

## JPMORGAN EUROPE DYNAMIC EQUITY OFFSHORE FUND (“SCHEME”) (Open-Ended Fund of Funds Scheme)

### KEY INFORMATION MEMORANDUM (“KIM”)



Continuous offer of Units of ₹ 10 per Unit at Net Asset Value (NAV) based prices, subject to applicable loads thereafter.

**Trustee:**

**JPMorgan Mutual Fund India Private Limited**  
(CIN : U65999MH2006FTC165877)  
Registered Office: J.P. Morgan Tower, Off. C.S.T. Road, Kalina,  
Santacruz - East, Mumbai - 400 098.

**Asset Management Company:**

**JPMorgan Asset Management India Private Limited**  
(CIN : U65999MH2006PTC164773)  
Registered Office: J.P. Morgan Tower, Off. C.S.T. Road, Kalina,  
Santacruz - East, Mumbai - 400 098.

This KIM sets forth the information, which a prospective investor ought to know before investing.

For further details of the Schemes / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (“SID”) and Statement of Additional Information (“SAI”) available free of cost at any of the Investor Service Centers (“ISCs”) or distributors or from the website [www.jpmorganmf.com](http://www.jpmorganmf.com). Capitalised terms used in this KIM and not defined have the meaning assigned to them in the SID.

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

This Key Information Memorandum is dated June 28, 2016.

Name of the Scheme	Riskometer
<p><b>JPMorgan Europe Dynamic Equity Offshore Fund</b> (Open-Ended Fund of Funds Scheme)</p> <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>■ Long term capital growth.</li> <li>■ Investments predominantly in the JPMorgan Funds - Europe Dynamic Fund, an equity fund which invests primarily in an aggressively managed portfolio of European companies.</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>
<p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them. ^ The Fund Manager may from time to time include other equity and equity related securities outside the universe to achieve optimal portfolio construction.</p>	

<b>Name of the Scheme</b>	<b>JPMorgan Europe Dynamic Equity Offshore Fund</b>									
<b>Type of the Scheme</b>	Open-Ended Fund of Funds Scheme.									
<b>Investment Objective</b>	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in the JPMorgan Funds - Europe Dynamic Fund, an equity fund which invests primarily in an aggressively managed portfolio of European companies. However, there can be no assurance that the investment objective of the Scheme will be realised.									
<b>Asset Allocation</b>	<p>Under normal circumstances, it is anticipated that the asset allocation shall be as follows:</p> <table border="1"> <thead> <tr> <th>Instruments</th> <th>Indicative allocation (% of total assets)</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Shares of the Underlying Fund i.e. JPMorgan Funds - Europe Dynamic Fund*</td> <td>95% - 100%</td> <td>High</td> </tr> <tr> <td>Money market instruments, cash and cash equivalents and / or units of liquid schemes.</td> <td>0% - 5%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Investors are requested to note that the Shares of Underlying Fund should be considered conceptually similar to the units of a fund.</p> <p>The Scheme shall not invest in derivatives, securitized debt and shall not engage in stock lending.</p> <p>The Scheme shall make investments in foreign securities as per clause 2(x) of SEBI Circular no. SEBI/IMD/CIR No.7/ 04753/07 dated 26 September, 2007.</p> <p>Cash will be maintained for purposes of Redemptions and day-to-day expenses of the Scheme.</p> <p>Under normal market conditions, the corpus of the Scheme shall be invested in shares of JPMorgan Funds - Europe Dynamic Fund as per the asset allocation detailed above. However, prevailing market conditions may compel the AMC to invest beyond the range set out above. Such deviations shall however normally be for short term purposes, for temporary defensive considerations and with the intention of protecting the interests of the Unit Holders. In the event of deviations, rebalancing will be carried out within 30 (thirty) days.</p> <p>The Underlying Fund shall not invest in Securities listed in India. The Underlying Fund can invest in Securities of Indian companies listed outside India. For e.g. - If Securities of company A are listed in India and also on a stock exchange outside India, then the Fund Manager can buy the securities of company A from the stock exchange which is located outside India.</p> <p>Given that the Underlying Fund can invest in securities of Indian companies that are listed outside India, it could lead to the Underlying Fund having exposure to Indian equities up to 15% of its net assets. In the event where the Underlying Fund's exposure to Indian equities goes beyond 15% of its net assets, the rebalancing for bringing down the excess will normally be carried out as per the process described below:</p> <ol style="list-style-type: none"> <li>In case the 15% limit is breached, a rebalancing period of 3 months is allowed during which the excess continues.</li> <li>In case the 15% limit breach extends beyond 3 months, the Scheme shall stop accepting fresh subscriptions for the next 9 months.</li> <li>If such a breach as mentioned above still continues even till the end of 12 months after the initial breach, the Scheme shall be wound up after providing intimation of the same to the existing Investors with an exit option window for a period of 30 days at the prevailing NAV without any Exit Load.</li> </ol> <p>The Underlying Fund shall not invest in unlisted securities issued by companies registered in India.</p> <p>The Underlying Fund shall invest in derivatives and engage in stock lending, however it does not invest in securitized debt and does not engage in short selling.</p> <p>The exposure of the Underlying Fund in India will not be gained through participatory notes.</p> <p>The exposure and limit is further subject to SEBI guidelines issued from time to time.</p>	Instruments	Indicative allocation (% of total assets)	Risk profile	Shares of the Underlying Fund i.e. JPMorgan Funds - Europe Dynamic Fund*	95% - 100%	High	Money market instruments, cash and cash equivalents and / or units of liquid schemes.	0% - 5%	Low to Medium
Instruments	Indicative allocation (% of total assets)	Risk profile								
Shares of the Underlying Fund i.e. JPMorgan Funds - Europe Dynamic Fund*	95% - 100%	High								
Money market instruments, cash and cash equivalents and / or units of liquid schemes.	0% - 5%	Low to Medium								
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below.</p> <p>As per SEBI circular no. SEBI/IMD/CIR No. 10/22701/03 dated 12 December 2003, and SEBI/IMD/CIR No. 1/42529/05 dated 14 June 2005 Scheme shall have a minimum of 20 (twenty) investors and no single investor shall account for more than 25% of the corpus of Scheme. However, if such requirement is not satisfied during the NFO of a Scheme, the Mutual Fund will endeavour to ensure that within a period of 3 (three) months from the start of an NFO, or by the end of the succeeding calendar quarter from the close of the NFO of a Scheme, whichever is earlier, the Scheme complies with these two conditions. In case a Scheme does not have a minimum of 20 (twenty) investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the Units would be redeemed at Applicable Net Asset Value ("NAV"). The two conditions mentioned above shall also be complied with within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI.</p> <p>If there is a breach of the 25% limit by any investor over the calendar quarter, a rebalancing period of 1 (one) month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 (fifteen) days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 (fifteen) days would lead to automatic Redemption by the Mutual Fund at the Applicable NAV on the 15th day of the notice period without any Exit Load. The Mutual Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.</p> <p><b>1. RISK FACTORS</b></p> <p><b>a) Standard Risk Factors</b></p> <ul style="list-style-type: none"> <li>Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.</li> <li>As the price / value / interest rates of the Securities in which a Scheme invests fluctuates, the value of a Unit Holder's investment in the Scheme may go up or down.</li> <li>Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of a Scheme.</li> <li>The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.</li> <li>The Sponsor is not responsible or liable for any loss resulting from the operations of a Scheme beyond the initial contribution of ₹ 1,00,000 /- (Rupees One Lakh) made by it towards setting up the Mutual Fund.</li> </ul>									

- The present Scheme is not guaranteed or assured return scheme.
- Mutual funds, like Securities investments, are subject to market and other risks and there can be no guarantee against loss resulting from an investment in a Scheme nor can there be any assurance that a Scheme's objectives will be achieved.
- As with any investment in Securities, the NAV of the Units can go up or down depending on various factors and forces affecting capital markets.

**b) Risk factors of a fund of fund scheme**

- The Scheme's performance will predominantly depend upon the performance of the corresponding Underlying Fund.
- Any change in the investment policy or the fundamental attributes of the Underlying Fund in which the Scheme invests may affect the performance of the Scheme.
- Investments in the Underlying Fund, which is an equity fund, will have all the risks associated with investments in equity and the offshore markets.
- The portfolio disclosure of the Scheme will be largely limited to the particulars of the relevant Underlying Fund and investments by the Scheme in money market instruments. Therefore, Unit Holders may not be able to obtain specific details of the Scheme in respect of the Underlying Fund's portfolio.
- In addition to the recurring expenses of the Scheme, the Unit Holders shall also bear the applicable expenses of the Underlying Fund. Therefore, the returns that the Unit Holder of the Scheme may receive shall be substantially impacted or may, at times, be lower than the returns that a Unit Holder, who is directly investing in the same Underlying Fund, could obtain.

**c) Risks associated with investing in overseas mutual fund units**

- Within the investment objective of the Scheme, the Scheme will be investing in the overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, restrictions on repatriation of capital due to exchange controls and the political environment. Further the repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances. The Scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuer.
- Investors should note that the NAV of the Scheme shall be impacted by the fluctuations in the foreign exchange rates. The currency risk is borne by the Investor
- The liquidity of this Scheme will be affected if there is a non-Business Day of the Underlying Fund. This Scheme shall have non-Business Days on all the days on which the Underlying Fund has non-Business Days.
- In case of unforeseen events like system breakdown, natural calamities etc. delaying the NAV of the Underlying Fund, the NAV of this Scheme may also be delayed and the AMC shall suitably intimate AMFI / SEBI in this regard.
- In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of overseas financial assets and the prevalent tax laws of the respective jurisdictions for the execution of trades or otherwise.
- Subject to the other terms of the SID, all applicants applying for up to 50,000 (Fifty Thousand) Units shall be given their full allotment. However, keeping in mind the investment restrictions in foreign Securities currently applicable to mutual funds vide SEBI's Circulars SEBI/IMD /CIR No. 7/104753 /07 dated 26 September 2007 and SEBI/IMD/CIR No. 2/1222577/08 dated 8 April 2008, if the overall limit for the Mutual Fund in overseas investments of up to USD 300 million has been reached, applicants will receive a pro-rata allotment as calculated by the AMC. In such an event, applicant's money relating to the unused portion of the investor's original allotment request may be refunded to investors, subject to SEBI Regulations and approvals.
- The process for monitoring the USD 300 million limit for overseas investments shall be as follows:
  - The cap of USD 300 million will be monitored and enforced at the Mutual Fund level and not at the Scheme level.
  - Once 90% of the limit is reached, investors and empanelled distributors will be informed that further sales of Units will be suspended when the Mutual Fund's combined AUM in overseas schemes reaches the cap of USD 300 million. A notice will be issued to ISC offices and AMC branches and published on the website of the AMC ([www.jpmorganmf.com](http://www.jpmorganmf.com)).
  - Any allotments upon, or subsequent to, the USD 300 million cap being breached will be performed on a pro-rata basis only and subject to the combined AUM level of overseas investments of the Mutual Fund being below this cap.

**Examples**

- Day T (opening AUM) - USD 270 million is the overseas AUM of the mutual fund, incoming cash flows on Day T - USD 30 million.
  - Allotment for the entire amount will occur.
- Day T (opening AUM) - USD 270 million is the overseas AUM of the mutual fund, incoming cash flows on Day T - USD 60 million
  - Allotment only for USD 30 million on a pro rata basis will occur.
  - Therefore, on Day T, a notice will be sent to all ISC offices & AMC branches and published on the website of the AMC ([www.jpmorganmf.com](http://www.jpmorganmf.com)) stating that further sales are suspended with immediate effect, in the event an additional overseas fund quota from SEBI has not been obtained.
  - If the cap of USD 300 million is reached, refunds would be settled on a T+3 basis.
  - The above process will not have any impact on the redemption process.

**2. SCHEME SPECIFIC RISK FACTORS:**

The performance of the Underlying Fund will be affected by a number of risk factors, including the following, which are also referred to by the Underlying Fund in its prospectus filed with the home regulatory authority:

**Investing in Equities** – Equity Securities and equity-related Securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made by an Underlying Fund may be restricted by trading volumes and settlement periods. This may impact the ability of the Unit Holders to redeem their Units. In certain circumstances outlined in ['Restrictions on Redemptions']. Settlement periods may be extended significantly by unforeseen circumstances. The inability of an Underlying Fund to make intended Securities purchases, due to settlement problems, could cause the Underlying Fund to miss certain investment opportunities. Similarly, the inability to sell Securities held in an Underlying Fund's portfolio could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of Securities held in the Underlying Fund's portfolio. The liquidity and valuation of an Underlying Fund's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to the target date for divestment. All investments involve risks and there can be no guarantee

against loss resulting from an investment in any share of the Underlying Fund, nor can there be any assurance that the Underlying Fund's investment objective will be attained in respect of its overall performance. In certain circumstances the right of the investors of the Underlying Fund may be suspended.

Risk and Description specific to Debt securities	Risk Mitigants / Management Strategy
<p><b>Quality risk</b> Risk of investing in unsustainable / weak companies</p>	<p>The stock selection process is an important part of the idea generation stage, as it provides the greater part of added value to the investments. Underpinning the stock selection process is the rigorous research conducted by dedicated country specialists. The approach to stock selection is largely country specific, which means that these investment professionals have the responsibility to design and refine their stock selection process to cope with the dynamic local factors and market conditions.</p> <p>Quality analysis based investment approach:</p> <ul style="list-style-type: none"> <li>(i) Management</li> <li>(ii) Capital structure</li> <li>(iii) Sustainability of competitive advantage</li> <li>(iv) Return on equity</li> <li>(v) Industry attractiveness</li> </ul> <p>In general, there are three primary sources of investment return which the investment professionals normally focus on and they form the basic premise of the stock selection process:</p> <ul style="list-style-type: none"> <li>(i) Growth – companies that exhibit sustainable earnings growth in excess of the market through an economic cycle.</li> <li>(ii) Valuations – quantitative analysis in evaluating the value and profitability of the company.</li> <li>(iii) Dividend yield – an additional source of return, over and above capital appreciation.</li> </ul>
<p><b>Price Risk</b> Risk of overpaying for a company</p>	<p>During company visits, qualitative assessments of the relative growth prospects of the companies concerned are made and strategies are decided to create shareholder value. Industries in which companies operate are analysed along with the competitive landscape as well as the management strategy to enhance competitive advantage and returns. As part of the process, meetings are organised not only with companies that fall within the core stock coverage, but also with their competitors, distributors, suppliers and other stakeholders in order to obtain a complete picture of the industry / company and other investment opportunities. In the process, a clear understanding of the business is arrived at, enabling the identification of future long-term winners at an early stage.</p>
<p><b>Concentration Risk</b></p>	<p>Portfolio construction is the responsibility of the investment managers assigned to an Underlying Fund.</p> <p>There are three objectives to the portfolio construction process:</p> <ul style="list-style-type: none"> <li>(i) to capture and preserve value from all the best ideas by country specialists;</li> <li>(ii) to ensure no single decision will derail performance; and</li> <li>(iii) to deliver in line with the Underlying Fund's risk / return profiles.</li> </ul> <p>Portfolios are constructed using a disciplined and tailored approach, and there is a high degree of commonality across accounts with similar objectives and profiles. During the process, the investment managers assign a target percentage weight based upon variations, positive or negative, from the predetermined fund benchmark weight. These variations are known as active money positions and can be easily accessed on the internal front office system which contains information on both the Underlying Fund and its respective benchmark index. Investment managers may also incorporate their own views on individual stocks and exercise discretion to align with the above guidelines with the objective that is likely to be achieved by inclusion of the stock in a fund portfolio. The investment manager will also reconcile any other anomalies between the stock rankings and portfolio requirements with the overall objective of adding value to the Underlying Fund's portfolio.</p> <p>A dedicated team oversees investment managers to ensure compliance with the Underlying Fund's internal requirements. The buy / sell decisions generated at the portfolio construction stage of the process are automatically checked against fund guidelines, and electronically forwarded to the trading team for execution.</p>
<p><b>Liquidity Risk</b> High impact costs</p>	<p>Dealing in volatile, often illiquid markets imposes a cost on an active investment manager. The responsibility for minimizing the performance drag lies with the Central Dealing team whose focus is to minimize market impact and transaction costs. The competitive advantages in achieving this objective are:</p> <ul style="list-style-type: none"> <li>(i) A specialist experienced team;</li> <li>(ii) State of the art systems and on-going investment in trading technology;</li> <li>(iii) Analysis of historical transactions and associated impact costs used to determine trading strategies;</li> <li>(iv) Low commission rates paid to brokers, reducing direct costs per trade; and</li> <li>(v) Significant overall commission payout ensuring premium service from investment banks and brokerage firms.</li> </ul>
<p><b>Volatility</b> Price volatility due to company or portfolio specific factors</p> <p><b>Event Risk</b> Price volatility due to company or portfolio specific events</p>	<p>As explained above, the volatility arising out of portfolio specific factors are being mitigated using a combination of various methods.</p>

### **Risk associated with investing in European Markets**

The Underlying Fund invests in European equity securities which may be volatile and are prone to price fluctuations on a daily basis in response to the performance of individual companies and general market conditions. All investments in such securities involve risks and there can be no guarantee against loss resulting from an investment. The Scheme will be investing in European markets which carry risks related to fluctuations in foreign exchange rates, the nature of the securities market of each country and the political environment. The securities in which the Underlying Fund is invested and the income from these securities may be quoted in currencies which are different from the Underlying Fund's base currency. The performance of the Underlying Fund may therefore be affected by movements in the exchange rate between the currencies in which the assets are held and the Underlying Fund's base currency.

#### **Political and Economic Risks**

- Economic and / or political instability could lead to legal, fiscal and regulatory changes or the reversal of legal / fiscal / regulatory / market reforms. Assets could be compulsorily re-acquired without adequate compensation.
- Administrative risks may result in the imposition of restrictions on the free movement of capital.
- A country's external debt position could lead to sudden imposition of taxes or exchange controls.
- High interest and inflation rates can mean that businesses have difficulty in obtaining working capital.
- Local management may be inexperienced in operating companies in free market conditions.
- A country may be heavily dependent on its commodity and natural resource exports and is therefore vulnerable to weaknesses in world prices for these products.

#### **Legal Environment**

- The interpretation and application of decrees and legislative acts can be often contradictory and uncertain particularly in respect of matters relating to taxation.
- Legislation could be imposed retrospectively or may be issued in the form of internal regulations not generally available to the public.
- Judicial independence and political neutrality cannot be guaranteed.
- State bodies and judges may not adhere to the requirements of the law and the relevant contract. There is no certainty that Unit Holders will be compensated in full or at all for any damage incurred.
- Recourse through the legal system may be lengthy and protracted.
- In certain circumstances, the Underlying Fund or certain share classes of the Underlying Fund may be liquidated or merged which are detailed in the prospectus of the Underlying Fund. In such cases, the costs and expenses of any such liquidation or merger may be borne by the Underlying Fund or share class of the Underlying Fund up to the limit specified in the prospectus of the Underlying Fund. Any unamortized costs resulting from the closure may be charged as an expense in full against the assets of the Underlying Fund. In such a case, the amount distributed to the shareholders of the Underlying Fund (including the Scheme) may be less than their original investment.
- In certain circumstances as specified in the prospectus of the Underlying Fund, the right of the investors of the Underlying Fund (including the Scheme) to redeem their shares may be suspended.
- The Underlying Fund is governed by European Union legislation, specifically EC Directive 2001 / 107 and 108, and is a Luxembourg domiciled Undertaking for Collective Investments in Transferable Securities. The regulatory protections provided by their local regulatory authorities may differ or may not apply.
- The Underlying Fund is a growth investment style equity Underlying Fund designed to give exposure to growth companies in the US. Because growth stocks tend to outperform at different times to value stocks, investors should be prepared for periods of underperformance.

