

5-a. INVESTMENT AND PAYMENT DETAILS (Pls refer Instructions/ KIM especially Third Party) For each application and for each plan/option separate cheque / DD to be submitted.

Cheque/DD No.	Cheque/DD Amount (Rs.)	DD Charges (Rs.)	Gross Total Amount (Rs.)	Bank Account Number	Bank & Branch	Account Type [®] (SB/CA/NRE/NRO/FCNR)

** Allotment of units subject to realization of Cheque/DD. No cash payments are accepted. **For NRI(s)/PIO: Source of Fund:** NRE NRO FCNR Direct Remittances from abroad
 Please mention the application no. on the reverse of the Cheque / DD. The details of the bank account provided above pertain to my / our bank account in my / our name Yes No
 If No, my relationship with the bank account holder is Spouse Child Parent Relative Sibling Friend Others. Application form without this information is liable to be rejected.
 Documents Attached to avoid Third Party Payment Rejection, where applicable: Bank Certificate, for DD Third Party Declarations

5-b. IN CASE OF PAYMENT BY 1ST APPLICANT (Please ✓)

- I. I / We hereby declare that the above mentioned cheque/Demand Draft^{^^} has been issued:
 from/by debit to my personal/my joint Bank Account with other IInd/IIIrd Applicant. against cash (in case of demand draft) upto Rs. 50,000/-.
- II. ^{^^}In case of Demand Draft, Banker's certificate about the source of funds is attached. Yes No (In case, the answer is "No", the application will be rejected)

5-c. POWER OF ATTORNEY (PoA) HOLDER'S / PERMITTED THIRD PARTY'S (WHO IS ISSUING THE CHEQUE) DETAILS (Pls refer para on Third Party Payment)

The relationship of 1st Applicant with the issuer of Third party Payment instrument is as [Please ✓]

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

Full Name of PoA / Third Party _____

PAN No. of PoA / Third Party _____ [Please ✓] KYC Compliant Yes No (Please attach KYC acknowledgement & Refer instruction no. 10)

6. DEMAT ACCOUNT DETAILS (Please ensure that the sequence of names as mentioned in the application form matches with that of the Demat Account held with your Depository Participant).

Do you want units in Demat Form (Please ✓) Yes No (if yes, please provide the below details)\$\$

National Security Depository Limited (NSDL) Central Depository Services (India) Limited (CDSL)

Depository Participant Name: _____

DP ID No. IN _____ Beneficiary Account No. _____ Target ID No. _____

^{\$\$} in case of any ambiguity, AMC is at its discretion to either allot units as per Demat information or in physical mode. Kindly refer Statement of Additional Information and Scheme Information Document for details.

7. FOR INVESTMENT BY NRI/PIO/FII

Overseas Address _____
 City _____ Country _____ Pin/ZIP _____

Applicable to NRIs only: I / We* confirm that I am / we* are Non-Resident of Indian Nationality / Origin and I/we* hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our* Non-Resident External / Ordinary Account / FCNR Account. Please attach foreign inward remittance certificate (FIRC) / account debit certificate in case of debit to NRE / NRO account or direct remittance from abroad. Please (4) Repatriation basis Non-Repatriation basis

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

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

Enrolment Period Start MMYYYY End MMYYYY OR Perpetual (i.e. until it is cancelled)

Payment Mechanism:

Regular SIP Auto Debit Facility (Direct Debit / ECS) (please attach Auto Debit Registration cum Mandate Form along with a cheque towards the first installment)
 Auto Debit Facility (through Standing Instructions for HDFC Bank account holder) (Please attach Standing Instruction form of HDFC along with a cheque towards the first installment)
 Through Post dated Cheques (please furnish the cheque details below)

Special SIP Auto Debit Facility (Direct Debit / ECS) (please attach Auto Debit Registration cum Mandate Form, without any cheque) SIP will start only on the SIP opted date after 30 days of submission of valid SIP appln.

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

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

Name of Bank & Branch : _____

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

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

STP installment amount _____ Enrolment Period: From MMYYYY To MMYYYY OR Perpetual (i.e. until it is cancelled)

Frequency of Transfer^{##} (Pl. 4 any one from the following)

Chhota STP/Combo SIP Weekly (pl. ✓ any one starting date) Fortnightly (pl. ✓ any one starting date) Monthly (pl. ✓ any one starting date) Quarterly

Daily 1st 8th 15th 22nd of the month 1st 15th of every month 1st 5th 10th 15th 20th 25th of the month 1st Business Day of the next month and subsequently on first of every quarter

^{##} Settlement date will be the opted date for JM Arbitrage Advantage Fund of the respective monthly / quarterly STP OUT ^{##} choice of multiple frequency under weekly/fortnightly/monthly STP through a single form will be rejected

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

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

Withdrawal Frequency[#] (Pl. ✓ any one): Monthly 1st 5th 10th 15th 20th 25th Quarterly (1st Business day of every quarter after the start)

Enrolment Period: From MMYYYY To MMYYYY OR Perpetual (i.e. until it is cancelled)

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

11. NOMINATION DETAILS (Pls Refer instruction / KIM for details)

- I / We _____ at present do not wish to register nominee/s against the above folio.
- I/We hereby nominate the under mentioned person(s) to receive the amount to my/our credit in the event of my/our death in proportion to the percentage(%) indicated against the Name(s) of the Nominee(s).
 I/We also understand that all payments and settlements made to such nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Trustee.

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

Guardian Name (in case of Minor) Relationship

Address

City Pin Signature of Nominee /Guardian (Not mandatory)

10. LIST OF DOCUMENTS ATTACHED {pls mention below the details of documents (other than cheque & DD) attached with the form}

<input type="checkbox"/> KYC Compliance Status Proof	<input type="checkbox"/> Memorandum & Articles of Association	<input type="checkbox"/> Certificate of Incorporation	<input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)
<input type="checkbox"/> Verified PAN Copy	<input type="checkbox"/> Resolution / Authorisation to invest	<input type="checkbox"/> Bye-Laws	<input type="checkbox"/> Others (Pls Specify) _____
<input type="checkbox"/> Power of Attorney	<input type="checkbox"/> Trust Deed	<input type="checkbox"/> Partnership Deed	<input type="checkbox"/>

13. Name of Document Attached for MICRO SIP	1.	Document Ref. No.			
	2.	Document Ref. No.	3.	Document Ref. No.	

14. DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Document of the scheme for investment and subsequent amendments thereto including the section on "Prevention of Money Laundering", I/We hereby apply to the Trustee of JM Financial Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

It is expressly understood that we have the express authority from our constitutional documents to invest in the units of the Scheme and the AMC/Trustee/Fund would not be responsible if the investment is ultravires thereto and the investment is contrary to the relevant constitutional documents.

I/We authorise this Fund to reject the application, revert the units credited, restrain me/us from making any further investment in any of the schemes of the Fund, recover/debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/

payment instrument is/are returned unpaid by my/our bankers for any reason whatsoever. I/We hereby further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above.

"The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us".

