



# COMMON APPLICATION FORM

## Common Key Information Memorandum and Application Form

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

### Scheme names:

**JPMorgan India Equity Fund** (an open-ended equity growth scheme)

**JPMorgan India Liquid Fund** (an open-ended liquid scheme)

**JPMorgan India Liquid Plus Fund** (an open-ended income scheme)

**JPMorgan India Smaller Companies Fund** (an open-ended equity growth scheme)

### Sponsor:

**JPMorgan Asset Management (Asia) Inc.**

Correspondence Office: 21/F Chater House, 8 Connaught Place, Central, Hong Kong.

### Trustee:

**JPMorgan Mutual Fund India Private Limited**

Registered Office: Mafatlal Centre, 9th Floor, Nariman Point, Mumbai 400 021.

### Asset Management Company:

**JPMorgan Asset Management India Private Limited**

Registered Office: Mafatlal Centre, 9th Floor, Nariman Point, Mumbai 400 021.

GLOBAL SOLUTIONS FROM

**JPMorgan** 

Asset Management

## Asset Managers to JPMorgan Mutual Fund

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual fund, due diligence certificate by the AMC, Key Personnel, investors rights & services, risk factors, penalties & pending litigations, associate transactions, etc, investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Services Centres or distributors or from the website [www.jpmorganmf.com](http://www.jpmorganmf.com).

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with the 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 memorandum is dated : April 20, 2008.

## JPMorgan India Equity Fund

**NAME OF THE SCHEME** : JPMorgan India Equity Fund.

### TYPE OF SCHEME

An open-ended equity growth scheme.

### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income and long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities including equity derivatives.

### ASSET ALLOCATION PATTERN

Under normal circumstances, it is anticipated that the asset allocation shall be as follows:

| Instrument                            | Normal allocation (% of net assets) | Risk profile   |
|---------------------------------------|-------------------------------------|----------------|
| Equity and equity related securities* | 65 - 100%                           | Medium to high |
| Debt and money market instruments     | 0 - 35%                             | Low to medium  |

\* Includes investments in equity and equity related securities issued by domestic companies; including derivatives traded on the Futures and Options segment of Indian stock exchanges not exceeding 50% of the net assets of the Scheme, offshore securities, ADRs and GDRs not exceeding 10% of the net assets of the Scheme as on March 31 of each relevant year. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme.

### BENCHMARK FOR PERFORMANCE COMPARISON

BSE-200 index.

### OPTIONS AND FACILITIES

The Scheme offers a growth option and a dividend option. The dividend option offers dividend payout and dividend reinvestment facilities.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

|  |   |
|--|---|
| Minimum initial application amount       | Rs. 5,000 per application and in multiples of Rs. 1/- thereof.  |
| Minimum additional application amount    | Rs. 1,000 per application and in multiples of Rs. 1/- thereof   |
| Minimum redemption amount / no. of Units | Rs 1,000 or 100 Units. (The minimum balance after Redemption should be Rs 500. In case the balance falls below Rs 500 the units will be automatically redeemed along with the last redemption request.) |

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds may be paid by cheques/ demand drafts, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 3 Business Days from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC. The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque/ demand draft. The cheque will be payable at par at

Mumbai, Delhi, Bangalore, Chennai and Kolkata. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / Wired Transfer / any other manner through which the investors bank account specified in the Registrars records may be credited with the Redemption proceeds.

Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

### APPLICABLE NAV

The Cut-off time for the Scheme is 3 pm, and the Applicable NAV will be as under:

#### For Purchase / Redemption

- In respect of valid Purchase / Redemption applications along with cheques / demand drafts / other payment instruments accepted at a Designated Collection Centre up to 3.00 pm on a Business Day, the NAV of such day will be applicable.
- In respect of valid Purchase / Redemption applications along with cheques / demand drafts / other payment instruments accepted at a Designated Collection Centre after 3.00 pm on a Business Day, the NAV of the next Business Day will be applicable.

