Withdrawal Option/Payout of Income Distribution cum Capital Withdrawal Option), Half Yearly Income Distribution cum</p>

	<p>Capital Withdrawal (Reinvestment of Income Distribution cum Capital Withdrawal Option/Payout of Income Distribution cum Capital Withdrawal Option) and Annual Income Distribution cum Capital Withdrawal (Reinvestment of Income Distribution cum Capital Withdrawal Option/Payout of Income Distribution cum Capital Withdrawal Option)</p> <p>Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p> <p>\$\$\$No Income Distribution cum Capital Withdrawal under Income Distribution cum Capital Withdrawal /IDCW option shall be distributed in cash even for those unit holders opted for payout where such Income Distribution cum Capital Withdrawal on a single payout is less than Rs. 100/-. Consequently, such Income Distribution cum Capital Withdrawal (less than Rs.100/- ) shall be compulsorily re-invested.</p> <p>Under these options, the Trustees of the Fund reserve the right to declare Income Distribution cum Capital Withdrawal (income distribution) /IDCW in the respective Income Distribution cum Capital Withdrawal (income distribution) /IDCW options of the Scheme, subject to availability of distributable surplus. IDCW payout will be lower to the extent of statutory levies, as applicable.</p> <p>The Trustees to JM Financial Mutual Fund reserves the right to change/modify the above provisions at a later date. It is clarified that the minimum investment is applicable at the respective Options/ Sub-options level i.e. Growth, Income Distribution cum Capital Withdrawal and will be considered after taking into account permissible DD charges, stamp duty.</p> <p>The Scheme had Bonus option earlier which is currently not available for fresh subscription.</p> <p><b>Additional Plans</b></p> <p>The Trustees may permit introduction of one or more plans that may be envisaged at a later date under the scheme in terms of Para-no 2.3 of SEBI Master Circular depending upon the market conditions prevailing at the time of launch of the plan(s) and taking into consideration the interests of the unitholders and subject to the SEBI regulations. Investors will be suitably informed by publishing a notice in a newspaper/addendum or through any other means as the Trustee may be considered appropriate.</p> <p><b>For detailed disclosure on default plans and options, kindly refer SAI.</b></p>
<p><b>Applicable NAV</b></p>	<p><b>FOR SUBSCRIPTION (PURCHASE)/SWITCH-IN (FROM OTHER SCHEMES/PLANS OF THE MUTUAL FUND) BY INVESTORS:</b></p> <p>At the applicable NAV. Purchase Price = Applicable NAV</p> <p>In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund with effect from August 01, 2009.</p> <p><b>FOR REDEMPTION (SALE)/SWITCH OUTS (TO OTHER SCHEMES/ PLANS OF THE MUTUAL FUND) BY INVESTORS.</b></p> <p>At the applicable NAV subject to the deduction/ charge of exit loads as prescribed &amp; applicable at the time of respective investments and government levies as applicable e.g. STT (Securities Transaction Tax) etc.</p> <p><b>CUT OFF TIMING FOR SUBSCRIPTIONS/REDEMPTIONS/ SWITCHES:</b></p> <p>Applicable Net Asset Value (NAV) for Purchase/ Switch-in, Installments under Systematic Investment Plan (SIP), and Systematic Transfer Plan (STP) irrespective of application amount across all the schemes of JM Financial Mutual Fund, the following provisions are effective:</p> <p>Where the application is received and time stamped upto the cut-off time of 3.00 p.m. on a business day at the official point of acceptance and funds for the entire amount of subscription/purchase/SIP/STP installments are available for utilization upto 3.00 p.m. on the same Business Day, NAV of the same Business Day shall be applicable. Where the application is received and time stamped upto the cut-off time of 3.00 p.m. on a business day at the official point of acceptance and funds for the entire amount of subscription/purchase/ SIP/STP are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent</p>

Business day, NAV of such subsequent Business Day on which the Funds are available for utilization prior to 3.00 p.m. shall be applicable.

Where the application is received and time stamped after the cut off time of 3.00 p.m. on a business day at the official point of acceptance and funds for the entire amount of subscription/purchase/SIP/STP instalments are available for utilization upto 3.00 p.m. on the same Business Day, NAV of the subsequent Business Day shall be applicable.

Redemption/ Switch out request can be submitted to the official point of acceptance on any business day till the cut off time as stipulated and revised by the SEBI from time to time which is currently 3.00 p.m. (IST). In respect of valid applications received up to 3.00 p.m. (IST) by the Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3.00 p.m. (IST) by the Fund, the closing NAV of the next business day shall be applicable.

#### **SIP/STP/Switch-in Transactions**

1. The NAV for SIP & STP instalments will be allotted based on the credit of funds into the Scheme's account for the respective instalments before the cut off time i.e. 3.00 p.m. irrespective of the SIP/STP instalments' due dates opted by the investors as the same will only be meant for the purpose of initiating the SIP/STP transactions.
2. The NAVs for Switch-in transactions will be based on transfer of funds into the Bank Account of the target Scheme as per the redemption pay-out service standards of the switch-out scheme subject to the time stamping of the switch transactions upto the cut-off timings of 3.00 p.m.

For faster realisation of the funds, the investors are requested to use electronic modes of payments.

It is clarified that the cut off timings will also be applicable to investments made through "sweep" mode.

#### **Transactions through online facilities / electronic modes:**

The time of transaction done through various online facilities / electronic modes offered by the Online Channel Partners of the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA.

In case of transactions through Online facilities / electronic modes, there may be a time lag of few days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization/receipt of funds by the Scheme. Under no circumstances will JMF AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.

The AMC has the right to amend cut off timings of transactions received through online channels within the cut off time stipulated by SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.

#### **Exchange Platforms & MFU:**

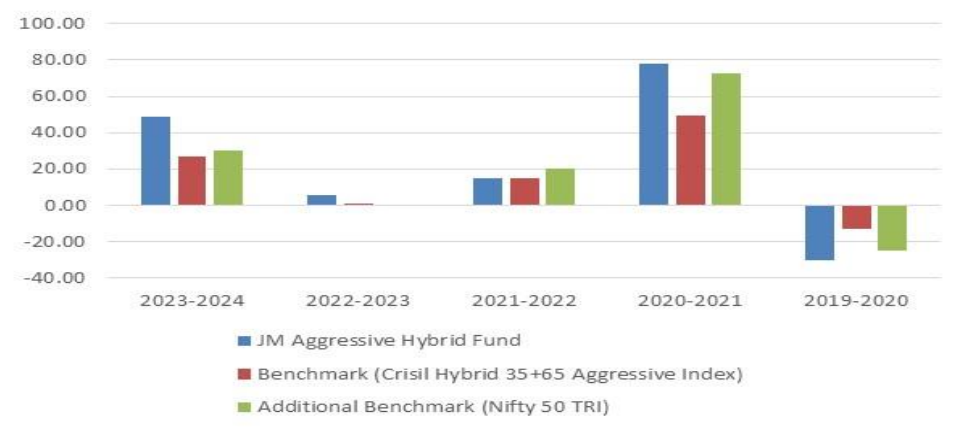
The cut – off timing and applicability of Net Asset Value (NAV) shall be subject to the guidelines issued by SEBI in this regard. With respect to investors who transact through Stock Exchange Platforms (i.e. BSE/NSE) or MFU, the applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by Stock Exchange/ MFU mechanism, and subject to receipt of funds by the AMC/Fund before the cut – off time of the Scheme for purchase transactions. These platforms are authorized Point of Acceptance for the limited purpose of time-stamping the transactions.

#### **Illustration of the calculation of sale and repurchase price of the units of the Mutual Fund:**

If the applicable NAV is Rs. 10 and the exit load is 1%, then the redemption price will be: Rs.  $10 \times (1 - 0.01) = \text{Rs. } 9.9000$ .

Investors who hold units in demat form and wish to redeem their units, kindly refer to the redemption procedure set out in the SID.

Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Redemption
	Rs. 1000/- and in multiples of Re. 1 thereafter	Rs. 100/- and in multiples of Re. 1 thereafter	There is no minimum and maximum limit on the amount/units which can be redeemed/switched-out. The investor is free to redeem any or all units outstanding in his/her/their folio.
<b>Despatch of Redemption Request</b>	Within 3 working days of the receipt of the redemption request at the authorised centre of the JM Financial Mutual Fund.		
<b>Benchmark Index</b>	CRISIL Hybrid 35+65 Aggressive Index		
<b>Dividend/IDCW Policy</b>	<p>The Income Distribution cum Capital Withdrawal (Income Distribution) warrants shall be despatched to the unitholders within 7 working days of the Record Date.</p> <p>No Income Distribution cum Capital Withdrawal under Income Distribution cum Capital Withdrawal /IDCW Option shall be distributed in cash even for those unitholders who have opted for payout where such Income Distribution cum Capital Withdrawal on a single payout is less than Rs. 100/- per folio. Consequently, such Income Distribution cum Capital Withdrawal (less than Rs. 100/-) shall be compulsorily reinvested.</p> <p>The Fund does not guarantee or assure declaration or payment of Income Distribution cum Capital Withdrawal (Income distribution). Although, the Fund may have the intention to declare Income Distribution cum Capital Withdrawal (income distribution) under the various Income Distribution cum Capital Withdrawal (income distribution ) options, such declaration of Income Distribution cum Capital Withdrawal if any, is subject to the Scheme's performance, the availability of distributable surplus and other considerations keeping in view the interest of the unitholders in the Scheme, at the time of declaration of such Income Distribution cum Capital Withdrawal (income distribution).</p> <p>On payment of Income Distribution cum Capital Withdrawal, the NAV will stand reduced by the amount of Income Distribution cum Capital Withdrawal and statutory levies paid if any.</p> <p>Investors may like to note that the amounts can be distributed as Income Distribution cum Capital Withdrawal (income) out of investors capital (Equalization Reserve), which is part of the sale price that represents realized gains.</p> <p><b>Exchange Platforms:</b></p> <p>If the sub - option of Payout of Income Distribution cum Capital Withdrawal Option /IDCW (Payout) is chosen and the Income Distribution cum Capital Withdrawal amount is less than Rs. 100, then the Income Distribution cum Capital Withdrawal shall not be reinvested but will be paid out to the respective investors.</p>		
<b>Name of the Fund Manager</b>	<p>Primary Fund Manager – Mr. Asit Bhandarkar - (Managing this Scheme since December 2021 and hence managing this scheme since more than 1 year)</p> <p>Secondary Fund Manager – Mr. Chaitanya Choksi - (Managing this Scheme since August 2021 and hence managing this scheme since more than 1 year)</p> <p>Debt Portion : Mr. Gurvinder Singh Wasan (Managing this Scheme since December 1, 2022 and hence managing this scheme since more than 1 year)</p>		
<b>Name of the Trustee Company</b>	JM Financial Trustee Company Private Limited		

