# **COMMON APPLICATION FORM**



n BLOCK LETTERS (all points marked	* are mandatory). For SIP inv	· ·	SIP Form.	F0	R OFFICE USE ONLY
	Internal Sub-Broker Code	Sub-Broker	Employee Unique	In-House number	Date, Time and Number as per
Name & ARN of Distributor / RIA Code*	(as alloted by Distributor)	ARN Code No.	Identification No. (EUIN)^	as per K-BOLT	Time Stamping Machine
ARN -	ARN -		E		
son of the above distributor/sub broke	that the EUIN box has been interer or notwithstanding the advice u my/our consent to share/prov	ntionally left blank by me/us of in-appropriateness, if any	as this transaction is executed with , provided by the employee/relatio	hout any interaction or adonship manager/sales perso	rice by the employee/relationship manager/sale
SIGNATURE (s)	SOLE / FIRST APPLICANT		SECOND APPLICANT		THIRD APPLICANT
front Fee or commission shall be paid d	irectly by the investor to the AMI	FI registered Distributor based		ous factors including the se	
RANSACTION CHARGES	•				(Refer Instruction No.XIX)
I am a First Time Investor in			xisting Investor in Mutual F		itual fund investor) or `100/- (for investo
ner than first time mutual fund inv					
NVESTMENT TYPE (Please tick			F HOLDING (Please tick	•	
LUMP SUM SPECIAL SIF				, ,	e of ambiguity when applicant are more than one
EXISTING UNIT HOLDER'S	INFORMATION (Plea	se fill in your details men	tioned below and proceed to s	section 5)	
Folio No.				Require Hard C	opy of Annual Report  Yes  No
. APPLICANT INFORMAT	ION (Mandatory) το ε	BE FILLED IN BLOCK LETT	ERS* APPLICANTS FROM	US and CANADA WILL	NOT BE ACCEPTED (Refer Instruction No 7.
ME OF SOLE / 1ST APPLICANT Mr.	Ms. M/s.				
N/PEKRN	(Submit verified	copy of PAN) CKYC No.			DOB/DOIS D D M M Y Y Y
obile No.#		mail ID.#			
obile no. specified above belongs to ( nail id specified above belongs to (		= = :	= ' = '	. =	Dependent Siblings Guardian PO Dependent Siblings Guardian PO
n. LEI No. is Mandatory for transaction a ARDIAN DETAILS (In case Fir . Ms. M/s.	rst / Sole Applicant is mil	nor) / CONTACT PERSO	ON - DESIGNATION / POA H	on	
DRESS					
			CITY		(As per KYC Records
ATE CONTRACTOR OF THE CONTRACT			DUNTRY	FAY S T	PIN
SI. S T D		OFF. S T D		FAX S T	
OND APPLICANT Mr. Ms.	CKY			Date o	
obile No.#		nail ID.#	Dependent Parents Dep	pendent Children [	Dependent Siblings Guardian PO
nail id specified above belongs to (					Dependent Siblings Guardian PO
IRD APPLICANT Mr. Ms.					
N/PEKRN	СКУ	C No.		Date o	Birth D D M M Y Y Y Y
obile No.#		nail ID.# Self Spouse	Dependent Parents Dog	nendent Children 🗔 [	Dependent Siblings Guardian PO
nail id specified above belongs to (					Dependent Siblings Guardian PO
AS and / Email ID will be used as th				case, not ticked, it will	be treated to have "opted out".
KNOWLEDGEMENT SLIP					■ JM FINANCIA
ceived from: Mr. / Ms. / M/s			an application	for allotment	MUTUAL FUND
			Option		Collection Center's Stamp & Receipt Date and Time
e Cheque No					receipt bate and Tille
Bank and Branch					
ase note: All purchases are subjec cument)	t to realization of cheques a	nd as per applicable load s	tructure (please refer Scheme	Information	