#### **Accounting Practices**

- The accounting, auditing and financial reporting system may not accord with international standards.
- Even when reports have been brought into line with international standards, they may not always contain correct information.
- Obligations on companies to publish financial information may also be limited.

#### **Shareholder Risk**

- Existing legislation may not yet be adequately developed to protect the rights of minority shareholders.
- There is generally no concept of any fiduciary duty to shareholders on the part of management.
- Liability for violation of what shareholder rights of the Underlying Fund there are, may be limited.

#### **Market and Settlement Risks**

- Lack of liquidity may adversely affect the ease of disposal of assets. The absence of reliable pricing information in a particular security held by the Underlying Fund may make it difficult to assess reliably the market value of assets.
- The share register of the Underlying Fund may not be properly maintained and the ownership or interest may not be (or remain) fully protected.
- Registration of securities may be subject to delay and during the period of delay it may be difficult to prove beneficial ownership of the securities.
- The provision for custody of assets may be less developed than in other more mature markets and thus provides an additional level of risk for the Underlying Funds.
- Settlement procedures may be less developed and still be in physical as well as in dematerialised form.

#### **Price Movement and Performance**

- Factors affecting the value of securities in some markets cannot easily be determined.
- Investment in securities in some markets carries a high degree of risk and the value of such investments may decline or be reduced to zero.

#### **Currency Risk**

- The assets in which the Underlying Fund is invested and the income from the assets may be quoted in currencies which are different from the Underlying Fund's base currency. The performance of the Underlying Fund may therefore be affected by movements in the exchange rate between the currencies in which the assets are held and the Underlying Fund's base currency and hence there can be

the prospect of additional loss or gain for the Unit Holder than what may be normally derived from the assets in which the Underlying Fund invests. The performance of the Underlying Fund may also be affected by changes in exchange control regulations.

- Conversion into foreign currency or transfer from some markets of proceeds received from the sale of securities cannot be guaranteed.
- Exchange rate fluctuations may also occur between the trade date for a transaction and the date on which the currency is acquired to meet settlement obligations.
- Movements in currency exchange rates can adversely affect the return of your investment. The currency hedging that may be used to minimise the effect of currency fluctuations may not always be successful.

#### **Taxation**

- Investors should note in particular that the proceeds from the sale of securities in some markets or the receipt of any dividends and other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source. As a result, the Underlying Fund (and therefore the Scheme) could become subject to additional taxation in such countries that is not anticipated either at the date of this SID or when investments are made, valued or disposed of.
- Prospective investors should note that there may be additional taxes, charges or levies applied in respect of the Scheme's investment in the Underlying Fund depending on the location of the assets of the Underlying Fund and the jurisdiction in which the Underlying Fund is located, registered or operated. Investors should also note that the Underlying Fund's investment managers and the Scheme's ability to provide tax information and audited accounts in respect of the Underlying Fund to Unit Holders of the Scheme is dependent on the relevant tax and other information being provided to the Underlying Fund in timely fashion. Accordingly, delays may occur in respect of delivery of such information to the Scheme's Unit Holders.

#### **Nomineeship**

The legislative framework in some markets is only beginning to develop the concept of legal / formal ownership and of beneficial ownership or interest in securities. Consequently the courts in such markets may consider that any nominee or custodian as registered holder of securities would have full ownership thereof and that a beneficial owner may have no rights whatsoever in respect thereof.

#### **Hedging Risk**

The investment manager of an Underlying Fund is permitted, but not obliged, to use hedging techniques to attempt to offset market and currency risks. There is no guarantee that hedging techniques will achieve the desired result.

#### **Risks Associated with Derivatives**

- The Underlying Fund may use derivatives in connection with its investment strategies. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the investment manager of the Underlying Fund to identify such opportunities. Identification and execution of the strategies to be pursued by the investment manager of the Underlying Fund involve uncertainty and decision of the investment manager of the Underlying Fund may not always be profitable. No assurance can be given that the investment manager of the Underlying Fund will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in Securities and other traditional investments. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Underlying Fund's original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Underlying Fund may be more volatile than if the Underlying Fund had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the Underlying Fund's portfolio. A relatively small price movement in a derivative contract may result in substantial losses to the investor.
- Derivatives are also subject to the risk that changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. The use of derivatives for hedging or risk management purposes or to increase income or gain may not be successful, resulting in losses to the Underlying Fund and the cost of such strategies may reduce the Underlying Fund's returns and increase the Underlying Fund's potential for loss.
- The Underlying Fund may use derivatives to hedge market and currency risk, and for the purposes of efficient portfolio management. The use of derivatives may expose the Underlying Fund to a higher degree of risk. In particular, derivative contracts can be highly volatile, and the amount of initial margin is generally small relative to the size of the contract so that transactions are geared.
- The Underlying Fund may take short positions on a security through the use of financial derivative instruments in the expectation that their value will fall in the open market. The possible loss from taking a short position on a security differs from the loss that could be incurred from a cash investment in the security; the former may be unlimited as there is no restriction on the price to which a security may rise, whereas the latter cannot exceed the total amount of the cash investment. The short selling of investments may also be subject to changes in regulations, which could impose restrictions that could adversely impact returns to investors.
- The price at which credit default swaps trades may differ from the price of the credit default swaps' referenced security. In adverse market conditions, the basis (difference between the spread bonds and the spread of credit default swaps) can be significantly more volatile than the credit default swaps' referenced securities.

#### **Particular Risks of Exchange Traded Derivative Transactions**

- The securities exchange on which the shares of the Underlying Fund may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Underlying Fund to losses and delays in its ability to redeem shares of the Underlying Fund.

#### **Stock Market Fluctuations**

- Investors may note that the value of their investment may fall as well as rise and they may get back less than they originally invested. The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions.

#### **Restrictions on Redemptions**

After obtaining board approval the Trustee and the AMC may restrict redemptions in the Scheme when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

- (a) Liquidity issues - when the market at large becomes illiquid affecting almost all securities rather than any issuer specific security.

- (b) Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
- (c) Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (eg a black out).

In the event redemptions are restricted, such restriction may be imposed for a specific period of time not exceeding 10 working days in any 90 day period and the restriction on redemption shall not apply to redemption requests up to 2 lakh. Where redemption requests are above 2 lakh, the AMC shall redeem the first 2 lakh without such restriction and remaining part over and above 2 lakh shall be subject to such restriction.

As per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 such restriction on redemption will be applicable to the Scheme with effect from July 1, 2016

#### **US Tax Withholding under the Foreign Account Tax Compliance Act ("FATCA")**

- Under the FATCA provisions of the US Hiring Incentives to Restore Employment ("HIRE") Act, 30% US withholding will be levied on certain US sourced income received after June 30, 2014 (for the Scheme, principally dividends and interest paid by US corporations and institutions including the US Government) and after December 31, 2016 on the gross proceeds of sales of the US assets giving rise to that US sourced income (for the Scheme, principally equity and debt securities issued by US corporations and institutions including the US Government) unless the Scheme complies with FATCA. Additionally, from January 1, 2017 the operation of these rules may be significantly expanded under what is being called "foreign passthru payments" rules under FATCA to include certain payments from non-US parties; however, such rules have yet to be released. FATCA compliance can be achieved by entering into an Foreign Financial Institution ("FFI") agreement with the US Internal Revenue Service ("IRS") under which the Scheme agrees to certain US tax reporting with respect to the holdings of and payments to certain investors in the Scheme (such as "Specified US Person" as defined in the Treasury Regulations under FATCA, or certain non-US entities with one or more Specified US Person(s) as owner(s) with a greater-than-10% interest - please refer to "Who cannot Invest" under Section III of this SID), and possible withholding requirements on payments made to certain investors (beginning in or after 2017 under foreign passthru payments rules, if implemented). However, the form of the FFI agreement has not yet been provided by the US Government. In addition, there may be Intergovernmental Agreements that could impact upon the Scheme's compliance with FATCA. Any amounts withheld under FATCA may not be refundable by the IRS.
- The Scheme currently intends to be FATCA-compliant. However, this cannot be assured given the complexity of the FATCA requirements. If a Scheme is unable to satisfy the obligations imposed on it to avoid the imposition of FATCA withholding, certain US sourced payments made to the Scheme may be subject to a 30% FATCA withholding tax, which could reduce the cash available for investors. Prospective investors should consult their own advisors regarding the possible implications of FATCA on their investment in the Scheme and the information that may be required to be provided and disclosed to JPMorgan Asset Management India Private Limited and distributors, and in certain circumstances to the IRS. The application of the withholding rules and the information that may be required to be reported and disclosed are subject to change.
- Any discussion of United States federal income tax considerations set forth in this SID was written in connection with the promotion and marketing of the Units by the Funds and JPMorgan Asset Management India Private Limited. Such discussion is not intended or written to be tax advice to any person and is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any United States federal tax penalties that may be imposed on such person. A prospective investor should seek advice based on its particular circumstances from its own tax advisor.

#### **Dividends**

The Underlying Fund may distribute not only investment income, but also realised and unrealized capital gains or capital. Where capital is distributed, this will result in a corresponding reduction in the value of shares of the Underlying Fund, and a reduction in the potential for long-term capital growth.

#### **Warrants**

The Underlying Fund may invest in warrants, the values of these warrants are likely to fluctuate more than the prices of the underlying securities because of the greater volatility of warrant prices.

#### **Futures and Options**

The Underlying Fund may use options and futures on securities, indices and interest rates for the purpose of efficient portfolio management. Transactions in futures and options carry a high degree of risk. A relatively small market movement will have a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders.

#### **Listing**

In case the shares of a Underlying Fund are listed, the exchanges on which those shares are listed will have no responsibility for the contents of any prospectus issued by the Underlying Fund or will make no representations as to its accuracy or completeness and expressly disclaim any liability whatsoever for any kind of loss arising from or in reliance upon any part of any such prospectus.

### **3. Risks Associated with investing in Money Market Instruments:**

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's inability to meet the interest and principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of creditworthiness of the issuer of such instruments.
- The NAV of the Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

### **4. Other risks associated with the Underlying Fund**

- Because the Underlying Fund is aggressively managed, volatility may be high as the Underlying Fund may take larger position sizes, may have high turnover of holdings and at times may have a significant exposure to certain areas of the market.
- The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions.

- The Underlying Fund is an aggressively managed fund investing in a portfolio of European stocks chosen for their specific style characteristics. Therefore the Underlying Fund may be suitable for investors looking for a higher risk equity strategy to complement an existing core portfolio, or looking to potentially enhance long term returns and who are comfortable with the extra risks inherent in the Underlying Fund
- The investment objective of the Underlying Fund may state that the Underlying Fund may invest on a limited basis in areas which are not naturally associated with the name of the Underlying Fund. These other markets and / or assets may act with more or less volatility than the core investments and performance will, in part, be dependent on these investments. All investments involve risks and there can be no guarantee against loss resulting from an investment in any share of the Underlying Fund, nor can there be any assurance that a Underlying Fund's investment objectives will be attained in respect of its overall performance. In certain circumstances the right of the investors of the Underlying Fund may be suspended.

**For additional risk factors of the Underlying Fund, investors are requested to refer to the offering document or the website ([www.jpmorganassetmanagement.lu](http://www.jpmorganassetmanagement.lu)) of the Underlying Fund.**

**In view of the above and as per investment objective, investment in the Scheme should be regarded as long term in nature. The Scheme is, therefore, only suitable for investors who can afford the risks involved.**

## Options Offered

Scheme offers Growth option only.

## Scheme Plans

The Scheme offers a choice of two plans:

1. Direct Plan; and
2. Regular Plan

Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form i.e. "JPMorgan Europe Dynamic Equity Offshore Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

Treatment for investors based on the applications received is given in the table below:

Sr.	Broker Code	Plan	Treatment
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Mentioned	Not Mentioned	Regular Plan
6	Direct	Not Mentioned	Direct Plan
7	Direct	Regular	Direct Plan

A valid broker code should be mentioned.

## Cut-off timing for Subscriptions / Redemptions / Switches

This is the time before which your Application Form / Transaction Slip (complete in all respects) should reach the official points of acceptance.

The Cut-off time for each Scheme is 3.00 p.m., and the Applicable NAV will be as under:

### For Purchase:

- Where the application is received up to 3.00 pm on a Business Day with a local cheque or demand draft payable at par at the place where it is received, with amount less than ₹ 2 Lakh (Two Lakh Rupees). – Closing NAV of the day of receipt of application;
- Where the application is received after 3.00 pm on a Business Day with a local cheque or demand draft payable at par at the place where it is received, with amount less than ₹ 2 Lakh (Two Lakh Rupees). – Closing NAV of the next Business Day;
- Where the application is received with a local cheque or demand draft payable at par at the place where it is received, with amount equal to or more than ₹ 2 Lakhs (Two Lakh Rupees) irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

**For applicability of NAV of the Scheme with an amount equal to or more than ₹ 2 Lakh (Two Lakh Rupees) the following should be noted:**

- For allotment of units in respect of purchase in the Scheme, the following needs to be complied with:
  - Application is received before the applicable cut-off time.
  - Funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cutoff time.
  - The funds are available for utilization before the cut-off time without availing any credit facility whether intraday or otherwise by the Scheme.
- For allotment of units in respect of switch-in to the Scheme from other schemes, the following needs to be complied with:
  - Application for switch-in is received before the applicable cut-off time.
  - Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cutoff time.
  - The funds are available for utilization before the cut-off time without availing any credit facility whether intraday or otherwise by the Scheme.

The above will be applicable only for cheques / demand drafts / payment instruments payable locally in the city in which a Designated Collection Center is located. No outstation cheques will be accepted.

**Note:** For the avoidance of doubt, where applications are received for an amount of less than ₹ 2 Lakh (Two Lakh Rupees) on a non-Business Day the closing NAV of the next Business Day shall be applicable.

### For Redemption:

- Where the application is received up to 3.00 pm on a Business Day - Closing NAV of the day of receipt of application; and
- Where the application is received after 3.00 pm on a Business Day - Closing NAV of the next Business Day.

**Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.**



<b>Minimum Application / Redemption Amount of the Scheme</b>	<b>Initial Application Amount</b>	₹ 5,000/- (Five Thousand Rupees) per application and in multiples of Re. 1/- (One Rupee) thereafter.
	<b>Additional Application Amount</b>	₹ 1,000/- (One Thousand Rupees) per application and in multiples of Re. 1/- (One Rupee) thereafter.
	<b>Amount / No. of Units for Redemption</b>	₹ 1,000/- (One Thousand Rupees) or 100 (One Hundred) Units or the account balance, whichever is lower.

**Despatch of Repurchase (Redemption) Request** The Mutual Fund will endeavour to dispatch Redemption proceeds within 7 (seven) Business Days from the date of acceptance of Redemption request; however, Unit Holders should be aware that regulatory timelines currently specify 10 (ten) Business Days.

**Benchmark for performance comparison** MSCI Europe Index (Total Return Net)  
Investors should note that the NAV of the local scheme shall be impacted by the fluctuations in the foreign exchange rates. The currency risk is borne by the investor.

**Dividend Policy** The Scheme does not have a Dividend option.

**Name of the Fund Manager(s) & Tenure of Managing the Fund** Mr. Ravi Ratanpal - Managing Since 4 months

**Name of the Trustee** JPMorgan Mutual Fund India Private Limited.

**Scheme's Investment**

<b>Holdings as on May 31, 2016</b>		
Issuer	Market Value (Rs in Crs)	% of Corpus
JP Morgan Funds- Europe Dynamic Fund	76.88	99.69%

**Fund Allocation towards various sector as May 31, 2016**

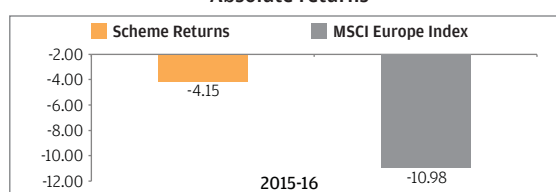
Sector	% of Holdings
International Mutual Fund Units	99.69
Others	0.31
<b>Grand Total</b>	<b>100.00</b>

Website Link to obtain scheme's latest monthly portfolio holding- <https://goo.gl/kc3Gx1>

**Performance of the Scheme** Returns as on May 31, 2016

Date	REGULAR PLAN - GROWTH OPTION			DIRECT PLAN - GROWTH OPTION		
	Scheme Returns (%)	Equivalent returns in Indian Rupee of Benchmark of the underlying fund*(%)	Additional Benchmark Returns (%)	Scheme Returns (%)	Equivalent returns in Indian Rupee of Benchmark of the underlying fund*(%)	Additional Benchmark Returns (%)
^Returns for the last 1 year	-6.95%	-9.15%	**NA	-5.93%	-9.15%	**NA
^Returns since inception	-1.13%	5.69%	**NA	-0.20%	5.69%	**NA

**Absolute returns**



Allotment date : 7 February, 2014

# Scheme Benchmark returns

^ CAGR Returns

**Note:** Since inception returns have been calculated from the date of allotment.

**Past performance may or may not be sustained in future.**

**Expenses of the Scheme** (i) **Load Structure**

Type of Load	Load Chargeable (% of the Applicable NAV)
<b>Entry Load</b> (For NFO & Ongoing Offer basis)	Nil
<b>Exit Load</b> (For NFO & Ongoing Offer basis):	1.00%
<b>For each Redemption</b> Within 12 (twelve) months from the date of allotment in respect of Purchase made other than through SIP; and within 12 (twelve) months from the date of allotment in respect of each Purchase made through SIP.	
Beyond 12 (twelve) months from the date of allotment	Nil

A switch-out or a withdrawal under SWP shall also attract an Exit Load like any Redemption.

Exit Load charged, if any, shall be credited to the Scheme.

For the most up to date information on Entry / Exit Loads, unit holders are advised to contact their ISCs or the AMC at its toll-free number (1800-200-5763) prior to any application / Redemption.

Investors wishing to transfer their accumulated unit balance held under Regular Plan (through Lumpsum / systematic investments made without Distributor code) to Direct Plan can switch / redeem their investments without any Exit Load.

Investors wishing to transfer their accumulated unit balance held under Regular Plan (through Lumpsum / systematic investments made with Distributor code) to Direct Plan can switch / redeem their investments (subject to applicable Exit Load, if any).

No load shall be charged for switching units from Direct Plan to Regular Plan.

**Load exemptions, if any (Please refer below):**

Investors are requested to check the prevailing Load structure of the Scheme before investing.

Subject to the SEBI Regulations, the Trustee retains the right to change / impose an Entry / Exit Load, subject to the provisions below.

- (a) Any imposition or enhancement of Load in future shall be applicable on prospective investments only.
- (b) The AMC shall arrange to display a notice in all the ISCs / AMC office before changing the prevailing Load structure. An addendum detailing the changes in Load structure will be attached to SIDs and Application Forms. Unit Holders / prospective investors will be informed of changed / prevailing load structures through various means of communication such as public notice in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated and / or display at ISCs / distributors' offices, on account statements, acknowledgements, investor newsletters, etc. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the Application Form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
- (c) The Redemption Price will not be lower than 93% of the Applicable NAV and the Purchase Price will not be higher than 107% of the Applicable NAV, provided that the difference between the Redemption Price and the Purchase Price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time, which is currently 7% calculated on the Purchase Price.

