# **COMMON APPLICATION FORM**

PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and

JM FINANCIAL MUTUAL FUND

In BLOCK LETTERS (all points marked			-	P Form.		
	DISTRIBUTOR IN					OR OFFICE USE ONLY
Name & ARN of Distributor / RIA Code*	Internal Sub-Broker Code (as alloted by Distributor)	Sub-Bro ARN Code		Employee Unique Identification No. (EUIN	In-House number as per K-BOLT	Date, Time and Number as per Time Stamping Machine
ARN - 67723	ARN -		E	E		
^Mandatory: Furnishing of EUIN is mane	datory for all transactions (Purc	hase/Switch/SIP/S	TP) or followir	ng declaration should be s	gned by the investor (Please ✓	the box).
Declaration: "I/We hereby confirm to person of the above distributor/sub broke						lvice by the employee/relationship manager/sales on of the distributor/sub broker "
*RIA/Declaration: I/We hereby give yo	ou my/our consent to share/prov					ents under Direct Plan of all schemes managed by
you to the above mentioned SEBI registe	ered investment adviser/RIA.					
SIGNATURE (s)						•
	SOLE / FIRST APPLICANT			SECOND APPLICANT		THIRD APPLICANT
"Upfront Fee or commission shall be paid o		FI registered Distrib	outor based on	the investor's assessment	of various factors including the se	ervice rendered by the distributor".
TRANSACTION CHARGES	(PLEASE ✓)					(Refer Instruction No.XIX)
I am a First Time Investor in	n Mutual Funds		l am an Exi	isting Investor in Mut	ual Funds	
						utual fund investor) or `100/- (for investor
other than first time mutual fund inv		·		•	-	st the balance amount invested.
INVESTMENT TYPE (Please tick						co of ambiguity when applicant are more than one)
LUMP SUM SPECIAL SI			SINGLE			se of ambiguity when applicant are more than one)
EXISTING UNIT HOLDER'S	5 INFORMATION (Plea	se fill in your de	etails mentio	oned below and procee	d to section 5)	
Folio No.					Require Hard C	opy of Annual Report 📃 Yes 🗌 No
1. APPLICANT INFORMAT	ION (Mandatory) TO	BE FILLED IN BL	OCK LETTER	RS* APPLICANTS	FROM US and CANADA WILL	NOT BE ACCEPTED (Refer Instruction No 7.)
NAME OF SOLE / 1ST APPLICANT						
PAN/PEKRN			C No.			DOB/DOIS D D M M Y Y Y Y
	(Submit verified					
Mobile No.#		mail ID.#				
Mobile no. specified above belongs			Spouse	Dependent Parents		Dependent Siblings Guardian POA Dependent Siblings Guardian POA
Email id specified above belongs to	(Please LICK (*) any one option	Self	Spouse	Dependent Parents	Dependent Children	Dependent Siblings Guardian POA
LEI No. (Legal Entity Identifier) of Nor	•	••				Valid Upto//202
Note : In case the first applicant is Non Indi Form. LEI No. is Mandatory for transaction a			s <b>Proof o</b>	of Date of Birth of Minor [	Birth Cetificate Passport	Others(Please specify
GUARDIAN DETAILS (In case Fin	rst / Sole Applicant is mi	nor) / CONTAC	T PERSON	- DESIGNATION / P	OA HOLDER (In case of	Non-Individual Investors)
Mr. Ms. M/s.						
			Rel	lationship with Minor/Desi	gnation	
PAN/PEKRN	Date	e of Birth D	D M M	YYYYY	CKYC No.	
ADDRESS						
				CITY		(As per KYC Records)
STATE			COUN	NTRY		PIN
RESI. S T D		OFF. S T	D		FAX S T	D
SECOND APPLICANT Mr. Ms.						
PAN/PEKRN	CKY	C No.			Date o	f Birth D D M M Y Y Y Y
Mobile No.#		mail ID.#				
Mobile no. specified above belongs t			Spouse	Dependent Parents	Dependent Children	Dependent Siblings Guardian POA
Email id specified above belongs to			•	Dependent Parents		Dependent Siblings Guardian POA
THIRD APPLICANT Mr. Ms.			· _			
PAN/PEKRN		C No.				<b>f Birth</b> D D M M Y Y Y Y
Mobile No.#	E1	mail ID.#				
Mobile no. specified above belongs t			•	Dependent Parents		Dependent Siblings 🔄 Guardian 🔤 POA
Email id specified above belongs to			·	Dependent Parents	· ·	Dependent Siblings 🗌 Guardian 🗌 POA
# SMS and/ Email ID will be used as the	he default mode of communi	cation if the mob	oile no. and/o	or Email ID is furnished.	+ In case, not ticked, it will	be treated to have "opted out".