Resident Individ	dual NRI	AOP/BOI Ba	nk 🗆 Com	pany	□ Body	y Corpor	ate	Partne	rshin	Firm [	∃FI □	FII	Gov	ernmei	nt Body	HUF
PIO PSU			behalf of Mi			ociety		ole Proprie		Trust		_			•	
Defence Establi		NPO* (Mandatory) (FC		,	,					specify)						
		ntity or organisation, constit Registration Act, 1860 (21 of						in clause (1	5) of se	ction 2 of t	he Income					registered a
OVERSEAS APPL	ICANT DET	AILS														
ADDRESS (Mandatory	for NRI/FII app	olicant)					1									
Country			_Zip Code				TIN	No. (Manda	atory)							
2. KYC DETAILS OCCUPATION (Plea	`	y - Refer Instructior	No. XIII f	or det	ails)											
First Applicant	Business Unlisted		ofessional Corporate		riculturis Listed Cor		House	wife Private Lt	Stud d.		Defendic Ltd.	ce	Govt. Others	official	F	Forex Deale
GROSS ANNUAL IN	· `															
First Applicant	For Individual	Below 1 Lac 1 -		· 10 Lacs	10 -	25 Lacs		5 Lacs - 1C is on	rore [	> 1 Cro	y y	Y [No	ot older	than 1	year]	
Second Applicant	For Individual	Below 1 Lac 1 - 5	_acs 5 - 1	0 Lacs [	10 - 25	Lacs	 ] > 25 L	acs - 1Cro	re _	> 1 Crore	Occupa	tion (P	lease spe	ecify) _		
Third Applicant	For Individual	Below 1 Lac 1 - 5	acs 5 - 1	0 Lacs	10 - 25	Lacs	> 25 L	acs - 1Cro	re	> 1 Crore	Occupa	tion (P	lease spe	ecify)		
POLITICALLY EXPO	SED PERSON	(Please tick ✓ ) (refer	point no 11	in "ins	tructions	to the	invest	ors for fil	ling u	p the ap	plication	forms	5)			
First Applicant	I am Polit	tically Exposed Person	I am re	elated to	Political	ly Expose	d Perso	on	No	t Applica	ble					
Second Applicant	I am Polit	tically Exposed Person	I am re	elated to	o Political	ly Expose	d Perso	on	No	t Applica	ble					
Third Applicant		tically Exposed Person			Political	ly Expose	d Perso	on	No	ot Applica	ble					
	• •	, Trust, Partnership et	, ,							_						
		nger Service Gamin  DATORY FOR INDIV						Noney Lend		<u> </u>		Applic		(Pofor	Instructi	on No. XVIII
-			IDUALS (NOT	i individ			id man	datory fill s	separa	te FATCA/				(Refer		
	rst Applicant /	Guardian	DI 6.6		2nd App	olicant		,		DI C		- ' '	licant		POA	
Place & Country of I	Tax Payer	Identification Type	Place & Cou	intry of	_	ayer	Iden	/ tification '	Tyne	Place &	Country		n : <b>Fax Pay</b>	er	/ Identific	ation Type
Country	Ref ID No	[TIN or other, please specify]	Count	try	Ref I			other, please s		Со	untry		Ref ID N			r, please specif
1.			1.							1.						
2.			2.							2.				_		
3.			3.							3.						
		( <b>Pls Refer instructi</b> umpsum purchase only)	on No. 5) <sup>*</sup>	<b>??</b> Inv	estment in	more th	an one	Scheme ch	eque s	hould be i	ssued in f	avor of	JM FINA	NCIAL N	UTUAL FI	UND -
Sr. No.	Scheme Name			_	Plan			0	ption		S	ub Opt	ion		Am	ount
1. JM																
2. JM																
3. JM												Tota		+		
		formation, the default plan										, Schen	ne Inform			
		s of investing directly with th	e AMC without a	availing t	he services	of any Dis	tributo	r/Broker, wi	ll have	to clearly t	ick "Direct	" under	above co			in". ction No. IV
5. BANK ACCOU	JNI DETAIL	.5				7								•		
Account No.						Accour	t Type	[Please ✓]		SB Cu	rrent N	IRO	NRE	FCNR	Direct	Remittance
Bank Name																
Branch Add.														$\perp$		
Pin		IFSC CODE					٨	AICR CODE								
(It is mandatory to furn	ish bank particul	ars failing which application	shall be rejec	ted. Plea	ase submit	document	tary pro	oof of the ba	ank ma	ndate depi	cting the	name o	f the 1st	/ sole a	oplicant).	
6. INVESTMEN	IT AND PAY	MENT DETAILS (PI	s refer Instruc	tions/ K	IM) For ea	ch applic	ation a	nd for each	plan/	option sep	arate che	que / [	DD to be	submitt	ed.	
Cheque/DD No./DC	Ref No. Cl	heque/DD Amount (Rs.)	DDCharges (Rs.)	G	irossTotal A	mount (Rs.	)	Banl	k Accou	nt Number				Bank& B	ranch	
If No, my relationship	with the bank ac	the reverse of the Cheque A count holder is Spouse ty Payment Rejection, whe	Child F	Parent [	Relative	e Othe	rs. Appl	ication form	witho	ut this info					∐ No	
		ST APPLICANT (Ple						, -								
		mentioned Demand Draft^		ed:												
from/by debit to	my personal/my	joint Bank Account 🔲 ag	ainst cash (in c	ase of de		t) upto Rs	. 50,000	)/								
		r's certificate about the sou ce certicate (FIRC) / accoun				o NRE / N	RO acco	ount or direc	ct remi	ttance froi	n abroad.					
		. ,														