**Transaction Charges for applications routed through distributors**

**Applicable only for Regular Plan**

In terms of SEBI circular no. i.e. CIR/IMD/DF/13/2011 & CIR/IMD/DF/21/2012 dated August 22, 2011 & September 13, 2012 respectively, as amended from time to time, transaction charge per Subscription of ₹ 10,000/- and above (Ten Thousand Rupees and above) shall be charged to the investors and shall be payable to the distributors (who have not opted out of charging the transaction charge) in respect of the applications routed through the distributors relating to Purchases only (lump sum and SIP), subject to the following:

- For Existing Investors: ₹ 100/- (One Hundred Rupees) per Subscription of ₹ 10,000/- and above (Ten Thousand Rupees and above).
- For New Investors: ₹ 150/- (One Fifty Rupees) per Subscription of ₹ 10,000/- and above (Ten Thousand Rupees and above).
- Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to ₹ 10,000/- and above (Ten Thousand Rupees and above). In such cases the transaction charge would be recovered in maximum 4 (Four) installments.
- There shall be no transaction charge on Subscriptions below ₹ 10,000/- (Ten Thousand Rupees).
- There shall be no transaction charge on transactions other than Purchases / Subscriptions relating to new inflows.
- There shall be no transaction charge on direct investments.

The distributors have the option to either opt in or opt out of levying the transaction charges based on the type of product / scheme.

The transaction charges as mentioned above for applications routed through distributors who have not opted out of charging the transaction charges shall be deducted by the AMC from the Subscription amount of the unit holder and paid to the distributors; the balance amount shall be invested in the Scheme.

It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Other expenses are as follows:

**(ii) Annual Scheme Recurring Expenses**

These are the fees and expenses for operating the Scheme. These expenses include an investment management and advisory fee charged by the AMC, the Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

**1. Fees Charged by the Scheme**

As per the SEBI Regulations, the following fees and expenses can be charged to the Scheme. Where the total sum of the investment management fee and advisory fee, and recurring expenses charged to the Scheme together with the management fees and recurring expenses charged to the Underlying Fund shall not exceed 2.50% of the daily average net assets of the Scheme per annum.

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. ([www.jpmmorganmf.com](http://www.jpmmorganmf.com)).

The overall fees and expenses (management fees and other fees and charges) that are charged in the Underlying Fund are currently 1.00%.

The overall maximum fees of the Underlying Fund and the respective Scheme are subject to SEBI's limits.

The Underlying Fund is managed by an associated company of the Sponsor.

Expense Head	% of daily Net Assets (per annum) (Maximum limit)
Investment Management and Advisory Fees	Upto 2.50%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax* on brokerage and transaction cost	
Other Expenses	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 2.50%</b>
Additional expenses under regulation 52 (6A) (c) ^	Upto 0.20%
Additional expenses for gross new inflows from specified cities#	Upto 0.30%

**Note:** Distribution expenses will not be charged in direct plan and no commission shall be paid from direct plan. At least 10% of the TER is charged towards distribution expenses / commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses / commission (at least 10%) which is charged in the Regular Plan.

#Expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

^The nature of expenses can be any permissible expenses including Investment Management & Advisory Fees.

The purpose of the above table is to assist in understanding the various costs and expenses that the Unit Holder in the Scheme will bear directly or indirectly. The above estimates for recurring expenses for the Scheme are based on the corpus size of INR 1,000 million, and may change to the extent assets are lower or higher, subject to the limits specified in the SEBI Regulations.

## 2. Total Fees Charged:

Since the Scheme is a fund of funds scheme, the investors of the Scheme will have to bear dual recurring expenses, those of the Scheme and those of its Underlying Fund. The total expense ratio of the Scheme (including Investment Management and Advisory Fees) will be subject to the maximum limits (as a percentage of daily net assets of the Scheme) as per Regulation 52, as amended from time to time, with no sub-limit on Investment Management and Advisory Fees.

The AMC may charge the Scheme with Investment Management and Advisory Fees which can be up to 2.50 per cent of the daily net assets of the Scheme. However, the total fees and expenses of the Scheme including weighted average of charges levied by the Underlying Fund shall not exceed 2.50 per cent of the daily net assets of the Scheme.

I. The AMC may charge additional expenses not exceeding 0.20% of daily net assets of the Scheme incurred towards different heads of fees and expenses.

II. Additional expenses may be charged up to 30 basis points on daily net assets of the Scheme as per Regulation 52 of SEBI Regulations, if the new inflows from beyond top 15 cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (a) or (b) above, such additional expenses on daily net assets of the Scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

III. Brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.

In addition to expenses under Regulation 52 (6) and (6A) of SEBI Regulations, AMC may charge service tax on Investment Management and Advisory Fees, expenses other than Investment Management and Advisory Fees and brokerage and transaction cost as below:

- Service Tax on Investment Management and Advisory Fees: AMC may charge service tax on Investment Management and Advisory Fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A) of SEBI Regulations.
- Service Tax on expenses other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than Investment Management and Advisory Fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A) of SEBI Regulations.

c. \*Service Tax on brokerage and transaction cost: The service tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of prescribed under Regulation 52 of SEBI Regulations.

Investors should note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of other underlying schemes in which the Scheme is invested from time to time. Any excess over the limits prescribed in the SEBI Regulations will be borne by the AMC.

The AMC has not entered into any revenue sharing arrangement with the Underlying Fund in any manner and shall not receive any revenue by whatever means / head from the Underlying Fund. Any commission or brokerage received from the Underlying Fund shall be credited into the Scheme's account.

Recurring expenses (Actual expenses for the financial year ending):

Total Recurring expenses as a percentage of Daily/Weekly average net assets	May 2016	
	JPMorgan Europe Dynamic Equity Offshore Fund	JPMorgan Europe Dynamic Equity Offshore Fund (Underlying Fund)
Direct Plan	0.57%~	1.02%
Regular Plan	1.67%~	1.02%

~ Excluding Service tax.

Note: In case of a fund of funds scheme, the total expenses of the scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.50 per cent of the daily net assets of the scheme.

### Tax treatment for the Investors (Unit Holders)

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.

### Daily Net Asset Value ("NAV") Publication

The AMC will calculate and disclose the first NAV of the Schemes within a period of 5 (five) Business Days from the date of allotment of the Units after the close of the New Fund Offering ("NFO") Period. Thereafter, the NAV of the Schemes shall be calculated for each Business Day and disclosed on the next Business Day by 10.00 a.m. The NAV of the Schemes shall be made available at all ISCs of the AMC on the next Business Day. The AMC will additionally publish the NAV for each Business Day in two daily newspapers having nationwide circulation on the next Business Day indicating the time lag.

The AMC shall update the NAVs on the website of the Mutual Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and that of the Association of Mutual Funds in India ("AMFI") ([www.amfiindia.com](http://www.amfiindia.com)) by 10.00 a.m. on the next Business Day. In case of any delay, the reasons for such delay would be explained to AMFI and reported to SEBI. All delays beyond 10.00 a.m. on the next Business Day would be reported to AMFI and SEBI and the Mutual Fund shall issue a press release providing reasons and explaining when the Schemes would be able to publish the NAVs. [Toll free number - 1800-200-5763].

### For Investor Grievances please contact

<b>Name and Address of Registrar &amp; Transfer Agent:</b> <b>Computer Age Management Services Pvt. Ltd.</b> Address: 3rd Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002 Telephone : 91-44 - 2852 1596 Fax : 91-44 - 4203 2952 E-mail: <a href="mailto:camslb@camsonline.com">camslb@camsonline.com</a>	<b>Name and Address of AMC:</b> <b>JPMorgan Asset Management India Private Limited</b> Address: J.P. Morgan Tower, Off. C.S.T. Road, Kalina, Santacruz - East, Mumbai - 400 098. Telephone : 91-22 - 6157 3000 Fax : 91-22 - 6157 4170 E-mail: <a href="mailto:india.investors@jpmorgan.com">india.investors@jpmorgan.com</a>
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### Unit Holders' Information

The AMC shall allot Units to applicants whose Application has been accepted and shall also send confirmations specifying the number of Units allotted to the applicant by way of email and / or SMS's to the applicant's registered email address and / or mobile number as soon as possible but no later than 5 (five) Business Days from the date of closure of the allotment and / or from the date of receipt of the specific request for account statement from the Unit Holders. For ongoing period, a CAS for each calendar month to the Unit Holder(s) in whose folio(s) Transaction(s) has / have taken place during that calendar month shall be sent on or before 10th of the succeeding calendar month. In case of any specific request for an account statement received from a Unit Holder, the account statement would be sent to the Unit Holder within 5 (five) Business Days from the receipt of such request.

For the purpose of sending a CAS, common investors across mutual funds shall be identified by their PAN.

**Unit Holders whose folio(s) are not updated with PAN details shall not receive a CAS. Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN.**

The statement of holding of the beneficiary account holder for Units held in dematerialized form will be sent by the respective Depository Participants periodically.

The AMC shall disclose full portfolio of the Scheme (along with the ISIN) as on the last day of the month, on its website, on or before the 10th (tenth) day of the succeeding month.

The Mutual Fund will, before the expiry of one month from the close of each half year (i.e. March 31 and September 30) disclose its unaudited financial results on the websites of the Mutual Fund and that of AMFI. Advertisement disclosing the hosting of the financial results on the Mutual Fund's website shall be published in 1 (one) English daily newspaper having nationwide circulation and in a local daily newspaper in Mumbai.

An Annual Report of a Scheme will be prepared as at the end of each financial year (March 31) and copies of the report or an abridged summary thereof will be mailed to all Unit Holders.

Annual report will be available for inspection at the registered office of the Mutual Fund and a copy thereof on request will be sent to the Unit Holders on payment of a nominal fee.

In case of Unit Holders whose email addresses are available to the Mutual Fund, the AMC shall send the annual report of the Scheme only by email. In case of the Unit Holders who wish to receive the annual report in physical form they should indicate the same to the AMC.

In case of Unit Holders whose email addresses are not available with the Mutual Fund, the AMCs shall communicate to the Unit Holders to obtain their email addresses for registration of the same in their database.

The AMC shall display the link of the Scheme annual report or abridged summary prominently on its website and make the physical copies available to the Investors at its registered office at all times.

In view of the fact that the JPMorgan group has a U.S. origin and the fact that the Sponsor is a U.S. entity, all entities under the JPMorgan group including the Mutual Fund cannot do business with individuals or entities which are subject to U.S. sanctions (OFAC) or other applicable sanctions or residents of countries subject to U.S. sanctions (OFAC) or other applicable sanctions. For a list of these sanctioned individuals / entities / countries, please see the link <http://www.treasury.gov/resourcecenter/sanctions/Programs/Pages/Programs.aspx>. Accordingly, the Trustee and / or AMC shall be entitled to reject any application from any such an individual / entity / country at any time or force redemption of Units of a Unit Holder when it is discovered that any investor is subject to either individual sanctions or is a part of such entity or country which is subject to U.S. sanctions (OFAC) or other sanctions.

All existing and new non-individual Investors shall provide 'Ultimate Beneficial Ownership (UBO) details at the time of creation of new folio / account or while making additional purchase transactions, including switch transactions.

- Investors should mandatorily provide additional KYC information such as Income details, occupation, Net worth etc as mentioned in the application / supplementary KYC, FATCA & CRS - self certification form (individual & Non-individual).
- KYC Circular/FATCA information should be provided in the supplementary KYC FATCA & CRS - self certification form (individual & Non-individual) at the time of creation of new folio / account. The Application Form(s) are available at the Investor Service Centers of JPMorgan Asset Management India Private Limited (AMC) and on the AMC website.
- For account opened between July 1, 2014 and October 31, 2015 and certain accounts opened till June 30, 2014, the AMC shall reach out to the investors to seek the requisite information / declaration which have to be submitted by investors on or before the date mentioned in the letter. In case the information is not received from the investors on or before such date, the account shall be treated as reportable account.
- For "KYC-On Hold" cases, investors need to submit missing information or update pending KYC related information with the Fund / Registrar and Transfer Agent / KYC Registration Agency to enable the Fund / AMC to process valid purchase / additional purchase / switch transactions request in the Schemes of the Fund received on or after the effective date. However, the investors enrolled under Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Dividend Sweep Facility etc. registered till October 31, 2015 will continue to be processed. This is applicable for new as well as existing investors.
- Automatic Exchange of Information ("AEOI") / Common Reporting Standard ("CRS") The Organization for Economic Co-operation and Development (OECD) has developed the Standard for Automatic Exchange of Financial Account Information in Tax Matters whereby jurisdictions that have entered into bilateral or multilateral AEOI agreements will share information on investors resident in these jurisdictions. The scope and application of information reporting and exchange pursuant to AEOI / CRS may vary depending on each local jurisdiction's implementation of AEOI / CRS.
- As of 16 December 2015, 77 countries have signed the multilateral agreement including Australia, British Virgin Islands, and Cayman Islands, People's Republic of China, India, Japan, Korea and United Kingdom.
- A prospective investor should seek advice on the effects with respect to the implementation of the AEOI / CRS from its own tax advisor based on its particular circumstances.

AMC reserves the right to reject the application in case the applicant / investor fails to submit information and / or documentation as mentioned above.

## Anti Money Laundering

The Sponsor and its parent company, JPMorgan Chase & Co. are committed to complying with all applicable anti-money laundering laws and regulations in all of their operations. To ensure that the Mutual Fund is at all times compliant with all applicable anti-money laundering laws and regulations as may be applicable to them, various policies are adopted by the AMC from time to time. Should any investor fail to comply with such policies adopted by the AMC in compliance of anti-money laundering regulations, guidelines, notifications, etc issued by the regulatory authorities having jurisdictions over the JPMorgan group, the AMC / Mutual Fund / Trustee shall have absolute discretion to freeze the folios of the defaulting investor(s) and / or reject any application(s) / allotment of Units, delay or withhold processing / payout of redemptions proceeds and / or effect forced redemption of Units of a Unit Holder in non compliance of the same. Please see the SAI for more details on the Anti Money Laundering actions taken by the AMC.

## Very High Risk Countries

In view of the fact that the JPMorgan group has a U.S. origin and the fact that the Sponsor is a U.S. entity, all entities under the JPMorgan group including the Mutual Fund require to conduct stringent due diligence on investors from certain very high risk countries, as may be announced by JPMorgan Group. Investors from such countries are required to comply with certain enhanced due diligence requirements which would entail providing certain additional information including without limitation reliable, independent sourced documents such as photographs, certified copies of ration card / passport / driving license / PAN card, etc. and / or such other documents or produce such information as may be required from time to time for verification of the personal details of the investor(s) including inter alia identity, residential address(es), occupation and financial information to the AMC / Mutual Fund, on a periodic basis. If the investor(s), refuses or fails to provide the required documents / information within the period specified by the AMC / Mutual Fund then the AMC / Trustee shall have absolute discretion to freeze the folios of the investor(s), reject any application(s) / allotment of Units, delay or withhold processing / payout of redemption proceeds and / or effect forced redemption of Units of the Unit Holder at the applicable NAV subject to entry / exit loads, if any.

**Comparison of certain fundamental features between this Scheme and other existing equity schemes of JPMorgan Mutual Fund**

Name of Existing Scheme	Investment Objective	Asset Allocation Pattern	Investment Strategy	Differentiation	Benchmark	Average AUM (in crs.) for the month of May, 2016	No. of Folios as on 31.05.2016
<b>JPMorgan Greater China Equity Off-shore Fund</b>	The primary investment objective of the Scheme is to provide long term capital appreciation by investing in JPMorgan Funds - Greater China Fund, an equity fund which invests primarily in a diversified portfolio of companies that are domiciled in, or carrying out the main part of their economic activity in, a country of Greater China region.  However, there can be no assurance that the investment objective of the Scheme will be realised.	Units/ shares of JPMorgan Funds - Greater China Fund normal allocation of net assets 80-100%; Money market instruments and / or units of liquid schemes normal allocation of net assets 0-20%.	The primary investment objective of the Scheme is to provide long term capital appreciation by investing in JPMorgan Funds - Greater China Fund, an equity fund which invests primarily in a diversified portfolio of companies that are domiciled in, or carrying out the main part of their economic activity in, a country of Greater China region. The Scheme may also invest a part of its corpus in money market instruments and / or units of liquid schemes to meet liquidity requirements from time to time.	An open-ended fund of funds scheme aiming at a long term capital appreciation by investing in JPMorgan Funds - Greater China Fund.	MSCI Golden Dragon Index	55.49	1,433
<b>JPMorgan ASEAN Equity Off-Shore Fund</b>	The primary investment objective of the Scheme is to provide long term capital growth by investing predominantly in JPMorgan Funds - ASEAN Equity Fund, an equity fund which invests primarily in companies of countries which are members of the Association of South East Asian Nations (ASEAN). However, there can be no assurance that the investment objective of the Scheme will be realised.	Units / shares of JPMorgan Funds - ASEAN Equity Fund, 80% - 100%; Money market instruments and/or units of liquid schemes, 0% - 20%.	The primary investment objective of the Scheme is to provide long term capital growth by investing predominantly in JPMorgan Funds - ASEAN Equity Fund, an equity fund which invests primarily in companies of countries which are members of the Association of South East Asian Nations (ASEAN). The Scheme may also invest a part of its corpus in money market instruments and / or units of liquid schemes to meet liquidity requirements from time to time.	An open-ended fund of funds scheme aiming at long term capital growth by investing in JPMorgan Funds - ASEAN Equity Fund.	MSCI South East Asia Index	78.19	2,944
<b>JPMorgan US Value Equity Offshore Fund</b>	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in the JPMorgan Funds - US Value Fund, an equity fund which invests primarily in a value style biased portfolio of US companies.  However, there can be no assurance that the investment objective of the Scheme will be realised.	Units / shares of JPMorgan Funds - US Value Equity Fund, 95% - 100%; Money market instruments and/or units of liquid schemes, 0% - 5%.	The primary investment objective of the Scheme is to provide long term capital growth by investing predominantly in JPMorgan Funds - US Value Equity Fund, an equity fund which invests primarily in US companies. The Scheme may also invest a part of its corpus in money market instruments and / or units of liquid schemes to meet liquidity requirements from time to time.	An open-ended fund of funds scheme aiming at long term capital growth by investing in JPMorgan Funds - US Value Equity Fund.	Russell 1000 Value Index	124.47	1,288
<b>JPMorgan Europe Dynamic Equity Offshore Fund</b>	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in the JPMorgan Funds - Europe Dynamic Fund, an equity fund which invests primarily in an aggressively managed portfolio of European companies.  However, there can be no assurance that the investment objective of the Scheme will be realised.	Units / shares of JPMorgan Funds - Europe Dynamic Equity Fund, 95% - 100%; Money market instruments and/ or units of liquid schemes, 0% - 5%.	The primary investment objective of the Scheme is to provide long term capital growth by investing predominantly in JPMorgan Funds - Europe Dynamic Equity Fund, an equity fund which invests primarily in European companies. The Scheme may also invest a part of its corpus in money market instruments and / or units of liquid schemes to meet liquidity requirements from time to time.	An open-ended fund of funds scheme aiming at long term capital growth by investing in JPMorgan Funds - Europe Dynamic Equity Fund.	MSCI Europe Index	77.17	1,193
<b>JPMorgan Emerging Markets Opportunities Equity Offshore Fund</b>	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in the JPMorgan Funds - Emerging Markets Opportunities Fund, an equity fund which invests primarily in an aggressively managed portfolio of emerging market companies.  However, there can be no assurance that the investment objective of the Scheme will be realised.	Shares of the Underlying Fund i.e. JPMorgan Funds - Emerging Markets Opportunities Fund: 95%-100%, Money market instruments, cash and cash equivalents and / or units of liquid schemes: 0%-5%	The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in JPMorgan Funds - Emerging Markets Opportunities Fund, an equity fund which invests primarily in an aggressively managed portfolio of emerging market companies. The Scheme may also invest a part of its corpus in money market instruments and / or units of liquid schemes to meet liquidity requirements from time to time.	An open ended fund of funds scheme aiming at long term capital growth by investing in JPMorgan Funds- Emerging Markets Opportunities Equity Fund	MSCI Emerging Market Index	5.79	428

## INSTRUCTIONS & NOTES

All instructions & notes are subject to SEBI & AMFI guidelines, as amended from time to time.