<b>Performance of the scheme :</b>	Compounded annualized returns (%) of Growth option as on March 31, 2024.				
	Compounded Annualised Returns	Scheme Returns %	Benchmark (Benchmark Hybrid Aggressive Returns %)	Crisil 35+65 Index)	Additional Benchmark (Nifty 50 TRI) Returns %
	Returns for the last 1 year	48.82	27.20		30.27
	Returns for the last 3 years	21.91	14.06		16.35
	Returns for the last 5 years	17.51	14.10		15.27
	Returns since allotment*	12.62	NA		12.61
	Direct Plan - Returns for the last 1 year	50.94	27.20		30.27
	Direct Plan - Returns for the last 3 years	23.25	14.06		16.35
	Direct Plan - Returns for the last 5 years	18.68	14.10		15.27
	Returns for Direct Plan since allotment#	14.81	12.81		13.84
*Date of allotment i.e. 01.04.1995			#Date of allotment i.e. 01.01.2013		
Absolute Returns for each financial year for the last 5 years					
					
<b>Expenses of the Scheme</b>	<b>Continuous Offer</b>				
<b>Load Structure</b>	Exit load : If the units are redeemed or switched out on or before 60 days from the date of allotment 1.00% and If the units are redeemed or switched out after 60 days from the date of allotment Nil.				
<b>Recurring expenses</b>	i.. 2.25% on the first Rs. 500 crores of the daily net assets. ii.2.00% on the next Rs. 250 crores of the daily net assets. iii.1.75% on the next Rs. 1,250 crores of the daily net assets. iv. 1.60% on the next Rs. 3,000 crores of the daily net assets. v. 1.50% on the next Rs. 5,000 crores of the daily net assets. vi. Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof, on the next Rs. 40,000 crores of the daily net assets. vii. 1.05% on balance of the assets. :		Actual expenses for the previous financial year: Regular: 2.36%, Direct: 0.69%		



<b>Waiver of Load for Direct Applications</b>	<p><b>NO ENTRY LOAD:</b> Pursuant to para-no. 10.4 of SEBI Master Circular:</p> <ol style="list-style-type: none"> <li>There shall be no entry load for all fund scheme.</li> <li>The scheme application forms shall carry a suitable disclosure to the effect that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</li> <li>The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.</li> </ol> <p><b>Change in Load Structure</b></p> <p>The Trustee reserves the right to modify/alter the load structure and may decide to charge an exit load or a combination of exit loads (i.e. slabs of load based on tenure of holding) on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps:</p> <ol style="list-style-type: none"> <li>The addendum detailing the changes shall be attached to Scheme Information Documents and Key Information Memorandum. The addendum will be circulated to all the distributors so that the same can be attached to all Scheme Information Documents and Key Information Memorandum already in stock. The addendum shall also be part of the newsletter sent to the Unitholders immediately after the changes.</li> <li>Arrangements shall be made to display the changes/modifications in the Scheme Information Document in the form of a notice in all the JM ISCs' and distributors' offices.</li> <li>The introduction of the exit load alongwith the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.</li> <li>The addendum detailing the changes in the Load Structure will be published by the AMC in 2 daily newspapers- one in regional language and the other in English language newspaper</li> <li>The Fund shall arrange to display an addendum in the JM ISCs at least 1 (one) day before the change of the then prevalent load structure.</li> <li>The AMC/ Fund will display the addendum on its website.</li> </ol>	
<b>Tax treatment for the Investors (Unitholders)</b>	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.</p>	
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The Mutual Fund shall declare the Net Asset Value of the scheme on every business day on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. and also under a separate head on the website of JM Financial Mutual Fund (the 'Fund') i.e. <a href="http://www.jmfinancialmf.com">www.jmfinancialmf.com</a></p> <p>The Fund shall also send the latest available NAVs to the unitholders through SMS, upon receipt of a specific request.</p> <p>To get the latest NAVs of any Options of the respective scheme, the investors may send SMS to "9028364444" in the format as prescribed on the website of JM Financial Mutual Fund.</p>	
<b>For Investor Grievances please contact</b>	<p>Name and Address of Registrar</p>	<p>KFin Technologies Ltd.</p> <p>KFin Technologies Ltd. , Karvy Selenium Tower B, Plot No 31 &amp; 32, First Floor, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032.</p> <p>Tele :- 040 – 67161500  Email:- <a href="mailto:service_jmf@kfintech.com">service_jmf@kfintech.com</a>,  Website:- <a href="http://www.kfintech.com">www.kfintech.com</a></p>
	<p>Name and Address of Head – Client Services JM Financial Asset Management Ltd</p>	<p>Mr. Pradyumna Khare - Head of Operations</p> <p>Address:- The Summit Business Park, 415, 4th Floor, Off Andheri – Kurla Road, Chakala, Below Western Express Highway Metro Station, Andheri East, Mumbai - 400 093, Maharashtra;  Email: <a href="mailto:investor@jmf.com">investor@jmf.com</a></p>
<b>Unitholders' Information</b>	<ul style="list-style-type: none"> <li><b>Accounts Statements</b></li> </ul> <p>For all financial transactions including purchases, redemptions, switches, systematic transactions during ongoing sales and repurchase.</p>	

The AMC shall issue to the investor whose application (other than SIP/ STP) has been accepted, an account statement/CAS specifying the number of units allotted. The first account statement under SIP/STP/ SWP shall be issued within 5 Business Days of the initial investment/ transfer. The first account statement under SIP/STP/SWP shall be issued within 5 Business Days of the initial investment/transfer.

In case, an investor has provided his e-mail ID in the application form or any subsequent communication or procured from the KYC database by the RTA/AMC, in any of the folio(s) belonging to him/her, the AMC reserves the right to use such e-mail ID as a default mode of communication to the investor including sending of account statements / CAS for the new and existing investments for folio(s)/ investor(s) concerned. Similarly, S-CAS will be issued on monthly basis through the Depositories NSDL/CDSL in case the respective investors are maintaining Demat Account irrespective of whether the Units in question are held in Demat or physical form. In other cases, physical CAS will be issued on Mutual Fund Industry level by any of the mailing agencies approved by AMFI covering all the transactions of the previous month by the 15th of the succeeding month.

For cases eligible for CAS (i.e. where valid PANs are updated), the concerned investor shall be issued CAS on monthly basis.

For folios not included in the CAS, the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios, on or before 5 business days of succeeding month.

• **Consolidated Account Statement (CAS):**

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, para-no. 14.4.1 and 14.4.3 of SEBI Master Circular, the investor whose transaction\*\* has been accepted by the AMC shall receive the following:

- (i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/ or SMS within 5 Business Days from the date of receipt of transaction request to the e-mail address and/or mobile number registered by the investor.
- (ii) Thereafter, a Consolidated Account Statement ("CAS") ^ for each calendar month to those Unit holder(s) in whose folio(s) transaction (s)\*\* has/have taken place during the month. shall be sent by ordinary post / or e-mail (in case e-mail address is provided by the investor) on or before 15th of the succeeding month. The CAS shall be sent to the mailing address/ email available in the folio where the customer has last transacted (including non financial transaction).

^Consolidated Account Statement (CAS) shall contain details relating to all the transactions\*\* carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

\*\*The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum Capital Withdrawal Option/IDCW (Payout) /Reinvestment of Income Distribution cum Capital Withdrawal Option /IDCW (Reinvestment) systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

For Demat A/c Holders, S-CAS (Securities Consolidated Account Statement) would be dispatched / emailed on a monthly basis by the 15th of every month by the respective Depository i.e NSDL & CDSL. For other investors having valid and verified PAN, the CAS will be sent by one of the agencies appointed by AMFI eg. Currently Manipal Technologies Limited and Sessaasai Business Forms Pvt. Ltd. who are authorized to dispatched such CAS. Account Statement of non-CAS Unit Holders will also be dispatched / emailed by the Registrar.

- (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). The CAS shall not be sent to the Unit holders for the folio(s) not updated with PAN details.
- (iv) For folios without a valid PAN, the AMC may send account statements on a monthly basis on or before the 10th of the succeeding month. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.
- (v) In case of a specific request received from the Unit holders, the AMC will dispatch the account statement to the investors within 5 Business Days from the receipt of such request.

- (vi) In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement.
- (vii) Consolidation shall be done only for folios in which the unit holders and the order of holding in terms of first, second and third is similar. In case of folios pertaining to minors, the guardian's PAN shall be used for consolidation.
- (viii) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by ordinary post / e-mail (in case e-mail address is provided by the investor), on or before 21st day of succeeding month, unless a specific request is made to receive in physical, to all such Unit holders in whose folios irrespective of whether any or no transaction has taken place during that period.

The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective Depository Participants ("DPs") periodically.

**Investors are requested to note the following regarding dispatch of account statements:**

1. The Consolidated Account Statement (CAS) for each calendar month is to be issued on or before 15th day of succeeding month, to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction including systematic transactions. Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.
2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios, on or before 15th day of succeeding month.

Pursuant to SEBI Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014 regarding Consolidated Account Statements (CAS) for all the securities assets, the following provisions shall be applicable. Further, investors are requested to note the changes regarding dispatch of Account Statements to the investors for the transactions done by them in any of the schemes of the Fund, on or after February 01, 2015.

**1. Investors not holding units in Demat Account:**

Based on the PAN of the investors, for each calendar month, Consolidated Account Statement (CAS) shall be dispatched/mailed by the Asset Management Companies (AMC)/Registrar & Transfer Agent (RTA) within 15th day of the succeeding month to the investors in whose folio transactions have taken place during that previous month.

**2. Investors holding units in Demat Account:**

Based on the PAN of the investors, for each calendar month, Consolidated Account Statement (CAS) shall be dispatched/mailed by the respective Depository within 15th day of the succeeding month to the investors, in whose folio transactions have taken place during that previous month.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the respective Depository shall send the physical statement as per the applicable regulations.

In case of statements which are currently being dispatched by email to the investors, the CAS shall continue to be sent through email. In case the investor does not wish to receive the CAS by email, option will be given to the investors to receive the same in physical form, at the address registered in the Depository system. In case no email id is provided, the statements will be sent in physical form.

Investors are requested to note that in case of any transactions done in the folios which are not included in the CAS, the AMC shall issue a monthly account statement to the investors on or before 10th day of the succeeding month. In case no email id is provided, the statements will be sent in physical form.