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

#### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

### DIVIDEND POLICY

Dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution or that dividend will be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, the AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

### DAILY NET ASSET VALUE (NAV) PUBLICATION

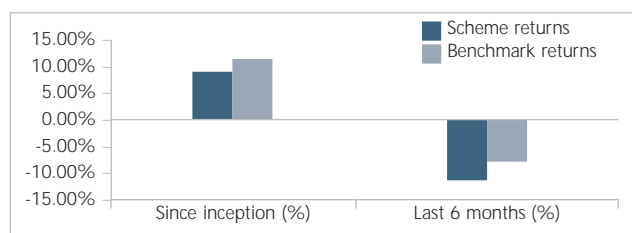
The NAVs will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

### NAME OF THE FUND MANAGER

Mr. Harshad Patwardhan & Mr. Amit Gadgil (for Equity) and Mr. Nandkumar Surti & Mr. Namdev Chougule (for Debt).

**PERFORMANCE OF THE SCHEME**
**PERFORMANCE OF JPMORGAN INDIA EQUITY FUND AS ON 31ST MARCH, 2008**

|                 | Scheme returns (%) | Benchmark returns (%) |
|-----------------|--------------------|-----------------------|
| Since inception | 9.15%              | 11.73%                |
| 6 months        | -10.37%            | -8.80%                |



Note: Absolute returns of the growth option are computed above. "Since inception" returns are calculated on Rs10 invested at inception. Past performance may or may not be sustained in future.

Allotment date: 14 June 2007

**EXPENSES OF THE SCHEME**

As per the Regulations, the following fees and expenses can be charged to the Scheme:

**1. Initial issue expenses**

No initial issue expenses were charged to the scheme.

**Recurring expenses**

The ongoing fees and expenses of operating the Scheme on an annual basis, and which shall be charged to the Scheme, are estimated to be (each as a percentage per annum of the daily average net assets):

| Nature of expense  | % p.a. of daily average net assets |
|--|------------------------------------|
| Investment management & advisory fees                    | 1.2500                             |
| Trustee fees   | 0.0500                             |
| Custodian fees   | 0.1000                             |
| Registrar & transfer agent fees                          | 0.1500                             |
| Marketing & selling expenses including agents commission | 0.5000                             |
| Audit fees   | 0.0150                             |
| Unit Holder servicing, investor communication expenses   | 0.0400                             |
| Costs of fund transfer                                   | 0.0100                             |
| Costs of statutory advertisements                        | 0.0050                             |
| Service tax  | 0.1275                             |
| Other operating expenses*                                | 0.2525                             |
| <b>Total annual scheme recurring expenses</b>            | <b>2.5000</b>                      |

\* Other operating expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited. These estimates have been made in good faith as per the information available to the AMC at the time of preparation of the Offer Document, and the AMC reserves the right to change the estimates, both inter se or in total, subject to prevailing Regulations.

The AMC may incur actual expenses which may be more or less than those estimated above, under any head and / or in total. The AMC will charge the Scheme such actual expenses incurred,

subject to the statutory limit prescribed in the Regulations, the current limits of which are given below:

**Maximum recurring expenses:**

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crores      | 2.50%                                       |
| Next Rs 300 crores       | 2.25%                                       |
| Next Rs 300 crores       | 2.00%                                       |
| Balance assets           | 1.75%                                       |

**Maximum investment management fee to be charged by the AMC:**

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crores      | 1.25%                                       |
| Balance assets           | 1.00%                                       |

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

**Recurring expenses (Actual expenses for the financial year ending March 2008)**

| Scheme                     | Expense ratio |
|----------------------------|---------------|
| JPMorgan India Equity Fund | 2.04%         |

**LOAD STRUCTURE OF THE SCHEME**
**A. Load structure of the Scheme**

Sales of Units under the Scheme could attract an Entry Load (as a % of the invested amount). Repurchases could attract an Exit Load (as a % of the Applicable NAV for Redemptions).