### 1. GENERAL

- (a) The application form should be completed in ENGLISH in BLOCK LETTERS only.
- (b) Please read the Key Information Memorandum and the Scheme Information Document containing the terms of offer carefully before investing. In the Scheme Information Document your attention is particularly drawn to the risk factors of investing in the scheme and also the sections “Who cannot invest”, “Important note on anti-money laundering, KYC & investor protection” and “How to apply”.
- (c) Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- (d) Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- (e) The original Power of Attorney or a duly notarised copy of the Power of Attorney shall be required to be submitted where transactions are made under a Power of Attorney.
- (f) The following documents are to be submitted by a company, body corporate, eligible institutions, society, trusts, partnership or other eligible non-individual applicants who apply for units in this scheme:
  1. Certified copy of resolution or authority to make the application.
  2. Certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document that may be required by the AMC as the case may be.
  3. For Trusts / fund, certified true copy of the resolution from the Trustee(s) authorising such transaction.
  4. The application should be signed under their official designation.
- (g) Investors should ensure to write the word ‘DIRECT’ in the column for ‘Broker Code’ in their applications for purchases / additional purchases / switches in cases where such applications are not routed through any distributor / agent / broker.
- (h) **Employee Unique Identification Number (EUID):** SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUID obtained by him/ her from AMFI in the Application Form. EUID, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee / relationship manager / sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUID box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

- (i) **Deduction of Transaction charges for investments through distributors / agents (Not applicable for Direct Plan):**

SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of ₹ 10,000/- and above, vide its Circular No.Cir/IMD/DF/13/2011 dated August 22, 2011.

In accordance with said circular, the AMC / Mutual Fund shall deduct the Transaction Charges on purchase / subscription received through the distributor / agent (who have opted to receive the transaction charges) as under:

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

Transaction charge of ₹ 150/- for subscription of ₹ 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 ₹ 100/- per subscription of ₹ 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.

However, transaction charges 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 ₹ 10,000/- or more. The Transaction Charges shall be deducted in 4 installments.

- (iii) **Transaction charges shall not be deducted for:**

- (a) purchases / subscriptions for an amount less than ₹ 10,000/-;
- (b) transaction other than purchases / subscriptions relating to new inflows such as Switch / STP / SWP etc.
- (c) purchases / subscriptions made directly with the Fund (i.e. not through any distributor / agent).

The above provisions shall be effective from November 1, 2011 or such other date as decided by the AMC in accordance with SEBI / AMFI guidelines and applicable on prospective investments only.

All other terms and conditions of the SID and KIM will remain unchanged.

- (j) If the Scheme name on the application form and on the payment instrument is different, the application will be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

### 2. APPLICANT INFORMATION

- (a) Name and address shall be given in full without any abbreviations. Please provide a copy of the address proof.
- (b) The guardian who opens the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory for minors. 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. There shall be a freeze on the operation of the account by the guardian on the day the minor attains the age of majority and no transactions shall be permitted till satisfactory documents (as per the procedure listed out in the SID) for effecting change in status are received.
- (c) Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory for minors.
- (d) Name of the contact person and e-mail and telephone number should be mentioned in case of investments by a company, body corporate, trust, partnership, society, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- (e) **Systematic Investment Plans (SIPs) upto ₹ 50,000/- exempt from Permanent Account Number (PAN)**

In compliance with SEBI letter no. MRD/DoP/PAN/PM/166999/2009, dated June 19, 2009 issued to AMFI and subsequent guidelines issued by AMFI in this regard, effective August 1, 2009, SIPs upto ₹ 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 month period or in a financial year (to be referred as ‘Micro SIP’) shall be exempt from the requirement of PAN as a proof of identification. The exemption shall be applicable to investments by individuals, NRIs, Minor and Sole Proprietary Firm. However, PIOs, HUFs, Partnership Firms, Companies, Societies, Trusts and any other category will not be eligible for such exemption.

Any one of the following photo identification documents can be submitted along with these SIP applications as proof of identification in lieu of PAN:

1. Voter Identity Card
2. Driving License
3. Government / Defense identification card
4. Passport
5. Photo Ration Card
6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account)
7. Employee ID cards issued by companies registered with Registrar of Companies
8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks
10. Senior Citizen / Freedom Fighter ID card issued by Government
11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI
12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL)

13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO

In addition to the photo identification documents prescribed above, the investor shall be required to provide a copy of the proof of address which is self attested and attested by the ARN holder.

- (f) **Know Your Customer (KYC):** In order to strengthen Know Your Client (“KYC”) norms and identify every participant in the securities market with their respective PAN, thereby ensuring a sound audit trail for all transactions, SEBI has mandated that PAN will be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction.

If the investment is being made on behalf of a minor, the KYC of the minor or father or mother or the guardian who represents the minor, should be provided. Applications received without KYC will be rejected.

For all applications, the applicant or in the case of an application in joint names, each of the applicants should mention his / her PAN allotted under the Act.

An application should be complete in all respects before it is submitted.

Since January 1, 2011, KYC is mandatory for all investors making investment in mutual funds, irrespective of the amount of investment.

SEBI vide its circulars MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23 / 2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 had laid down a uniform KYC compliance procedure for all investors with effect from January 1, 2012. SEBI also issued KYC Registration Agency (“KRA”) Regulations, 2011 and the guidelines in pursuance of the said Regulations for In-Person Verification (“IPV”).

Accordingly, with effect from January 01, 2012, all new investors other than KYC compliant investors as defined above are required to follow the new KYC compliance procedure as mentioned in the SID of the respective scheme available on our website, www.jpmorganmf.com

- (g) For NRIs / NREs, please provide a copy of the cheque leaf or FIRC certificate.

### 3. BANK ACCOUNT DETAILS

- (a) As per SEBI guidelines, it is mandatory for the Sole / First applicant to mention his / her bank account number in the application form. Applications received without the relevant bank account number will be deemed to be incomplete and will be rejected. The AMC and the R&T (the Registrar and Transfer Agent) reserves the right to hold any redemption proceeds in case the requisite details are not submitted. The AMC may ask for a copy of a cancelled cheque to verify these details.

- (b) The AMC currently has a direct credit facility with the following banks (mentioned here below in alphabetical order):

ABN AMRO, Axis Bank, Citibank NA, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Kotak Bank and Standard Chartered.

- (c) The AMC will provide direct credit facility with additional banks as may be available from time to time to the investors. Please contact the AMC and R&T for further details. In case you do not wish to receive redemption proceeds by direct credit facility, please tick the appropriate option in the application form.

IFSC code is necessary for electronic payouts.

To add / register multiple bank accounts, please use the ‘Multiple Bank Accounts Registration Form’ available on our website www.jpmorganmf.com.

### 4. INVESTMENT DETAILS

- (a) Applicants should indicate the Option (Dividend / Growth) for which the application is made. In case applicants wish to opt for both the options, separate application forms will have to be completed for each option. If no indication is given for the investment, the default option will be the growth option. Further, if no indication is given for payout or reinvestment under dividend option, the default option will be the dividend reinvestment option.

- (b) Investors subscribing under Direct Plan of the Schemes will have to indicate “Direct Plan” against the Scheme name in the application form. Investors should also indicate “Direct” in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but “Direct Plan” is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or “Direct” mentioned in the ARN Column, the application will be processed under Direct Plan.

Treatment for investors based on the applications received is given in the table below:

Sr.	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan

Sr.	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong / invalid / incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor / distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

### 5. MODE OF PAYMENT

- (a) Applications can be submitted at the designated collection centres as appended in the KIM. Applications can be submitted at the Official Points of Acceptance of the AMC / R & T. Only one cheque / DD will be accepted per application form for fresh and additional purchases. The Mutual Fund and its agents / representatives are not obliged to represent dishonoured cheques or inform the investor / investor’s agent about such cheques. For investments made through NRE / NRO account, a cheque along with a photocopy of the cheque and the application form must be submitted to a JPMorgan AMC branch.

- (b) Payment can be made by rupee draft purchased abroad, payable at locations where the application is submitted to a JPMorgan AMC branch / collection centre.

- (c) Cheque should be drawn in favour of **JPMorgan India Liquid Fund** and crossed ‘A/c. Payee only’.

#### (i) Safe Mode of Writing Cheque

In order to prevent frauds and misuse of payment instruments, the investors may make the payment instrument (i.e. cheque, demand draft, pay order, etc.) favouring either of the following :

1. “JPMorgan Scheme”
2. “JPMorgan Scheme First Investor Name”
3. “JPMorgan Scheme Permanent Account Number”

#### (ii) Third Party Payments

No third party payments shall be accepted in any of the schemes of JPMorgan Mutual Fund. However, under following exceptional circumstances the third party cheques will be accepted.

- a) Payment by Parents / Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment)
- b) Payment by Employer on behalf of employee through Payroll deductions.
- c) Custodian on behalf of an FII or a client.
- d) Payment by AMC to a distributor empanelled with it on account of commission / incentive etc. in the form of the Mutual Fund Units of the Scheme managed by the AMC through lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of Prevention of Money Laundering Act regarding prevention of money laundering, etc.

\* ‘Related Person’ means any person investing on behalf of a minor in consideration of natural

Investors submitting their applications in the above mentioned exceptional circumstances are required to provide the following documents without which the applications for subscription of units will be rejected / not processed / refunded:

- a) Mandatory KYC for investor and the person making the payment i.e. third party. Copy of the KYC Acknowledgement letter of both; the investor and the person making the payment, should be attached along with the application form.
- b) Declaration from the Investor and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the investor.



### (III) Source of Funds

- A) If the payment is made by cheque: An investor at the time of his / her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). The verification of third party cheque will be made on the basis of either matching the paying - in bank account details with the pay-out bank details or by matching the bank account number / name of the first applicant / signature of the first applicant with the name of the account holder / account number / signature on the cheque. If the name is not pre-printed on the cheque or the signature on the cheque does not match, then the first named applicant should submit any one of the following documents:

a) copy of the bank pass book or account statement from the bank having the name, account number and address of the investor. (Investors should also bring the original documents along with the documents mentioned. The copy of such documents will be verified with the original documents to the satisfaction of the AMC / R&TA. The original documents will be returned across the counter to the investor after due verification.)

b) a letter<sup>1</sup> from the bank on its letterhead certifying that the investor maintains an account with them specifying the account number, type of account, branch, the MICR code of the branch & the IFSC code (where applicable).

In case an investor has multiple accounts, investors are requested to register them with the AMC. Pay-in from such registered single or multiple accounts can be treated as 1st party payments. The process to be followed for registration of multiple bank accounts is detailed in the 'Multiple Bank Accounts Registration Form'.

- B) If the payment is made with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc. (by debiting a bank account), a Certificate<sup>1</sup> (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of such instrument.
- C) The AMC / R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of ₹ 50,000 or more. In case the application is accompanied by the pre-funded instrument issued by bank against cash for less than ₹ 50,000 then the investor is required to submit a Certificate<sup>1</sup> (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument.

<sup>1</sup> The said letter / Certificate should be duly certified by the bank manager with his / her full signature, name, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the first named investor.

- D) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.
- E) Investors transacting through (i) MFSS / BSE StAR MF Platform under the electronic order collection system for schemes which are unlisted and (ii) Stock Exchange(s) for the listed schemes; will have to comply with norms / rules as prescribed by Stock Exchange(s).

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the Mutual Fund, will also be covered under these provisions.

## 6. FAX INSTRUCTIONS

\*Initial Purchases, Additional Purchases and Redemptions may be communicated through facsimile.

In connection with the agreement by the AMC / Mutual Fund / Registrar to accept from the Unit Holder / Investor, from time to time instructions by facsimile (Facsimile Instructions), the Unit Holder / Investor confirms that:

- He / she acknowledges that Facsimile Instructions are not a secure means of communication, and is aware of the risk involved, and that the request to the AMC / Mutual Fund / Registrar to accept such Facsimile Instructions is for the Unit Holder's / Investor's convenience.
- The AMC / Mutual Fund / Registrar is authorised to act on any Facsimile Instruction which the AMC / Mutual Fund / Registrar in its sole discretion believes is transmitted from the Unit Holder / Investor and, provided that the AMC exercises due care in carrying out its internal verification procedures, the

AMC / Mutual Fund / Registrar shall not be liable for acting in good faith on such Facsimile Instructions which are transmitted from unauthorised persons.

- Any transaction entered into by the AMC / Mutual Fund / Registrar pursuant to a Facsimile Instruction in good faith and in the absence of gross negligence, default or fraud shall be binding upon the Unit Holder / Investor whether made with or without his / her authority, knowledge or consent.
- The Unit Holder / Investor agrees that security procedures adopted by the AMC / Mutual Fund / Registrar may include signature verification, telephone callbacks or a combination of the same. Callbacks may be recorded by tape recording device and the Unit Holder / Investor consents to such recording and agrees to co-operate with the AMC / Mutual Fund / Registrar to enable confirmation of such Facsimile Instruction requests. The Unit Holder / Investor further accept that the Facsimile Instruction shall not be considered until time stamped appropriately as a valid transaction request in the Scheme in line with the SEBI Regulations. In case of Initial Purchases, the transaction shall be processed and units allotted on the basis of the time stamped Facsimile Instruction, provided all requisite physical / original documents (subject to the same being in order) are submitted to the AMC / Mutual Fund / Registrar by 2.30 pm on the same day in case of JPMorgan India Liquid Fund and 5.30 pm on the same day in case of JPMorgan India Liquid Fund, JPMorgan India Active Bond Fund and JPMorgan India Short Term Income Fund. It shall be the sole obligation of the Investor to ensure that the requisite physical / original documents (subject to the same being in order) are submitted to the AMC / Mutual Fund / Registrar by 2.30/5.30 pm (as mentioned above) on the same day, failing which the application / transaction will be rejected. The AMC / Mutual Fund reserves the right to reject the application in case the original varies from the Facsimile Instruction received.
- The AMC / Mutual Fund / Registrar shall not be liable and the Unit Holder / Investor shall indemnify the AMC / Mutual Fund / Registrar and hold the AMC / Mutual Fund / Registrar harmless against any legal action, procedure, claim, loss, damages or costs which may be brought against the AMC / Mutual Fund / Registrar or suffered or incurred by the AMC / Mutual Fund / Registrar and which shall have arisen either directly or indirectly out of or in connection with the AMC / Mutual Fund / Registrar accepting Facsimile Instructions and acting thereon, whether or not such Facsimile Instructions are confirmed in writing by the Unit Holder / Investor and whether or not such Facsimile Instructions in fact originate from the Unit Holder / Investor.

\*Initial Purchases, through Facsimile Instructions will be accepted only in the JPMorgan India Liquid Fund, JPMorgan India Liquid Fund, JPMorgan India Active Bond Fund and the JPMorgan India Short Term Income Fund.

## 7. DEMAT ACCOUNT DETAILS (Required)

- The investor can opt to subscribe units in demat form. Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.
- Demat option for SIP shall not be available.

The option to hold units in demat form can be exercised at the time of subscription to the units or at a later date by converting the units in demat form.

In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or viceversa should be submitted alongwith a Demat / Remat Request Form to their Depository Participants.

## 8. COMMUNICATION

AMCs shall allot Units to the applicants whose application has been accepted and also send confirmations specifying the number of Units allotted to the applicant by way of email and / or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than 5 (five) Business Days from the date of closure of the allotment and/or from the date of receipt of the specific request for account statement from the Unit Holders. For ongoing period, Common Account Statement (CAS) for each calendar month to the Unit Holder(s) in whose folio(s) transaction(s) has / have taken place during that calendar month shall be sent on or before 10th of the succeeding calendar month. CAS, Account Statement, Annual Reports or other information etc. may be sent to unit holders by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive the same in physical. The AMC / Mutual Fund / Registrars & Transfer Agents are not responsible for the e-mail not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the e-mail address. In case of a large document, a suitable link would be provided and investors can download, save and print these documents. For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. The CAS shall not be received by the Unit Holders for the folio(s) not updated with PAN details. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN. Further, the CAS detailing holdings across all schemes of all mutual funds at the end of every 6 (six) calendar months (i.e. September / March), shall be sent by mail / e-mail on or before the 10th day of succeeding calendar month, to all such

Unit Holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive the same in physical form.

All communications shall be done in accordance with SEBI & AMFI guidelines.

## 9. NOMINATION DETAILS

Nomination rules are subject to SEBI Regulations / applicable laws. Applicants applying for Units singly / jointly can make a nomination at the time of initial investment or during subsequent investments.

Nomination shall be maintained at the folio level and shall be applicable for investments in all schemes in the folio. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Nomination shall be mandatory for new folios opened by individuals especially with sole holding. Non-individuals including a 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. 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 unit holder. However, nomination will not be allowed in a folio held on behalf of a minor. Nomination can also be made 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 Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force from time to time. However, nomination cannot be made in favour of NRI or PIO residents of the United States of America and Canada. Nomination in respect of the units stands rescinded upon the redemption / transfer / transmission of units. Transmission of units in favour of a Nominee shall be a 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 AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the units in favour of the Nominee. Every new nomination for a folio will overwrite the existing nomination.

For multiple nominees, please fill up multiple forms. The nomination form is on our website : [www.jpmorganmf.com](http://www.jpmorganmf.com)

## 10. DECLARATION AND SIGNATURE

- (a) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF (Hindu Undivided Family), the Karta will sign on behalf of the HUF.
  - (b) The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.
11. Under the SIP, for each month / quarter, the investor must submit post-dated cheques or ECS mandate. There should be a gap of one month / quarter between two cheques.
  12. In case of weekly dividend reinvestment option, record date for the declaration of dividend shall be every Tuesday, in case of fortnightly dividend reinvestment option the record date shall be 14th and 28th of each month and in case of monthly dividend reinvestment option, the record date shall be 25th of each month. In case these record dates falls on a non-Business Day, the record date shall be taken to be the next Business Day. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that the dividends will be regularly declared, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Option.

## CHECKLIST

Please ensure that:

- Name, address, contact details are mentioned and the signature of ALL applicants is available in the application form.
- Bank account details are filled in completely and correctly (mandatory) including IFSC code.
- Your preferred plan / option is mentioned / selected and the investment is not less than the minimum investment amount.
- The Permanent Account Number (PAN) for all applicants is mentioned and necessary documents are enclosed, else your application will be rejected.
- NRIs need to provide their overseas address (mandatory).
- Cheques / DDs are drawn in favour of 'JPMorgan India Liquid Fund', dated and duly signed.
- Application form number/folio number and applicant's name is mentioned on the reverse of each cheque / DD.
- Documents as listed below are submitted along with the application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.
- For documents regarding mariners and PIOs or any queries please contact the AMC or ISC.
- Investors need not provide any of the below mentioned documents, except PAN, Resolution / authorisation to invest, List of authorised signatories with specimen signature(s), Notarised Power of Attorney, FIRC in case payment is made by DD from NRE / FCNR or where applicable if he / she / it provides the KYC Compliance proof.