I/We hereby further agree that :

The above transaction is "Execution Only" as explained vide SEBI Circular No. CIR/IMD/DF/13/2011 dated 22 August 2011. This investment is being made notwithstanding the advice of the appropriateness/inappropriateness of the same. On such "Execution Only" transaction(s), I am not being charged any kind of transaction fee(s) by the AMFI registered distributor. On this "Execution Only" transaction, the distributor would be compensated by the Mutual Fund House/Asset Management Company concerned in lines with the commission rate(s) disclosed by the distributor. (Applicable only for "Execution Only" transaction) JM Financial Services Pvt. Ltd. is affiliated to JM Financial Asset Management Pvt. Ltd (JM Financial AMC), which is the Investment Manager to the schemes of JM Financial Mutual Fund. It would receive commission/

distribution fees from JM Financial AMC for distributing the mutual fund units of the schemes launched by JM Financial AMC.

(Applicable for SIP Investors only)

I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS /Direct Debit or Standing Instruction Clearance. If the transaction is delayed or not effected at all, for reasons of incomplete or incorrect information on my/our part or circumstances beyond the control of AMC/its service provider, I/We would not hold the Asset Management Company responsible in any manner. I/We hereby authorize JM Financial Mutual Fund and their authorised service providers, to get my/our above bank account debited by ECS /Direct Debit/ Standing Instructions towards the collection of monthly/quarterly payments on due SIP dates as opted by me/us. In the event of any changes in the bank particulars, I/We will submit a fresh mandate along with a cancellation request for the earlier mandate well in advance. I/We have read and agreed to the terms and conditions mentioned in KIM / Scheme Information Document. * Please strike out whichever is not applicable.

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

Date :

Place :

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

- Please read the Scheme Information Document containing the terms of offer, Scheme Additional Information, Key Information Memorandum and other relevant documents. Your attention is particularly drawn to the sections on "Prevention of Money Laundering" and "Mutual Fund Identification Number". All applicants are deemed to have accepted the terms upon filling the application form and tendering the payment.
- The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK Letters. Please (4) in the appropriate box, wherever boxes have been provided.
- The Signature(s) may be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his/her official seal. Applications by minor(s) should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. In case of other non-individual investors, authorized signatories should sign under their official seal and designation.
- Application form incomplete in any respect or not accompanied by the requisite documents and/or Cheque or Demand Draft (DD) for the amount payable are liable to be rejected and the money paid will be refunded without any interest thereon. An application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever. In case of inadvertent allotment, the AMC reserves the right to revert the transaction & refund the investment without any interest.
- Investors are requested to indicate their choice of Plans / Sub-Plans/ Options. If no indication in the relevant box is given, the investment will be deemed to be for the default option. If the mode of payment of dividend is not indicated, the choice will be deemed to be reinvestment (if available). However, in case the dividend payable to any unitholder is below Rs. 100/-, then the same will be automatically reinvested.
- Mode of Payment: • The Cheque/DD should be drawn in favour of the respective scheme for example in case of JM Equity Fund cheque should be drawn in favour of "JM Equity Fund" and crossed "Account Payee Only". Third Party Payments are not acceptable and the application is liable to be rejected. For further details please refer the KIM. The Cheque/DD should be payable locally at the centre where the application is deposited. The Cheque / DD should be drawn on any Bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques / DDs drawn on a Bank not participating in the Clearing House will not be accepted. • The application form number should be mentioned on the reverse of the Cheque/DD that accompanies the application. • Investors residing in centres, where the JM Financial Mutual Fund does not have any collection arrangement, are authorized to make payment by DDs/ RTGS/NEFT/Transfer. DD charges would be borne by the Asset Management Company (AMC) only in respect of investors having address in locations where the AMC does not have a branch / ISC (Investor Service Center) or other collection facilities subject to DD being payable and deposited at any of the collection centers of JM Financial Mutual Fund/ Registrar & Transfer Agent / Authorised Collection Banks (during NFO) subject to the following terms and conditions:
Eligibility for DD charges is as under: A - The DD charges will be payable only for equity schemes during NFO and Post-NFO. B - The DD should be issued by the bank located in the place of address of the investor. C - DD charges as levied by State Bank of India would be treated as permissible DD charges. D - For individuals (For NFO and ongoing subscriptions)The permissible DD charges for individual investors are not restricted by the number of applications or the amount invested. E - For Non-individuals : i - During NFO: In respect of non-individual investors, during the NFO, the DD charges will be borne by the AMC as follows : 1- Only one application is eligible for benefit of DD charges. 2- Irrespective of the amount of investment, permissible DD charges will not exceed the permissible DD charges as per SBI rates and as calculated for an investment of Rs.10 lacs or actual investment whichever is lower, subject to SBI rates. 3- In case of multiple applications during the NFO period, the DD charges will be paid only for one of the applications having the highest investment amount subject to the above limit. ii - For ongoing subscriptions : 1- Only one application per business day per Scheme/Plan/Option is eligible for benefit of DD charges. 2- Irrespective of the amount of investment, permissible DD charges will not exceed the permissible DD charges as per SBI rates and as calculated for an investment of Rs.10 lacs or actual investment whichever is lower, subject to SBI rates. 3- In case of multiple applications in the same Scheme/Plan/ Option, on a particular transaction day, the DD charges will be paid only for one of the applications having the highest investment amount subject to the above limits.
The AMC will, in the normal course, not reimburse the DD charges. However, the AMC reserves the right to allot equivalent units upto the permissible DD charges by adding the same to the investment made by the investor, if so claimed by the investor in the application form subject to the provisions of the scheme i.e. in multiples of permissible units. In the event that the total investment including permissible DD charges is not sufficient to allot minimum number of units in the Scheme, the AMC reserves the right to refund without any interest the amount represented by the investment made excluding DD charges borne by investor. In the event of inadvertent allotment, the AMC reserves the right to revert & reprocess the transactions without DD charges or refund the investment amount without any interest. In case of DD charges being claimed, under tax saving schemes, investor may consult his/her Tax Consultant to determine the investment amount on which tax exemption can be availed. Note: Returned cheques will not be presented again for collection, and the accompanying application forms shall not be considered for allotment. In the normal course, stockinvests / outstation cheques / outstation drafts are liable to be rejected. However, if the AMC accepts valid application with outstation cheque/ demand draft not payable at par at a place where the application is received, closing NAV of the day on which outstation cheque/demand draft is credited shall be applicable.
- For NRI Investors: Repatriable Basis: Payments by NRIs / FIs / Persons of Indian Origin (PIO) may be made by either inward remittances through normal banking channels or out of funds held in Non-Resident External Rupee Account (NRE)/ Foreign currency Non-Resident account (FCNR). In case Indian Rupee drafts are purchased abroad or from NRE/FCNR Account, an Account debit Certificate/Foreign Inward Remittance Certificate (FIRC) from the bank issuing the draft confirming the debit shall be enclosed. Non-repatriable Basis: Payments by NRIs/ 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/dividend proceeds.
- Statutory Details: • As per SEBI Circular nos. IIMARP/ MF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/04 dated March 1, 2004, it is mandatory for applicants to mention their bank details for their applications for purchase or redemption of units. • In accordance with Circular dated April 27, 2007 issued by the Securities and Exchange Board of India ("SEBI"), Permanent Account Number ("PAN") issued by the Income Tax authorities will be used as the sole identification number for all investors (existing and prospective) transacting in the securities market, including mutual funds, irrespective of the amount of transaction, with effect from July 02, 2007. With effect from January 1, 2008 it is mandatory for all existing and prospective investors (including joint holders, guardians of minors, NRIs etc.) to enclose a verified copy of PAN proof along with the application for any transaction in the schemes of JM Financial Mutual Fund. However, submission of PAN copy has been exempted for Micro SIP investors.
The verification of the PAN from the original PAN card/ letter can be done by any of the following under his/her signature, rubber stamp and date
• any ARN holder if the PAN proof is self attested by Investor
• Bank Manager,
• notary,
• officials of JM Financial Mutual/ Investor Service Centres of Karvy Computershare Pvt. Ltd.
Investors transacting through approved Web Portals are also required to get their PAN verified by their Web Portals.
In case, the investor does not conform to the above requirement of submission of verified copy of PAN or produces original PAN proof for verification or the PAN details as per furnished verified copy of PAN proof does not match with the Website of Income Tax Deptt. as prescribed by SEBI, the AMC reserves the right to reject the application before allotment and refund the investment amount, without any interest.
In case of inadvertent allotment, the AMC reserves the right to refund the investment amount, without any interest.
With effect from 1st January, 2012, all investors who wish to make an investment in a mutual fund scheme will be required to complete the KYC process through any SEBI registered KYC Registration Agency (i.e. KRA). This would also apply to new Systematic Investment Plan (SIP) registrations (including MICRO SIP) as well. For further details on PAN and KYC please refer the KIM.
- 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 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.
- Applicants should specify the mode of holding. In case of joint holders, the first named holder shall receive all the Account Statements, dividend/ redemption/refund warrants and any other correspondence sent from time to time. In case of more than one investor, where the mode of holding is not specified, it would be treated as joint holding.
- Duly completed application forms alongwith the payment instrument and other relevant documents must be submitted on any business day at any of the JM Financial MF Branches/ Karvy ISCs. The addresses of JM Financial MF ISCs / Karvy ISCs are provided in the Key Information Memorandum.
- No receipt will be issued for the application money. The ISCs will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- In case of investment(s) in the respective scheme(s) through switch-in(s)

