

JM FINANCIAL

MUTUAL FUND



Sample SMS to be sent to 92129 93399 - KYC JMF ABCDE1234F 01/01/1980 First Name (Space) Last Name

Collection Center's Stamp & Receipt Date and Time

(Refer Instruction No. IV)

(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).

Cheque/DD No./DC Ref No.	Cheque / DD Amount (Rs.)	DD Charges (Rs.)	Gross Total Amount (Rs.)	Bank Account Number	Bank & Branch

Documents Attached to avoid Third Party Payment Rejection, where applicable: ☐ Bank Certificate, for DD ☐ Third Party Declarations

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

^^In case of Demand Draft, Banker's certificate about the source of funds is attached.
Please attach foreign inward remittance Certificate (FIRC) / account debit Certificate in case of debit to NRE / NRO account or direct remittance from abroad.

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

10. NOMINATION DETAILS* (Mandatory) [Refer instruction no. IV (under AMFI Best Practices)]

Nominee Details								
Mandatory Details							Additional Details****	
S.No.	Name of Nominee	Share of Nominee (%)**	Relationship	Postal Address	Mobile No. & Email	Identity Number***	D.O.B. of Nominee	Guardian
1								
2								
3								

Event	Transmission of Account / Folio to
Demise of one or more joint holder(s)	Surviving holder(s) through name deletion. The surviving holder(s) shall inherit the assets as owners.
Demise of all joint holders simultaneously – having nominee	Nominee
Demise of all joint holders simultaneously – not having nominee	Legal heir(s) of the youngest holder

- ☐
- I/We DO NOT wish to nominate

- **Guardian:** It is optional for you to provide, if the nominee is minor.

DECLARATION & SIGNATURES: Having read and understood the contents of the Statement of Additional Information / 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 Trustees 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/Trustees/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.

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 through direct remittances from abroad.

 SOLE / FIRST APPLICANT	 SECOND APPLICANT	 THIRD APPLICANT
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 **Date:**

 **Place:**

Note: In case the First Applicant is a Non Individual, please attach FATCA, CRS & UBO Self Certification Form ^** The application is liable for rejection if the name does not match with PAN copy. It is mandatory for investors to be KYC compliant prior to investing in JM Financial Mutual Fund.

& US and Canada Investors are not permitted to invest in our Schemes. ^ In case, not ticked, it will be considered as Not Applicable.

Please (✓) ☐ Repatriation basis ☐ Non-Repatriation basis.

CHECKLIST Please submit the following documents with your application (where applicable). All documents should be original/true copies certified by a Director/Trustee /Company Secretary /Authorised signatory / Notary Public)

Documents	Individual	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FILs	PIO
Copy of PAN Card / PEKRN	✓	✓	✓	✓	✓	✓	✓	✓	
Resolution/ Authorisation to invest		✓	✓	✓		✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓	
Memorandum & Articles of Association		✓							
Trust Deed						✓			
Byelaws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate								✓	✓
Notarised POA					✓		✓		✓
KYC Compliance	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO Card							✓		✓
Foreign Inward Remittance Certificate							✓		
NPO			✓			✓			

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

- 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.
- The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK Letters. Please (✓) in the appropriate box, wherever boxes have been provided.
- The Signature(s) may be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his/her official seal. Applications by minor(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.
- 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.
- 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.
- 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, stock invests / outstation cheques / outstation drafts are liable to be rejected. However, if the AMC accepts valid application with outstation cheque/ demand draft not payable at par at a place where the application is received, closing NAV of the day on which outstation cheque/demand draft is credited shall be applicable.
- For NRI Investors:** Payments by NRIs / FIIs / 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/ FIIs/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.

- 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 Dept. 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).

- 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.
- Systematic Investment / Transfer / Withdrawal Plan (SIP/STP/SWP):** Please refer the SID/KIM for details.
- 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.
- 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.
- 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.
- 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.
- 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

- Investors can nominate up to 3 persons in the account / folio.
- Nomination shall be maintained at the folio or account level and shall be applicable for investments in all schemes in the folio or account.
- Nomination shall be mandatory for single holding only. The requirement of nomination shall be optional for jointly held accounts / folios.
- Every new nomination for a folio/account will overwrite the existing nomination.
- 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.
- Nomination will not allowed in a folio held on behalf of a minor
- **Personal Identifiers of nominee(s) Investors shall mandatorily provide the following details of the nominee :-**

- a) any one of the following personal identifiers of the nominee – PAN or Driving Licence number or last 4 digits of Aadhaar (only the document number is required to be provided; not the document)
- b) full contact details of nominee(s) such residential address, e-mail address, telephone / mobile number
- c) relationship of nominee(s) with the investor
- d) Date of birth of nominee(s) (if nominee is a minor)

Nominee to act on behalf of incapacitated investors : The regulated entity shall provide the investors having single holding /account / folio, the option to;

- a) empower, any one of the nominees (excluding minor nominee) to operate the investor's account / folio, if the investor is physical incapacitated, but still has the capacity to contract,
 - b) specify either the percentage or absolute value of assets in the account/ folio that can be encashed by such nominee,
 - c) change such mandate any number of times without any restriction.
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 to link their Aadhaar numbers.

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^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).

***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.

"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".

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

In case the Installment 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.

Scheme / Plan / Option	Frequency	SIP Date (DD)	Enrollment Period (MMYY)	SIP Amount	TOP-UP Facility	
					Frequency	Top-up SIP Amount
	☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly	Default SIP Date 5th Day (Weekly SIP)	From To	₹ in figures in words	☐ Quarterly ☐ Half Yearly ☐ Yearly	₹ in figures TOP-UP CAP AMOUNT ₹ in figures
	☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly	Default SIP Date 5th Day (Weekly SIP)	From To	₹ in figures in words	☐ Quarterly ☐ Half Yearly ☐ Yearly	₹ in figures TOP-UP CAP AMOUNT ₹ in figures
	☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly	Default SIP Date 5th Day (Weekly SIP)	From To	₹ in figures in words	☐ Quarterly ☐ Half Yearly ☐ Yearly	₹ in figures TOP-UP CAP AMOUNT ₹ in figures

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

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.

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.

- 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.

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 21 Business days before the first SIP Installment date. Refer below table.

Mandate Type/ Modes of Registration	Timeline for Registration
Physical Mandate	21 calendar days
NACH / OTM (New)	21 calendar days
NACH / OTM (Already Registered)	7 calendar days
ISIP	15 calendar Days

Note: NACH/I-SIP registrations depends on the Payment Aggregator and the Investor Bank's confirmation. Any delay from them will further delay the SIP deduction.

- 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.
- 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 Instalment, 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 Rs.1/- thereafter	24 Installments	10 Calendar days	In case, 3 consecutive instalments fail due to insufficient funds
Fortnightly	Rs. 100 and in multiples of Rs.1/- thereafter	12 Installments		
Monthly	Rs. 100 and in multiples of Rs.1/- thereafter	12 Installments		
Quarterly	Rs. 250 and in multiples of Rs.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 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.

- 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:

SIP Tenure: 10 Jan 2023 to 10 Dec 2028 ; Monthly SIP Installment: Rs. 2000/-				
TopUp Amount: Rs.1000/- ; Top-Up Frequency: Yearly				
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.