><

7. PERMITTED THIRD PARTY'S (WHO IS	ISSUING THE C	HEOLIE) DI	FTATIS (Pls refer	nara on Third Party Pa	avment)	
The relationship of 1st Applicant with the issuer of					dyniciic)	
Parent/Grand Parent/Relative in case of 1st Ap				deduction from salary	Custodian on behalf of	FII/Client.
Full Name of Third Party						
PAN No. of Third Party		(Please (✓))	KYC Compliant	Yes No (Please att	tach KYC acknowledgement & Re	fer instructions)
8. POWER OF ATTORNEY (POA) If inve	stment is being ma	de by a Cons	stitutional Attorne	ey, please submit not	arised copy of POA	
POA NAME Mr. Ms.					PAN/PEKRIN	
9. DEMAT ACCOUNT DETAILS (Please ens	sure that the sequence of	names as menti	oned in the application	form matches with that of t	the Demat Account held with your Depo	sitory Participant).
Do you want units in Demat Form (Please (✓))   ☐			vide the below de			
National Security Depository I	Limited (NSDL)			Central Deposit	ory Services (India) Limited (C	DSL)
Depository Participant's Name:						
DP ID No. IN Beneficiary Acco		mation or in phy	Target ID No. sical mode. Kindly refe	r Statement of Additional Inf	formation and Scheme Information Docu KYC [Please ✓]	ument for details.  Proof attached
POA/ Custodian CKYC ID No. (KIN)			POA / Custodia	in PAN		
10. NOMINATION DETAILS* (Mandatory)	[Refer instruction	no IV (uno	er ΔMFI Rest Pra	ctices)]		
I/We wish to nominate as under:	The fer matraction	no. IV (and	er Amir Best ira	etiee3)]		
Sr. No. Name of Nominee	PAN	Allocation (%)	Relationship with Investor	Nominee Date of Birth	Guardian Name (in case of minor)	Guardian Signature (not mandatory)
1.				DD/MM/YY		
2.				DD/MM/YY		
3.				DD/MM/YY		
Declaration for opting out of Nomination (appoint my nominee(s) for my Mutual Fund units hel case of death of all the account holder(s), my/our leassets held in the Mutual Fund folio.	ld in my/our Mutual F	und folio and	I understand the iss	sues involved in non-app	pointment of nominee(s)and furt	her are aware that in
DECLARATION & SIGNATURES: Having read and subsequent amendments thereto including the sec indicated above and agree to abide by the terms and of directly or indirectly, in making this investment. I/We the purpose of contravention of any Act, rules, regulat authority from time to time. It is expressly understood would not be responsible if the investment is ultravire: revert the units credited, restrain me/us from making a action against me/us in case the cheque(s)/payment ir credit all the dividend payouts and redemption amount other mode), payable to him for the different compet affiliated to JM Financial Asset Management Ltd (JM Fifees from JM Financial AMC for distributing the mut Consent for sharing Information: - I /We hereby colegal obligation of JM Financial AMC/JM Financial Mutual Scheme of JM Financial Mutual Fund with the Regist ##Applicable to NRIs only: I / We* confirm that I ar abroad through approved banking channels or from fund	tion on "Prevention