from any other scheme(s) of the fund, the proceeds thereof will be credited to the scheme as per current applicable service standards and NAVs allotted as per SEBI guidelines.

16. Mobile / E-mail Communication

Unitholders can obtain financial and non-financial information about their transactions eg. sale, purchase, dividend declarations, etc. through "SMS Alerts." This facility is offered free of cost to all unitholders whose mobile numbers are registered with Fund / who register themselves for the facility by writing to the Registrar and Transfer Agent, mentioning their folio numbers and mobile numbers. Account Statements / Annual Reports, etc. can be sent to each Unit holder by courier / post / e-mail. In case, an investor has provided his e-mail ID in the application form or any subsequent communication, in any of the folio(s) belonging to him/her, the Asset Management Company ("AMC") reserves the right to use such e-mail ID as a default mode of communication to the investor including sending of account statements for the new and existing investments for folio(s) / investor(s) concerned. However, the AMC or Registrar & Transfer Agent will, on receipt of specific request, endeavour to provide the physical account statement to the investor within 5 business days from the receipt of such request, in terms of SEBI circular No. IMD/ CIR/12/80083/2006 dated November 20, 2006, on a case to case basis. Unit holders who have provided the e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents / SMS alerts, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. In case of non-receipt of any such intimation of difficulty within 24 hours from receiving the e-mail / SMS alert, it will be regarded as receipt of e-mail / SMS alert by the Unit holder. It is deemed that the Unit holder is aware of all security risks including possible third party interception of SMS alert / e-mail and contents of the SMS alerts / documents becoming known to third parties. The monthly / quarterly factsheets shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter/Fact Sheet by post / e-mail. The AMC would arrange to dispatch these documents to the Unit holder concerned.

17. Redemption / Dividend payout mechanism :

It is mandatory to furnish bank particulars of first applicant as per SEBI guidelines, failing which application shall be rejected. The application has to be accompanied with the documentary proof of the bank mandate depicting the name of the 1st / sole applicant. The redemption/ dividend proceeds will be either paid through physical payment instrument (eg cheque / payorder / demand draft etc.) / the AMC will credit the investor's account if the bank mandate registered for the redemption / dividend payout is in any of the following banks with which the AMC has direct credit facility: - 1 - AXIS Bank 2 - BNP Paribas Bank 3 - Citibank 4 - Deutsche Bank 5 - Development Credit Bank 6 - HDFC Bank 7 - HSBC Ltd. 8 - ICICI Bank 9 - IDBI Bank 10. Indusind Bank 11 - ING Vysya Bank 12 - Kotak Mahindra Bank 13 - Royal Bank of Scotland 14 - Stanchart Bank & 15 - Yes Bank. The AMC may also effect the credit through ECS/RTGS/NEFT (wherever possible), for those cases, where direct credit facility is not possible subject to the availability of MICR/IFSC code and complete bank details, as and when for direct credit facility through ECS/RTGS/NEFT is started by the AMC as one of the default facility.

18. NOMINATION

The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination shall not be allowed in a folio held on behalf of a minor. Nomination is mandatory for new folios/accounts opened by individual. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. • A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. • The Nominee shall not be a Trust, other than a Religious or Charitable Trust, Society, Body Corporate, Partnership Firm, Karta of a Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the Exchange Control Regulations of RBI, in force, from time to time. • Nomination in respect of the units stands rescinded upon the transfer of units. • Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir. • The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. • On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

The Multiple Nomination Facility has been provided to enable Unitholders to nominate more than one person, subject to a maximum of three, in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder in the ratio as stipulated by investor/s. Accordingly, multiple nominees can be made per folio.

Existing and new investors can make a fresh nomination which will supersede all existing nominations in the folio by filing a fresh nomination form. Nomination is registered / modified / changed only at folio level and not at scheme / option / plan level. The Multiple Nomination Facility has been provided as under:

In case of multiple nominations, it is mandatory for unitholders to indicate the percentage allocation in favour of the nominees in the nomination forms/ requests letter in whole numbers such that it totals to 100%, so that the AMC can execute its obligations to the claimants in the unfortunate event of demise of unitholder/s. If the percentage allocation is not mentioned or is left blank, the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder/s. In case of 3 nominees, where allocation is not defined, the allocation by default will be 34%, 33% and 33% respectively for each nominee in the sequential order.

19. The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder. The Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. For further details and documents to be submitted please refer the KIM.

20. Transaction Charges

(i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/ agent of the first time investor and the balance shall be invested.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor and the balance shall be invested. Transaction charges (Rs. 150/- or Rs. 100/- as may be applicable) in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 4 installments. Investors may note that distributors have an option to opt in or opt out of charging the transaction charge.