## ACKNOWLEDGEMENT SLIP

ACKNOWLEDGEMENT SLIP			
Received from: Mr. / Ms. / M/s		an application for allotment	MUTUAL FUND
Scheme	Plan	Option	Collection Center's Stamp & Receipt Date and Time
vide Cheque No	Dated/ /	Amount (`)Drawn	Receipt Date and Time
on Bank and Branch			
Please note: All nurchases are subject to realize	ation of cheques and as per applicat	he load structure (please refer Scheme Information	

ques and as per licable Document)

STATUS																										
Resident Indivi	dual 🛛	NRI	AOP	BOI	Banl	K 🗌	Con	npany	/ 🗌 l	Body Co	orpora	ate	P	Partnei	rship	irm 🗌	FI	FI	1 [	Gov	rnm	ent	Body		HU	F
PIO PSU	🗌 On	behalf (	of Minor	(RI)	On b	ehalf	of Mi	inor (l	NRI) [	Soci	ety		Sole P	roprie	tor	Trust	/Chari	ties/	NGC	ı's	Mut	ual F	Funds	5		
Defence Establ	ishment	. 🗌 N	PO* (Mai	ndatory)	(FCR	A Acco	ount	No.)_					_ [	Othe	rs (if	specify)										
*"Non-profit organizat																								regis	tered	as
a trust or a society und				CT, 1860	(21 01 18	360) or	any si	milar Si	tate legi	slation of	r a Con	npany	y registe	erea uno	ier the	section 8	of the Co	ompar	ites A	.ct, 201.	3 (180	f 201.	5).			
OVERSEAS APP																										
ADDRESS (Mandatory	/ for NRI/	/FII appli	cant)									1														—
Country						Zip Co	ode					TI	N No. (	(Manda	tory)											
2. KYC DETAIL	S (Man	datory	- Refer	Instru	ction	No. X	(III í	for de	etails)																	
OCCUPATION (Ple	ase tick	√)																								
First Applicant	Bu	siness	Ser	vice [	Prof	essior	nal		Agricult	urist		Hous	sewife		Stude	ent 🗌	Defe	nce		Govt.	. offici	al		Fore	x Dea	ler
	Ur	nlisted Co	mpany		Body C	orpora	ate		Listed	l Compa	ny		Priv	ate Ltd		Pub	lic Ltd.			Others	5					_
GROSS ANNUAL I	COME (	Please t	ick √ )																							
First Applicant	For Ind	lividual [	Below	1 Lac	1 - 5	Lacs	5	- 10 La		10 - 25 L	_acs [	>	25 Lac	s - 1Cr	ore	> 1 Cro	re									
	Net Wo	orth (Man	datory fo	r Non-In	dividua	ıls)`							as on	D	D M	M Y	ΥY	Y	[Noi	t older	than	1 yea	ar]			
Second Applicant	For Indiv		Below 1		1 - 5 La		5 . 1	0 Lacs		- 25 Lac			5 Lacs -	1Crore		> 1 Crore	Occup	ation	(DL		ocify					
							_					1														_
Third Applicant	For Indi		Below 1		1 - 5 La		_			- 25 Lac		1	5 Lacs -			> 1 Crore			`		ecify)					_
POLITICALLY EXP					· · · · · ·									for filli				n for	·ms)	)						
First Applicant		m Politic	ally Expo	sed Perso	on		am r	elated	to Polit	ically Ex	xposed	d Pei	rson		No	Applical	ole									
Second Applicant	l a	m Politic	ally Expo	sed Perso	on		l am r	elated	to Polit	ically Ex	xposed	d Pei	rson		No	Applical	ole									
Third Applicant	l l a	ım Politic	ally Expo	sed Perso	on		l am r	elated	to Polit	ically E	xposed	d Pei	rson		No	Applical	ole									
For Non-Individua	ls (Com	panies, 1	Trust, Pa	rtnersh	ip etc.)	) (Ple	ase t	ick √	)																	
Foreign Exchange	ge / Mone	ey Change	er Service		Gamin /	Gamb	ling /	Lotte	ry / Cas	ino Servi	ices		Mone	y Lendi	ing / F	awning	No	ot App	olica	ble						