Investors whose folio(s)/demat account(s) are not updated with PAN, shall not receive the CAS. Hence, investors are hereby requested to update their folio(s)/demat account(s) with the PAN. Pursuant to para-no. 14.3.3.4 of SEBI Master Circular, had advised Mutual Funds/AMCs to make additional disclosures in the CAS issued from October 01, 2016 to investors.

Consolidated Account Statement (CAS), issued to investors in accordance with Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 and circulars thereof, at present provides information in terms of name of scheme/s where the investor has invested, number of units held

and its market value, among other details. To increase transparency of information to investors, it has been decided that:

1. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
2. Further, CAS issued for the half-year (ended September/ March) shall also provide:
  - a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Service tax (wherever applicable, as per existing rates), operating expenses, etc.
  - b. The Scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
3. Such half-yearly CAS will be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

- **Half Yearly Account Statement:**

Half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period by the 21st of the month following the half year end.

- **Monthly/Half yearly Portfolio Disclosures:**

Monthly/Half yearly Disclosures\* (Portfolio This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.)

The Fund shall disclose within ten days from the close of each month/half year (i.e. 31st March and 30th September), the complete statement of the Scheme's portfolio (along with ISIN) as on the last day of the month/half year for all its schemes on the websites of the Fund and AMFI AMFI in a user friendly and downloadable spreadsheet format. The link of Fund website for Monthly/Half yearly portfolio is <https://www.jmfinancialmf.com/downloads/Portfolio-Disclosure>

The Link of AMFI website is <https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure>

The Fund shall send email regarding the monthly and half-yearly portfolio within 10 days from the close of each month/half year (i.e. March 31st & September 30th) to the unitholders whose email addresses are registered with the Fund.

The Fund will publish an advertisement in the all India edition of atleast two daily newspapers, one each in English and Hindi, regarding the hosting of the half yearly statement of the Scheme's portfolio on the websites of the Fund and AMFI and also the modes through which unitholders can submit a request for a physical or electronic copy of the Scheme portfolio. The Fund shall provide a physical copy of the portfolio, without charging any cost, upon specific request from a unitholder.

- **Half Yearly Financial Results:**

The Fund and asset management company shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited / audited financial results on its website.

The Fund shall give an advertisement disclosing the hosting of the financial results on the website and in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the regional language where the Corporate Office of the Fund is situated The link of Fund website for Half Yearly Result is <https://www.jmfinancialmf.com/downloads/Scheme-Financials/Half-Yearly-Unaudited-Financial>

- **Annual Report:**

The Scheme wise annual report or Abridged Summary, in the format prescribed by SEBI, shall be hosted on the websites of the Fund and the AMFI. A link of the scheme wise annual report or abridged summary shall be displayed prominently on the website of the Fund. Annual report or Abridged Summary will also be sent by way of e-mail to the investor's registered email address.

Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual report or Abridged Summary thereof, without charging any cost, upon receipt of a specific request.

The physical copy of the schemewise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

The Fund will publish an advertisement in the all India edition of atleast two daily newspapers, one each in English and Hindi, regarding the hosting of the scheme wise annual report on the websites of the Fund and AMFI and also the modes through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.

The new subscribers to the units of the Fund can tick the 'opt-in' facility in the application form to receive the physical copy of the scheme – wise annual report or abridged summary thereof. For existing investors, an Option Form for opting-in to receive the physical copy of Annual Report/Abridged Summary is available on the website under 'Downloads' section.

However, in case the investor does not opt-in, it will be presumed that he/she has opted out from receiving the physical copy of the Annual Report or Abridged Summary.

For existing investors, an Option Form for opting-in to receive the physical copy of Annual Report/ Abridged Summary is available on the website under 'Downloads' section.

However, in case the investor does not opt-in, it will be presumed that he/she has opted out from receiving the physical copy of the Annual Report or Abridged Summary. The link for Annual Report is <https://www.jmfinancialmf.com/downloads/Scheme-Financials/Scheme-Annual-Report>

- **Monthly Average Asset under Management (Monthly AAUM) Disclosure:**

The Fund shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. [www.jmfinancialmf.com](http://www.jmfinancialmf.com) and forward to AMFI within 7 working days from the end of the month.

- **Risk-o-meters**

Any change in Risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to the unitholders.

The AMC will evaluate the Risk-o-meter of all its schemes on a monthly basis and disclose the Risk-o-Meter along with portfolio disclosure on <https://www.jmfinancialmf.com/downloads/Notice-and-Addendums> (website) and on AMFI's website, within 10 days from the close of each month.

The Fund shall disclose the risk level of schemes as on March 31 every year , along with number of times the risk level has changed over the year, in scheme wise Annual Reports and abridged summary, on the website of the Fund as well as that of AMFI.

The risk-o-meter of the primary benchmark will also be disclosed in the disclosures as stipulated by SEBI.

- **Scheme Summary Document**

The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine-readable format). The link for Scheme Summary Document is([https://www.jmfinancialmf.com/downloads/Scheme-related-documents/Scheme-Summary-Documents-\(SSD\)](https://www.jmfinancialmf.com/downloads/Scheme-related-documents/Scheme-Summary-Documents-(SSD)))

	<p>• <b>Investment by the Designated Employees of AMC in the Scheme:</b></p> <p>Pursuant to para 6.10 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 pertaining to 'Alignment of interest of Designated Employees of AMC's with the Unitholders of the Mutual Fund Schemes', investors are requested to note that a part of compensation of the Designated Employees of AMC, as defined by SEBI, shall be mandatorily invested in units of the schemes in which they have a role/oversight effective October 01, 2021. Further, investors are requested to note that such mandatory investment in units of the scheme shall be made on the day of payment of salary and in proportion to the AUM of the schemes in which such Designated Employee has a role/oversight. AMC shall ensure compliance with the provisions of the said circular and further, the disclosure of such investment shall be made at monthly aggregate level showing the total investment across all relevant employees in scheme on website of AMC (<a href="https://www.jmfinancialmf.com/downloads/Statutory-Disclosure/Disclosure-of-investment-by-Designated-Employees">https://www.jmfinancialmf.com/downloads/Statutory-Disclosure/Disclosure-of-investment-by-Designated-Employees</a>). Further, in accordance with the said regulatory requirement, the minimum application amount and minimum redemption amount as specified for the scheme will not be applicable for investment made in scheme in compliance with the aforesaid guidelines.</p>
<p><b>Any other disclosure in terms of Consolidated Checklist on Standard Observations</b></p>	

# COMMON APPLICATION FORM

PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and In BLOCK LETTERS (all points marked\* are mandatory). For SIP investment use the separate SIP Form.

MUTUAL FUND

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

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

Declaration: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

\*RIA/Declaration: I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all schemes managed by you to the above mentioned SEBI registered investment adviser/RIA.

<b>SIGNATURE (s)</b>		
SOLE / FIRST APPLICANT	SECOND APPLICANT	THIRD APPLICANT

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

<b>TRANSACTION CHARGES (PLEASE ✓)</b>	(Refer Instruction No.XIX)
<input type="checkbox"/> I am a First Time Investor in Mutual Funds <input type="checkbox"/> I am an Existing Investor in Mutual Funds	

In case the subscription amount is ₹10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹150 (for first time mutual fund investor) or ₹100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

<b>INVESTMENT TYPE (Please tick any one)</b>	<b>MODE OF HOLDING (Please tick ✓)</b>
<input type="checkbox"/> LUMP SUM <input type="checkbox"/> SPECIAL SIP <input type="checkbox"/> LUMP SUM WITH SIP/STP/SWP	<input type="checkbox"/> SINGLE <input type="checkbox"/> JOINT* <input type="checkbox"/> EITHER OR SURVIVOR (* Default, in case of ambiguity when applicant are more than one)

<b>EXISTING UNIT HOLDER'S INFORMATION (Please fill in your details mentioned below and proceed to section 5)</b>
Folio No. <input type="text"/>
Require Hard Copy of Annual Report <input type="checkbox"/> Yes <input type="checkbox"/> No

## 1. APPLICANT INFORMATION (Mandatory) TO BE FILLED IN BLOCK LETTERS AND AS PER PAN RECORDS.

<b>NAME OF SOLE /1ST APPLICANT</b> Mr. Ms. M/s.	<b>PAN/PEKRN</b> <input type="text"/>	<b>CKYC No.</b> <input type="text"/>	<b>DOB/DOI<sup>s</sup></b> <input type="text"/>
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<b>Mobile No.#</b> <input type="text"/>	<b>Email ID.#</b> <input type="text"/>
Mobile no. specified above belongs to (Please tick (✓) any one option) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Guardian <input type="checkbox"/> POA	
Email id specified above belongs to (Please tick (✓) any one option) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Guardian <input type="checkbox"/> POA	

<b>LEI No. (Legal Entity Identifier) of Non-Individual Investor (Mandatory):</b> <input type="text"/>	<b>Valid Upto</b> ___/___/202__
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Note : In case the first applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form. LEI No. is Mandatory for transaction amount 50 Crs and above for Non Individual.

<sup>s</sup>Proof of Date of Birth of Minor  Birth Certificate  Passport  Others \_\_\_\_\_ (Please specify)

### GUARDIAN DETAILS (In case First / Sole Applicant is minor) / CONTACT PERSON - DESIGNATION / POA HOLDER (In case of Non-Individual Investors)

Mr. Ms. M/s.	<b>Relationship with Minor/Designation</b>
<b>PAN/PEKRN</b> <input type="text"/>	<b>Date of Birth</b> <input type="text"/>
<b>ADDRESS</b> <input type="text"/>	<b>CKYC No.</b> <input type="text"/>
<b>STATE</b> <input type="text"/>	<b>CITY</b> <input type="text"/>
<b>RESI.</b> <input type="text"/>	<b>COUNTRY</b> <input type="text"/>
<b>OFF.</b> <input type="text"/>	<b>PIN</b> <input type="text"/>
<b>FAX</b> <input type="text"/>	

<b>SECOND APPLICANT</b> Mr. Ms.	<b>PAN/PEKRN</b> <input type="text"/>	<b>CKYC No.</b> <input type="text"/>	<b>Date of Birth</b> <input type="text"/>
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<b>Mobile No.#</b> <input type="text"/>	<b>Email ID.#</b> <input type="text"/>
Mobile no. specified above belongs to (Please tick (✓) any one option) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Guardian <input type="checkbox"/> POA	
Email id specified above belongs to (Please tick (✓) any one option) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Guardian <input type="checkbox"/> POA	

<b>THIRD APPLICANT</b> Mr. Ms.	<b>PAN/PEKRN</b> <input type="text"/>	<b>CKYC No.</b> <input type="text"/>	<b>Date of Birth</b> <input type="text"/>
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<b>Mobile No.#</b> <input type="text"/>	<b>Email ID.#</b> <input type="text"/>
Mobile no. specified above belongs to (Please tick (✓) any one option) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Guardian <input type="checkbox"/> POA	
Email id specified above belongs to (Please tick (✓) any one option) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Parents <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Guardian <input type="checkbox"/> POA	