(iii) Transaction charges shall not be deducted for:

- (a) purchases/subscriptions for an amount less than Rs. 10,000/-;
- (b) transaction other than purchases/subscriptions relating to new inflows, such as Switch, STP, etc.
- (c) purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).
- (d) Transactions, wherein the concerned distributor has not opted-in for transaction charges.
- (e) Transactions done for units held in demat form.

It is also clarified that minimum investment criteria shall be monitored at the gross investment amount level (i.e. amount before deducting transaction charges).

In terms of Best Practice Circular no. 20/2010-11 dated February 9, 2011, following provisions are applicable w.e.f. April 1, 2011:

1. "On Behalf of Minor" Accounts: Where the account/folio (account) is opened on behalf of a minor:
 - (a) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
 - (b) The Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Information on the relationship/status of the guardian as father, mother or legal guardian should be provided to the AMC/ the Registrar of JM Financial Mutual Fund ("the Registrar"). If the documents mentioned in clause (c) below do not provide information evidencing the relationship of natural guardian to the minor, separate documents establishing the relationship should be provided. In case of court appointed legal guardian, supporting documentary evidence should be submitted.
 - (c) Date of birth of the minor along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
 1. Birth certificate of the minor, or
 2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 3. Passport of the minor, or
 4. Any other suitable proof evidencing the date of birth of the minor.
2. Minor Attaining Majority – Status Change:
 - (a) Prior to minor attaining majority, the AMC/ Registrar will send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents (as per (e) below) to change the status of the account to "major".
 - (b) The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted till the documents for changing the status are received. However, the AMC will continue to process the existing standing instructions like SIP, STP, SWP registered prior to the minor attaining majority and send a intimation to that effect.
 - (c) In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, the AMC will send an advance notice to the registered correspondence address advising the guardian and the minor that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the mutual fund along with the below mentioned documents:
 1. Services Request form, duly filled and containing details like name of major, folio numbers, etc.
 2. New Bank mandate where account changed from minor to major,
 3. Signature attestation of the major by a manager of a scheduled bank / Bank Certificate / Letter,
 4. KYC acknowledgement of the major.The standing instruction shall be terminated within 30 days from the date of receiving the instruction.
 - (d) List of standard documents required to change the account status from minor to major:
 1. Services Request form, duly filled and containing details like name of major, folio numbers, etc.
 2. New Bank mandate where account has been changed from minor to major,
 3. Signature attestation of the major by a manager of a scheduled bank / Bank Certificate / Letter,
 4. KYC acknowledgement of the major.
 3. Change in Guardian: When there is a change in guardian either due to mutual consent or demise of existing guardian, following documents should be submitted to the AMC/ the Registrar prior to registering the new guardian:
 - (a) Request letter from the new guardian,
 - (b) No Objection Letter (NoC) or Consent Letter from existing guardian or Court Order for new guardian, in case the existing guardian is alive.
 - (c) Notarized copy or attested copy of the Death Certificate of the deceased guardian, where applicable. The attestation may also be done by a special executive magistrate, AMC authorised official or manager of a scheduled bank.
 - (d) The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 1. Information on the relationship/status of the guardian as father, mother or legal guardian should be specified in the application form.
 2. In case of natural guardian, a document evidencing the relationship if the same is not available as part of the documents submitted as per sub clause c of clause 1 of this notice – cum – addendum
 3. In case of court appointed legal guardian, supporting documentary evidence should be submitted.
 - (e) Bank attestation attesting the signature of the new guardian in a bank account

of the minor where the new guardian is registered as the guardian.

- (f) KYC of the new guardian.
4. Nomination facility
 - (a) Nomination should be maintained at the folio or account level and should be applicable for investments in all schemes in the folio or account.
 - (b) Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
 - (c) Every new nomination for a folio/account will overwrite the existing nomination.
 - (d) Nomination shall be mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding will be opened without nomination.
 1. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
 - (e) Nomination will not be allowed in a folio held on behalf of a minor.
5. Transmission: We have set out below the list of the documents required for transmission under various situations:
 - a. Transmission to surviving unit holders in case of death of one or more unitholders:
 1. Letter from surviving unitholders to the Fund / AMC / RTA requesting for transmission of units,
 2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Bank Account Details of the new first unit holder as per specified format along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
 4. KYC of the surviving unit holders, if not already available.
 - b. Transmission to registered nominee/s in case of death of Sole or All unit holders:
 1. Letter from claimant nominee/s to the Fund / AMC / RTA requesting for transmission of units,
 2. Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Bank Account Details of the new first unit holder as per specified format along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
 4. KYC of the claimant/s,
 5. If the transmission amount is Rs One Lakh or more:
 - a. Indemnity duly signed and executed by the nominee/s in the specified format.
 - c. Transmission to claimant/s, where nominee is not registered, in case of death of Sole or All unit holders:
 1. Letter from claimant/s to the Fund / AMC / RTA requesting for transmission of units,
 2. Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Bank Account Details of the new first unit holder as per specified format along with attestation by a bank branch manager or cancelled cheque bearing the account details and account holders name.
 4. KYC of the claimant/s,
 5. Indemnity Bond from legal heir/s as per specified format
 6. Individual affidavits from legal heir/s as per specified format
 7. If the transmission amount is below Rs. One Lakh any appropriate document evidencing relationship of the claimant/s with the deceased unitholder/s.
 8. If the transmission amount is Rs One Lakh or more any one of the documents mentioned below:
 - a. Notarised copy of Probated Will, or
 - b. Legal Heir Certificate or Succession Certificate or Claimant's Certificate issued by a competent court, or
 - c. Letter of Administration, in case of Intestate Succession.
 - d. Transmission in case of HUF, due to death of Karta: HUF, being a Hindu Undivided Family, the property of the family is managed by the Karta and HUF does not come to an end in the event of death of the Karta. In such a case, the members of the HUF will appoint the new Karta who needs to submit following documents for transmission:
 1. Letter Requesting for change of Karta,
 2. Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager,
 3. Duly certified Bank certificate stating that the signature and details of new Karta have been appended in the bank account of the HUF as per specified format
 4. KYC of the new Karta and KYC of HUF, if not already available.
 5. Indemnity bond signed by all the surviving coparceners and new Karta as per specified format.
 6. In case of no surviving co-parceners and the transmission amount is Rs One Lakh or more OR where there is an objection from any surviving members of the HUF, transmission shall be effected only on the basis of any of the following mandatory documents:
 - a. Notarized copy of Settlement Deed, or
 - b. Notarized copy of Deed of Partition, or
 - c. Notarized copy of Decree of the relevant competent Court
 - e. Clarifications
 1. It is clarified that PAN card copy or another proof of identity of claimant/s is not required separately if KYC acknowledgement issued by CVL is made available.
 2. Where the units are to be transmitted to a claimant who is a minor, various documents like KYC, PAN, Bank details, indemnity should be of the guardian of the nominee.
 - f. Additional risk mitigation measures:

While the list of documents mentioned in sub-clauses a to d above shall be taken in all cases, the AMC/ the Registrar may seek additional documents if the amount involved in transmission exceeds Rs One Lakh on a case to case basis. The AMC/ the Registrar may also ask additional document depending on circumstances of each cases.