of onditions, rules and refurther declare that it itions or any statute of that we have the explications or any statute of that we have the explications of the investment is/are returned to my bank details going Schemes of various inancial AMC), which it ual fund units of the posent to the disclosural Fund/JM Financial ered Investment Advan / we* are Non-Resident of the state of the consent to the disclosural Fund/JM Financial ered Investment Advan / we* are Non-Resident of the state of	f Money Launegulations of the amount in the legislation of ress authority estment is core in any of the med unpaid begiven above. It is the Investment is the Investment is the Investment of Irustee Co. Prisor (RIA)/Dient of Indian I	dering", I/we herelthe Scheme. I/We heested by me/us in rany other applical from our constitutintrary to the relevaschemes of the Funy my/our bankers for the ARN holder hads from amongst wheent Manager to the niched by JM Finanmy/our personal infect. Ltd. I/We also constributor whose Rivationality / Origin and strom amongst wheent Material and strom amongst whent Manager to the niched by JM Finanmy/our personal infect. Ltd. I/We also constributor whose Rivationality / Origin and stromatic st	by apply to the Trustees have not received and withe Scheme is derived the ble laws or any notificational documents to investing the constitutional document, and recover/debit my/our any reason whatsoeves disclosed to me/us all high the Schemes of JM Financia cial AMC.  Formation to the Judicial consent to the sharing of A/ARN Code is mention and I/We* hereby confirmation to received and I/We*	of JM Financial Mutual Fund for ill not receive nor will be induced hrough legitimate sources and is rions, directions issued by any goviet in the units of the Scheme and it ents. I/We authorise this Fund to folio(s) with the penal interest are. I/We hereby further agree that the commissions (in the form of its grecommended to me/us". JM Fial Mutual Fund. It would receive to //Statutory/ Regulatory Authorities the transaction feed of my/our lined above.	units of the Scheme as I by any rebate or gifts, not held or designed for vernmental or statutory, the AMC/Trustees/Func reject the application, and take any appropriate it the Fund can directly trail commission or any inancial Services Ltd. is commission/distribution es for the compliance of investment in the above have been remitted from
Signature of Sole/First Applicant/Guardian/Auth. Signa	atory Signa	ture of Secon	d Applicant /Auth. S	ignatory	Signature of Third Applicant/Au	th. Signatory
				-		
Note: Note: In case the First Applicant is a Non Individual, p copy. It is mandatory for investors to be KYC compli & US and Canada Investors are not permitted to invest Please (✓) ☐ Repatriation basis ☐ Non-Repatriatio	iant prior to investing in our Schemes. ^ In c	g in JM Finan	cial Mutual Fund.		<b>♥ Place:</b> iable for rejection if the name do	es not match with PAN