**1. Entry Load**

| For each purchase  | Entry load (% of applicable NAV)  |
|--|---|
| (i) Of less than Rs 5 crores   | 2.25%   |
| (ii) Of Rs 5 crores or more  | Nil   |
| (iii) By a Fund Of Funds (irrespective of the amount of Purchase)  | Nil   |
| (iv) As a result of dividend reinvestment  | Nil   |
| (v) Through SIP where single instalment is less than Rs 5 crores   | 2.25%   |
| (vi) Through SIP where single instalment is more than or equal to Rs 5 crores  | Nil   |
| (vii) Through STP where a single instalment is less than Rs 5 crores   | 2.25%   |
| (viii) Through switch-in or STP, provided that Units are switched out from the Scheme or any other equity scheme of the Fund to another scheme of the Fund and back to the Scheme within 90 days of switch-out/ST. | Nil   |
| (ix) Through systematic transfers other than above   | Entry Load as applicable to any Purchase (as mentioned in point (i) and (ii) above) |
| (x) Through switch-in from other equity schemes of the Fund  | Nil   |
| (xi) Applications / switch applications received directly by the AMC, collection centre, Investor Service Centre or through the internet (as and when available)   | Nil   |

A switch-in may also attract an Entry Load like any Purchase except in the cases mentioned above.

## 2. Exit Load

| For redemption  | Exit load<br>(% of applicable NAV) |
|---|------------------------------------|
| Within 6 months from the date of allotment in respect of Purchase made other than through SIP | 1.00%                              |
| Within 24 months from the date of allotment in respect of the first Purchase made through SIP | 1.00%                              |

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

No entry or exit load for units allotted under dividend reinvestment option.

No Entry / Exit Loads / CDSL will be chargeable in case of switches made between different options of the Scheme.

Subject to the Regulations, the Trustee retains the right to change / impose an Entry / Exit Load / CDSL.

## JPMorgan India Liquid Fund

**NAME OF THE SCHEME :** JPMorgan India Liquid Fund.

**TYPE OF SCHEME :** An open-ended liquid scheme.

### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However there can be no assurance that the investment objectives of the Scheme will be realized.

### ASSET ALLOCATION PATTERN

Under normal circumstances it is anticipated that the asset allocation shall be as follows:

| Investments  | Normal asset allocation<br>(% of net assets) | Risk profile  |
|--|--|---------------|
| Money market instruments (including cash and reverse repo and debt instruments with a residual maturity of less than or equal to 182 days) | Up to 100%                                   | Low           |
| Securitized debt instruments with a residual average maturity of less than or equal to 182 days  | Up to 30%                                    | Low           |
| Debt instruments and securitized debt instruments with a residual average maturity of more than 182 days but less than 1 year *            | Less than 10%                                | Medium to low |

\* Investment in Derivatives - up to 10% of the net assets of the Scheme.

### BENCHMARK FOR PERFORMANCE COMPARISON

CRISIL Liquid Fund Index.

### OPTIONS AND FACILITIES

The Schemes offers two options: growth option and daily dividend reinvestment option.

Under the growth option no dividend will be declared.

Under the daily dividend reinvestment option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

|  |   |
|--|---|
| Minimum initial application amount       | Rs. 5,000 per application and in multiples of Re. 1 thereafter. |
| Minimum additional application amount    | Rs. 5,000 per application and in multiples of Re. 1 thereafter  |
| Minimum redemption amount / no. of Units | Rs. 5,000 or 500 Units  |

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds may be paid by cheques/ demand drafts, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 1 Business Day from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC. The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque/ demand draft. The cheque will be payable at par at Mumbai, Delhi, Bangalore, Chennai and Kolkata. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / Wired Transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

### APPLICABLE NAV

#### For Purchase

- where the application is received up to 12.00 noon on a day and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the day of receipt of application;
- where the application is received after 12.00 noon on a day and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day; and
- irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application - the closing NAV of the day immediately preceding the day on which funds are available for utilization.

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

#### For Redemption

- where the application is received upto 3.00 pm - the closing NAV of the day of receipt of application and
- where the application is received after 3.00 pm - the closing NAV of the next Business Day.

#### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

## DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the daily dividend reinvestment option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the daily dividend reinvestment option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of reinvesting the dividend. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day.

## DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated on all calendar days and disclosed for every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

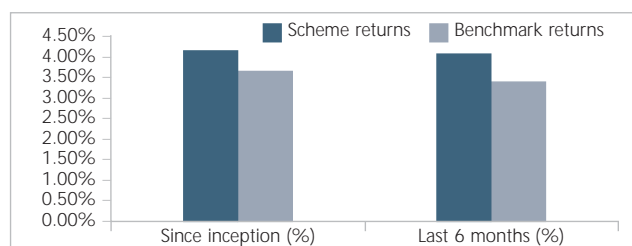
## NAME OF THE FUND MANAGER

Mr. Nandkumar Surti and Mr. Namdev Chougule.

## PERFORMANCE OF THE SCHEME

### PERFORMANCE OF JPMORGAN INDIA LIQUID FUND AS ON 31ST MARCH, 2008

|                 | Scheme returns (%) | Benchmark returns (%) |
|-----------------|--------------------|-----------------------|
| Since inception | 4.18%              | 3.56%                 |
| 6 months        | 4.01%              | 3.45%                 |



Note: Absolute returns of the growth option are computed above. "Since inception" returns are calculated on Rs10 invested at inception. Past performance may or may not be sustained in future.

Allotment date: 21 September, 2007.

## EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

### 1. Initial issue expenses

No initial issue expenses were charged to the Scheme.

### Recurring expenses

The ongoing fees and expenses of operating the Scheme on an annual basis, and which shall be charged to the Scheme, are estimated to be a maximum of (each as a percentage per annum of the daily average net assets):

| Nature of expense  | % p.a. of daily average net assets |
|--|------------------------------------|
| Investment management fee                                | 0.200                              |
| Trustee fees   | 0.005                              |
| Custodian fees   | 0.005                              |
| Registrar & transfer agent fees                          | 0.030                              |
| Marketing & selling expenses including agents commission | 0.150                              |
| Audit fees and statutory advertisements                  | 0.015                              |
| Unit Holder servicing, investor communication expenses   | 0.008                              |
| Costs of fund transfer                                   | 0.005                              |
| Service tax  | 0.033                              |
| Other operating expenses                                 | 0.049                              |
| <b>Total annual scheme recurring expenses</b>            | <b>0.500</b>                       |

\* Other operating expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

### Maximum recurring expenses:

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crores      | 2.25%                                       |
| Next Rs 300 crores       | 2.00%                                       |
| Next Rs 300 crores       | 1.75%                                       |
| Balance assets           | 1.50%                                       |

Maximum investment management fee to be charged by the AMC:

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crores      | 1.25%                                       |
| Balance assets           | 1.00%                                       |

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

### Recurring expenses (Actual expenses for the financial year ending March 2008)

| Scheme                     | Expense ratio |
|----------------------------|---------------|
| JPMorgan India Liquid Fund | 0.23%         |

## LOAD STRUCTURE OF THE SCHEME

No Entry Load / Exit Load will be charged to the Schemes during the Ongoing Offer Period.

No entry or exit load for units allotted under dividend reinvestment option.

**To know the latest position on Entry Load / Exit Load structure prior to investing / redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

All Entry Loads / Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sales of the Units of the Scheme. All Loads will be retained in the Scheme in a separate account and will be utilised to meet distribution and marketing expenses. Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

## JPMorgan India Liquid Plus Fund

**NAME OF THE SCHEME** : JPMorgan India Liquid Plus Fund.

**TYPE OF SCHEME** : An open-ended income scheme.

## INVESTMENT OBJECTIVE

The investment objective is to provide liquidity and optimal returns to investors by investing primarily in a mix of short-term debt and money market instruments which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund, at the same time maintaining a balance between safety and liquidity.

However, there can be no assurance that the investment objective of the Scheme will be realized.