SYSTEMATIC INVESTMENT PLAN (SIP THROUGH AUTO DEBIT)



Please attach the scheme application form duly filled & signed

Name & Broker Code/ARN	Sub-Agent/Broker Code	Unique No. of Distributor
0032		

AUTO DEBIT (ECS / DIRECT DEBIT) REGISTRATION CUM MANDATE FORM

- New Regular SIP:** First Installment of Regular SIP through a Cheque and subsequent investments via Electronic Clearing Services (ECS) (for all Banks in select cities only) / Direct Debit (for select Banks only) as per overleaf.
- New Special SIP:** First & subsequent installments of Special SIP via ECS or Direct Debit. Application should be submitted at least 30 days before the 1st SIP installment.
- Renewal/Continuation of existing SIP** only if last SIP installment as per current registration is not yet over (pls fill fresh details in following columns).

INVESTMENT DETAILS

Folio No. (for existing unitholders) Application No. (for new Applicant)

Name of Sole/1st Applicant/Minor/Non-individual Mr./Ms./M/s.

E-mail ID (Capital Letters): Mobile No.:

Scheme : Plan : Option

SIP Installment Amount (Rs.) Frequency (please tick any one) : Monthly * Quarterly (* Default Frequency)

SIP Period : Start : End : OR Perpetual (i.e. until it is cancelled)

SIP Dates (Pl. 3 any one) : 01st 05th 10th 15th 20th 25th of the month (Note : Minimum 30 days are required for 1st installment through auto debit to register and start)

"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".

BANK ACCOUNT DETAILS

The Branch Manager

Bank Name & :

Address : PIN Code

Bank Account Number : Account Type : Savings Current NRE NRO FCNR

9-digit MICR Code (Mandatory) : (At PAR MICR Code not valid for ECS - e.g MICR code starting and / or ending with 000)

Mandatory Enclosures Blank Cancelled Cheque Copy of Cheque

This is to inform you that I/we/the bank account holder/s have registered with JM Financial Mutual Fund through their authorised service provider for the RBI's Electronic Clearing Service (Debit Clearing)/Direct Debit Facility and that the payment towards the above investment in JM Financial Mutual Fund shall be made from my/our above mentioned account with above bank & branch. Further, I/we authorize the representative carrying this ECS/Direct Debit/Standing Instruction mandate to get the same verified and executed. I/We hereby authorize you to debit my/our account for making payment to JM Financial Mutual Fund through AUTO DEBIT (through Electronic Clearing Service / DIRECT DEBIT for collection of SIP payments.) as per the details furnished as above.

For Auto Debit (Direct Debit) cases – In case, the SIP is not considered as a valid SIP by the JM Financial AMC as per the provisions of the scheme at any point of time during the currency of SIP, I/we authorise them to cancel/ stop my/our subsequent SIP installments. I/We, also authorize you to cancel my/our SIP mandate on receipt of such a request from JM Financial AMC to stop debiting my/our account for subsequent installments.

	Name/s & Signature/s in Order & mode of operation as per Bank's Records	Name /s & Signature/s in Order & mode of operation as per JM Financial Mutual Fund's records
First/Sole holder	Signature	
	Name	
Second Holder	Signature	
	Name	
Third Holder	Signature	
	Name	

Date:

Place:

FOR OFFICE USE ONLY (Not to be filled in by Investor)

Recorded on Scheme Code

Recorded by Credit Account Number

Bank Mandate Ref. No. Investor Ref. / Folio No.

Banker's Attestation for ECS/ Direct Debit

Folio No. of JM Financial Mutual Fund <input type="text"/>	Certified that Signature of account holder(s) and the details of Bank Account are correct as per records
Bank Account Number : <input type="text"/>	Signature of Authorised Bank Official with his Name, Official Seal & Date

JM FINANCIAL MUTUAL FUND



Form for Nomination / Change in Nomination

JM Financial Asset Management Pvt Limited
Corporate Office: 502, 5th Floor, A-Wing, Laxmi Towers,
Bandra Kurla Complex, Bandra (E), Mumbai – 400 051, India.
• Tel. No -(022) 3987 7777. • Fax No.: (022) 22819518/19
• Email: investor@jmfl.com • Website: www.JMfinancialmf.com

Folio no. :

I/We _____ at present do not wish to register nominee/s against the above folio.

I/We hereby nominate the under mentioned person(s) to receive the amount to my/our credit in the event of my/our death in proportion to the percentage(%) indicated against the Name(s) of the Nominee(s). I/We also understand that all payments and settlements made to such nominee(s) shall be a valid discharge by the AMC / Mutual Fund / Trustee.

Nominee Details

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

Full Name of Guardian (in case of Minor)

Address of the Guardian

Signature of the Nominee /
Guardian (in case of Minor):

Not Mandatory

Unit holder(s) Name & Signature

No.	Name	Signature
1		
2		
3		

Date :

Place :

Instructions :

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form. Nomination shall not be allowed in a folio held on behalf of a minor. Nomination form cannot be signed by Power of attorney (PoA) holders.
- Submission of fresh nomination form if found in order will tantamount to cancellation of existing nomination. Every new nomination for a folio/account will overwrite the existing nomination.
- Nomination is registered / modified / changed only at folio level and not at scheme / option / plan level.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a Trust, Society, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the Exchange Control Regulations of RBI, in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.
- Investor/s has/have to furnish the ratio of entitlement for each nominee which would always be in multiples of 1%.
- In the event of investor not allocating in whole numbers, AMC may round off the ratio to the nearest whole number or take its own decision including applying the default option as mentioned below in point no 11.
- In the event of failure to furnish the percentage (%) allocation, the unit holding will be divided proportionately amongst all nominees on equal basis. However, in case of 3 nominees, the allocation by default will be 34%, 33% & 33% respectively for each nominee in the sequential order if the investor/s has/have failed to furnish the ratio.
- In case, the share of individual nominee claimant does not meet with the minimum investment criteria of the scheme concerned, the AMC will settle the claim by redeeming the units and making the paymet at the time of processing the transmission request.
- Nomination is mandatory for new folios/accounts opened by individual. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate.

FOR SYSTEMATIC INVESTMENT/TRANSFER/WITHDRAWAL PLANS

The existing and prospective Investor/s is/are advised to refer to the Scheme Information Document/s and Key Information Memorandum of the respective scheme(s) carefully before applying for the enrollment under the Systematic Plan/s.

The facilities under Systematic Plans are available to investors in all the open-ended schemes of JM Financial Mutual Fund except for STP/SWP from JM Tax Gains Fund during the initial lock-in period of 3 years. These facilities are subject to changes from time to time.

The Clause on "Minimum Investment Criteria" as specified in the Scheme Information Document of the respective scheme/plan/option/sub-options will not be applicable for investments made through the first installment of Systematic Investment/Transfer Plan. For example, the minimum investment amount for investment in JM Basic Fund is Rs.5,000/-. However, in case of investment through SIP/STP (Systematic Investment/Transfer Plan), an investor can invest with minimum installment amount of Rs.500/- on more per month or Rs. 3000/- or more per quarter or opt for Chhota STP for Rs 100/- so as to meet the Minimum Investment Amount over the opted period.