Documents	Individual	Companies	Societies	Partnership	Investments through PoA	Trusts	NRI	FIIs
Resolution / authorisation to invest		✓	✓	✓		✓		✓
List of authorised signatories with specimen signature(s)		✓	✓	✓		✓		✓
Memorandum & Articles of Association		✓						
Trust deed						✓		
Bye-laws			✓					
Partnership deed				✓				
Notarised Power of Attorney					✓			
<b>For all applications</b>								
KYC proof	✓	✓	✓	✓	✓	✓	✓	✓
Proof of address	✓	✓	✓	✓	✓	✓	✓	✓
Proof of identity					✓			
FIRC in case payment is made by DD from NRE / FCNR or where applicable							✓	✓

APPLICATION FORM (Please read Product labeling details available on cover page before filling this Form.) (Please refer to instructions carefully before filling out this form)

AF

1. DISTRIBUTOR INFORMATION (Please read the instructions before investing)

Broker Name & ARN code	Sub-broker ARN code	Sub-broker code	Employee Unique Identification No.	For office use

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor. Declaration for "execution only" transaction (only where EUIN box is left blank) (Refer instruction 1(h) on page 13

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

Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer
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2. INFORMATION OF EXISTING UNIT HOLDER (For existing investor. Unless details in sections 3 - 4 have changed, please go directly to section 5. Note that applicant details and mode of holding will be as per existing folio number)

Folio no.	Employee SID (for employees of J.P. Morgan only)
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3. APPLICANT INFORMATION

Status [Please ✓]:  Resident Individual  Resident Minor (through Guardian)  HUF  Non-Resident (Repatriable)  Non-Resident (Non-Repatriable)  Non-Resident - Minor (Repatriable)  Non-Resident - Minor (Non-Repatriable)  FII  FPI  Sole-Proprietor  Private Limited Company  Public Limited Company  Body Corporate  Partnership Firm  Trust  Fund of Fund  Gratuity Fund  NPS Trust  Pension and Retirement Fund  FIIs  AOP  Bank  Government Body  NGO  BOI  Society  LLP  PIO  Non Profit Organisation  Global Development Network  Others [Specify] \_\_\_\_\_  Foreign Nationals [Specify category] \_\_\_\_\_

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY [Please refer instruction 1(l) on page 13 and (✓) any one]  I confirm that I am a First time investor across Mutual Funds (₹150 deductible as Transaction Charge and payable to the Distributor).  I confirm that I am an Existing investor in Mutual Funds (₹100 deductible as Transaction Charge and payable to the Distributor).

In case the purchase / subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the investment amount and payable to the Distributor. Units will be issued against the balance amount invested.

Name of first applicant	Date of Birth*
Mr. Ms. M/S.	D D M M Y Y Y Y

Name of guardian (in case of minor)	Relationship: <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Legal Guardian	*In case where PAN / PEKRN is not provided, providing date of birth is mandatory or else the application is liable to be rejected.
Mr. Ms.		

Name of Contact person (In case of institutional investors)
Mr. Ms.

Designation of the contact person

Name of second applicant
Mr. Ms.

Name of third applicant
Mr. Ms.

Address of sole / first applicant (Please provide full address) (In case of NRIs/FIIs please provide overseas address - Mandatory P.O. box no. may not be sufficient)

City	Pin
State	Country

Overseas address (Please provide full address. P.O. box no. may not be sufficient) (Mandatory for NRIs / FIIs / PIO)

City	Pincode	Country
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Communication		
Tel. (R) / Mobile no.	Tel. (O)	Fax no.
E-mail		

I/We would like to receive the following documents through post instead of e-mail (Kindly ✓)  Account statement  Newsletter  Quarterly review & annual report  Other statutory information

Mode of holding [Please tick (✓)]			
<input type="radio"/> Single	<input type="radio"/> Joint	<input type="radio"/> Anyone or survivor (default)	
Permanent Account Number (PAN) / PAN Exempt KYC Reference Number (PEKRN) [Mandatory]			
First applicant	M A N D A T O R Y	<input type="radio"/> KYC compliant	Guardian
Second applicant	M A N D A T O R Y	<input type="radio"/> KYC compliant	Third applicant
			M A N D A T O R Y
			<input type="radio"/> KYC compliant

4. BANK ACCOUNT DETAILS (Mandatory. The application will be rejected if this section is left blank. Please provide the details of the sole / first applicant). (Refer instruction no. 3)

Bank particulars (Name of the bank)	Branch
-------------------------------------	--------

Branch address	City
----------------	------

Account number	Account type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR
RTGS or NEFT - IFSC code	9 digit MICR code

Direct credit facility (please refer to the list of banks that offer direct credit facility on page 14). However, if you wish to receive a cheque payout, please tick here (✓)  Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here (✓)

5. INVESTMENT DETAILS (Refer instruction no. 4)

Scheme name: JPMorgan	Plan
Option (Please ✓)	
<input type="radio"/> Dividend <input type="radio"/> Growth	<input type="radio"/> Dividend reinvestment (default) <input type="radio"/> Dividend payout
	<input type="radio"/> Daily* <input type="radio"/> Weekly* <input type="radio"/> Fortnightly* <input type="radio"/> Monthly* <input type="radio"/> Bonus* <input type="radio"/> Annual Dividend* *as applicable

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms. \_\_\_\_\_ Application no. \_\_\_\_\_

Application for units of: JPMorgan Europe Dynamic Equity Offshore Fund Plan \_\_\_\_\_

Option (please ✓):  Growth  Dividend reinvestment  Dividend payout  Daily\*  Weekly\*  Fortnightly\*  Monthly\*  Bonus\*  Annual Dividend\* \* as applicable

Cheque / D.D. no. \_\_\_\_\_ for ₹ \_\_\_\_\_ dated \_\_\_\_\_

Drawn on bank \_\_\_\_\_

Office Signature, stamp & date

**6. PAYMENT DETAILS (Refer instruction no. 5)****6A. INITIAL INVESTMENT** (Please note that investors have to fill out separate common application forms for Initial and SIP investments)

Cheque / DD no.		Drawn on bank/	
Cheque / DD date	D D M M Y Y Y Y	Branch name	
Amount of cheque / DD in figures (₹) (i)		Account type (Please ✓)	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR
DD charges, if any, in figures (₹) (ii)		Relationship with beneficiary	
Total amount in figures (₹) (i) + (ii)		(Third party payment)	
Rupees in words			

**6B. SYSTEMATIC INVESTMENT PLAN (SIP)** (Refer terms and conditions on page 32 and instructions for SIP on page 34)  Please ✓ for MICRO SIP

Frequency (Please ✓ any one only)	<input type="radio"/> Monthly SIP (default) <input type="radio"/> Quarterly SIP	Enrolment period	Start Date	M M Y Y	Dates	<input type="radio"/> 1st (default) <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 25th <input type="radio"/> All dates (for ECS facility only)	No. of instalments	(default as per SID)
Payment mechanism (Please ✓ any one only)	1. <input type="radio"/> Cheques (Please provide the details below)		2. <input type="radio"/> ECS debit facility (Please complete the application form for ECS debit facility)					
First SIP transaction via Cheque no.		Cheque dated	D D M M Y Y Y Y	Amount (₹)				
Instalment amount (₹)		No. of instalments		Total Amount (₹)				
Subsequent instalment cheque nos.	From		From		From			
	To		To		To			
Cheques drawn on	Name of bank		Branch					

**7. DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S)** (Refer Instruction 7)

Depository Participant (DP) ID	Beneficiary Account Number	Depository Participant (DP) ID & Beneficiary Account Number
NSDL <input type="radio"/>	OR	CDSL <input type="radio"/>

**Please note that:** 1. If demat details provided are not valid, allotment will be done in physical / statement of account mode. 2. In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.

**8. NOMINATION\* DETAILS (Nominations will not be permitted in case of folios held on behalf of a minor)**

I/We hereby nominate the undermentioned nominee to receive the amounts to my/our credit in the event of my / our death. I / We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.  Tick here if you do not wish to nominate ^

Name of the nominee	Date of birth (if nominee is minor)
Mr. Ms. M/s.	D D M M Y Y Y Y
Address of nominee (Please provide full address)	Pin code
Name of the guardian (If nominee is minor)	Relationship with nominee
Address of guardian	Signature of guardian (mandatory) / nominee (optional)
Pin code	

\* For multiple nominations please ensure that the same details given in this nomination section are sent in on a separate sheet of paper, with all the investors' signatures.

^ Please note that if you do not tick the box nor furnish any nomination details, it is deemed to be assumed that you do not wish to nominate anyone.

**9. DOCUMENTS ENCLOSED (Please ✓)**

DOCUMENTS ENCLOSED (Please ✓)	APPLICATIONS ENCLOSED (Please ✓)	Total No. of enclosures
Corporate Documents <input type="radio"/> Yes <input type="radio"/> No	Systematic Investment Plan (SIP) <input type="radio"/>	No. to be filled by applicant
ASL <input type="radio"/> Yes <input type="radio"/> No	Cheques <input type="radio"/>	
BR <input type="radio"/> Yes <input type="radio"/> No	Systematic Transfer Plan (STP) <input type="radio"/>	
	ECS Debit Facility <input type="radio"/>	For office use
	Systematic Withdrawal Plan (SWP) <input type="radio"/>	

**10. DECLARATION AND SIGNATURES**

Applicable to NRI / FI / PIO: I am / We are not U.S. or Canadian person(s) or resident(s) in or citizen(s) of the United States of America or Canada. I / We confirm that I am / We are Non-Resident(s) of Indian nationality / origin and that I / We have remitted funds from abroad through approved banking channels or from funds in my / our NRE / FCNR account. I / We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my / our NRE / FCNR account. In case of non residents (please tick as appropriate): 1. Residential Status:  Resident (including not ordinarily resident)  Non-resident. 2. The units issued to me / us will be held as  Investment  business asset.

Corporate applicants only: A corporation should affix its company stamp or seal, if any. I am / We are duly authorised to execute and deliver this Master Account Agreement. The corporation is not organised or formed by U.S. Persons, residents in or citizens of the United States of America principally for the purposes of investing in securities not registered under the Securities Act of 1933 of the United States of America.

I / We have read, understood and agree to the contents of the Key Information Memorandum (including the 'General section'), Statement of Additional Information and the Scheme Information Document of the above Scheme(s) of JPMorgan Mutual Fund including the sections on "Who cannot invest", "Note on Anti Money Laundering, Know-Your-Customer and Investor Protection", "How to Apply?", "Fax Instructions" and any indemnities provided therein.

I / We shall make our own independent decisions whether to subscribe for Units acting upon our own judgment and such independent advice as I / We consider appropriate. I / We hereby apply for allotment / purchase of Units in the Scheme(s) and agree to abide by the terms and conditions applicable thereto. I / We hereby declare that I / We am / are a "person resident in India" for the purposes of the Foreign Exchange Management Act, 1999 and I / We am / are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I / We hereby authorise JPMorgan Mutual Fund, its Investment Manager and / or its agents to disclose details of my investment to my bank(s) / JPMorgan Mutual Fund's bank(s) and / or any relevant distributor / broker / investment advisor, as appropriate. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the information given in this application form is correct, complete and truly stated.

I / We hereby consent to and authorize JPMorgan Mutual Fund, its Investment Manager (or any of its delegates or service providers) to collect, process, store and transfer as necessary my / our personal information or sensitive personal data or information and to use all such information, including without limitation personal information / sensitive personal data or information provided by me/us, for: (a) processing, maintaining, administering, verifying my / our account or investment; (b) meeting any regulatory disclosure requirements; or (c) extending and offering ancillary, incidental and additional services and support and I / We hereby consent to the sharing with and disclosure of the same to JPMorgan Mutual Fund's or its Investment Manager's associates/group companies/affiliates/agents, for the purpose of offering any ancillary or incidental services and products.

I / We shall immediately notify JPMorgan Mutual Fund and / or its Investment Manager of any change in the particulars provided by me / us in this application form.

I / We further acknowledge and accept that all my / our dealings will be subject to applicable laws and regulations, including without limitation, those relating to market timing, anti-money laundering, counter terrorism financing, as well as the internal procedures of JPMorgan Mutual Fund (JPMF) and / or its Investment Manager JPMorgan Asset Management India Private Limited (JPMAMIP) and its affiliates, and that the process of subscription and / or redemption instructions including payment and transfer of moneys may be delayed and / or declined due to requirements of these laws regulations and / or procedures and policies. I / We agree and accept that in these circumstances, JPMF and / or JPMAMIP may take such further action as it, in its absolute discretion, may deem appropriate or necessary (including without limitation freezing my / our folios, rejecting any application(s) / allotment of Units, delaying or withholding processing / payout of redemption proceeds and / or effect forced redemption of Units). JPMF and / or JPMAMIP shall have no liability or responsibility to the applicant or any other person for any losses, damages or any other claims whatsoever in relation to the delay or rejection of instructions in these circumstances.

I / We agree to provide such information and documentation from time to time as JPMF and / or JPMAMIP may request for purposes of its compliance with anti-money laundering, counter terrorism financing, know-your-client and other legal and regulatory requirements applicable to JPMF and / or JPMAMIP or its affiliates.

I / We represent and warrant to JPMF and / or JPMAMIP that: (a) no application moneys paid or transferred to JPMF and / or JPMAMIP are or may be proceeds from, and it has not and will not use its Folio in furtherance of, any criminal activity or conduct (including but not limited to tax crimes such as intentional and fraudulent tax evasion); and (b) it has never committed or been investigated for or convicted of any tax crime whether in India or elsewhere. I / We agree that I / We shall be deemed to repeat the above representations and warranties at each time when I / We transact via my / our Folio. The above would deem to apply for transactions carried out by Guardian or POA Holder in case of transactions submitted on behalf of Individual Investors and by Authorized Signatories in case of transactions submitted for Non-Individual Investors. 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 do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. I hereby declare that in case of third party payments, the payments are covered under one of the following- Payment by Parents/ Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment) or Payment by Employer on behalf of employee through Payroll deductions or Custodian on behalf of an FI or a client.

(These signatures will be matched against the signatures in the repurchase or other transactions and in case of improper match or difference in the signatures, investors will be requested to get their signature verified by their banks.)

SIGNATURE(S)				
Date	Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer

# Please refer to Chapter III of the Scheme Information Document.

Signature of all applicants is necessary in case a nominee has been mentioned in Section 8 above.

**JPMorgan Mutual Fund**

**Note:** All future communications in connection with this application should be addressed to the nearest JPMorgan Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the Scheme, the amount invested, date and the place of the Customer Service Centre where the application was lodged.

**Asset Management Company**

: JPMorgan Asset Management India Private Limited  
J. P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. **Tel.:** 022 - 6157 3000 **Fax :** 022 - 6157 4170  
**E-mail:** india.investors@jpmorgan.com **Toll free no.:** 1-800-200-5763 (JPMF)

**Registrar & Transfer Agent**

: Computer Age Management Services Private Limited, Unit: JPMorgan Mutual Fund, 3rd Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002.  
**E-mail:** enq.jp@camsonline.com

**SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA & CRS -  
SELF CERTIFICATION FORM FOR INDIVIDUALS (EACH APPLICANT)**

(Please seek appropriate advice from your professional tax advisor on your tax residency and related FATCA & CRS guidance)

A. FATCA & CRS INFORMATION (SELF CERTIFICATION)																						
PAN												Folio										
Name																						
Type of Address given at KRA	<input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Residential / Business <input type="radio"/> Registered Office																					
Nationality								Gender				Date of Birth	D	D	M	M	Y	Y	Y	Y		
Place of Birth								Country of Birth														
Father's Name																						
Spouse's Name																						
Documents required (PEKRA Investor)	<input type="radio"/> Passport <input type="radio"/> Election ID Card <input type="radio"/> Govt. ID Card <input type="radio"/> Driving License <input type="radio"/> UIDAI Card <input type="radio"/> NREGA Card <input type="radio"/> Others (Please specify) _____																					
Identification No. of the Document provided																						
Is the applicant's Country of Birth / Citizenship / Nationality / Tax Residency other than India?																				<input type="radio"/> Yes <input type="radio"/> No		
If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below:																						
S. No.	Country of Tax Residency <sup>#</sup>							Tax Payer Identification Number <sup>^</sup>							Identification Type [TIN or Other, please specify]							
1.																						
2.																						
3.																						

<sup>#</sup> to include all countries other than India, where investor is Citizen / Resident / Green Card Holder / Tax Resident in those respective countries especially of USA.

<sup>^</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent ~.

B. ADDITIONAL KYC INFORMATION											
Occupation Details [Please tick (✓)]	<input type="radio"/> Service <input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Student <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Agriculture <input type="radio"/> Proprietorship <input type="radio"/> Mariner <input type="radio"/> Others (Please specify) _____										
Gross Annual Income (Rs.) [Please tick (✓)]	<input type="radio"/> Below 1 Lac <input type="radio"/> 1 - 5 Lacs <input type="radio"/> 5 - 10 Lacs <input type="radio"/> 10 - 25 Lacs <input type="radio"/> >25 Lacs - 1 Crore <input type="radio"/> >1 Crore										
Politically Exposed Person (PEP) Status	<input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable										

C. DECLARATION												
<p>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 aware that I / we may liable for it. I / We hereby authorize you [Fund / AMC / RTA other participating entities] to disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including all changes, updates to such information as and when provided by me / us to 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 but not limited 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 / any regulated intermediaries registered with SEBI / RBI / RDA / PFRDA to facilitate single submission / updation &amp; for other relevant purposes. I / We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your / Funds end. As may be required by domestic or overseas regulators / tax authorities, I / we authorize Fund / AMC / RTA to withhold and pay out any sums from your account or close or suspend your account(s) without any obligation of advising me of the same.</p>												
Place :												
Date :	D	D	M	M	Y	Y	Y	Y	Applicant / Guardian's Signature			

## DETAILS UNDER FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 14 days.

Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any question about your tax residency, please contact your Tax Advisor. If you are a US citizen or resident or green card holder, please include United States in the Country of Tax Residency Information field along with your US Tax Payer Identification Number.

~ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA & CRS -  
SELF CERTIFICATION FORM FOR ENTITY (NON-INDIVIDUALS)**

(Please seek appropriate advice from your professional tax advisor on your tax residency and related FATCA & CRS guidance)

**A. FATCA & CRS INFORMATION (SELF CERTIFICATION)**

PAN												Folio											
Name of the Entity																							
Date of Incorporation		D	D	M	M	Y	Y	Y	Y														
Type of Address given at KRA		<input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Residential / Business <input type="radio"/> Registered Office																					
Place of Incorporation												Country of Incorporation											
Is the Entity's Country of Tax Residency other than India?												<input type="radio"/> Yes <input type="radio"/> No											
If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.																							
S. No.	Country of Tax Residency#	Tax Payer Identification Number <sup>^</sup>										Identification Type [TIN or Other, please specify]											
1.																							
2.																							
3.																							

# to include all countries other than India, where investor is Tax Resident in those respective countries especially of USA.

<sup>^</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent and Global Intermediary Identification Number (GIIN).