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

## ACKNOWLEDGEMENT SLIP

Received from: Mr. / Ms. / M/s \_\_\_\_\_ an application for allotment  
 Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_  
 vide Cheque No \_\_\_\_\_ Dated \_\_\_/\_\_\_/\_\_\_\_\_ Amount (₹) \_\_\_\_\_ Drawn  
 on Bank and Branch \_\_\_\_\_  
 Please note: All purchases are subject to realization of cheques and as per applicable load structure (please refer Scheme Information Document)

**STATUS**

Resident Individual  NRI  AOP/BOI  Bank  Company  Body Corporate  Partnership Firm  FI  FII  Government Body  HUF  
 PIO  PSU  On behalf of Minor (RI)  On behalf of Minor (NRI)  Society  Sole Proprietor  Trust /Charities/NGO's  Mutual Funds  
 Defence Establishment  NPO\* (Mandatory) (FCRA Account No.) \_\_\_\_\_  Others (if specify) \_\_\_\_\_

\*"Non-profit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

Yes  
 No

If yes, please quote Registration No. of Darpan portal of Niti Aayog \_\_\_\_\_

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

**OVERSEAS APPLICANT DETAILS [APPLICANTS FROM US and CANADA WILL NOT BE ACCEPTED (Refer Instruction No 7.)]**

ADDRESS (Mandatory for NRI/FII applicant) \_\_\_\_\_

Country \_\_\_\_\_ Zip Code \_\_\_\_\_ TIN No. (Mandatory) \_\_\_\_\_

**2. KYC DETAILS (Mandatory - Refer Instruction No. XIII for details)****OCCUPATION (Please tick ✓)**

First Applicant  Business  Service  Professional  Agriculturist  Housewife  Student  Defence  Govt. official  Forex Dealer  
 Unlisted Company  Body Corporate  Listed Company  Private Ltd.  Public Ltd.  Others \_\_\_\_\_

**GROSS ANNUAL INCOME (Please tick ✓)**

First Applicant **For Individual**  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  > 25 Lacs - 1Crore  > 1 Crore  
**Net Worth (Mandatory for Non-Individuals)** ₹ \_\_\_\_\_ as on         [Not older than 1 year]

Second Applicant **For Individual**  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  > 25 Lacs - 1Crore  > 1 Crore Occupation (Please specify) \_\_\_\_\_

Third Applicant **For Individual**  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  > 25 Lacs - 1Crore  > 1 Crore Occupation (Please specify) \_\_\_\_\_

**POLITICALLY EXPOSED PERSON (Please tick ✓) (refer point no 11 in "instructions to the investors for filling up the application forms)**

First Applicant  I am Politically Exposed Person  I am related to Politically Exposed Person  Not Applicable

Second Applicant  I am Politically Exposed Person  I am related to Politically Exposed Person  Not Applicable

Third Applicant  I am Politically Exposed Person  I am related to Politically Exposed Person  Not Applicable

**For Non-Individuals (Companies, Trust, Partnership etc.) (Please tick ✓)**

Foreign Exchange / Money Changer Service  Gamin / Gambling / Lottery / Casino Services  Money Lending / Pawning  Not Applicable

**3. FATCA/CRS DETAILS MANDATORY FOR INDIVIDUALS (Non Individual Investors should mandatory fill separate FATCA/CRS details form) (Refer Instruction No. XVIII)**

Sole / First Applicant / Guardian			2nd Applicant			<input type="checkbox"/> 3rd Applicant <input type="checkbox"/> POA		
Place & Country of Birth : _____ / _____			Place & Country of Birth : _____ / _____			Place & Country of Birth : _____ / _____		
Country	Tax Payer Ref ID No	Identification Type [TIN or other, please specify]	Country	Tax Payer Ref ID No	Identification Type [TIN or other, please specify]	Country	Tax Payer Ref ID No	Identification Type [TIN or other, please specify]
1.			1.			1.		
2.			2.			2.		
3.			3.			3.		

**4. INVESTMENT DETAILS (Pls Refer instruction No. 5)\*?? Investment in more than one Scheme cheque should be issued in favor of JM FINANCIAL MUTUAL FUND - COLLECTION ACCOUNT (For Lumpsum purchase only)**

Sr. No.	Scheme Name	Plan	Option	Sub Option	Amount
1.	JM				
2.	JM				
3.	JM				
				<b>Total</b>	

\*In case of any ambiguity / incomplete information, the default plan / option / sub-option will be applicable as per the scheme's Key Information Memorandum, Scheme Information Document & Statement of Additional Information. ?? Investor desirous of investing directly with the AMC without availing the services of any Distributor/Broker, will have to clearly tick "Direct" under above column titled as "Plan".

**5. BANK ACCOUNT DETAILS**

(Refer Instruction No. IV)

Account No. \_\_\_\_\_ Account Type [Please ✓]  SB  Current  NRO  NRE  FCNR  Direct Remittances  
 Bank Name \_\_\_\_\_  
 Branch Add. \_\_\_\_\_  
 Pin \_\_\_\_\_ IFSC CODE \_\_\_\_\_ MICR CODE \_\_\_\_\_

(It is mandatory to furnish bank particulars failing which application shall be rejected. Please submit documentary proof of the bank mandate depicting the name of the 1st / sole applicant).







## INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

1. Please read the Statement of Additional Information (SAI) / Scheme Information Document (SID) 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". 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 (✓) 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 as per their resolution.
4. Application form incomplete in any respect or not accompanied by the requisite documents and/or Cheque or Demand Draft (DD) or electronic funds transfer 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 Trustees, 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/Sub-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 Income Distribution Cum Capital Withdrawal (i.e. IDCW) is not indicated, the choice will be deemed to be reinvestment (if available). However, in case the Income Distribution Cum Capital Withdrawal payable to any unitholder is below Rs. 100/-, then the same will be automatically reinvested. The investment will be treated as if made under "Direct Plan" if an Investor fails to choose Direct or Regular Plan and also does not mention the ARN Code of the Distributor & Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor clearly thereon. Similarly, if the option IDCW or Growth is not indicated, the choice will be deemed as "Growth". For default options please refer the respective Scheme SID /KIM.
6. **Mode of Payment:** The Cheque/DD should be drawn in favour of the respective scheme for example in case of **JM Short Duration Fund**, cheque/DD should be drawn in favour of "**JM Short Duration 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 the 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.
7. **For NRI Investors:** 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 the 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/ FIs/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/Income Distribution Cum Capital Withdrawal 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, the 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 is being 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 Fund/ Investor Service Centres of KFin Technologies Private Limited.

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.

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).

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 SID/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. Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.
12. Applicants should specify the mode of holding. In case of joint holders, the first named holder shall receive all the Account Statements, Income Distribution Cum Capital Withdrawal (IDCW)/ 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/ Kfintech ISCs . The addresses of JM Financial MF ISCs / Kfintech 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. **Mobile / E-mail Communication**

Unitholders can obtain financial and non-financial information about their transactions eg. sale, purchase, Income Distribution Cum Capital Withdrawal 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/her 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/CAS (Consolidated Account Statement) / Annual Report 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.

16. **Redemption / Income Distribution Cum Capital Withdrawal 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/ Income Distribution Cum Capital Withdrawal proceeds will be either paid through physical payment instrument (eg. cheque / payorder /demand draft etc.) / the AMC will credit the investor's account if the bank mandate registered for the redemption / Income Distribution Cum Capital Withdrawal payout is in any of the banks with which the AMC has direct credit facility. The AMC may also effect the credit through /RTGS/NEFT (wherever possible) subject to the availability of MICR/IFSC code and complete bank details.

**17. 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.

**(iii) 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.

**(iv) 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**

The investor has the option to invest under the Direct Plan 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 .

For detailed information, Investor may refer to the SID/KIM.

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

**AMFI BEST PRACTICE**

**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 an instruction from the major to terminate the standing instruction is received by the mutual fund along with the below mentioned documents:  
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 above.
    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 shall be maintained at the folio or account level and shall be applicable for investments in all schemes in the folio or account.
- (b) Where a folio has joint holders, all joint holders shall sign the request for nomination option/Opt out/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 is mandatory for folios/accounts opened by individual. Investors who do not wish to nominate must mandatorily select the opt-out option in nomination section.
- (e) Nomination will not allowed in a folio held on behalf of a minor.

**5. Transmission:** Please refer SID for further details.

**6. Additional risk mitigation measures:**

While the list of mandatory documents mentioned above shall be taken in all cases, the AMC/ the Registrar may seek additional mandatory 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 mandatory document depending on circumstances of each case.

**7. AADHAAR Linking (Mandatory):**

As per extant guidelines from Government of India, all Mutual Fund investors are required to link their PAN with Aadhar no. latest by March 31, 2023.

**Online Facility for Linking Aadhaar:** Alternatively, investors can use online / sms facility on our RTA's website [www.kfintechmfs.com](http://www.kfintechmfs.com) to link their Aadhaar numbers.

# Declaration Form of Non-Profit Organization (NPO)

Investor Name

PAN 

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- I/We hereby confirm that above stated entity / organization is falling under **“Non-profit organization” [NPO]** which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
  
- Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	
--------------------------------------	--

If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

- I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs (‘the Authorized Parties’) or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund’s end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Place:

Date: \_\_\_/\_\_\_/\_\_\_.

# SIP ENROLLMENT CUM ONE TIME DEBIT MANDATE FORM

(New Investors subscribing to the scheme through SIP must submit this form along with Common Application Form)  
(all points marked \* are mandatory)

DISTRIBUTOR INFORMATION					
Distributor Code	Sub-Broker Code	Sub-Broker Code	Employee Unique	E-Code	RIA CODE
ARN -	ARN -	INTERNAL CODE	IDENTIFICATION NO. (EUN)		ONLY FOR DIRECT INVESTMENT

\*Investors should mention the EUN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor "I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker". Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For Direct investments, please mention 'Direct' in the column 'Name & Distributor Code'

 SOLE / FIRST APPLICANT	 SECOND APPLICANT	 THIRD APPLICANT
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UNITHOLDER INFORMATION		Folio No. (For Existing Unit Holders)																					
Sole / 1st Unit Holder																							
PAN														Date of Birth	D	D	M	M	Y	Y	Y	Y	Mobile No.
CKYC No.																							