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	FIIs	PIO
Resolution/ Authorisation to invest		<b>√</b>	✓	✓		✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓		✓	
Memorandum & Articles of Association		✓							
Trust Deed						✓			
Byelaws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate								✓	
Notarised POA					✓				
Copy of PAN Card / PEKRN	✓	<b>√</b>	✓	✓	✓	✓	<b>√</b>	✓	
KYC Compliance	✓	<b>√</b>	✓	✓	✓	✓	✓	✓	<b>√</b>
PIO Card									<b>√</b>
Foreign Inward Remittance Certificate							<b>✓</b>		<b>√</b>
Aadhaar	✓								

#### 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.
- 2. The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK Letters. Please (1) in the appropriate box, wherever boxes have been provided.
- 3. The Signature(s) may be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his/her official seal. Applications by minor(s) should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. In case of other non-individual investors, authorized signatories should sign under their official seal and designation as per their resolution.
- 4. Application form incomplete in any respect or not accompanied by the requisite documents and/or Cheque or Demand Draft (DD) or electronic funds transfer for the amount payable are liable to be rejected and the money paid will be refunded without any interest thereon. An application may be accepted or rejected at the sole and absolute discretion of the Trustees, without assigning any reason whatsoever. In case of inadvertent allotment, the AMC reserves the right to revert the transaction & refund the investment without any interest.
- 5. Investors are requested to indicate their choice of Plans / Sub-Plans/ Options/Sub-Options. If no indication in the relevant box is given, the investment will be deemed to be for the default option. If the mode of payment of Income Distribution Cum Capital Withdrawal (i.e. IDCW) is not indicated, the choice will be deemed to be reinvestment (if available). However, in case the Income Distribution Cum Capital Withdrawal payable to any unitholder is below Rs. 100/-, then the same will be automatically reinvested. The investment will be treated as if made under "Direct Plan" if an Investor fails to choose Direct or Regular Plan and also does not mention the ARN Code of the Distributor & Employee Unique Identification Number (EUIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor clearly thereon. Similarly, if the option IDCW or Growth is not indicated, the choice will be deemed as "Growth". For default options please refer the respective Scheme SID /KIM.
- 6. Mode of Payment: The Cheque/DD should be drawn in favour of the respective scheme for example in case of JM Short Duration Fund, cheque/DD should be drawn in favour of "JM Short Duration Fund" and crossed "Account Payee Only". Third Party Payments are not acceptable and the application is liable to be rejected. For further details, please refer the KIM. The Cheque/DD should be payable locally at the centre where the application is deposited. The Cheque / DD should be drawn on any Bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques / DDs drawn on a Bank not participating in the Clearing House will not be accepted. The application form number should be mentioned on the reverse of the Cheque/DD that accompanies the application. Investors residing in centres, where the JM Financial Mutual Fund does not have any collection arrangement, are authorized to make payment by DDs/RTGS/NEFT/Transfer. DD charges would be borne by the Asset Management Company (AMC) only in respect of investors having address in locations where the AMC does not have a branch / ISC (Investor Service Center) or other collection facilities subject to DD being payable and deposited at any of the collection centers of JM Financial Mutual Fund/ Registrar & Transfer Agent / Authorised Collection Banks (during NFO) subject to the following terms and conditions:

Eligibility for DD charges is as under: A - The DD charges will be payable only for equity schemes during NFO and Post-NFO. B - The DD should be issued by the bank located in the place of address of the investor. C - DD charges as levied by State Bank of India would be treated as permissible DD charges. D - For the individuals (For NFO and ongoing subscriptions) the permissible DD charges for individual investors are not restricted by the number of applications or the amount invested. E - For Nonindividuals: i - During NFO: In respect of non-individual investors, during the NFO, the DD charges will be borne by the AMC as follows: 1- Only one application is eligible for benefit of DD charges. 2-Irrespective of the amount of investment, permissible DD charges will not exceed the permissible DD charges as per SBI rates and as calculated for an investment of Rs.10 lacs or actual investment whichever is lower, subject to SBI rates. 3- In case of multiple applications during the NFO period, the DD charges will be paid only for one of the applications having the highest investment amount subject to the above limit. ii-For ongoing subscriptions: 1- Only one application per business day per Scheme/Plan/Option is eligible for benefit of DD charges. 2- Irrespective of the amount of investment, permissible DD charges will not exceed the permissible DD charges as per SBI rates and as calculated for an investment of Rs.10 lacs or actual investment whichever is lower, subject to SBI rates. 3- In case of multiple applications in the same Scheme/Plan/Option, on a particular transaction day, the DD charges will be paid only for one of the applications having the highest investment amount subject to the above limits.