In case the Entity's Country of Incorporation / Tax residence is US but the Entity is not a Specified US Person, mention Entity's exemption Code here \_\_\_\_\_

**B. ADDITIONAL KYC INFORMATION**

Gross Annual Income (Rs.) [Please tick (✓)]	<input type="radio"/> Below 1 Lac <input type="radio"/> 1 - 5 Lacs <input type="radio"/> 5 - 10 Lacs <input type="radio"/> 10 - 25 Lacs <input type="radio"/> >25 Lacs - 1 Crore <input type="radio"/> >1 Crore																							
<b>OR</b>																								
Net-worth (Mandatory)	Rs. _____										as on		D	D	M	M	Y	Y	Y	Y	(Not older than 1 year)			
Is the entity involved in any of the following services?																								
<input type="radio"/> Foreign Exchange / Money Changer Services <input type="radio"/> Gaming / Gambling / Lottery / Casino Services <input type="radio"/> Money Laundering / Pawning <input type="radio"/> None of the above																								

**C. [TO BE FILLED BY FINANCIAL INSTITUTIONS OR DIRECT REPORTING NFFES]**

We are a  <input type="radio"/> <b>Financial Institution / FFI</b> [refer instructions a.]  <input type="radio"/> <b>Direct Reporting NFFE</b> [refer instructions b.]	<b>GIIN</b> (Global Intermediary Identification Number): _____
	Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below  Name of the sponsoring Entity _____
	GIIN not available [tick (✓) any one]: <input type="radio"/> Applied For <input type="radio"/> Not required to apply for - specify sub-category code [ ] [refer instructions c.] <input type="radio"/> Not obtained - Non-participating FFI

**D. [FILL ANY ONE AS APPLICABLE - TO BE FILLED BY NFFEs OTHER THAN DIRECT REPORTING NFFEs]**

<b>1</b>	<b>Is the entity is a listed company [whose shares are regularly traded on a recognized stock exchange]</b> <i>[refer instructions d.]</i>	Yes <input type="radio"/> <i>(Please specify the name of the Stock Exchange(s) where it is traded regularly)</i> 1. _____ 2. _____
<b>2</b>	<b>Is the entity a 'Related Entity' of a listed company [whose shares are regularly traded on a recognized stock exchange]</b> <i>[refer instructions e.]</i>	Yes <input type="radio"/> <i>(Please specify the name of the listed company, name of the Stock Exchange(s) where it is traded regularly)</i> Name of the listed company : _____ Name of the Stock Exchange : _____
<b>3</b>	<b>Is the entity an Active NFFE?</b>	Yes <input type="radio"/> Nature of business _____ Please specify sub-category of Active NFFE <input type="text"/> <input type="text"/> <i>[refer instructions g.]</i>
<b>4</b>	<b>Is the entity a Passive NFFE?</b> <i>[refer instructions h.]</i>	Yes <input type="radio"/> Nature of business _____ Also submit UBO Form <i>[provided separately]</i>

**E. DECLARATION**

/ 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 liable for it. I / We hereby authorize you [Fund / AMC / RTA / Other participating entities] to disclose, share, remit in any form, mode or manner, all / any of the information provided by me / us, including all changes, updates to such information as and when provided by me / us to 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 but not limited 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 regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I / We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your / Fund's end. As may be required by domestic or overseas regulators / tax authorities, I / We authorize Fund / AMC / RTA to withhold and pay out any sums from your account or close or suspend your account(s) without any obligation of advising me of the same.

**Signature with relevant seal:**

Authorized Signatory	Authorized Signatory	Authorized Signatory
<b>Place :</b>	<b>Date :</b> <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

**DETAILS UNDER FATCA & CRS**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 14 days.

Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any question about your tax residency, please contact your Tax Advisor. If you are a US citizen or resident or green card holder, please include United States in the Country of Tax Residency Information field along with your US Tax Payer Identification Number.



## Instructions for FATCA & CRS Declaration

a. Financial Institution / Foreign Financial Institution [FFI] - Means any non-US financial institutions that is a -

- (1) Depository institution - accepts deposits in the ordinary course of banking or similar business;
- (2) Custodian institution - as a substantial portion of its business, hold financial assets for the accounts of others;
- (3) Investment entity - conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity; or
- (4) Insurance company - entity issuing insurance products i.e. life insurance;
- (5) Holding or Treasury company - entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity

b. Direct Reporting NFFE -

a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

c. GIIN not required category:

Code	Sub-Category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors and Investment Managers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

d. Listed Company -

A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

e. Related Entity -

an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)

f. Non-financial Foreign Entity [NFFE] -

Non-US entity that is not a financial institution (including a territory NFFE). Following NFFEs are excluded from FATCA reporting -

- (a) Publicly traded corporation / listed companies;
- (b) Related Entity of a listed company; and
- (c) Active NFFE

g. Active NFFE - Any one of the following -

Code	Sub-Category
01	Less than 50% of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and < 50% of the assets held by NFFE are assets that produce or are held for the production of passive income;
02	The NFFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;
05	The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> <li>● It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>● It is exempt from income tax in India;</li> <li>● It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>● The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and</li> <li>● The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.</li> </ul>

h. Passive NFFE - means any NFFE that is not

- (i) an Active NFFE or listed / publicly traded entity or entity related to the listed / publicly traded entity, or

- (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations or
  - (iii) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity - (Note: Foreign persons having controlling interest in a passive NFFE are liable to be reported for tax information compliance purposes).
- i. Passive Income -  
 portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including:
- (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or
  - (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts.
- j. Controlling Persons means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.
- k. Non-Participating FFIs [NPFIs] -  
 an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner
- l. Specified US Persons -  
 Any US Person other than
- i). A publicly traded corporation;
  - ii). A corporation that is a member of the same expanded affiliate group;
  - iii). A tax exempt organization;
  - iv). an individual retirement plan;
  - v). the United States or an agency or instrumentality of the United States;
  - vi). Any state [including District of Columbia and United States possession] or State Authorities;
  - vii). A bank,
  - viii). A real estate investment trust;
  - ix). A regulated investment company;
  - x). an entity registered with the SEC under the Investment Company Act of 1940;
  - xi). A common trust fund;
  - xii). A tax exempt trust;
  - xiii). A registered dealer;
  - xiv). A registered broker
- m. Expanded affiliated group -  
 One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in at least one of the other members
- n. Owner documented FFI -  
 AN FFI meeting the following requirements -
- (a) FFI is an FFI solely because it is an investment entity;
  - (b) FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
  - (c) FFI does not maintain a financial account for any non-participating FFI;
  - (d) FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in the circumstances, and
  - (e) The designated withholding agent agrees to report to the IRS (or, in case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any US specified persons and (2) Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a US person, an exempt beneficial owner, or an exempted NFFE
- o. Exemption Code for US persons -

Code	Sub-Category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan



## DECLARATION

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and provided after consulting necessary tax advisors, read & understood the FATCA terms and conditions. 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 liable for it. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or Foreign Governmental or Statutory or Judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India 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 to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required at your end.

### Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory								
Place _____	Date	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			

## Instructions on Controlling Persons / Ultimate Beneficial Owner

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No. CIR/MIRSD/2/2013 dated January 24, 2013, non- individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs / UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

### A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of / entitlement to:
  - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors; viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

### D. KYC requirements

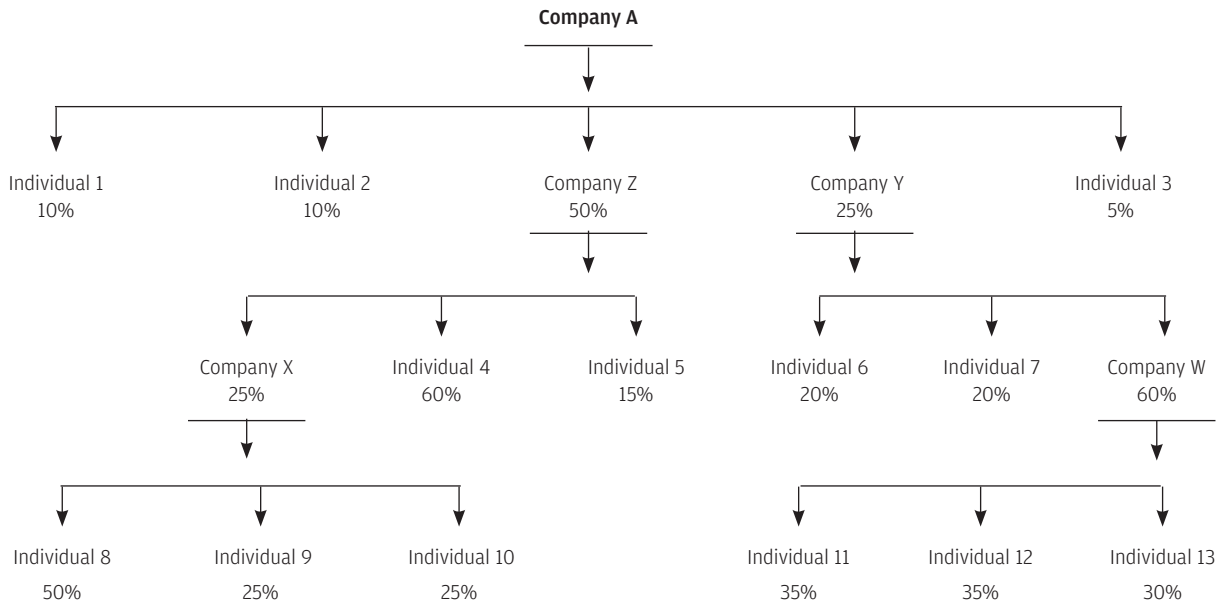
Beneficial Owner(s) is / are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

### E. Controlling Person Type [CP / UBO] Codes:

CP / UBO Code	Description	CP / UBO Code	Description
C01	CP of legal person-ownership	C08	CP of legal arrangement-trust-other
C02	CP of legal person-other means	C09	CP of legal arrangement-trust-other-settlor equivalent
C03	CP of legal person-senior managing official	C10	CP of legal arrangement-trust-other-trustee-equivalent
C04	CP of legal arrangement-trust-settlor	C11	CP of legal arrangement-trust-other-protector equivalent
C05	CP of legal arrangement-trust-trustee	C12	CP of legal arrangement-trust-other-beneficiary-equivalent
C06	CP of legal arrangement-trust-protector	C13	CP of legal arrangement-trust-other-other-equivalent
C07	CP of legal arrangement-trust-beneficiary	C14	Unknown

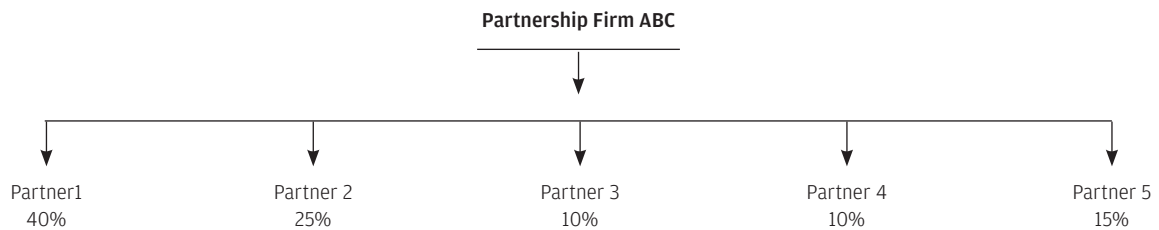
**SAMPLE ILLUSTRATIONS FOR ASCERTAINING BENEFICIAL OWNERSHIP**

**Illustration No. 1 – Company A**



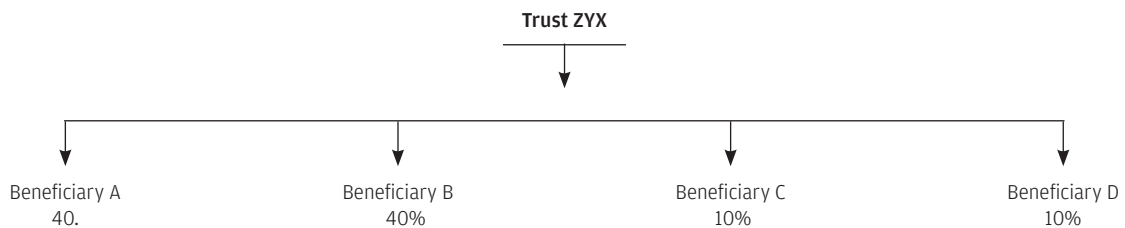
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

**Illustration No. 2 – Partner ABC**



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds >=15% of capital. KYC proof for these partners needs to be submitted including shareholding

**Illustration No. 3 – Trustee ZYX**



For Trust ZYX, Beneficiaries A & B are considered as UBO as they are entitled to get benefitted for >15% of funds used KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.





## INSTRUCTIONS

1. Investors who have already submitted an OTM form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However such investors if wish to add a new bank account towards OTM facility may fill the form.
2. Other investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. **Mobile Number and Email Id:** Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque / bank account details are subject to third party verification.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of JP Morgan Mutual Fund.

## TERMS AND CONDITIONS

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the STP / SWP enrolment form before applying.

1. The first cheque should be drawn on the same bank account which is to be registered for NACH. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which NACH is registered.
2. First SIP cheque and subsequent SIP instalments via NACH should be of the same amount.
3. Please submit the following documents at least 21 days gap before the first SIP date for NACH :
  - Application form for the respective Scheme(s)
  - SIP NACH facility form
  - First SIP cheque
4. Investors will not hold JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, 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 local holidays or any other reason.
5. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, 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.
6. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to reject any application without assigning any reason thereof.
7. Please refer to the Key Information Memorandum / SID of the respective Scheme(s) for applicable NAV, Risk factors, Load and other information.
8. You can choose to change your bank account or discontinue this facility by giving 15 days written notice to any of our Investor Service Centres.
9. With the introduction of One Time mandate (OTM) facility, the mandate registration and SIP registration through OTM facility has been delinked. There are two separate forms, 1) for onetime mandate registration and 2) for SIP registration.
10. Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of separate cheque to be given along with the SIP Registration Form.
11. In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
12. **Employee Unique Identification Number (EUIN):** SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIN obtained by him / her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee / relationship manager / sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.  
However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

\* If the investor chooses this option, the mandate will be carried out for all four dates specified.

### JPMorgan Mutual Fund

**Note:** All future communications in connection with this application should be addressed to the nearest JPMorgan Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where the application was lodged.

**Asset Management Company** : JPMorgan Asset Management India Private Limited  
J. P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. **Tel.:** 022 - 6157 3000 **Fax :** 022 - 6157 4170  
**E-mail:** india.investors@jpmorgan.com **Toll free no.:** 1-800-200-5763 (JPMF)

**Registrar & Transfer Agent** : Computer Age Management Services Private Limited, Unit: JPMorgan Mutual Fund, 3rd Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002.  
**E-mail:** enqjpm@camsonline.com



# DIRECT DEBIT FACILITY MANDATE AND CANCELLATION APPLICATION FORM

## 1. DISTRIBUTOR INFORMATION (Please read the instructions before investing)

Broker Name & ARN code	Sub-broker ARN code	Sub-broker code	Employee Unique Identification No.	For office use

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.  
**Declaration for "execution only" transaction** (only where EUIN box is left blank) (Refer instruction 1(h) on page 13)  
 I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

Sole / First applicant	Second applicant	Third applicant
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### Please read Terms & Conditions overleaf

First SIP cheque and subsequent SIP via **Direct Debit (debit clearing)** in select banks.

The Trustee

**JPMorgan Mutual Fund India Private Limited**

I / We have read and understood the contents of the Scheme Information Document of the following scheme(s) and the terms & conditions of SIP Direct Debit (debit clearing). Please (✓) any one.

- I / We hereby apply for Direct Debit under the SIP (debit clearing) of the following scheme(s) / option and agree to abide by the terms and conditions of the following scheme(s) / plan / option (**new registration**).
- Please change my / our bank account for Direct Debit (debit clearing) (**change in bank account**).
- I / We hereby apply for cancellation of Direct Debit (debit clearing) facility for SIP of the following scheme / option (**cancellation**).

### INVESTOR AND SIP DETAILS

Folio no. (for existing unit holder) / Application no. (for new investor) \_\_\_\_\_

Sole / First investor name \_\_\_\_\_

Guardian (incase of minor) \_\_\_\_\_

Scheme name **JPMorgan** \_\_\_\_\_

Option  Growth (default option)  Dividend  
 (Please ✓)  Dividend reinvestment (default)  Dividend payout

Plan \_\_\_\_\_

Daily\*  Weekly\*  Fortnightly\*  Monthly\*  
 Bonus\*  Annual Dividend\* \*as applicable

PAN / PEKRN No. \_\_\_\_\_

Each SIP instalment amount (₹) \_\_\_\_\_

Frequency  Monthly (default)  Quarterly

First SIP transaction via cheque no. \_\_\_\_\_

Cheque dated **D D M M Y Y** Amount (₹) \_\_\_\_\_

SIP date (Please ✓) [for Direct Debit (debit clearing)]  1st (default)  10th  15th  25th  All dates\* (see overleaf)

**There must be at least 21 days gap between the first SIP cheque and subsequent due date of Direct Debit (debit clearing).**

SIP period [for Direct Debit (debit clearing)] Start from **M M Y Y** End on **M M Y Y** (default - as per SID)

I/We hereby, authorise JPMorgan Mutual Fund and its authorised service providers, to debit my/our following bank account by Direct Debit (debit clearing) for collection of SIP payments.

### PARTICULARS OF BANK ACCOUNT

Bank name \_\_\_\_\_

Branch name \_\_\_\_\_

Bank city \_\_\_\_\_

Account number \_\_\_\_\_ Account type (Please ✓)  Savings  Current

9 digit MICR code\* \_\_\_\_\_ RTGS or NEFT - IFSC code **R E Q U I R E D**

\* Please provide the MICR code of the bank branch from where the Direct Debit is to be effected. MICR codes starting or ending with 00 are not valid for Direct Debit.

**Account holder name as in bank account**

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in Direct Debit (debit clearing). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We will also inform JPMorgan Mutual Fund about any changes in my / our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Date \_\_\_\_\_

### SIGNATURE(S)

First account holder's signature (As in bank records)	Second account holder's signature (As in bank records)	Third account holder's signature (As in bank records)
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### For office use only (not to be filled in by the investor)

Recorded on \_\_\_\_\_ Scheme code \_\_\_\_\_

Recorded on \_\_\_\_\_ Credit account number \_\_\_\_\_

### Authorisation of the bank account holder (to be signed by the investor)

This is to inform that I/we have registered for the Auto Debit and that my payment towards my investment in JPMorgan Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/we authorise the representative carrying this Auto Debit mandate form to get it verified & executed.

SIGNATURE(S)	Bank account number
First applicant	Second applicant
Second applicant	Third applicant

## Direct Debit : TERMS AND CONDITIONS

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP / SWP enrolment form before applying.