INVESTMENT DETAILS		JM															
(Default Plan/Option/Facility will be applied in case of no information, ambiguity or discrepancy).																	
Installment Period : From Date	D	D	M	M	Y	Y	Y	Y	To Date	D	D	M	M	Y	Y	Y	Y
Amount Per Installment :	Amount in words :																
1st Installment Cheque Details : Cheque / DD No.										Amount (₹)							
Drawn on Bank & Branch :																	
Photo ID Proof number in case of Micro SIP of 1st Applicant				2nd Applicant				3rd Applicant									
I/We hereby authorize JM Financial Mutual Fund and their authorized service providers to debit my/our following bank account by NACH clearing / Auto Debit for collection of SIP Payments. Note: Please allow 1 month Auto Debit to register and start																	

SIP DETAILS		OTM Ref No.	(Please mention if already registered)											
<input type="checkbox"/>	<b>Regular SIP:</b> First Installment of Regular SIP through a Cheque/Electronic transfer and subsequent investments via National Automated Clearing House (NACH).													
<input type="checkbox"/>	<b>Micro SIP:</b> 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 (PI 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"/> Regular <input type="radio"/> Direct		<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.

Frequency (Please ✓)	<input type="checkbox"/> Daily (Please ✓)	<input type="checkbox"/> Weekly (Please ✓)	<input type="checkbox"/> Fortnightly (Please ✓)	<input type="checkbox"/> Monthly**	<input type="checkbox"/> Quarterly (Please ✓)
		"Day _____" Monday to Friday	D D M M Y Y Y Y any day of the month	D D M M Y Y Y Y any day of the month	D D M M Y Y Y Y any day of the month

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

DECLARATION		
<p><b>Applicable for SIP Investors only:</b> 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 &amp; 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.</p> <p><b>Consent for sharing Information :</b> 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.</p>		
 Signature of Sole/First Applicant/Guardian	 Signature of Second Applicant	 Signature of Third Applicant

JM FINANCIAL		One Time Mandate Registration Form/ Debit Mandate Form NACH/ ECS/ Direct Debit															
MUTUAL FUND	UMRN													Date			
TICK (✓)	Sponsor Bank Code	For Office use						Utility Code	For Office use								
CREATE <input checked="" type="checkbox"/>	I/We hereby authorize JM FINANCIAL MUTUAL FUND to debit (tick ✓) SB CA CC SB-NRE SB-NRO Other																
MODIFY <input checked="" type="checkbox"/>	Bank a/c number																
CANCEL <input checked="" type="checkbox"/>	with Bank						IFSC	or MICR									
	an amount of Rupees																
FREQUENCY	<input checked="" type="checkbox"/> Mthly <input checked="" type="checkbox"/> Qytr <input checked="" type="checkbox"/> H Yrly <input checked="" type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented						DEBIT TYPE	<input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount									
Reference 1	Folio Number						Phone No.										
Reference 2	Applicaton Number						Email ID										
I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.																	
PERIOD	From						Signature Primary Account holder										
	To						Signature Primary Account holder										
The Maximum validity for this Mandate is for 40 years																	
1. Name as in Bank records				2. Name as in Bank records				3. Name as in Bank records									
This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.																	

## INSTRUCTIONS TO INVESTORS FOR FILLING UP THE SYSTEMATIC INVESTMENT PLAN (SIP) FORM

1. Investors are required to submit Form along with a photo copy/cancelled cheque of Debit Bank Account at least 21 Business days before the first SIP Installment date.
2. Investor shall have the option of choosing any date of the month as the SIP date. If SIP date is not mentioned, default date would be considered as 5th of every month. If the SIP date falls on a non-business day or a bank holiday, the SIP debit will be processed on the following business day.
3. Default Option for SIP - The Investor is required to furnish all the stipulated details in the Application, SIP Mandate, NACH Forms etc. However, in case, any Investor fails to mention the "start date" and/ or "end date" for the SIP Instalment, the NACH application may be rejected by the Bank. Further, If Investor fails to mention the "start date" the default date is 5th of the subsequent month, after completing 30 days from the date of registration of SIP. The maximum end period for any New SIPs registered through the OTMs will be up to 40 years in line with the OTM or the maximum period of the SIP is not more than 40 years.
4. Please refer below table for minimum SIP amounts and minimum SIP instalments:

Frequency under SIP Facility	Minimum amount	Minimum number of installments
Daily	Rs. 100 and in multiples of Re.1/- thereafter for All Open-Ended Schemes except JM ELSS Tax Saver Fund	30 Installments
	Rs. 500 and in multiples of Rs. 500 only for JM ELSS Tax Saver Fund	
Weekly	Rs. 100 and in multiples of Re.1/- thereafter	24 Installments
	Rs. 500 and in multiples of Rs. 500 only for JM ELSS Tax Saver Fund	
Fortnightly	Rs. 100 and in multiples of Re.1/- thereafter	12 Installments
	Rs. 500 and in multiples of Rs. 500 only for JM ELSS Tax Saver Fund	
Monthly	Rs. 100 and in multiples of Re.1/- thereafter	12 Installments
	Rs. 500 and in multiples of Rs. 500 only for JM ELSS Tax Saver Fund	
Quarterly	Rs. 250 and in multiples of Re.1/- thereafter	4 Installments
	Rs. 500 and in multiples of Rs. 500 only for JM ELSS Tax Saver Fund	

5. If no amount is mentioned in the NACH application minimum SIP instalment amount would be considered.
6. For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
7. The SIP will be discontinued automatically if payment is not received for three successive instalments.
8. Investors can discontinue a SIP at any time by sending a written request to any Official Point of Acceptance or to the registrar KFin Technologies Limited. Notice of such discontinuance should be received at least 20 days prior to the due date of the next installment / debit. Further, same can be stopped through our website through investor portal.
9. Mandate will be processed through NACH platform offered by NPCI.
10. As per SEBI circular dated August 22, 2011, Transaction Charge on commitment of Rs. 10,000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have not opted out of charging the transaction charge) in respect of applications routed through distributor/broker relating to Purchases / subscription / new inflows only (lumpsum and SIP), subject to the following:
  - For Existing / New investors: Rs.100 / Rs.150 as applicable on commitment of Rs.10,000/- and above.
  - Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/- and above. In such cases the transaction charge would be recovered in maximum 4 successful installments.
  - There shall be no transaction charge on commitment below Rs. 10,000/-.
  - There shall be no transaction charges on direct investments.
  - There shall be no transaction charges for transaction other than purchases/ subscriptions relating to new inflows such as Switches, etc.
  - Transactions carried out through the Stock Exchange platforms for mutual funds shall not be subject to transaction charges.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum requirement due to deduction of transaction charges from the subscription amount. However, the option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on type of the Scheme. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.
11. Investor will not hold JM Financial Mutual Fund, 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 various clearing cycles of NACH Debit/ Local/Bank holiday. JM Financial Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or NACH/ Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
12. If date selected by the investor is prior to the 21 Business days, the SIP will be start from next available date.
13. Maximum limit of 1 Crore for Physical OTM/ E-mandate/ E-Sign with effect from October 01, 2023.
14. If investor did not mention the frequency the default frequency will Monthly and default day is Monday for Weekly frequency.



# TOP-UP & MULTIPLE SIP REGISTRATION FORM

(For first time investors, Kindly submit this form along with Common Application form)



**Trustee Company:** JM Financial Trustee Company Private Limited | **Investment Manager:** JM Financial Asset Management Limited.

**Corporate Office:** Office B, 8th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. Tel. No.: 022-6198 7777.

Fax Nos.: 022- 6198 7704/3379 7704. E-Mail: Investor@Jmfl.com, Website: Www.jmfinancialmf.com

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

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

**Declaration:** "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

\***RIA/Declaration:** I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all schemes managed by you to the above mentioned SEBI registered investment adviser/RIA.

SIGNATURE (s)			
	Sole/First Applicant/Guardian	Second Applicant	Third Applicant

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

**TRANSACTION CHARGES (PLEASE ✓)**

I am a First Time Investor in Mutual Funds  I am an Existing Investor in Mutual Funds

In case the commitment amount is ₹10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹150 (for 1st time mutual fund investor) or ₹100/- (for investor other than 1st time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

**1. YOUR INFORMATION (MANDATORY)**

**EXISTING INVESTOR'S FOLIO NUMBER** (If you have an existing folio with KYC validated, please mention here)

Folio Number

Your Name (as in PAN Card / KYC records) Mr. Ms. M/s.

Name of the Guardian Mr. Ms. M/s. (In case First / Sole Applicant is minor) / Contact Person - Designation / PoA HOLDER (In case of Non-individual Investors)

Your PAN  2nd Holder PAN  3rd Holder PAN

**DO NOT FILL THE MANDATE BELOW, IF OTM DETAILS ARE PROVIDED IN SECTION 2 ON THE NEXT PAGE.**

**To register JM One Time Mandate, please fill and submit the One Time Mandate form separately.**

**DEBIT MANDATE FORM NACH**



UMRN :  Date

Tick (✓)  CREATE  MODIFY  CANCEL

Sponsor Bank Code :  Utility Code

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  Qtly  H-Yrly  Yrly  As & when presented Debit Type  Fixed Amount  Maximum Amount

Reference 1  Folio No: Optional Phone No.

Reference 2  **All Schemes of JM Financial Mutual Fund** 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

The Maximum validity for this Mandate is for 40 years

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.

<b>2. SIP Details</b>										SIP Registration Mode <input type="checkbox"/> J-OTM <input type="checkbox"/> K-OTM <input type="checkbox"/> Mandate along with SIP form									
OTM Reference No. _____										(if Multiple One Time Mandate are registered)									

Scheme / Plan / Option	Frequency	SIP Date (DD)	Enrollment Period (MMYY)	SIP Amount	TOP-UP Facility	
					Frequency	Top-up SIP Amount
	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="text"/> / <input type="text"/> Default SIP Date 5 <sup>th</sup> Day (Weekly SIP)	From <input type="text"/> / <input type="text"/> To <input type="text"/> / <input type="text"/>	<input type="text"/> ₹ in figures  <input type="text"/> in words	<input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	<input type="text"/> ₹ in figures TOP-UP CAP AMOUNT <input type="text"/> ₹ in figures
	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="text"/> / <input type="text"/> Default SIP Date 5 <sup>th</sup> Day (Weekly SIP)	From <input type="text"/> / <input type="text"/> To <input type="text"/> / <input type="text"/>	<input type="text"/> ₹ in figures  <input type="text"/> in words	<input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	<input type="text"/> ₹ in figures TOP-UP CAP AMOUNT <input type="text"/> ₹ in figures
	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="text"/> / <input type="text"/> Default SIP Date 5 <sup>th</sup> Day (Weekly SIP)	From <input type="text"/> / <input type="text"/> To <input type="text"/> / <input type="text"/>	<input type="text"/> ₹ in figures  <input type="text"/> in words	<input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	<input type="text"/> ₹ in figures TOP-UP CAP AMOUNT <input type="text"/> ₹ in figures

**SIP initial payment details (Optional)**

Drawn on bank / branch name _____										Amount _____										
Mode	<input type="checkbox"/> Cheque/DD	Cheque/DD _____								Dated	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

In case of multiple SIP, mention "JM Financial Mutual Fund - Collection Account" on the payment instrument.