All applicants are deemed to have accepted the terms and conditions, mentioned below and in the Scheme Information Document /addendum/ KIM, upon submitting the valid application form with other requisites for investment under Systematic Plans.

The terms & conditions for respective Systematic Plans are mentioned hereunder:

A. SYSTEMATIC INVESTMENT PLAN(SIP)

JM Financial Mutual Fund offers two types of Systematic Investment Plans i.e. Normal SIP and Micro SIP under Regular and Special SIP facilities on Monthly and Quarterly basis on any of the six SIP dates during any month i.e. 1st, 5th, 10th, 15th, 20th or 25th.

- I. **Normal SIP:** Under normal SIP, the investor is required to furnish copy of KYC Acknowledgement & PAN Card in addition to other documents as mentioned hereunder in subsequent points.
- II. **Micro SIP:** Under Micro SIP, the investor is exempted to furnish the copy of PAN Card provided his total contribution through Micro SIP (including all schemes/dates etc) does not exceed Rs. 50,000/- during any financial year or on a rolling period of 12 months. However as mentioned in the Key Information Memorandum all unit holder have to be KYC compliant and submit KYC acknowledgement issued by KRA. This facility is available only to individual investors including Minors & NRIs and Sole Proprietorship firms. Other categories including PIOs, HUFs, non-individuals etc are not eligible. Micro SIP investors have to be KYC compliant (through SEBI appointed KRA) and should attach KYC form, proof of identity, address etc alongwith purchase application and cheque. Please refer to para on KYC process.

The minimum investment criteria will not be applicable in case any Micro SIP application is found to be invalid and the amount collected initially will remain in the folio. However, redemption will be permitted for the same.

Other terms and conditions of Normal SIP remain unchanged and are applicable for Micro SIP investors as well.

Investment under SIP can be done through any of the following :

- 1. Regular SIP or 2. Special SIP

1. **Regular SIP :** An investor can opt Regular SIP and choose any of the following modes of payments:

a. Auto Debit Facility:

Based on the valid application submitted alongwith a payment instrument towards 1st installment of SIP, the investor will be registered and his SIP will start under Regular SIP facility. However, the contribution through Auto Debit Facility (through any of the following modes) will start from second installment onwards due to the fact that approx. 30 days' time is required for registration of Auto Debit Mandates with Investor's Bank across India. Such registrations are subject to the terms and conditions applicable for the date of submission of valid SIP application with required documents and payment instrument. For HDFC Bank Account Holders, there is a separate Standing Instructions Form, which needs to be submitted instead of normal Auto Debit Form.

- i. ECS Debit Facility : is available in all ECS locations of RBI and covers all banks participating in ECS clearing in those locations. Presently ECS debit facility is available in 87 locations as mentioned in point no. 3 below.
- ii. Direct Debit Facility is available with certain selected banks with which the AMC has made arrangements. At present, AMC has a tie-up with 4 Banks i.e. Axis Bank, ICICI Bank, IDBI Bank, and Standard Chartered Bank.
- iii. Standing Instructions Facility with HDFC Bank for HDFC Bank Account Holders only:

b. Post Dated Cheques :

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

2. **Special SIP :** In order to simplify the procedure, an investor may subscribe to SIP without even submitting the cheque/demand draft towards first installment as is required under Regular SIP. The first installment will also be debited through Auto Debit (ECS/Direct Debit) process. While all other terms and conditions of Regular SIP will be applicable for Special SIP as well except for the following changes :

- i. There is no need to submit cheque/demand draft towards 1st installment. The SIP account can be opened without any investment i.e. with Zero balance.
- ii. A minimum 30 days gap is required from the date of submission of valid application and required documents and the opted SIP date in order to enable the Registrar to complete the process of registration of mandate at their end and at the end of Banks.
- iii. The investment through Special SIP will be subject to the terms and conditions (including loads etc) as are applicable on the 1st SIP due date and not as applicable on the date of submission of documents.

3. **ECS Locations :** Agra • Ahmedabad • Allahabad • Amritsar • Anand ... Asansol • Aurangabad • Bangalore • Baroda • Bhavnagar... Belgaum • Bhilwara • Bhopal • Bhubaneswar • Bikaner • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangere • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Gangtok • Gorakhpur • Gulbarga • Guwahati • Gwalior • Hassan ... Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jannagar • Jamshepur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Kota... Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry • Pune • Raichur • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Siliguri • Solapur • Surat • Tirupati • Tirupur • Trichur • Trichy • Trivendrum • Tirunelveli... Tumkur... Udaipur • Udupi • Varanasi • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Vizag.

The prospective investor is advised to contact the Investor Service Centres (ISCs) managed by the offices of JM Financial Mutual Fund or Registrar M/s Karvy Computershare Pvt. Ltd for an updated status and for current list of Banks accepting Direct Debit mandates or for the list of cities where ECS facility is available.

4. The list of cities/banks for Auto Debit (through ECS/Direct Debit/Standing Instruction) as mentioned above may be modified/updated/changed/removed at any time in future, entirely at the discretion of JM Financial Mutual Fund without assigning any reason or prior notice to investors. In case of removal of any city/bank from the current list, the Auto SIP instructions for investors in such locations/banks will stand automatically discontinued without any prior notice.

5. A separate form is required for each SIP date/Scheme/Plan/Option/Sub-Option. Choice of multiple dates/Schemes/Plans/Options/Sub-options through single Form is not permitted. In case, an investor wishes to opt for multiple SIP dates/Schemes/Plans/Options/Sub-options in the same month, he may do so by submitting separate Scheme

Application-cum-SIP Mandate Forms for each such SIP due dates/options with separate set of post dated cheques/Auto Debit (ECS/Direct Debit/Standing Instructions) forms and Account Opening Cheque(s)/Demand Draft(s) for regular SIP. Any single application if received with multiple SIP choices will be summarily rejected and the amount of initial investment refunded without any interest, if the amount of the same is less than the minimum investment limit fixed for particular Scheme/Plan/Option/sub-option. However, in case the investor is permitted to choose all the six permitted SIP dates through single form.