The AMC will, in the normal course, not reimburse the DD charges. However, the AMC reserves the right to allot equivalent units upto the permissible DD charges by adding the same to the investment made by the investor, if so claimed by the investor in the application form subject to the provisions of the scheme i.e. in multiples of permissible units. In the event that the total investment including permissible DD charges is not sufficient to allot minimum number of units in the Scheme, the AMC reserves the right to refund without any interest the amount represented by the investment made excluding DD charges borne by investor. In the event of inadvertent allotment, the AMC reserves the right to revert & reprocess the transactions without DD charges or refund the investment amount without any interest. In case of DD charges being claimed, under tax saving schemes, investor may consult his/her Tax Consultant to determine the investment amount on which tax exemption can be availed. Note: Returned cheques will not be presented again for collection, and the accompanying application forms shall not be considered for allotment. In the normal course, stockinvests / outstation cheques / outstation drafts are liable to be rejected. However, if the AMC accepts valid application with outstation cheque/ demand draft not payable at par at a place where the application is received, closing NAV of the day on which outstation cheque/demand draft is credited shall be applicable.

7. For NRI Investors: Payments by NRIs / 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 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 intercet

All investors who wish to make an investment in a mutual fund scheme will be required to complete the KYC process through any SEBI registered KYC Registration Agency (i.e. KRA).

- 9. Documents required: In case of an application under Power of Attorney or by a Limited Company, Body Corporate, Registered Society, HUF, Trust or Partnership Firm, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association / Bye-laws / HUF Deed / Trust Deed / Partnership Deed etc. must be lodged alongwith the application form. The copy of the KYC certificate must be lodged along with a application form.
- Systematic Investment / Transfer / Withdrawal Plan (SIP/STP/SWP); Please refer the SID/KIM for details.
- 11. Applicants should indicate their status/category by ticking the appropriate box. Applications without a tick in the 'Status/ Category' box will be considered as investment by "Others" and applicable tax if any, will be deducted / payable.
  - Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.
- 12. Applicants should specify the mode of holding. In case of joint holders, the first named holder shall receive all the Account Statements, Income Distribution Cum Capital Withdrawal (IDCW)/ redemption/refund warrants and any other correspondence sent from time to time. In case of more than one investor, where the mode of holding is not specified, it would be treated as joint holding.
- 13. Duly completed application forms alongwith the payment instrument and other relevant documents must be submitted on any business day at any of the JM Financial MF Branches/ KFintech ISCs. The addresses of JM Financial MF ISCs / KFintech ISCs are provided in the Key Information Memorandum.
- 14. No receipt will be issued for the application money. The ISCs will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.

#### 15. Mobile / E-mail Communication

Unitholders can obtain financial and non-financial information about their transactions eg. sale, purchase, Income Distribution Cum Capital Withdrawal declarations, etc. through "SMS Alerts." This facility is offered free of cost to all unitholders whose mobile numbers are registered with Fund / who register themselves for the facility by writing to the Registrar and Transfer Agent, mentioning their folio numbers and mobile numbers. Account Statements / Annual Reports, etc. can be sent to each Unit holder by courier / post / e-mail. In case, an investor has provided his/her e-mail ID in the application form or any subsequent communication, in any of the folio(s) belonging to him/her, the Asset Management Company ("AMC") reserves the right to use such e-mail ID as a default mode of communication to the investor including sending of account statements/CAS (Consolidated Acount 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:

- "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
  - 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 staus 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.
  - Information on the relationship/status of the guardian as father, mother or legal guardian should be specified in the application form.
  - In case of natural guardian, a document evidencing the relationship if the same is not available as part of the documents submitted as per sub clause c above.
  - 3. In case of court appointed legal guardian, supporting documentary evidence should be submitted.
- (e) Bank attestation attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian.
- (f) KYC of the new guardian.