<b>3. Declaration and Signature (to be signed by all unit holders if mode of holding is 'joint')</b>														
<p>I/We declare that the particulars furnished here are correct. I/We authorize JM Financial Mutual Fund acting through its service providers to debit my/our bank account towards payment of SIP installments and/ or any lumpsum payments through an Electronic Debit arrangement / NACH (National Automated Clearing House) as per my request from time to time. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform JM Financial Mutual Fund about any changes in my bank account. I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.</p>														
You/ Sole Applicant /Guardian					Second Applicant					Third Applicant				

**TOP UP SIP FACILITY - TERMS AND CONDITIONS**

- Investors are required to submit Form along with a photo copy/cancelled cheque of Debit Bank Account at least 30 days before the first SIP installment date.
- Investor shall have the option of choosing any date of the month as the SIP date. If SIP date is not mentioned, default date would be considered as 5th of every month. If the SIP date falls on a non-business day or a bank holiday, the SIP debit will be processed on the following business day.
- Default Option for SIP - The Investor is required to furnish all the stipulated details in the Application, SIP Mandate, NACH Forms etc. However, in case, any Investor fails to mention the "start date" and/ or "end date" for the SIP Installment, the NACH application may be rejected by the NPCI.  
Further, If Investor fails to mention the "start date" the default date is 5th of the subsequent month, after completing 30 days from the date of registration of SIP. The maximum end period for any New SIPs registered through the OTMs will be up to 30 years in line with the OTM or the maximum period of the SIP is not more than 40 years.
- Please refer below table for minimum SIP amounts and minimum SIP instalments:

Frequency under SIP Facility	Minimum Amount	Minimum Number of installments	Minimum Discontinuation Notice period from Investor	Auto Cancellation Condition
Weekly	Rs. 100 and in multiples of Re.1/- thereafter	24 Installments	15 Calendar days for physical request and 7 calendar days for the requests received on Online Portals.	In case, 3 consecutive instalments fail due to insufficient funds
Fortnightly	Rs. 100 and in multiples of Re.1/- thereafter	12 Installments		
Monthly	Rs. 100 and in multiples of Re.1/- thereafter	12 Installments		
Quarterly	Rs. 250 and in multiples of Re.1/- thereafter	4 Installments		In case, 2 consecutive instalments fail due to insufficient funds

Note: For all schemes, minimum amount is as per above table and thereafter in multiple of Rs. 1. For JM ELSS Tax Saver Fund Minimum amount is as per above table and thereafter in multiple of Rs. 500\*.

- If no amount is mentioned NACH application minimum SIP installment amount would be considered.
- For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- The SIP will be discontinued automatically if payment is not received for three successive instalments.
- Investors can discontinue a SIP at any time by sending a written request to any Official Point of Acceptance or to the registrar KFin Technologies Limited. Notice of such discontinuance should be received at least 21 days prior to the due date of the next installment / debit. Further, same can be stopped through our website through investor portal.
- Mandate will be processed through NACH platform offered by NPCI.
- As per SEBI circular dated August 22, 2011, Transaction Charge per commitment of Rs. 10,000/- and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have not opted out of charging the transaction charge) in respect of applications routed through distributor/broker relating to Purchases / subscriptions / new inflows only (lumpsum and SIP), subject to the following:
  - For Existing / New investors: Rs.100 / Rs.150 as applicable per commitment of Rs.10,000/- and above.
  - Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/- and above. In such cases the transaction charge would be recovered in maximum 4 successful instalments.
  - There shall be no transaction charge on commitment below Rs. 10,000/-.
  - There shall be no transaction charges on direct investments.
  - There shall be no transaction charges for transaction other than purchases/ subscriptions relating to new inflows such as Switches, etc.
  - Transactions carried out through the Stock Exchange platforms for mutual funds shall not be subject to transaction charges.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum requirement due to deduction of transaction charges from the subscription amount. However, the option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on type of the Scheme. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

- Investor will not hold JM Financial Mutual Fund, 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 various clearing cycles of NACH Debit/ Local/Bank holiday. JM Financial Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- Investor can change bank details for SIP by submitting a "CHANGE OF BANK MANDATE - FOR SIP" form available on the website or at any Investor Service Centre along with cancelled cheque of the new bank with the investor's name printed on it.
- TOP-UP Facility: Under this facility the Investor can increase the SIP installment at predefined intervals by a fixed amount or any time as per the request. This facility is available for individual investors only. For availing the said facilities, investors are required to note the following:
  - Investor willing to register TOP-UP should provide the TOP-UP details along with the SIP enrolment details.
  - The minimum amount for JM Financial Mutual Fund TOP-UP facility is Rs. 100/- and in multiples of Rs. 100/- for all schemes; except JM ELSS Tax Saver Fund the minimum amount is Rs. 500 and in multiples of Rs. 500 thereafter.
  - If no amount is mentioned as TOP-UP amount under frequency quarterly, half yearly and yearly, minimum TOP-UP amount would be considered, i.e., Rs. 500/- for all schemes.
  - TOP-UP frequencies available are Quarterly/ Half-Yearly/ Yearly.
  - In case TOP-UP frequency is not indicated, it will be considered as Yearly by Default.
  - TOP-UP will continue till the End of the SIP tenure by default.
  - In case an investor wishes to change the Top-Up amount, he/she must provide a cancellation for the existing SIP and register fresh SIP.
  - Only TOP-UP cannot be discontinued anywhere during the SIP tenure.
  - Please see the illustration below to know how to calculate SIP Top-Up amount:

<b>SIP Tenure: 10 Jan 2023 to 10 Dec 2028 ; Monthly SIP Installment: Rs. 2000/-</b>				
<b>TopUp Amount: Rs.1000/- ; Top-Up Frequency: Yearly</b>				
Installment No(s)	From Date	To Date	Monthly SIP Installment	SIP Top-Up Amount
1 to 12	10-Jan-23	10-Dec-23	2000	NA
13 to 24	10-Jan-24	10-Dec-24	3000	1000
25 to 36	10-Jan-25	10-Dec-25	4000	1000
37 to 48	10-Jan-26	10-Dec-26	5000	1000
49 to 60	10-Jan-27	10-Dec-27	6000	1000

- Once the Top-up cap amount reached the upper limit, the Top-up will be discontinued. However, SIP will continue with Top-Up cap amount for remaining period of SIP tenure.
- As per the latest circular number NPCI/2023-24/NACH/008 dated August 18, 2023 from NPCI, the maximum end period for any New SIPs registered through the OTMs will be up to 30 years in line with the OTM or the maximum period of the SIP is not more than 40 years, with effect from April 01, 2024. Existing SIPs will not get impacted on the above conditions.
- Maximum limit of 1 Crore for Physical OTM/ E-mandate/ E-Sign with effect from October 01, 2023.  
If investor did not mention the frequency the default frequency will Monthly and default day is Monday for Weekly frequency.



**REGISTRATION FORM**  **SYSTEMATIC WITHDRAWAL PLAN (SWP)**  
 **SYSTEMATIC TRANSFER PLAN (STP) FORM**

DISTRIBUTOR INFORMATION					
Distributor Code	Sub-Broker Code	Sub-Broker Code	Employee Unique	E-Code	RIA CODE <sup>^</sup>
ARN -	ARN -	INTERNAL CODE	IDENTIFICATION NO. (EUIIN)		ONLY FOR DIRECT INVESTMENT

\*Investors should mention the EUIIN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor "I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker".

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For Direct investments, please mention 'Direct' in the column 'Name & Distributor Code'.

<sup>^</sup>I/We, have invested in the below mentioned scheme of JM Financial Mutual Fund under the Direct Plan. I/We hereby give my/our consent to share/provide the transaction data feed / portfolio holdings / NAV etc. in respect of this particular transaction, to the SEBI Registered Investment Advisor (RIA) bearing the above mentioned registration number.

 Signature of Sole/First Applicant/Guardian	 Signature of Second Applicant	 Signature of Third Applicant
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**EXISTING UNIT HOLDER'S INFORMATION** (Please fill in your details mentioned below)

Folio No.

**1. APPLICANT'S DETAILS** (It is mandatory to submit verified copy of PAN proof for all investments failing which application will be rejected)

Name (Capital Letters)  DOB  (Mandatory in case of minor)

Name of Guardian (if first applicant is a minor / Contact Person for non individuals)

Guardian's Relationship With Minor  Father  Mother Proof of Date of Birth  Birth Certificate  Passport  Others \_\_\_\_\_ (Please specify)

1st Applicant PAN

**2.1 STP Details**

I/We hereby apply for the following facility (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"/> STP	From - JM	<input type="radio"/> Regular <input type="radio"/> Direct		<input type="radio"/> Payout <input type="radio"/> Reinvestment
	TO - JM	<input type="radio"/> Regular <input type="radio"/> Direct		<input type="radio"/> Payout <input type="radio"/> Reinvestment

Facility (Please ✓)	<input type="checkbox"/> Daily (Please ✓)	<input type="checkbox"/> Weekly (Please ✓)	<input type="checkbox"/> Fortnightly (Please ✓)	<input type="checkbox"/> Monthly* (Please ✓)	<input type="checkbox"/> Quarterly (Please ✓)
<input type="checkbox"/> STP	Daily (Chhota STP/Combo SIP)	"Day _____" Monday to Friday	<input type="text"/> any day of the month	<input type="text"/> any day of the month	<input type="text"/> any day of the month

Installment Amount Rs.  Enrolment Period From  To   or Perpetual (i.e until it is cancelled)

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

**2.2 SWP Details**

Facility (Please ✓)	Name of the Scheme /s (Please Mention)	Plan (Please ✓)	Option (Pls mention)	Sub-Option (Please ✓ in case of IDCW)
<input type="checkbox"/> SWP <input type="radio"/> FAW (Fixed Amount Withdrawal) <input type="radio"/> CAW (Capital Appreciation Withdrawal)		<input type="radio"/> Regular <input type="radio"/> Direct		<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	Weekly	Fortnightly	Monthly* (Please ✓)	Quarterly (Please ✓)
<input type="checkbox"/> SWP	Not Available	Not Available	Not Available	<input type="radio"/> 1st <input type="radio"/> 5th <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 20th <input type="radio"/> 25th of the month	<input type="radio"/> 1st of next month & every quarter thereafter