#### ASSET ALLOCATION PATTERN

Under normal circumstances it is anticipated that the asset allocation shall be as follows:

| Investments  | Normal asset allocation (% of net assets) | Risk profile  |
|--|---|---------------|
| Money market & debt instruments with maturity / average maturity / interest rate reset not greater than 1 year | 70 - 100%                                 | Low           |
| Debt instruments with maturity greater than 1 year but less than 3 years*                                      | 0 - 30%                                   | Low to medium |

\* Debt Instruments include securitised debt. Securitised debt can be up to 50% of the net assets. Investment in Derivatives - up to 50% of the net assets of the Scheme.

#### APPLICABLE NAV

##### For Purchase

- where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the day of receipt of application;
- where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the next Business Day.

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

##### For Redemption

- where the application is received up to 3.00 pm - closing NAV of the day of receipt of application; and
- an application is received after 3.00 pm - closing NAV of the next Business Day.

##### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

#### BENCHMARK FOR PERFORMANCE COMPARISON

Crisil Liquid Fund Index.

#### OPTIONS AND FACILITIES

The Scheme offers two options: growth option and daily dividend reinvestment option.

Under the growth option no dividend will be declared.

Under the daily dividend reinvestment option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

#### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

|  |   |
|--|---|
| Minimum initial application amount       | Rs. 5,000 per application and in multiples of Re. 1 thereafter. |
| Minimum additional application amount    | Rs. 5,000 per application and in multiples of Re. 1 thereafter  |
| Minimum redemption amount / no. of Units | Rs. 5,000 or 500 Units  |

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds may be paid by cheques/ demand drafts, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 1 Business Day from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC. The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque/ demand draft. The cheque will be payable at par at Mumbai, Delhi, Bangalore, Chennai and Kolkata. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / Wired Transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

#### DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the daily dividend reinvestment option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the daily dividend reinvestment option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of reinvesting the dividend. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day.

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

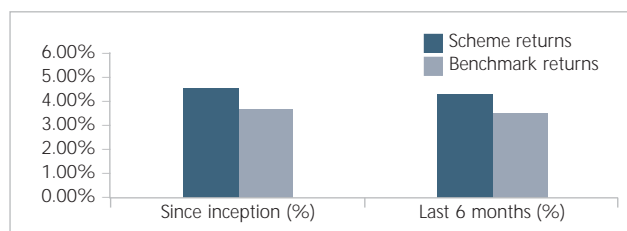
#### NAME OF THE FUND MANAGER

Mr. Nandkumar Surti and Mr. Namdev Chougule.

#### PERFORMANCE OF THE SCHEME

PERFORMANCE OF JPMORGAN INDIA LIQUID PLUS FUND AS ON 31ST MARCH, 2008

|                 | Scheme returns (%) | Benchmark returns (%) |
|-----------------|--------------------|-----------------------|
| Since inception | 4.46%              | 3.56%                 |
| 6 months        | 4.28%              | 3.45%                 |



Note: Absolute returns of the growth option are computed above. "Since inception" returns are calculated on Rs10 invested at inception. Past performance may or may not be sustained in future.

Allotment date: 21 September, 2007.

## EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

### 1. Initial issue expenses

No initial issue expenses were charged to the scheme.

### Recurring expenses

The ongoing fees and expenses of operating the Scheme on an annual basis, and which shall be charged to the Scheme, are estimated to be a maximum of (each as a percentage per annum of the daily average net assets):

| Nature of expense  | % p.a. of daily average net assets |
|--|------------------------------------|
| Investment management fee                                | 0.350                              |
| Trustee fees   | 0.005                              |
| Custodian fees   | 0.005                              |
| Registrar & transfer agent fees                          | 0.030                              |
| Marketing & selling expenses including agents commission | 0.200                              |
| Audit fees and statutory advertisements                  | 0.015                              |
| Unit Holder servicing, investor communication expenses   | 0.008                              |
| Costs of fund transfer                                   | 0.005                              |
| Service tax  | 0.039                              |
| Other operating expenses*                                | 0.043                              |
| <b>Total annual scheme recurring expenses</b>            | <b>0.700</b>                       |

\* Other operating expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

### Maximum recurring expenses:

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crores      | 2.25%                                       |
| Next Rs 300 crores       | 2.00%                                       |
| Next Rs 300 crores       | 1.75%                                       |
| Balance assets           | 1.50%                                       |

Maximum investment management fee to be charged by the AMC:

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crores      | 1.25%                                       |
| Balance assets           | 1.00%                                       |

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

### Recurring expenses (Actual expenses for the financial year ending March 2008)

| Scheme                          | Expense ratio |
|---------------------------------|---------------|
| JPMorgan India Liquid Plus Fund | 0.36%         |

## LOAD STRUCTURE OF THE SCHEME

No Entry Load / Exit Load will be charged to the Schemes during the Ongoing Offer Period.