- 6. A Minimum of 30 days' time is required for the next installment of SIP through post-dated cheques/Auto Debit (ECS/Direct Debit/Standing Instructions) to take place after the initial application for each SIP date (if opted for multiple dates).
- 7. Under Regular SIP, the first investment has to be made through physical cheque/DD payable locally at the place of submission of the application. The first cheque/DD has to be of any valid date and not a post dated one on the date of submission. However, in case of remaining post-dated SIP cheques, from 2nd installment onwards, the cheques must contain the opted SIP dates for the entire remaining period out of the permissible SIP dates i.e. 1st, 5th, 10th, 15th, 20th or 25th of a month. Similarly, in case of SIP through Auto Debit (Direct Debit/ECS/Standing Instructions), the investor should choose any of the above mentioned six SIP dates. Similarly, the frequency of SIP (i.e. Monthly/Quarterly) needs to be specified clearly, failing which Monthly frequency will be taken as the default frequency.
- 8. The second SIP installment of the same opted SIP due date should not fall in the same calendar month.
- 9. The applicable NAV for all SIP installments under Liquid Funds will be of the day when the funds get cleared and are available to AMC for utilization. For non-liquid schemes, the date of submission of SIP request if the payment instrument is payable locally and in case of outstation payment instrument, the date of availability of funds for utilization by the AMC will be considered for the allotment of NAV in case the instrument is realised. Subsequently, the opted due dates will be considered for allotment of NAV, irrespective of the date of realization for SIP investments under Non-liquid scheme. In case of Special SIP, the opted SIP due date will be the 1st and subsequent SIP date if the SIP due date is after 30 days time of making initial application.
- 10. In case, any particular SIP due date falls on a non-business day or falls during a book closure period, the immediate next business day will be considered for the purpose of NAV application accordingly.
- 11. An investor will have to mandatorily abide by the following criteria with regard to Minimum Installment Amount and Minimum Number of Opted & completed installments for normal SIP.

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

*These conditions are to be fulfilled in addition to other conditions for each SIP cycle independently, failing which the respective SIP will be treated as invalid and will be subject to refund/auto redemption/revertal & reprocessing etc as per the discretion of the AMC. No two or more SIP cases will be clubbed to determine the fulfillment of Minimum Investment Criteria.

- 12. In order to be treated as a valid SIP application, minimum investment amount criteria as per the Scheme Information Document of the respective scheme e.g Rs. 5,000/- should be received by the AMC as per details mentioned in the above table during the opted period. However, the SIP will be treated as discontinued as per the discretion of the AMC if AMC does not get the funds for any 5 (five) consecutive SIP installments due to any reasons directly attributable to investor or his banker i.e. insufficiency of funds, instruments not drawn properly, payment stopped by investor or due to one time rejection with the reason like Bank Account Closed etc or minimum investment criteria is not met before the discontinuation due to the above or any other reasons, anytime during the opted period.
- 13. In the event of non-receipt of fund for the first investment/1st SIP installment itself due to dishonour of the cheque, the SIP will automatically be treated as discontinued ab – initio. * The AMC has the discretion to convert regular SIP to Special SIP as per the conversion condition.
- 14. All SIP Installments including the first one i.e. initial investment are required to be of the same amount failing which the investment will not be treated as a valid SIP investment and will be subject to the terms and conditions of normal investments.
- 15. In the event of any of the installment amount being different, the AMC will treat all SIP installments as normal investments and these will be subject to normal load and other provision as applicable on the respective dates of investments. In order to treat such installments as normal investments, the AMC reserves the right to revert and reprocess all previous SIP installments besides discontinuation of SIP for future installments or alternatively the AMC may recover the exemptions/benefits directly from investor or by redeeming the equivalent units from the respective folio. In addition, the AMC will also charge exit load as applicable on the normal investment based on the dates of respective SIP installments. In the event of non-fulfillment of minimum subscription criteria due to non-fulfillment of the other conditions or discontinuation of the SIP on the request by the investor, the AMC reserves the right to redeem/refund with current valuation on the date of review by the AMC.
- 16. For Regular SIP, the 1st SIP cheque/DD will be considered as Account Opening cheque for existing and new investors. Besides Auto Debit Form/PDCs, the existing investor is required to submit the Common Application Form containing the existing folio number, opted Scheme/Plan/Option Name with opted SIP dates and amount. The remaining fields may only be filled if any updation/change is required.
- 17. To subscribe to SIP, an Investor has to submit the following documents:
 - i. Scheme Application cum SIP Registration Form
 - ii. Locally Payable Cheque/DD for Initial Investment cum 1st SIP Installment Amount subject to the minimum amount/number of installment as per above mentioned table for Regular SIP. The investor should write the SIP Form/Folio number / the first applicant's name on the reverse of the cheque/s accompanying the SIP Form. No need to submit any payment instrument towards first installment in case of Special SIP
 - iii. Post-dated cheques for remaining period drawn on any city in India OR
 - iv. Auto Debit (through ECS/Direct Debit) Registration cum Mandate Form OR
 - v. Standing Instructions Mandate by HDFC Bank Account Holders
 - vi. A photo copy of the cheque/cancelled cheque from the same account where future installments are to be debited if opted for SIP through Auto Debit (through ECS) .
 - vii. Copy of KYC acknowledgement issued by SEBI registered KYC Registration Agency (KRA)
 - viii PAN card (exempted for Micro SIP)
- 18. As per SEBI guidelines and as per Rule 114 (B) of Income Tax Rules, 1962, it is mandatory for every/all the joint investor/s to submit verified copy of his/her/their PAN Card for all investments irrespective of the amount involved including SIP while opening the SIP Account. Even NRI investor is also required to submit the same. However, for Micro SIP, the submission of PAN Card copy has been exempted.
- 19. If the investment is in the name of a minor, the verified copy of PAN Card of the minor or his father or mother or legal guardian, who represents the minor, should be submitted.
- 20. The investor will not hold JM Financial Asset Management Pvt Ltd., its Registrars and other service providers responsible, if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various cycles of ECS/Clearing.
- 21. The investor/s agree/s to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI) in case of SIP through ECS.

Conversion of Regular SIP to Special SIP: Refer KIM

Renewal / Continuation of existing SIP: In case, the existing SIP investor is willing to continue/extend his/her/their existing SIP in the same plan of the same scheme for further period of 6 or more months, he/she/they may do so by: For details please refer the KIM:

- 1. Auto Debit (ECS/Direct Debit):** Submitting a fresh Auto Debit (ECS/Direct Debit) Form before the expiry of last SIP due date to avoid break in SIP period and render it to be invalid (fresh Common Application Form is not required).
- 2. Standing Instruction:** In case of HDFC Bank account holder by submitting a fresh Standing Instruction Form with Common Application Form and cheque towards first installment before the expiry of last SIP due date to avoid break in SIP period and render it to be invalid.
- 3. Post Date Cheque:** Submitting the fresh set of PDCs with fresh signed Common Application Form by filling fresh SIP details and change if any.

Discontinuation of SIP

For ECS/Direct Debit cases : For discontinuation of SIP through ECS / Direct debit, the unitholder is required to intimate the AMC / Registrar at least 15 calendar days prior to the next installment for the respective due date. However, such SIP installment will remain live until the investor's banks the next having noted the cancellation of debit instructions given by the investor under Direct Debit/Standing Instruction.

For Standing Instruction of HDFC Bank cases: The investors will have to fill up Standing Instruction Form with cancellation option and submit to AMC and/or register at least 15 calendar days prior to the next installment based on which the Registrar will take up the matter with HDFC Bank to register the cancellation request and to stop future SIP

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

Termination of SIP: In the event of not meeting any one or more of the criteria, the SIP will stand terminated and the investor will be required to make a fresh SIP application if he is desirous of availing this facility in future also. The fresh application will be subject to the terms and conditions of the respective scheme/plan/ option as on the date of submission of the fresh application.