#### 4. Nomination facility

- (a) Nomination shall be maintained at the folio or account level and shall be applicable for investments in all schemes in the folio or account.
- (b) Where a folio has joint holders, all joint holders shall sign the request for nomination option/Opt out/cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
- (c) Every new nomination for a folio/account will overwrite the existing nomination.
- (d) Nomination is mandatory for folios/accounts opened by individual. Investors who do not wish to nominate must mandatorily select the opt-out option in nomination section.
- (e) Nomination will not allowed in a folio held on behalf of a minor.
- 5. Transmission: Please refer SID for further details.

## 6. Additional risk mitigation measures:

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

### 7. AADHAAR Linking (Mandatory):

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

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



# Declaration Form of Non-Profit Organization (NPO) (Mandatory for Trusts/Society)

Investor Name										
PAN										
I/We here organizatio clause (15) society und Company re	on" [NPO] of sectio der the Sc	which h n 2 of th ocieties R	as been e Incomo egistratio	constitute e-tax Act on Act, 1	ed for re , 1961 (4 860 (21 d	ligious or 3 of 196 of 1860)	charital 1), and i or any si	ole purpo s register imilar Sta	ses refered as a	rred to in trust or a
Enclosed re	elevant do	cumenta	ry proof	evidencir	g the abo	ove defin	ition.			
We further confirm details are as follow	vs:	have re	egistered	with DA	RPAN Po	rtal of N	ITI Aayo	g as NPC	) and reg	gistration
Registration Nun DARPAN portal	nber of									
If not, please regis Darpan portal regis and/or report to the	stration d e relevan	etails, M t authorit	F/AMC/R ties as ap	RTA will b plicable.	e require	ed to reg	ister you	ır entity	on the sa	aid portal
I/We herektorganization	•				•	_	on is <u>NC</u>	<u>T</u> falling	under N	on-profit
I/We acknowledge and In case any of the above that I/We may be liable you to deduct such fit applicable. I/We hereby or manner, all / any of me to any of the Mutual or any Indian or foreign (FIU-IND), the tax / rewithout any obligation Registered Intermedian also undertake to keep of such changes and un or overseas regulators/	re specified a for it for a nes/charges authorize the information of advising its or any output to the information of advising its or any output to the information of advising its or any output to the information of advising its or any output information of advising its or any output information its or any output information its or any output information in the informatio	information y fines or sunder into you [RTA/Fition provide Sponsor, Astrontics in Irigg me/us of their statuted in writing provide an	n is found consequentimation to und/AMC/led by me, sset Managutory or jundia or out of the samory authoring about ar	to be false nees as req or me/us or Other particularly a rement Condicial authoriside India e. Further, ities to facing changes	or untrue uired under collect su cipating en II changes, npany, trus orities / age wherever i I/We authitate single / modificat	or misleadi r the respe uch fines/ci tities] to di updates to tees, their encies inclu it is legally norize to s e submissio tion to the	ing or misr active statu harges in sclose, sha such infor employees iding to the required hare the in / update above info	epresenting tory required any other are, rely, rely, rely mation as a Financial and other given infore & for regular and other given infore & for regular and in the formation in th	g, I/We am ements an manner as mit in any found when post and when post and the light and light	n/are aware d authorize s might be form, mode provided by red Parties') e Unit-India on agencies other SEBI poses. I/We hin 30 days
Signature with relevan	nt seal:									
Authorized Sig	gnatory		Autho	rized Signa	tory			Authoriz	ed Signator	у
Place:										
Date://										