1. The first cheque should be drawn on the same bank account which is to be registered for Direct Debit (debit clearing). Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which Direct Debit (debit clearing) is registered.
2. First SIP cheque and subsequent SIP instalments via Direct Debit (debit clearing) should be of the same amount.
3. Please submit the following documents at least 30 days before the first SIP date for Direct Debit (debit clearing) :
  - Application form for the respective scheme(s)
  - SIP Direct Debit facility form
  - Copy of cancelled cheque
4. Investors will not hold JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, 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 local holidays or any other reason.
5. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, 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.
6. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to reject any application without assigning any reason thereof.
7. Please refer to the Key Information Memorandum / SID of the respective Scheme(s) for applicable NAV, Risk factors, Load and other information.
8. You can choose to change your bank account or discontinue this facility by giving 15 days written notice to any of our Investor Service Centres.
9. This facility is available to account holders of Core Banking branches of the following banks- Axis Bank, Bank of Baroda, Bank of India, Citibank N.A, IDBI Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India, Union Bank of India, Corporation Bank.
10. The list of banks and branches may be modified/ updated / changes / removed at any time in future at the discretion of the AMC without assigning any reasons or prior notice.
11. To avail SIP in separate schemes / plans via Direct Debit, an investor will have to fill separate form(s). A single form cannot be used for different schemes simultaneously.

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\* If the investor chooses this option, the mandate will be carried out for all four dates specified.

### JPMorgan Mutual Fund

**Note:** All future communications in connection with this application should be addressed to the nearest JPMorgan Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where the application was lodged.

**Asset Management Company** : JPMorgan Asset Management India Private Limited  
J. P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. **Tel.:** 022 - 6157 3000 **Fax :** 022 - 6157 4170  
**E-mail:** india.investors@jpmorgan.com **Toll free no.:** 1-800-200-5763 (JPMF)

**Registrar & Transfer Agent** : Computer Age Management Services Private Limited, Unit: JPMorgan Mutual Fund, 3rd Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002.  
**E-mail:** enq\_jpm@camsonline.com

**STP / SWP ENROLMENT FORM**

(Please read instructions overleaf)

Enrolment form no.

**ST**

**1. DISTRIBUTOR INFORMATION (Please read the instructions before investing)**

<b>Broker code</b>	<b>Sub-broker code</b>	For office use

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Investors should mention the EUIN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor.

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution only transaction" without any interaction or advice by the employee / relationship manager / sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction."

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

The Trustee

**JPMorgan Mutual Fund India Private Limited**

I / We have read and understood the contents of the Scheme Information Document of the following scheme(s) and the terms & conditions overleaf. I / We hereby apply for enrolment under the STP / SWP of the following scheme(s) / plan(s) / option(s) and agree to abide by the terms and conditions of the following scheme(s) / plan(s) / option(s).

**2. APPLICANT INFORMATION**

**Folio no.** (for existing Unit holder) / **Application no.** (for new investor) \_\_\_\_\_

**Name of sole / first applicant**

Mr. Ms. M/s. \_\_\_\_\_

**PAN / PEKRN No.** \_\_\_\_\_ **M A N D A T O R Y** **Mandatory** Please tick (✓)  KYC compliant

**Name of guardian** (in case First / Sole applicant is a minor)

Mr. Ms. M/s. \_\_\_\_\_

**PAN / PEKRN No.** \_\_\_\_\_ **M A N D A T O R Y** **Mandatory** Please tick (✓)  KYC compliant

**Name of second applicant**

Mr. Ms. M/s. \_\_\_\_\_

**PAN / PEKRN No.** \_\_\_\_\_ **M A N D A T O R Y** **Mandatory** Please tick (✓)  KYC compliant

**Name of third applicant**

Mr. Ms. M/s. \_\_\_\_\_

**PAN / PEKRN No.** \_\_\_\_\_ **M A N D A T O R Y** **Mandatory** Please tick (✓)  KYC compliant

**3. SYSTEMATIC TRANSFER PLAN (STP) DETAILS (This application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Transfer Plan)**

**From Scheme** JPMorgan **Option**  Growth (default option)  Dividend  
(Please ✓)  Dividend reinvestment (default)  Dividend payout  
 Daily\*  Weekly\*  Fortnightly\*  Monthly\*  Bonus\*  Annual Dividend\* \*as applicable

**To Scheme** JPMorgan **Option**  Growth (default option)  Dividend  
(Please ✓)  Dividend reinvestment (default)  Dividend payout  
 Daily\*  Weekly\*  Fortnightly\*  Monthly\*  Bonus\*  Annual Dividend\* \*as applicable

**1st STP date** \_\_\_\_\_ **Fixed Amount per instalment (₹)** \_\_\_\_\_

**Frequency** (Please ✓ any one only)  Daily STP  Weekly STP  Fortnightly STP  Monthly STP (default) **No. of instalments** \_\_\_\_\_

**Enrolment period** From MMYY To MMYY **Total amount of transfer (₹)** \_\_\_\_\_

**4. SYSTEMATIC WITHDRAWAL PLAN (SWP) DETAILS (This application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Withdrawal Plan)**

**Scheme** JPMorgan **Option**  Growth (default option)  Dividend  
(Please ✓)  Dividend reinvestment (default)  Dividend payout  
 Daily\*  Weekly\*  Fortnightly\*  Monthly\*  Bonus\*  Annual Dividend\* \*as applicable

**SWP dates** (Please ✓)  1st (default)  10th  15th  25th **Amount of withdrawal per instalment (₹)** \_\_\_\_\_

**Frequency** (Please ✓ any one only)  Monthly SWP (default)  Quarterly SWP **No. of instalments** \_\_\_\_\_

**Enrolment period** From MMYY To MMYY **Total withdrawal amount (₹)** \_\_\_\_\_

**5. DECLARATION AND SIGNATURES**

Applicable to NRI / FII / PIO : I am / we are not U.S. or Canadian person(s) or resident(s) in or citizen(s) of the United States of America or Canada. I / We confirm that I am / we are Non-Resident(s) of Indian nationality / origin and that I/we have remitted funds and undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my / our NRE / FCNR account.

In case of non residents (please tick as appropriate): The units issued to me / us will be held as  a) investment  b) business asset

Corporate applicants only : (A corporation should affix its company stamp or seal, if any.) I am / we are duly authorised to execute and deliver this Master Account Agreement. The corporation is not organised or incorporated under the laws of the United States of America.

By signing this form, I / we explicitly warrant that I / we remain in full compliance with all the declarations set out in section 10 of the Common Application Form previously completed by me / us and these declarations are deemed repeated in full for this and all future transactions in JPMorgan Mutual Fund.

If you have any doubt as to the content of these declarations, please contact 1800-200-5763 (JPMF) before signing this form.

(These signatures will be matched against the signatures in the repurchase or other transactions and in case of improper match or difference in the signatures, investors will be requested to get their signature verified by their banks.)

Date \_\_\_\_\_

SIGNATURE(S)		
Sole / First applicant	Second applicant	Third applicant

Please note : Signature(s) should be as they appear in the application form and in the same order. In case the mode of holding is joint, all applicants are required to sign.

**ACKNOWLEDGEMENT SLIP (To be filled in by the investor)**

Received from: Mr. / Ms. / M/S. \_\_\_\_\_ (please ✓)

**STP** From Scheme JPMorgan  
To Scheme JPMorgan

**SWP** From Scheme JPMorgan

**Total STP /SWP amount (₹)** \_\_\_\_\_ on  Daily  Weekly  Fortnightly  Monthly (default)  
 Bonus  Annual Dividend basis.

Enrolment form no.

**ST**

Office Signature, stamp & date

## SYSTEMATIC INVESTMENT PLAN (SIP) : INSTRUCTIONS (Please read the Scheme Information Document for more details)

Please note that the investor has to fill out a common application form for lumpsum and SIP investments

- SIP is available to investors in all the schemes of JPMorgan Mutual Fund.
- The SIP application form should be completed in English and in block letters only. Please tick (✓) in the appropriate circle. The SIP application form, complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of Computer Age Management Services Private Limited as designated by the AMC from time to time.
- New investors who wish to enroll for SIP are required to fill the scheme application form. New investors are advised to read the Scheme Information Document of the scheme(s) before investing. The Scheme Information Document / Key Information Memorandum(s) of the scheme(s) is available with the ISCs, brokers/distributors and also displayed at the JPMorgan Mutual Fund website i.e. www.jpmorganmf.com.
  - New investors need not have an existing folio for investments into respective schemes / options. Such investors can start a folio with an SIP. However, in case of SIP investments an investor can enter the scheme(s) with a minimum SIP amount.
- The application is liable to be rejected if any of the following are not provided:
  - Bank details.
  - FIRC certificate for NRI (or cheque copy).
  - Investor name & address.
  - Date of birth of minor.
  - Overseas address for NRI.
  - Unsigned application.
  - Corporate documents, including Authorised Signatory List (ASL) as applicable.
  - All SIP investments must be of equal amounts including the first instalment.
- SIP offers investors the following two Plans: (i) Monthly Systematic Investment Plan (MSIP) and (ii) Quarterly Systematic Investment Plan (QSIP).
- The investor must submit post-dated cheques for each month/quarter. There should be a gap of one month / one quarter between two cheques.
  - Minimum amount per cheque for each scheme under MSIP and QSIP is ₹ 1,000/-, and ₹ 500/- for JPMorgan India Tax Advantage Fund.
  - Total minimum number of cheques / instalments under MSIP (default) and QSIP is 6 and 18 for JPMorgan India Tax Advantage Fund.
- All SIP cheques (non-ECS) must be dated 1st, 10th, 15th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December for a total amount of ₹ 60,000/- he will be required to issue six cheques all bearing the same date (except for the first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 10th, 15th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP. Please note that there should be minimum gap of 21 days for the ECS mandate to take effect. For post dated cheques to take effect, there should be a minimum of 15 days.

For NRIs / NREs, please provide a copy of the cheque leaf or FIRC certificate.
- Units will be allotted on the above applicable date. In case the 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 determining the applicability of NAV subject to the realization of cheques.
- Cheques should be drawn in favour of the respective "scheme name", for example, for JPMorgan Europe Dynamic Equity Offshore Fund the cheque should be drawn in favour of "JPMorgan Europe Dynamic Equity Offshore Fund" and crossed "A/c Payee Only". Unit holders must write the SIP enrolment/application form number on the reverse of the cheques accompanying the forms.
- Payment may be made by cheques drawn on any bank which is situated at, and is a member of, the bankers' clearing house located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money order or postal orders will be accepted.
- Investors / Unit holders may also enroll for SIP ECS enrolment facility through Electronic Clearing Service (debt clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP direct debt facility available with banks / branches which may be included from time to time in order to enroll for this facility. However, the first instalment will be by way of a cheque. Please fill up the application form for SIP ECS enrolment, if you are opting for this facility.
- Returned cheque(s) may not be presented again for collection. In case returned cheques are presented again, the necessary charges are liable to be debited to the investor.**
- An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statements will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. In the case of a specific request received from investors, the Mutual Fund will provide the account statement to investors within five working days from receipt of such a request without any charges. Further, a soft copy of the account statement shall be mailed to investors under SIP to their e-mail address on a monthly basis, if so mandated.

AMCs shall allot Units to the applicants whose application has been accepted and also send confirmations specifying the number of Units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than 5 (five) Business Days from the date of closure of the allotment and/or from the date of receipt of the specific request for account statement from the Unit Holders. For ongoing period, Common Account Statement (CAS) for each calendar month to the Unit Holder(s) in whose folio(s) transaction(s) has/have taken place during that calendar month shall be sent on or before 10th of the succeeding calendar month. CAS, Account Statement, Annual Reports or other information etc. may be sent to unit holders by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive the same in physical. The AMC / Mutual Fund / Registrars & Transfer Agents are not responsible for the e-mail not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the e-mail address. In case of a large document, a suitable link would be provided and investors can download, save and print these documents. For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN / PEKRN. The CAS shall not be received by the Unit Holders for the folio(s) not updated with PAN / PEKRN details. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN / PEKRN. Further, the CAS detailing holdings across all schemes of all mutual funds at the end of every 6 (six) calendar months (i.e. September/ March), shall be sent by mail/e-mail on or before the 10th day of succeeding calendar month, to all such Unit Holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive the same in physical form.

All communications shall be done in accordance with SEBI & AMFI guidelines.
- Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such a request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the unit holder.
- The Trustee reserves the right to change/modify the terms and conditions of the SIP.
- Redemption of Units including units issued under dividend reinvestment option from JPMorgan India Tax Advantage Fund can be made only after a lock-in period of 3 (three) years has expired from the date of allotment of Units proposed to be redeemed.

## SYSTEMATIC TRANSFER PLAN (STP) INSTRUCTIONS (Please read the Scheme Information Document for more details)

- The transfer will commence from the start date that is provided by the applicant in the STP form.
- Please clearly tick the frequency of the STP (daily or weekly or fortnightly or monthly).
- The STP request should be received at an Investor Service Centre at least 5 business days before the first transfer date.
- The AMC should be given clear instructions of discontinuance of at least 5 business days in the case of an STP.
- The transaction needs to be supported by a copy of the PAN / PEKRN proof (PAN card / PAN allotment letter).
- In case the date that is chosen for the STP falls on a non-business day, the transaction will take effect from the following business day.
- The STP application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Transfer Plan.
- For selection of multiple STP dates under the same folio, a multiple number of STP forms are to be filled in.
- The transfers under this facility can be made on a daily / weekly / fortnightly / monthly basis.
- Units transferred into JPMorgan India Tax Advantage Fund will be locked in for a period of 3 (three) years from the date of allotment of Units. Units transferred out of the Scheme are required to have completed the lock-in period. STP will be subject to meeting the minimum redemption and purchase criteria of each of the respective schemes.

## SYSTEMATIC WITHDRAWAL PLAN (SWP) INSTRUCTIONS (Please read the Scheme Information Document for more details)

Please note that the investor has to fill out a common application form for lumpsum and SIP investments

- The request for an SWP should be received at an Investor Service Centre at least 15 days before the first due date for withdrawal.
- The AMC should be given clear instructions of discontinuance of at least 15 days in the case of an SWP.
- The withdrawal will commence from the withdrawal start date that is mentioned in the SWP form.
- The SWP application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Withdrawal Plan.
- For selection of multiple SWP dates under the same folio, a multiple number of SWP forms are to be filled in.
- Systematic withdrawal of Units from JPMorgan India Tax Advantage Fund can be made only after completion of the lock-in period of 3 (three) years from the date of allotment of Units proposed to be withdrawn under the SWP facility.
- New standing instructions like SIP, SWP, STP in a minor's folio shall only be registered till the date on which the minor attains majority, even if the instructions may be for a period beyond that date.
- In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, an advance notice shall be sent to the guardian and the minor, advising, that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time an instruction is received from the major, by the mutual fund to terminate the standing instruction. It is also clarified that the standing instruction shall be terminated within 30 days from the date of receiving the instruction.

D	DIVIDEND
T	TRANSFER
P	PLAN

# Enrolment Form / Cancellation Form

(Please refer Product labeling available on cover page of the KIM and Terms and Conditions overleaf)

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box wherever applicable and strike off the section(s) not in use.

Date 

D	D	M	M	Y	Y	Y	Y
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Enrolment Form No. 

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KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)				FOR OFFICE USE ONLY		
Broker Name & ARN code	Sub-broker ARN code	Sub-broker code	Employee Unique Identification No.	Date of Receipt	Folio No. of Source Scheme	ISC Name & Stamp
ARN						

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors by the ARN Holder

**EUIN Declaration (only where EUIN box is left blank) (Refer Item No. 12)**

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

Sign Here	Sign Here	Sign Here
First / Sole Unit holder / Guardian	Second Unit holder	Third Unit holder

I / We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms & conditions mentioned overleaf of Dividend Transfer Plan and of the relevant Scheme(s) and hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) (New Registration).

Please fill up items appearing under (A) and (B) below. Please (✓) any one only

- I / We hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). **(New Registration)**.
- I / We hereby apply for cancellation of Enrolment of DTP under the following Scheme(s) / Plan(s) / Option(s). **(Cancellation)**. Please fill up items appearing under (A) [Except PAN details] and (C) below.

(A)	Name of the Applicant	PAN #or PEKRN #	KYC is Mandatory # (Please ✓)
	First / Sole Applicant		Proof Attached <input type="radio"/>
	Guardian (in case First / Sole Applicant is a minor)		Proof Attached <input type="radio"/>
	Second Applicant		Proof Attached <input type="radio"/>
	Third Applicant		Proof Attached <input type="radio"/>

# Please attach proof. If PAN / PEKRN / KYC is already validated, please don't attach any proof. Refer Item No. 10 and 11.

(B)	Particulars (If your investment is to or from Direct Plan of the Scheme(s), please mention so clearly.)	
	1. Folio No. of 'Source' Scheme / Plan / Option (for existing Unit holder) / Application No. (for new investor)	
	2. Name of 'Source' Scheme	JPMorgan India Tax Advantage Fund
	3. Plan / Option	
	4. Name of 'Target' Scheme	
	5. Plan / Option	

(C)	CANCELLATION OF DTP	
	1. Folio No. of 'Source' Scheme	
	2. Name of 'Source' Scheme	JPMorgan India Tax Advantage Fund
	3. Plan / Option	

In case of insufficient space, please fill up separate Enrolment Forms.

SIGNATURE(S)			
	First / Sole Unit holder / Guardian	Second Unit holder	Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

**ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)**

Date 

D	D	M	M	Y	Y	Y	Y
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Enrolment Form No. 

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Received from Mr./Ms./M/s. \_\_\_\_\_

'DTP' application for transfer and investment of Dividend; from **JPMorgan India Tax Advantage Fund**  
Plan / Option \_\_\_\_\_ to Scheme / Plan / Option \_\_\_\_\_

ISC Stamp & Signature

## TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN (DTP)

- Dividend Transfer Plan (DTP) is a facility wherein unit holder(s) of JPMorgan India Tax Advantage Fund (Regular Plan and Direct Plan) [hereinafter referred to as “**Source Scheme**”] can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) declared by the Scheme into any open ended schemes of JPMorgan Mutual Fund [hereinafter referred to as “**Target Scheme(s)**”]. The DTP Facility is available only for units held / to be held in Non-demat Mode in the source and the target Scheme.
  - The enrolment for DTP facility should be for all units under the respective Dividend Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.
  - Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source Scheme will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 6 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme. For example: If the Dividend Record Date of the Source Scheme is December 21 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is December 24 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of December 24 (Monday).
  - The provision for ‘**Minimum Application Amount**’ specified in the respective Target Scheme’s Scheme Information Document will not be applicable under DTP. e.g. the minimum application amount for new investors in JPMorgan India Equity Fund - Growth Plan is Rs. 5,000/-. However in case of DTP, an Unit Holder can avail of the facility irrespective of the amount of dividend.
  - Load Structure (Target Scheme):**  
Load structure on units invested in target Scheme via DTP will be Nil.
  - Unitholders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website [www.jpmmorganmf.com](http://www.jpmmorganmf.com). The DTP Enrolment Form should be completed in English in Block Letters only. Please tick ✓ in the appropriate box (☐), where boxes have been provided. The DTP Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of JPMorgan Mutual Fund.
  - The request for enrolment for DTP must be submitted at least 10 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 10 days.
  - Unitholder(s) are advised to read the Scheme Information Documents of Target Scheme(s) carefully before investing. The Scheme Information Documents / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of JPMorgan Mutual Fund, brokers / distributors and also displayed on the Fund’s website i.e. - [www.jpmmorganmf.com](http://www.jpmmorganmf.com)
  - Unit holders will have the right to discontinue the DTP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the Dividend Record Date. On receipt of such request, the DTP facility will be terminated. At the time of discontinuation of DTP facility, the Unit holders should note that the default option will be dividend payout after discontinuation of DTP’. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.
- Permanent Account Number (PAN):**  
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/ her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted / processed. PAN card copy is not required separately if KYC acknowledgement letter is made available. For further details, please refer to Statement of Additional Information available on our website [www.jpmmorganmf.com](http://www.jpmmorganmf.com)
- PAN Exempt Investments**
- PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.
- Know Your Customer (KYC) Compliance:**  
Investors should note that it is mandatory for all registrations for DTP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information (‘SAI’) available on our website [www.jpmmorganmf.com](http://www.jpmmorganmf.com)
  - Investment through Distributors:**  
Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee / relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee / sales person / relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.  
These requirements do not apply to Overseas Distributors.
- Direct Investments**
- Investors applying under Direct Plan must mention “Direct” in ARN column. In case Distributor code is mentioned in the application form, but “Direct Plan” is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to change/modify the terms and conditions of the DTP. For the updated terms and conditions of DTP, contact the nearest ISC or visit our website [www.jpmmorganmf.com](http://www.jpmmorganmf.com)

### JPMorgan Mutual Fund

**Note:** All future communications in connection with this application should be addressed to the nearest JPMorgan Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the Scheme, the amount invested, date and the place of the Customer Service Centre where the application was lodged.