3. FATCA/CRS I	DETAILS	6 MAND	ATORY	FOR IN	IDIVIC	DUALS	5 (No	n Indiv	vidual Ir	vestors	shoul	d ma	andator	y fill se	eparat	e FATCA/	CRS det	ails f	orm)		(Ref	er Ins	tructi	on N	o.XV	III)
Sole / Fi	irst Appli	icant / G	uardian						2nd	Applic	ant							3rd A	npl	icant			POA			
			1			Diaco	<u>د رم</u>	untry					1			Place &							107			—
Place & Country of		Payer	/	ication 1		Place	α το	untry	of Birth	ax Pay	or	Ida	/	tion T		Place a	country	y or c	_	ax Pay	or	Ide	/	atio	n Tv	
Country		D No		er, please s		C	Coun	try		ef ID N			or other,			Co	untry			ef ID N			or othe			
1.			-			1.						-				1.						-				
2.						2.										2.					-					
3.						3.										3.										-
								* 2 2																		
4. INVESTMEN COLLECTION A						n No	<b>.</b> 5) <sup>,</sup>	* <b>: :</b>	nvestme	nt in mc	ore tha	an or	ne Schei	me che	que sh	ould be i	ssued in	favoi	of.	JM FINA	ANCIAL	MUT	UAL F	UND		
Sr. No.	Scheme		ipsumpe		Jilly)	_			F	Plan		_		Or	tion	_		Sub (	Ontic	on			Δm	oun	nt.	
1. JM	Scheme	, nume								iun								Sub (	pric	/II				oun		_
2. JM																					+					
3. JM																					+					
																		Тс	otal							
*In case of any ambiguit Additional Information.																									emen	t of
5. BANK ACCO			rinvesting	unectly	with the	AMC W	itilout	avanını	g the ser	vices of a		unbu		(er, witt	navet		CK DITE	ct un		Dove co			nstruc		No I	V)
		ETAILS																			(10		nstrut		110.1	<b>v</b> )
Account No.										A	ccoun	t Typ	pe [Plea	ase√]		B Cui	rent	NRO		NRE	FCN	R [	Direct	Rem	ittano	:es
Bank Name																										
Branch Add.												+	+								+	+	$\vdash$	$\rightarrow$	$\rightarrow$	_
												-			$\left  \right $		_			$\vdash$	——					
Pin			IFSC (											CODE												
(It is mandatory to furr	ish bank j	particulars	failing w	nich appli	ication s	shall be	e rejeo	ted. P	lease sul	omit doc	ument	ary p	proof of	the bar	nk mar	date depi	cting the	e nam	e of	the 1st	/ sole	appli	cant).			
6. INVESTME	NT AND		IENT D	ETAIL	S (Pls	refer l	nstruc	tions/	KIM) Fo	r each a	pplica	ation	and fo	r each p	olan/o	ption sep	arate ch	neque	/ DI	D to be	submi	tted.				
Cheque/DD No./DC	Ref No.	Che	ue/DDAm	ount (Rs.)	D	DCharg	ges (Rs.	)	GrossTo	tal Amou	nt (Rs.)	)		Bank	Accour	t Number					Bank8	ì Bran	ch			
Please mention the ap	plication	no. on the	e reverse (	of the Che	eque / [	DD. The	e deta	ils of t	he bank	account	provid	led a	bove pe	ertain to	my /	our bank	account	in my	/ ol	ır name	Y	es 🗌	] No			
If No, my relationship																	rmation	is liab	le to	be reje	ected.					
Documents Attached t								Ba	nk Certi	ncate, fo	or DD [	_] T	nird Par	ty Decl	aratior	S			_			_		_	_	
IN CASE OF PA	YMENT	BY 1S	APPL	CANT	(Plea	se√)	)																			
I / We hereby declar	e that the	e above m	entioned	Demand D	Praft^^ I	has bee	en issu	ed:																		
from/by debit to										draft) up	oto Rs.	. 50,0	000/													
^^In case of Dem Please attach foreign										bit to NF	RE / NI	RO ac	ccount o	or direct	t remit	tance from	n abroad	1.								
				, <i></i>							0							~								