Installment Amount Rs.  Enrolment Period From  To   or Perpetual (i.e until it is cancelled)

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

**3. Declaration**

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 Ltd. is affiliated to JM Financial Asset Management 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	 Signature of Second Applicant	 Signature of Third Applicant
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## TERMS & CONDITIONS

### **Systematic Transfer Plan /Systematic Withdrawal Plan**

1. All valid requests for STP/SWP forms from one Scheme to the other Scheme would be treated as switch-out/redemption & switch-in/purchase at the applicable NAV of the respective Scheme(s). The difference between the NAV of two Schemes will be reflected in the number of units allotted.
2. Minimum Investment Amount in Transfer Out Scheme should be as per the respective SID/ Addendum.
3. Units marked under Lien, Pledge or Lock-in Period in the Transfer Out Scheme will not be eligible for STP/SWP.
4. All valid applications will be processed as per the applicable uniform cut off timings on the working days as mentioned in the respective Scheme SID.
5. This form should be submitted at least 5 business days before the commencement date.
6. A Unit holder who has opted for STP/SWP under a specific Scheme can also redeem or switch his Units to any other eligible Scheme provided he has sufficient balance in his account on the date of such a request
7. The Unit holder can make additional subscriptions in accordance to the terms and conditions of the Scheme Information Document (SID). Such additional subscription will alter the functioning of the STP/SWP.
8. STP/SWP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.
9. The unit holders can choose to opt out from the STP/SWP at any point of time by submitting a written request to the nearest designated Investor Service Center. Such request for discontinuation should be received at least 10 working days prior to the next due date of the SWP/STP.
10. JM AMC reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SWP/STP.
11. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
12. The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
13. STP/SWP facility is not available for units held in demat. Unit Holders opting the units in the demat mode, can submit redemption only through DP or through stock exchange platform
14. STP will terminate automatically if all units are liquidated or withdrawn from the account or upon the funds receipt of notification of death or incapacity of unit holder.
15. Further, in case where the balance amount in a folio is less than the STP amount, the entire amount will be transferred to the transferee scheme.
16. In case where the balance amount in a folio is less than the SWP amount, the entire amount will be redeemed and the payout will be released to investor's registered bank account .
17. STP will cease if there are 3 consecutive failures.
18. Default start date will be consider as fifth of the month if not mentioned.

### **Employee Unique Identification Number (EUIIN):**

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank.

In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

## Point of acceptance of KFin Technologies Ltd. (RTA)

Zone	Branch	Address	Contact Name	Number
<b>East</b>				
Assam	Guwahati	Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel: 8811036746.	Parth Das	9435173219
Bihar	Patna	Flat No.- 102, 2BHK Maa Bhawani Shirdalay, Exhibition Road, Patna-800001. Tel: 0612-4323066.	Shankar Kumar	8092549402
	Begusarai	Sri Ram Market, Kali Asthan Chowk, Mathiani Road, Begusarai, Bihar - 851101 Tel.: 7518801807/9693344717	Deepak Kumar Jaiswal	9304387790
Jharkhand	Bokaro	City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, Bokaro 827004. Tel: 7542979444.	Pranab Bhattacharyya	9934314986
	Ranchi	Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001. Tel.:0651-2331320	Pranab Bhattacharyya	9934314986
Orissa	Bhubaneswar	A/181 Back Side of Shivam Honda Show Room, Saheed Nagar - Bhubaneswar 751007. Tel: 0674-2548981.	Ratul Majumder	9007005094
	Cuttack	Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack 753001. Tel: 0671-2203077.	Ratul Majumder	9007005094
	Rourkela	2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla 769012. Tel.: 0661-2500005	Pranab Bhattacharyya	9934314986
West Bengal	Kolkata	2/1, Russel Street, 4thFloor, Kankaria, Centre, Kolkata 70001, WB. Tel: 033 66285900.	Rohit Dey	9038638491
<b>North</b>				
Haryana	Ambala	6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala 133001. Tel: 7518801804.	Arvind	8091600021
	Faridabad	A-2B 2nd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit, Faridabad 121001. Tel: 7518801812.	Shubh	9891309050
	Gurgaon	No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001. Tel: 7518801817.	Shubh	9891309050
Himachal Pradesh	Shimla	1St Floor, Hills View Complex, Near Tara Hall, Shimla 171001.		
New Delhi	New Delhi	305 New Delhi House, 27 Barakhamba Road, New Delhi 110001. Tel: 011- 43681700.	Amit Jain	9871866622
Punjab	Amritsar	SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001. Tel: 0183-5053802.	Rajeev Kumar Bajaj	9796406060
	Jalandhar	Office No 7, 3rd Floor, City Square building, E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar 144001. Tel: 0181-5094410.	Rajeev Kumar Bajaj	9796406060
	Ludhiana	SCO 122, Second floor, Above HDFC Mutual fund, Feroze Gandhi Market, Ludhiana 141001. Tel: 0161-4670278.	Sheesh Pal Panwar	9876669990
	Patiala	B- 17/423, Lower Mall Patiala, Opp. Modi College, Patiala 147001. Tel: 0175-5004349.	Sheesh Pal Panwar	9876669990
Rajasthan	Ajmer	302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001. Tel: 0145-5120725.	Amit Jain	9871866622
	Jaipur	Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. Tel: 01414167715/17.	Amit Jain	9871866622
	Jodhpur	Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur 342003. Tel: 7737014590.	Dharminder Swarnkar	9414221097
	Udaipur	Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp. G P O Chetak Circle, Udaipur 313001. Tel: 0294 2429370.	Dharminder Swarnkar	9414221097
	Kota	D-8 Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota 324007. Tel : 0744-5100964.	Dharminder Swarnkar	9414221097
Union Territory	Chandigarh	First Floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. Tel: 1725101342.	Sheesh Pal Panwar	9876669990
	Pondicherry	No 122(10b), Muthumariamman, Koil street, -Pondicherry 605001. Tel.: 0413-4300710	Sundari	0427 4020300
Uttar Pradesh	Agra	House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002. Tel: 7518801801.	Saurabh	8400123123
	Allahabad	Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001. Tel: 7518801803.	Anuj	9839065084
	Aligarh	1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh-202001. Tel.: 7518801802	Saurabh	8400123123
	Bareilly	1st Floor, rear side a -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly 243001. Tel: 7518801806.	Sunil	9451912319
	Ghaziabad	FF - 31, Konark Building, Rajnagar, Ghaziabad 201001. Tel: 7518801813.	Shubh	9891309050
	Gorakhpur	Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273001. Tel: 7518801816.	Umesh	9792940256
	Kanpur	15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001. Tel: 7518801824.	Saurabh	8400123123
	Lucknow	1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow 226001. Tel: 0522-4061893.	Saurabh	8400123123
	Meerut	Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh, India. Tel: 0121-4330878.	Uday	8950051400
	Moradabad	Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001. Tel: 7518801837.	Sunil	9451912319
	Noida	F-21, 2nd Floor, Near Kalyan Jewellers, Sector-18, Noida 201301. Tel: 7518801840.	Shubh	9891309050
	Varanasi	D. 64 / 52, G - 4, Arihant Complex, Second Floor, Madhopur, Shivpurva Sagra, Near Petrol Pump, Varanasi -221010. Uttar Pradesh. Tel.: 7518801856.	Manoj	9450819473
Uttaranchal	Dehradun	Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001. Tel: 7518801810.	Sunil	9451912319
<b>South</b>				
Andhra Pradesh	Guntur	2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002. Tel: 0863-2339094.	K. Bala Krishna	9885995544
	Tirupathi	Shop No:18-1-421/f1, City Center, K. T. Road, Airtel Backside office, Tirupathi 517501. Tel: 9885995544 / 0877-2255797.	K. Bala Krishna	9885995544
	Vijayawada	HNno26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada 520010. Tel: 0866-6604032/39/40.	Satish Deshabaina	9959120147
	Visakhapatnam	DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladje, Visakhapatnam 530016. Tel: 0891-2714125.	K. Bala Krishna	9885995544
Karnataka	Bangalore	No 35, Puttanna Road, Basavanagudi, Bangalore 560004. Tel: 080-26602852.	Raghunath	9611131412
	Belgaum	Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. Tel: 0831 2402544.	Prashanth A	9611657824
	Hubli	R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029. Tel: 0836-2252444.	Prashanth A	9611657824
	Mangalore	Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003, Dakshina Kannada, Karnataka Tel: 0824-2496289.	Prashanth A	9611657824
	Mysore	No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. Tel: 0821-2438006.	Prashanth A	9611657824