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

(These facilities are available only for Open-ended Schemes (other than JM Tax Gain Fund wherein only STP-in is available. The STP-out and SWP under JM Tax Gain Fund is permitted after the completion of 3 year lock-in period from the date of allotment.)

- STP provides for transfer of specified amount from one scheme/plan/option in which the original investment is made to any other scheme/plan/option of JM Financial Mutual Fund, at the end of specified periodic interval viz.,
 - Daily (Chhota) STP/Combo SIP (on all business days) .
 - Weekly (i.e.1st, 8th, 15th & 22nd)
 - Fortnightly (i.e. 1st and 15th)
 - Monthly (1st, 5th , 10th, 15th , 20th and 25th) or
 - Quarterly (on 1st Business Day of the next month & subsequently on first of every quarter) .
- SWP provides for
 - withdrawal of capital appreciation (Capital Appreciation Withdrawal (CAW)) over the opted period or
 - withdrawal of specific amount (Fixed Amount Withdrawal (FAW)) by redemption from a scheme at the end of a specific interval .

Under SWP, the frequency can be either

 - Monthly (1st, 5th , 10th, 15th , 20th and 25th) or
 - Quarterly (i.e. 1st Business Day of every quarter after the start)
- In order to start the STP/SWP, the investor must have investment equivalent to or more than the Minimum Investment Amount (whichever is higher) in the scheme/plan/option concerned on the 1st opted STP/SWP date . However, the investor is not required to maintain the same balance after processing the 1st STP/SWP installment. The last installment may be equivalent to or less than the opted installment amount.
- Minimum amount for transfer and available dates for STP are as under :

Frequency	Amount per installment\$	Starting dates during any month	Minimum mandatory Installments (equal amount)	Minimum period required to start 1st STP/extend the STP after receiving the request	Revertal and Reprocess with load or recovery of load if following conditions are not met*
Daily (Chhota STP/ Combo SIP)	Rs. 100/--\$	Any business day	60	Min 15 calendar days	If 50 out of first 90 installments could not be effected
Weekly	Rs. 1000/-	1 st , 8 th , 15 th , 22 nd (after 22 nd the next date will automatically be 1st of next month)	6	Min 15 calendar days	If five installments out of the first six installments could not be effected.*
Fortnightly	Rs. 1000/-	1 st and 15 th	6	As above	As above
Monthly	Rs. 1,000/-	1 st , 5 th , 10 th , 15 th , 20 th & 25 th	6	As above	as above
Quarterly	Rs. 3,000/-	1 st Business Day of the next month subject to the minimum gap of 15 calendar days from the date of receipt of STP request and subsequently after every quarter from the start month.	2	As above	If the first two installments are not effected.*

\$ Further, in multiples of Re 1/- after the above minimum limit fixed for each STP installment as per the frequency opted or as per the features of respective schemes e.g. Daily STP under JM Tax Gain Fund with less than Rs. 500 is not possible since the minimum investment is Rs. 500/- and further in multiples of Rs. 500/- each being governed by Equity Linked Savings Scheme of Govt of India.

* Or in the event of failure of two consecutive STP installments, the STP request will stand terminated and the investor will have to make a fresh application for availing of this facility subject to the current terms & conditions applicable for fresh STP cases."

- In the event of non-fulfillment of any of the criteria i.e. minimum subscription or minimum number of installments

or failure etc, the AMC/Registrar will revert all the previous installments and reprocess with the same with loads as applicable on the respective due dates. Alternatively, the AMC may recover the amount of load waived/exemptions given for all installments directly from investor or by debit to his folio/s maintained with JM Financial Mutual Fund. In the event of non-fulfillment of minimum subscription criteria of the opted scheme, the AMC shall revert and refund by redeeming the outstanding units.

- For SWP, a minimum of 15 calendar days time is required to start. In case of Quarterly SWP, the subsequent quarterly SWP installment will fall due after completion of 3 months from the start date.
- In case, it is not possible for the AMC/Registrar to start the STP/SWP from the opted start date due to the insufficiency of time given by the investor, the AMC/Registrar will automatically process the first STP/SWP on the opted due date from the next month after the opted starting month e.g. In case investor applies for STP/SWP on 18th Aug 2009 for effecting 1st STP/SWP from 1st Sept , 2009, AMC/Registrar may process the same from 1st of Oct , 2009 due to insufficiency of time given. In such a case, the ending period will be extended automatically by another month.
- Minimum amount for withdrawal under SWP is fixed as under :
 - Fixed Amount Withdrawal (FAW) : Rs.1,000/- per month or Rs.3,000/- per quarter and Further in multiples of Re.1/- thereafter.
 - Capital Appreciation Withdrawal(CAW) Entire Capital Appreciation over the previous due date to current due date subject to a minimum of Rs. 100 under monthly option and Rs. 300/- under quarterly option
- In case the opted STP/SWP day falls on a non-business day, the next business day shall be deemed to be the transaction day for that month or quarter as the case may be.
- Each installment under STP/SWP cannot exceed the original investment amount divided by the number of installment chosen subject the fulfillment of minimum STP/SWP criteria for respective frequency. In case of multiple STP/SWP dates, the total number of installments will be taken into account while fixing up the maximum installment amount.

JM Arbitrage Advantage Fund: The due date for processing STP-out/SWP installment for JM Arbitrage Advantage Fund is based on the 'interval period' every month i.e. the settlement date of Future and Options Market subject to the condition that such request is made by investor 15 days prior to the next settlement date to start the STP/SWP. Please refer the KIM for complete details.

General :

- In case, the investor does not mention the name of Plan, Options, Sub-Options, AMC/Registrar will allot the units as per default Plans/Options/Sub-Options.
- JM Financial Asset Management Pvt. Ltd., its Registrars and other service providers shall not be responsible and liable for any damage/ compensation for any loss, damage, etc. incurred by the investor, in any manner. The investor assumes the entire risk of using this facility and takes full responsibility.
- Please refer the Scheme Information Document/s and Key Information Memorandum for other details , terms and conditions.

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

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

FOR OFFICE USE ONLY

REGISTRATION CUM MANDATE FORM FOR STANDING INSTRUCTION WITH HDFC BANK LIMITED

First SIP installment through cheque and subsequent SIP installments via Standing Instruction

The Branch Manager
HDFC Bank Limited

_____ Branch,

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

Please (4) any one.

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

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

INVESTOR AND SIP DETAILS

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

Note : Please (4) for your preferred medium of messaging. (* Default Frequency)

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

PARTICULARS OF BANK ACCOUNT

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

AUTHORISATION AND SIGNATURES

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

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

Scheme Code	_____										Investor ref./ Folio No.	
Credit Account Number	_____											

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

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

TERMS & CONDITIONS

SIP payment through Standing Instruction to HDFC Bank Limited

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

For All New & Existing Investors

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

Separate Standing Instruction Facility Form for each application

First SIP Cheque along with each SIP application

* included in the Key Information Memorandum

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

TERMS & CONDITIONS AND INSTRUCTIONS FOR SYSTEMATIC INVESTMENT PLANS

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

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

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

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

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

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