7. 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 ( $\checkmark$ ))
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 Third Party
PAN No. of Third Party       (Please (✓)) KYC Compliant □ Yes □ No (Please attach KYC acknowledgement & Refer instructions)
8. POWER OF ATTORNEY (POA) If investment is being made by a Constitutional Attorney, please submit notarised copy of POA
POA NAME         Mr.         Ms.         PAN/PEKRN         PAN/PEKRN
9. 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) <sup>55</sup>
National Security Depository Limited (NSDL)
Depository Participant's Name:
DP ID No. IN         Beneficiary Account No.         Target ID No.         I<
<sup>155</sup> 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.
POA / Custodian Name: KYC [Please ✓] □ Proof attached
POA/ Custodian CKYC ID No. (KIN)
<b>10.</b> NOMINATION DETAILS* (Mandatory) [Refer instruction no. IV (under AMFI Best Practices)]

I/We wish to nominate as under:

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		

### I/We DO NOT wish to nominate

Declaration for opting out of Nomination (to be signed by all unitholders including joint holders, irrespective of mode of holdings): I/We hereby confirm that I / We do not wish to appoint my nominee(s) for my Mutual Fund units held in my/our Mutual Fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the Mutual Fund folio.

**DECLARATION & SIGNATURES:** Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the scheme for investment and subsequent amendments thereto including the section on "Prevention of Money Laundering", I/we hereby apply to the Trustees of JM Financial Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time. It is expressly understood that we have the express authority from our constitutional documents to invest in the units of the Scheme and the AMC/Trustees/Fund would not be responsible if the investment is ultravires thereto and the investment is contrary to the relevant constitutional documents. I/We authorise this Fund to reject the application, revert the units credited, restrain me/us from making any further investment in any of the schemes of the Fund, recover/debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned unpaid by my/our bankers for any reason whatsoever. I/We hereby further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above. "The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Fund sfrom amongst which the Scheme is being recommended to me/us". JM Financial Services Ltd. is affili

Consent for sharing Information :- I /We hereby consent to the disclosure/sharing of my/our personal information to the Judicial /Statutory/ Regulatory Authorities for the compliance of legal obligation of JM Financial AMC/JM Financial Fund/JM Financial Trustee Co. Pvt. Ltd. I/We also consent to the sharing of the transaction feed of my/our Investment in the above Scheme of JM Financial Mutual Fund with the Registered Investment Advisor (RIA)/Distributor whose RIA/ARN Code is mentioned above.

##Applicable to NRIs only: I / We\* confirm that I am / we\* are Non-Resident of Indian Nationality / Origin and I /We\* hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our\* Non-Resident External / Ordinary Account / FCNR Account through direct remittances from abroad.

Signature of Sole/First Applicant/Guardian/Auth. Signatory	Signature of Second Applicant /Auth. Signatory	Signature of Third Applicant/Auth. Signatory

#### Date:

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

Place:

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

Please ( $\checkmark$ )  $\square$  Repatriation basis  $\square$  Non-Repatriation basis.

Documents	Individual	Companies	Societies	Partnership Firms	Investment through POA	Trusts	NRI	FIIs	PIO
Resolution/ Authorisation to invest		✓	<ul> <li>✓</li> </ul>	✓		✓		✓	
List of authorised signatories with specimen signatures		✓	<ul> <li>✓</li> </ul>	✓	✓	√		√	
Memorandum & Articles of Association		✓							
Trust Deed						<ul> <li>✓</li> </ul>			
Byelaws			✓						
Partnership Deed				✓					
Overseas Auditor Certificate								✓	
Notarised POA					✓				
Copy of PAN Card / PEKRN	√	√	<ul> <li>✓</li> </ul>	✓	✓	✓	<ul><li>✓</li></ul>	✓	
KYC Compliance	✓	✓	✓	✓	✓	✓	<ul><li>✓</li></ul>	✓	✓
PIO Card									✓
Foreign Inward Remittance Certificate							<ul> <li>✓</li> </ul>		$\checkmark$
Aadhaar	✓								

- Please read the Statement of Additional Information (SAI) / Scheme Information Document (SID) containing the terms of offer, Scheme Additional Information, Key Information Memorandum and other relevant documents. Your attention is particularly drawn to the sections on "Prevention of Money Laundering". All applicants are deemed to have accepted the terms upon filling the application form and tendering the payment.
- The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK Letters. Please (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 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 indvertent 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 AMC accepts valid application with outstation cheque/ demand draft not payable at par at a place where the application is received, closing NAV of the day on which outstation cheque/demand draft is credited shall be applicable.