Zone	Branch	Address	Contact Name	Number
Kerala	Cochin	Ali Arcade 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036. Tel: 0484 - 4025059.	Sudheesh KA	9633072271
	Trivandrum	1st Floor, Marvel Building, Opp SI Electricals, Uppalam Road, Statue Po, Trivandrum 695001. Tel: 0471-4012377.	Sudheesh KA	9633072271
Tamil Nadu	Chennai	9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034. Tel: 044-42028512.	Mihir Kumar Nath	9840109615
	Coimbatore	3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. Tel: 0422 - 4388011.	Sundari	0427 4020300
	Erode	Address No 38/1, Ground Floor, Sathy Road, (Vctv Main Road), Sorna Krishna Complex, Erode 638003	Sundari	0427 4020300
	Madurai	No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai 625001. Tel: 0452-2605856.	Nagarajan	9786326553
	Salem	No.6 NS Complex, Omalur main road, Salem 636009. Tel: 0427-4020300.	Sundari	0427 4020300
Trichy	No 23C/1 EV R road, Near Vekkaliyaman Kalyana Mandapam, Putthur, Trichy 620017. Tel: 0431-4020227.	Sundari	0427 4020300	
Telangana	Hyderabad	No:303, Yamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016. Tel: 040-44857874 / 75 / 76.	Satish Deshabaina	9959120147
<b>West</b>				
Chatisgarh	Bhilai	Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. Tel: 0788-2289499 / 2295332.	K N Reddy	9300051444
	Raipur	Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001. Tel: 0771-4912611.	K N Reddy	9300051444
Goa	Panjim	H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001. Tel: 0832-2426874.	Prashanth A	9611657824
Gujarat	Ahmedabad	Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad 380009. Tel: 9081903021/9824327979.	Mehul Barevadya	9824327979
	Anand	B-42 Vaibhav Commercial Center, Nr TVS Down Town Shrow Room, Grid Char Rasta, Anand 380001. Tel: 9081903038.	Mehul Barevadya	9824327979
	Baroda	1st Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodara 390007. Tel: 0265-2353506.	Rakesh Bakshi	8000403762
	Gandhi Nagar	138 - Suyesh solitaire, Nr. Podar International School, Kudasana, Gandhinagar - 382421, Gujarat Tel.: 079 23244955	Mehul Barevadya	9824327979
	Gandhidham	Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham 370201. Tel.: 9081903027	Purvi Bhensdadiya	9725444799
	Jamnagar	131 Madhav Plaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar 361008. Tel: 0288 3065810.	Purvi Bhensdadiya	9725444799
	Mehsana	FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002. Tel.: 02762-242950	Mehul Barevadya	9824327979
	Navsari	103 1st Floor, E Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445. Tel: 9081903040.	Rakesh Bakshi	8000403762
	Rajkot	302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat 360001. Tel: 9081903025.	Purvi Bhensdadiya	9725444799
	Surat	Ground Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat 395002. Tel: 9081903041.	Rakesh Bakshi	8000403762
Valsad	406 Dreamland Arcade, Opp. Jade Blue, Tithal Road, Valsad 396001. Tel: 02632-258481.	Rakesh Bakshi	8000403762	
Madhya Pradesh	Bhopal	SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal 462011. Tel: 0755 4077948/3512936.	Vishwas Dage	9713041958
	Gwalior	City Centre, Near Axis Bank, Gwalior 474011. Tel: 7518801818.	Saurabh	8400123123
	Jabalpur	2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. Tel.: 0761-4923301	Vishwas Dage	9713041958
	Indore	101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore. Tel: 0731-4266828/4218902.	Prashant patil	9977713382
Maharashtra	Aurangabad	Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. Tel: 0240-2343414.	Satyajeet Chavan	9890918183
	Kolhapur	605/1/4 E Ward Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001. Tel: 0231 2653656.	Akash Pawar	9595689091
	Mumbai	6/8 Ground Floor, Crossley House, Near BSE, Next Union Bank, Fort, Mumbai - 400001. Tel: 0121-022-66235353.	Prashant Ramakant Purav	9004089492
	Borivali	Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092.	ARUN SINGH	9673606377
	Thane	Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai – 400602.	AMIT KARANGUTKAR	022-25303013
	Nagpur	Plot No. 2, Block No. B / 1 & 2, Shree Apartment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. Tel: 0712-3513750.	Prashant patil	9977713382
	Nasik	S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002. Tel: 0253-6608999.	Satyajeet Chavan	9890918183
	Pune	Office # 207-210, Second Floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune 411005. Tel: 2046033615.	Mohammed Murad Shakir	9823020792
	Vashi	Vashi Plaza, Shop no. 324,C Wing, 1st Floor, Sector 17,Vashi Mumbai,400705. Tel.: 022 27802684	Prashant Ramakant Purav	9004089492
	Solapur	Shop No 106, Krishna Complex, 477 Dakshin Kasaba Datta Chowk, Solapur-413007. Tel : 0217-2300021 / 2300318.	Satish Deshabaina	0217-2300021 / 2300318
	Ghatkopar	11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077.	Akash Pawar	9595689091
Ahmednagar	Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001	Prashant Patil	9977713382	

<b>JM Financial Asset Management Limited (ISC) / (OPA)</b>	
<b>Ahmedabad</b>	702, Majestic. Nr. Swati Restaurant, Opp Lawgarden BRTS Stand, Ellisbridge, Ahmedabad 380006. Tel.: (079) 29915991
<b>Bangalore</b>	Mittal Tower Unit No. 1258-59, B Wing, 14th Floor, Near Trinity Metro Station, Bangalore. Tel.: (080) 40907317/19.
<b>Chandigarh</b>	Chandigarh Business Centre, Chamber No.8, 2nd floor, SCO 2441-42, Sector 22 C, Chandigarh - 160022. Tel: (0172) 4346431.
<b>Chennai</b>	Maalavika Centre No. 144/145, 4th Floor, Kodambakkam High Road, Nungambakkam, Chennai - 600034. Tel.: (044) 35005128.
<b>Hyderabad</b>	ABK OLBEE Plaza, 8-2-618/8 & 9, 2nd Floor, 204, Road No. 1, Banjara Hills, Hyderabad 500 034. Tel.: (040) 66664436 / 66780752.
<b>Jaipur</b>	343, 3rd Floor, Ganapati Plaza, MI Road, Jaipur - 302 001. Tel.: (0141) 4002188.
<b>Kolkata</b>	Krishna Kunj, 7th floor, 10C, Hungerford Street, Kolkata 700017. Tel.: (033) 40062958/59/65/67.
<b>Lucknow</b>	Office No 207 B, 2nd Floor, Saran Chambers 2, 5 Park Road, Near Civil Hospital, Hazaratganj, Lucknow 226001. Tel.: (0522) 4578998.
<b>Mumbai (Prabhadevi)</b>	Office B, 8th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Tel: 022- 61987777.
<b>Mumbai (Andheri)</b>	The Summit Business Park, 415, 4th Floor, Off Andheri - Kurla Road, Chakala, Below Western Express Highway Metro Station, Andheri East, Mumbai - 400 093, Maharashtra Tel: 022- 61987777.
<b>New Delhi</b>	601, 6th floor, Suryakiran Building, 19 K G Marg, Connaught Place, New Delhi - 110 001. Tel.: (011) 43616160.
<b>Pune</b>	Office no 13, 3rd Floor, Aditya Centeegra, Final Plot 314, CTS 930, Mouje Bhamburda, Fergusson College Rd, Shivaji Nagar, Pune - 411005. Tel - (020) 25511127.
<b>Vadodara</b>	Emerald One Unit No. A 126, 1st Floor, Windward Business Park, Jetalpur Road, Vadodara. Tel: 0265-2993727.
<b>Indore</b>	Gold Arcade, Office No. 207, 3 New Palasia, Street No 1, Opposite Virndavan Restaurant, Near Janjeerwala Square, Indore-452001. Tel.: 0731-3600912.

#### Web transactions through

<a href="http://www.almondzglobal.com">www.almondzglobal.com</a>	<a href="http://www.fisdoin.com">www.fisdoin.com</a>	<a href="http://www.kotak.com">www.kotak.com</a>	<a href="http://www.rathionline.com">www.rathionline.com</a>
<a href="http://www.angeltrade.com">www.angeltrade.com</a>	<a href="http://www.finity.in">www.finity.in</a>	<a href="http://www.kotaksecurities.com">www.kotaksecurities.com</a>	<a href="http://www.sqrri.in">www.sqrri.in</a>
<a href="http://www.arthamoney.com">www.arthamoney.com</a>	<a href="https://fi.money/">https://fi.money/</a>	<a href="http://www.karvy.com/online-trading">www.karvy.com/online-trading</a>	<a href="http://www.sc.com">www.sc.com</a>
<a href="http://www.barclays.in">www.barclays.in</a>	<a href="http://www.hdfcbank.com">www.hdfcbank.com</a>	<a href="http://www.kotak.com">www.kotak.com</a>	<a href="http://www.sbicapsec.com">www.sbicapsec.com</a>
<a href="http://www.bajajcapital.com">www.bajajcapital.com</a>	<a href="http://www.ifastfinancial.co.in">www.ifastfinancial.co.in</a>	<a href="http://www.mahindrafinance.com">www.mahindrafinance.com</a>	<a href="http://www.sharekhan.com">www.sharekhan.com</a>
<a href="http://www.bonanzaonline.com">www.bonanzaonline.com</a>	<a href="http://www.icicisecurities.com">www.icicisecurities.com</a>	<a href="http://www.ml.com">www.ml.com</a>	<a href="http://www.shriraminsight.com">www.shriraminsight.com</a>
<a href="http://www.bricssecurities.com">www.bricssecurities.com</a>	<a href="http://www.idbipaisabuilder.in">www.idbipaisabuilder.in</a>	<a href="http://www.motilaloswal.com">www.motilaloswal.com</a>	<a href="http://www.smcindiaonline.com">www.smcindiaonline.com</a>
<a href="http://www.credit-suisse.com">www.credit-suisse.com</a>	<a href="http://www.ifastfinancial.co.in">www.ifastfinancial.co.in</a>	<a href="http://www.mynetwork.networthdirect.com">www.mynetwork.networthdirect.com</a>	<a href="http://www.scripbox.com">www.scripbox.com</a>
<a href="http://www.citiwealthadvisors.co.in">www.citiwealthadvisors.co.in</a>	<a href="http://www.indiainfo.com">www.indiainfo.com</a>	<a href="http://www.njindiaonline.com">www.njindiaonline.com</a>	<a href="http://www.sc.com">www.sc.com</a>
<a href="http://www.clearfunds.com">www.clearfunds.com</a>	<a href="http://www.indwealth.in">www.indwealth.in</a>	<a href="http://www.paytmoney.com">www.paytmoney.com</a>	<a href="http://www.tatasecurities.com">www.tatasecurities.com</a>
<a href="http://www.cleartax.in">www.cleartax.in</a>	<a href="http://www.invezta.com">www.invezta.com</a>	<a href="http://www.paisabazaar.com">www.paisabazaar.com</a>	<a href="https://trade.rsec.co.in">https://trade.rsec.co.in</a>
<a href="http://www.destimoney.com">www.destimoney.com</a>	<a href="http://www.jupiter.money.com">www.jupiter.money.com</a>	<a href="http://www.paygro.in">www.paygro.in</a>	<a href="http://www.vsicl.com">www.vsicl.com</a>
<a href="http://www.emkayglobal.com">www.emkayglobal.com</a>	<a href="http://www.indusind.com">www.indusind.com</a>	<a href="http://www.rrfcl.com">www.rrfcl.com</a>	<a href="http://www.wealthonline.in">www.wealthonline.in</a>
<a href="http://www.finity.com">www.finity.com</a>	<a href="http://www.koshex.com">www.koshex.com</a>	<a href="http://www.religare.in">www.religare.in</a>	<a href="http://www.yesbank.in">www.yesbank.in</a>

#### Online Applications of Registrar & Transfer Agent M/s KFin Technologies Ltd.

<a href="https://mfs.kfintech.com">https://mfs.kfintech.com</a>	<a href="https://mfs.kfintech.com/econnect">https://mfs.kfintech.com/econnect</a> (KCORP)	Mobile application: KFinkart
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#### Exchange & Industry Platforms - Point of Acceptance

<a href="https://bsestarmf.in">https://bsestarmf.in</a>	<a href="https://www.nseindia.com">https://www.nseindia.com</a>	<a href="https://www.mfonline.com">https://www.mfonline.com</a>
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**Toll Free:** 1800-1038-345 | **Website\*:** [www.jmfinancialmf.com](http://www.jmfinancialmf.com) | **Email:** [investor@jmf.com](mailto:investor@jmf.com)

\*Investors can also invest in the Schemes of Mutual Fund by logging in on the website of the Mutual Fund.

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