**Asset Management Company** : JPMorgan Asset Management India Private Limited, J. P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098.

**Tel.:** 022 - 6157 3000 **Fax:** 022 - 6157 4170 **E-mail:** [india.investors@jpmmorgan.com](mailto:india.investors@jpmmorgan.com) **Toll free no.:** 1-800-200-5763 (JPMF)

**Registrar & Transfer Agent** : Computer Age Management Services Private Limited, 3rd Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002. **E-mail:** [enq\\_jpm@camsonline.com](mailto:enq_jpm@camsonline.com)

# Form for Nomination / Cancellation of Nomination

(To be filled in by individual(s) applying singly or jointly)

(Nominations will not be permitted in case of folios held on behalf of a minor)

Scheme name **JPMorgan** \_\_\_\_\_

Plan \_\_\_\_\_

Option (✓)

- Growth (default)       Dividend  
 Dividend reinvestment (default)       Dividend payout  
 Daily\*     Weekly\*     Fortnightly\*     Monthly\*     Bonus\*     Annual Dividend\*

\*as applicable

I/we \_\_\_\_\_ and \_\_\_\_\_

do hereby nominate the person(s) more particularly described hereunder / and / cancel the nomination made by me / us on the \_\_\_\_\_ day of \_\_\_\_\_

\_\_\_\_\_ in respect of the Folio No. \_\_\_\_\_

## 1. FIRST NOMINEE

Name of the nominee \_\_\_\_\_ Date of Birth (if nominee is minor) \_\_\_\_\_  
 Mr. Ms. M/s. \_\_\_\_\_ D | D | M | M | Y | Y | Y | Y

Address of nominee (Please provide full address) \_\_\_\_\_ Percentage of allocation / share \_\_\_\_\_  
 \_\_\_\_\_ Pin code \_\_\_\_\_

Name of the guardian (if nominee is minor) \_\_\_\_\_ Relationship with nominee \_\_\_\_\_  
 Mr. Ms. M/s. \_\_\_\_\_

Address of guardian \_\_\_\_\_ Signature of guardian (mandatory) / nominee (optional) \_\_\_\_\_  
 \_\_\_\_\_ Pin code \_\_\_\_\_

## 2. SECOND NOMINEE

Name of the nominee \_\_\_\_\_ Date of Birth (if nominee is minor) \_\_\_\_\_  
 Mr. Ms. M/s. \_\_\_\_\_ D | D | M | M | Y | Y | Y | Y

Address of nominee (Please provide full address) \_\_\_\_\_ Percentage of allocation / share \_\_\_\_\_  
 \_\_\_\_\_ Pin code \_\_\_\_\_

Name of the guardian (if nominee is minor) \_\_\_\_\_ Relationship with nominee \_\_\_\_\_  
 Mr. Ms. M/s. \_\_\_\_\_

Address of guardian \_\_\_\_\_ Signature of guardian (mandatory) / nominee (optional) \_\_\_\_\_  
 \_\_\_\_\_ Pin code \_\_\_\_\_

## 3. THIRD NOMINEE

Name of the nominee \_\_\_\_\_ Date of Birth (if nominee is minor) \_\_\_\_\_  
 Mr. Ms. M/s. \_\_\_\_\_ D | D | M | M | Y | Y | Y | Y

Address of nominee (Please provide full address) \_\_\_\_\_ Percentage of allocation / share \_\_\_\_\_  
 \_\_\_\_\_ Pin code \_\_\_\_\_

Name of the guardian (if nominee is minor) \_\_\_\_\_ Relationship with nominee \_\_\_\_\_  
 Mr. Ms. M/s. \_\_\_\_\_

Address of guardian \_\_\_\_\_ Signature of guardian (mandatory) / nominee (optional) \_\_\_\_\_  
 \_\_\_\_\_ Pin code \_\_\_\_\_

## NAME AND SIGNATURE(S) OF APPLICANT(S)

First applicant Mr. Ms. M/s. \_\_\_\_\_  
 Second applicant Mr. Ms. M/s. \_\_\_\_\_  
 Third applicant Mr. Ms. M/s. \_\_\_\_\_

Date	Sole / First applicant	Second applicant	Third applicant
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Signature of all applicants is necessary.  
 The address as per our records, under the folio, is applicable for this form.

For Office Use

## INSTRUCTIONS

1. These instructions are subject to SEBI Regulations / applicable laws.
2. 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 jointholders will sign the nomination form.
3. 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 unit holder. However, nomination will not be allowed in a folio held on behalf of a minor. 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.
4. The Nominee shall not be a trust, other than a religious or charitable 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 controls in force, from time to time.
5. Nomination in respect of the units stands rescinded upon the transfer of units.
6. Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
7. 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.
8. 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.
9. Unitholders should mention the number of nominees who shall receive the amounts in the event of his/her death in ratio mentioned by the unit holder. In case the ratio is not mentioned, the holding will be equally split. However, the AMC reserves the right to treat such requests as incomplete.
10. Nomination cannot be made in favour of NRI or PIO residents of the United States of America and Canada.
11. Nomination shall be maintained at the folio level and shall be applicable for investments in all schemes in the folio.
12. 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".
13. Every new nomination for a folio/account will overwrite the existing nomination.



## INVESTOR SERVICE CENTRES

### JPMORGAN ASSET MANAGEMENT INDIA PRIVATE LIMITED :

**Ahmedabad** : 302, Megha House, Near Law Garden, Mithakhali Six Road, Navrangpura, Ahmedabad - 380 006. Tel.: 079-66131701.  
**Bengaluru** : 501, 5th Floor, Prestige Centre Point, 7, Cunningham Road, Bengaluru - 560 052. Tel.: 080-66510051. **Chennai** : T. V. Loganathan Towers, 2nd Floor, No. 95, V. M. Street, R. K. Salai, Mylapore, Chennai - 600 004. Tel.: 044-32427949. **Kolkata** : Camac Square, 24, Camac Street, Unit 2, Level 4, Kolkata - 700 016. Tel.: 033-64590182. **Mumbai** : J. P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. Tel.: 022-6157 3000. **New Delhi** : Unit No. 107, 1st Floor, DLF Capitol Point, Baba Kharag Singh Marg, Connaught Place, New Delhi - 110 001. Tel.: 011-66763100. **Pune** : Office No. 301, Nandadeep, Above Nandadeep Hospital, Dnyaneshwar Paduka Chowk, F C Road, Shivajinagar, Pune - 411 005 Tel.: 020-66081000.

### CAMS SERVICE CENTRES:

#### Investor Service Centres :

The Registrar will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distribution channels, etc. (mobilised on behalf of their clients) with whom the AMC has entered / may enter into specific arrangements for purchase / sale / switch of Units.

**Ahmedabad** : 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Bangalore** : Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560042. **Bhubaneswar** : Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Chandigarh** : Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chennai** : Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Cochin** : Ittoop's Imperial Trade Center, Door No. 64/5871-D, 3rd Floor, M. G. Road (North), Cochin - 682035. **Coimbatore** : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R. S. Puram, Coimbatore - 641002. **Durgapur** : City Plaza Building, 3rd Floor, City Centre, Durgapur - 713216. **Goa** : No. 108, 1st Floor, Gurudutta Bldg., Above Weekender, M. G. Road, Panaji (Goa) - 403001. **Hyderabad** : 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. **Indore** : 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452001. **Jaipur** : R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001. **Kanpur** : I Floor, 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur - 208001. **Kolkata** : Saket Building, 44 Park Street, 2nd Floor, Kolkata - 700016. **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow - 226001. **Ludhiana** : U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. **Madurai** : "1st Floor, 278, North Perumal Maistry Street, Nadar Lane, Madurai - 625001. **Mangalore** : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. **Mumbai** : Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. **Nagpur** : 145 Lendra, New Ramdaspath, Nagpur - 440010. **New Delhi** : 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi - 110055. **Patna** : G-3, Ground Floor, Om Vihar Complex, S. P. Verma Road, Patna - 800001. **Pune** : Nirmiti Eminence, Office No. 6, 1st Floor, Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune - 411004. **Surat** : Plot No. 629, 2nd Floor, Office No. 2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat - 395001. **Vadodara** : 103, Aries Complex, BPC Road, Off R. C. Dutt Road, Alkapuri, Vadodara - 390007. **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520010. **Visakhapatnam** : 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530016.

#### Transaction Acceptance Points :

**Agartala** : Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001 **Agra** : No. 8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002  
**Ajmer** : AMC No. 423/30, Near Church, Brahmपुरi, Opp. T. B. Hospital, Jaipur Road, Ajmer - 305001 **Akola** : Opp. RLT Science College, Civil Lines, Akola - 444001  
**Aligarh** : City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001 **Allahabad** : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001 **Alleppey** : Doctor's Tower Building, Door No. 14/2562, 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688011  
**Alwar** : 256A, Scheme No. 1, Arya Nagar, Alwar - 301001 **Amaravati** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601  
**Ambala** : Opposite PEER, Bal Bhavan Road, Ambala - 134003 **Amritsar** : SCO - 18J, 'C', Block Ranjit Avenue, Amritsar - 140001 **Anand** : 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001 **Anantapur** : 15-570-33, 1st Floor, Pallavi Towers, Anantapur - 515001 **Ankleshwar** : Shop No - F -56, 1st Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch - 393002 **Asansol** : Block - G 1st Floor, P. C. Chatterjee Market Complex, Rambandhu Talab P. O. Ushagram, Asansol - 713303 **Aurangabad** : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001 **Balalore** : B. C. Sen Road, Balalore - 756001  
**Bareilly** : F-62-63, Butler Plaza, Civil Lines, Bareilly - 243001 **Belgaum** : 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum - 590006  
**Bellary** : 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary - 583101 **Berhampur** : 1st Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur - 760001 **Bhagalpur** : Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812002 **Bhatinda** : 2907 GH, G. T. Road, Near Zila Parishad, Bhatinda - 151001 **Bhavnagar** : 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar - 364002 **Bhilai** : 209, Khichariya Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai - 490020 **Bhilwara** : Indraparstha Tower, 2nd Floor, Shyam ki Sabji Mandi, Near Mukharji Garden, Bhilwara - 311001 **Bhopal** : Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011 **Bhuj** : Data Solution, Office No. 17, 1st Floor, Municipal Building, Opp. Hotel Prince, Station Road, Bhuj - Kutch - 370001 **Bikaner** : F 4, 5 Bothra Complex, Modern Market, Bikaner - 334001 **Bilaspur** : Beside HDFC Bank, Link Road, Bilaspur - 495001 **Bokaro** : Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004 **Burdwan** : 399, G. T. Road, Basement of Talk of the Town, Burdwan - 713101 **Calicut** : 29/97G 2nd Floor, Gulf Air Building, Mavor Road, Arayidathupalam, Calicut - 673016 **Cuttack** : Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001 **Davenegere** : 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere - 577002 **Dehradun** : 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001 **Deoghar** : S. S. M. Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112  
**Dhanbad** : Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad - 826001 **Erode** : 197, Seshaiyer Complex, Agraharam Street, Erode - 638001 **Faridhabad** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad - 121001 **Ghaziabad** : 113/6 1st Floor, Navyug Market, Ghaziabad - 201001 **Gorakhpur** : Shop No. 3, 2nd Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001 **Guntur** : Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002 **Gurgaon** : SCO - 16, Sector - 14, 1st Floor, Gurgaon - 122001 **Guwahati** : A.K. Azad Road, Rehbari, Guwahati - 781008 **Gwalior** : G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002 **Hazaribag** : Municipal Market, Annanda Chowk, Hazaribagh - 825301 **Hisar** : 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001 **Hubli** : No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029 **Jabalpur** : 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001 **Jalandhar** : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001 **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001 **Jalna** : Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203 **Jammu** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004 **Jamnagar** : 217/218, Manek Centre, P.N. Marg, Jamnagar - 361008 **Jamshedpur** : Millennium Tower, "R" Road, Room No:15, 1st Floor, Bistupur, Jamshedpur - 831001 **Jhansi** : Opp. SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001 **Jodhpur** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003 **Junagadh** : 202-A, 2nd Floor, Aastha Plus Complex, Opp. Jhansi Rani Statue, Near Alkapuri, Sardarbaug Road, Opp. Zansi Rani Statue, Junagadh - 362001 **Kadapa** : Bandi Subbaramaiah Complex, D.No: 3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516001 **Kakinada** : No. 33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001 **Kalyani** : A-1/50, Block - A, Dist. Nadia, Kalyani - 741235 **Kannur** : Room No. 14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 **Karimnagar** : H No. 7-1-257, Upstairs S B H, Mangammathota, Karimnagar - 505001 **Karur** : 126 G, V. P. Towers, Kovai Road, Basement of Axis Bank, Karur - 639002 **Kharagpur** : H. No. 291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur - 721301 **Kolhapur** : 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001 **Kollam** : Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001 **Kota** : B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007 **Kottayam** : KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686001 **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam - 612001 **Kurnool** : H.No. 43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004 **Margao** : Virginkar Chambers 1st Floor, Near Kamath

Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403601 **Meerut** : 108 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002  
**Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002 **Moradabad** : B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001 **Mumbai** : CTS No. 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Mumbai - 400069 **Muzzafarpur** : Brahman Toli, Durgasthan, Gola Road, Muzaffarpur - 842001  
**Mysore** : No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009 **Nasik** : Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Navsari** : Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmabai Road, Navasari - 396445 **Nellore** : 97/56, 1st Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001 **Noida** : C-81, 1st Floor, Sector-2, Noida - 201301 **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001 **Panipat** : 83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G. T. Road, Panipat - 132103 **Patiala** : 35, New Lal Bagh Colony, Patiala - 147001 **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001 **Raipur** : HIG, C-23 , Sector - 1, Devendra Nagar, Raipur - 492004 **Rajahmundry** : Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry - 533101 **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 **Ranchi** : 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi - 834001 **Rohtak** : 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001 **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001 **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hatthi Gate, Court Road, Saharanpur - 247001 **Salem** : No. 2, 1st Floor Vivekananda Street, New Fairlands, Salem - 636016 **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001 **Sangli** : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli - 416416 **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002 **Shimla** : 1st Floor, Opp. Panchayat Bhawan Main gate, Bus Stand, Shimla - 171001 **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201 **Siliguri** : No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri - 734001 **Solapur** : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001 **Sriganganagar** : 18 L Block, Sri Ganganagar - 335001 **Thane** : 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane - 400602 **Thiruppur** : 1(I), Binny Compound, II Street, Kumaran Road, Thiruppur - 641601 **Thiruvalla** : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101 **Tirunelveli** : 1st Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001 **Tirupathi** : Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi - 517501 **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001 **Trichy** : No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018 **Trivandrum** : R S Complex, Opp. of LIC Building, Pattom PO, Trivandrum - 695004 **Udaipur** : 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004 **Valsad** : 3rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001 **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi - 396195 **Varanasi** : C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi - 221002 **Vellore** : No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632001 **Warangal** : A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001 **Yamuna Nagar** : I24-B/R Model Town, Yamuna Nagar - 135001.

#### Transaction Points Lite:

**Ahmednagar** : 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar - 414001 **Basti** : Office no. 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti - 272002 **Chhindwara** : Office No. - 1, Parasia Road, Near Mehta Colony, Chhindwara - 480001 **Chittorgarh** : 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001 **Darbhanga** : Shahi Complex, 1st Floor, Near RB Memorial Hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga - 846001 **Dharmapuri** : 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701 **Dhule** : H. No. 1793 / A, J. B. Road, Near Tower Garden, Dhule - 424001 **Faizabad** : 64 Cantonment, Near GPO, Faizabad - 224001 **Gandhidham** : Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham - 370201 **Gulbarga** : Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101 **Haldia** : 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, "Durgachak Post Office, Purba Medinipur District, Haldia - 721602 **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139 **Himmatnagar** : D-78 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001 **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001 **Hosur** : Shop No. 8 J D Plaza, Opp. TNEB Office, Royakotta Road, Hosur - 635109 **Jaunpur** : 248, Fort Road, Near Amber Hotel, Jaunpur - 222001 **Katni** : 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501 **Khammam** : Shop No: 11 - 2 - 31/3, 1st floor, Phillips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001 **Malda** : Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, SM Pally, Malda - 732101 **Manipal** : Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal - 576104 **Mathura** : 159/160 Vikas Bazar, Mathura - 281001 **Moga** : Gandhi Road, Opp Union Bank of India, Moga - 142001 **Namakkal** : 156A / 1, 1st Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 **Palanpur** : Tirupati Plaza, 3rd Floor, T-11, Opp.Government Quarter, College Road, Palanpur - 385001 **Rae Bareli** : 17, Anand Nagar Complex, Rae Bareli - 229001 **Rajapalayam** : No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam - 626117 **Ratlam** : Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001 **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639 **Roorkee** : 22 Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667 **Sagar** : Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002 **Shahjahanpur** : Bijlipura, Near Old Dist. Hospital, Shahjahanpur - 242001 **Sirsa** : Bansal Cinema Market, Beside Overbridge, Next to Nissan Car Showroom, Hissar Road, Sirsa - 125055 **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur - 261001 **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212 **Srikakulam** : Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam - 532001 **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001 **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035 **Tinsukia** : Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia - 786125 **Tuticorin** : 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003 **Ujjain** : 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456010 **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001.

#### Collection Centres:

**Bharuch (parent: Ankleshwar TP)** : F-108, Rangoli Complex, Station Road, Bharuch - 392001 **Bhusawal (Parent: Jalgaon TP)** : 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 **Gondal (Parent Rajkot)** : A/177, Kailash Complex, Opp. Khedut Decor, Gondal - 360311 **Karnal (Parent :Panipat TP)** : , 7, 1st Floor, Opp. Bata Showroom, Kunjapura Road, Karnal - 132001 **Kestopur** : 148, Jessore Road, Block - B (2nd Floor), Kolkata, Kestopur - 700101 **Kolkata** : 2A, Ganesh Chandra Avenue, Room No.3A, Commerce House (4th Floor), Kolkata - 700013 **Mapusa (Parent ISC : Goa)** : Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507 **Nadiad (Parent TP: Anand TP)** : 8, Ravi Kiran Complex, Ground Floor Nanakumbhnath Road, Nadiad - 387001 **New Delhi-CC** : Flat No. 512, Narian Manzil, 23, Barakhamba Road, Connaught Place, New Delhi - 110001 **Unjha (Parent: Mehsana)** : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384170 **Vaso (Parent : Goa)** : No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da Gama - 403802.

The above list is subject to change from time to time. The investors are advised to contact the Investor Service Centre / office of the AMC for exact location and contact numbers of the AMC offices / ISCs.

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