For NRI Investors: Payments by NRIs / FIIs / Persons of Indian Origin (PIO) may be made by either inward remittances through normal banking channels or out of funds held in Non-Resident External Rupee Account (NRE)/ Foreign currency Non -Resident account (FCNR). In case the Indian Rupee drafts are purchased abroad or from NRE/FCNR Account, an Account debit Certificate/Foreign Inward Remittance Certificate (FIRC) from the bank issuing the draft confirming the debit shall be enclosed. Non-repatriable Basis: Payments by NRIs/ FIIs/Persons of Indian Origin (PIO) may be made either by inward remittances through normal banking channels or out of funds held in NRE/FCNR / Non- Resident Ordinary Rupee Account (NRO). In case Indian Rupee drafts are purchased abroad or from NRE/FCNR Account, an Account

debit Certificate/FIRC from the bank issuing the draft confirming the debit shall be enclosed. For Subscription made by NRE/FCNR/NRO Account cheque, the application form must be accompanied with photocopy of the cheque/FIRC/Account debit certificate from the bankers to avoid delay in payment of redemption/Income Distribution Cum Capital Withdrawal proceeds.

#### NRI / PIO investors residing in US or Canada are not permitted to invest.

In case, any such investment is accepted inadvertently or in the absence of the residence status, the same will be rejected/refunded/redeemed immediately upon detecting such error.

8. Statutory Details: As per SEBI Circular nos. IIMARP/ MF/CIR/07/826/98 dated April 15, 1998, and IMD/CIR/No. 6/4213/ 04 dated March 1, 2004, it is mandatory for applicants to mention their bank details in their applications for purchase or redemption of units. In accordance with Circular dated April 27, 2007 issued by the Securities and Exchange Board of India ("SEBI"), Permanent Account Number ("PAN") issued by the Income Tax authorities is being used as the sole identification number for all investors (existing and prospective) transacting in the securities market, including mutual funds, irrespective of the amount of transaction, with effect from July 02, 2007. With effect from January 1, 2008, it is mandatory for all existing and prospective investors (including joint holders, guardians of minors, NRIs etc.) to enclose a verified copy of PAN proof along with the application for any transaction in the schemes of JM Financial Mutual Fund. However, submission of PAN copy has been exempted for Micro SIP investors.

The verification of the PAN from the original PAN card/ letter can be done by any of the following under his/her signature, rubber stamp and date

- any ARN holder if the PAN proof is self attested by Investor
- Bank Manager,
- Notary,

• Officials of JM Financial Mutual Fund/ Investor Service Centres of KFin Technologies Private Limited.

Investors transacting through approved Web Portals are also required to get their PAN verified by their Web Portals.

In case, the investor does not conform to the above requirement of submission of verified copy of PAN or produces original PAN proof for verification or the PAN details as per furnished verified copy of PAN proof does not match with the Website of Income Tax Deptt. as prescribed by SEBI, the AMC reserves the right to reject the application before allotment and refund the investment amount, without any interest.

In case of inadvertent allotment, the AMC reserves the right to refund the investment amount, without any interest.

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

- 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 SEB 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.

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

#### AMFI BEST PRACTICE

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

- 1. "On Behalf of Minor" Accounts: Where the account/folio (account) is opened on behalf of a minor:
- (a) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
- (b) The Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Information on the relationship/status of the guardian as father, mother or legal guardian should be provided to the AMC/ the Registrar of JM Financial Mutual Fund ("the Registrar"). If the documents mentioned in clause (c) below do not provide information evidencing the relationship of natural guardian to the minor, separate documents establishing the relationship should be provided. In case of court appointed legal guardian, supporting documentary evidence should be submitted.
- (c) Date of birth of the minor along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
  - 1. Birth certificate of the minor, or
  - 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.

- $(d) \qquad \mbox{List of standard documents required to change the account status from minor to major:}$ 
  - 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,
  - 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.
    - 2. In case of natural guardian, a document evidencing the relationship if the same is not available as part of the documents submitted as per sub clause c above.
    - 3. In case of court appointed legal guardian, supporting documentary evidence should be submitted.
  - (e) Bank attestation attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian.
  - (f)  $\quad$  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 hereby confirm that above stated entity / organization is falling under "<u>Non-profit</u> <u>organization</u>" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

Enclosed relevant documentary proof evidencing the above definition.

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

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

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

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

### Signature with relevant seal:

Auth	orized	l Sian	atory

Authorized Signatory

Authorized Signatory

Place:

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