No entry or exit load for units allotted under dividend reinvestment option.

**To know the latest position on Entry Load / Exit Load structure prior to investing / redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

All Entry Loads / Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sales of the Units of the Scheme. All Loads will be retained in the Scheme in a separate account and will be utilised to meet the distribution and marketing expenses. Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

## JPMorgan India Smaller Companies Fund

**NAME OF THE SCHEME :** JPMorgan India Smaller Companies Fund

**TYPE OF SCHEME :** An open-ended equity growth scheme.

### INVESTMENT OBJECTIVE

The investment objective is to seek to generate long-term capital appreciation from a portfolio that is substantially constituted of equity and equity-related securities focused on smaller companies. Generally, the universe will be the companies constituting the bottom fourth by way of market capitalization of stocks listed on the NSE / BSE. The fund manager may from time to time include other equity and equity-related securities outside the universe to achieve optimal portfolio construction. However, there can be no assurance that the investment objective of the scheme will be realised.

### ASSET ALLOCATION PATTERN

Under normal circumstances, it is anticipated that the asset allocation shall be as follows:

| Instrument  | Normal allocation (% of net assets) | Risk profile   |
|---|-------------------------------------|----------------|
| Equity and equity related securities of Smaller Companies*                      | 65-100%                             | Medium to high |
| Equity and equity related securities of companies other than Smaller Companies* | 0-35%                               | Medium to high |
| Debt and money market instruments   | 0-35%                               | Low to medium  |

\* Includes investments in equity and equity related securities issued by domestic companies; including derivatives traded on the Futures and Options segment of Indian stock exchanges not exceeding 50% of the net assets of the Scheme, offshore securities, ADRs and GDRs not exceeding 50% of the net assets of the Scheme. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme.

### APPLICABLE NAV

The cut-off time for the Scheme is 3 pm, and the Applicable NAV will be as under:

#### For Purchase / Redemption

- In respect of valid Purchase / Redemption applications along with cheques / demand drafts / other payment instruments accepted at a Designated Collection Centre up to 3.00 pm on a Business Day, the NAV of such day will be applicable.
- In respect of valid Purchase / Redemption applications along with cheques / demand drafts / other payment instruments accepted at a Designated Collection Centre after 3.00 pm on a Business Day, the NAV of the next Business Day will be applicable.

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

#### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

### BENCHMARK INDEX FOR PERFORMANCE COMPARISON

CNX-Midcap Index.## (refer to end of section)

### PLANS AND OPTIONS

The Scheme offers two options - growth option and dividend option. The dividend option offers dividend payout and dividend reinvestment.

Under the growth option, no dividend will be declared. Under the dividend option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). If the investor does not clearly specify the choice of option at the time of investing, it

## Key Information Memorandum

will be treated as a growth option. If the investor does not clearly specify the choice of dividend payout or reinvestment options within the dividend option, he will be treated as having selected the reinvestment option.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

|  |  |
|--|--|
| Minimum initial application amount           | Rs 5,000 per application and multiples of Rs 1/- thereafter    |
| Minimum additional application amount        | Rs 5,000 per application and in multiples of Rs 1/- thereafter |
| Minimum amount / no. of units for redemption | Rs 1,000 or 100 Units  |

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds will be paid by cheques, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar).

The Mutual Fund will endeavour to despatch the Redemption proceeds within three Business Days from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC.

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque. The cheque will be payable at par at all the cities having ISCs. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / wired transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

**Note:** The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

The Redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The despatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the despatch has been made correctly as stated in this paragraph.

### DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders, if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of reinvesting the dividend.

### DAILY NET ASSET VALUE (NAV) PUBLICATION

The AMC will calculate and disclose the first NAV of the Scheme within a period of 30 days from the closure of the NFO Period. Subsequently, the NAVs will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m. every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

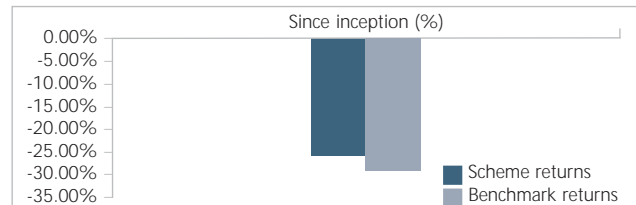
### NAME OF THE FUND MANAGERS

Mr. Harshad Patwardhan & Mr. Amit Gadgil (for Equity) and Mr. Nandkumar Surti & Mr. Namdev Chougule (for Debt).

### PERFORMANCE OF THE SCHEME

#### PERFORMANCE OF JPMORGAN INDIA SMALLER COMPANIES FUND AS ON 31ST MARCH, 2008

|                 | Scheme returns (%) | Benchmark returns (%) |
|-----------------|--------------------|-----------------------|
| Since inception | -27.37%            | -29.79%               |



Note: Absolute returns of the growth option are computed above. "Since inception" returns are calculated on Rs10 invested at inception. Past performance may or may not be sustained in future. Allotment date: 26 December 2007

### EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

#### 1. Initial issue expenses

As per the Regulations initial issue expenses cannot be charged to an open-ended scheme. Only entry load shall be charged during the NFO.

#### Annual Scheme Recurring expenses

The On-going fees and expenses of operating the Scheme on an annual basis, and which shall be charged to the Scheme, are estimated to be (each as a percentage per annum of the daily average net assets):

| Daily average net assets                                 | Maximum, as a % of daily average net assets |
|--|---|
| Investment management fees                               | 1.2500                                      |
| Trustee fees   | 0.0500                                      |
| Custodian fees   | 0.1000                                      |
| Registrar & transfer agent fees                          | 0.1500                                      |
| Marketing & selling expenses including agents commission | 0.5000                                      |
| Audit fees   | 0.0150                                      |
| Unit Holder servicing, investor communication expenses   | 0.0400                                      |
| Costs of fund transfer                                   | 0.0100                                      |
| Costs of statutory advertisements                        | 0.0050                                      |
| Service tax  | 0.1275                                      |
| Other operating expenses*                                | 0.2525                                      |
| <b>Total annual scheme recurring expenses</b>            | <b>2.5000</b>                               |

\* Other operating expenses : Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations, except those expenses which are specifically prohibited.

#### Maximum Recurring Expenses:

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crore       | 2.50%                                       |
| Next Rs 300 crore        | 2.25%                                       |
| Next Rs 300 crore        | 2.00%                                       |
| Balance assets           | 1.75%                                       |

#### Maximum Investment Management Fee to be charged by the AMC:

| Daily average net assets | Maximum, as a % of daily average net assets |
|--------------------------|---|
| First Rs 100 crores      | 1.25%                                       |
| Balance assets           | 1.00%                                       |

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

#### Recurring expenses (Actual expenses for the financial year ending March 2008)

| Scheme                                | Expense ratio |
|---------------------------------------|---------------|
| JPMorgan India Smaller Companies Fund | 1.96%         |

## LOAD STRUCTURE OF THE SCHEME

Sales of Units under the Scheme could attract an Entry Load (as a % of the invested amount). Repurchases could attract an Exit Load (as a % of the Applicable NAV for Redemptions).

### 1. Entry Load

| For each Purchase   | Entry Load (% of Rs 10 or Applicable NAV as the case may be)                        |
|---|---|
| (i) Of less than Rs. 5 crores   | 2.25%   |
| (ii) Of Rs 5 crores or more   | Nil   |
| (iii) By an FOF (irrespective of the amount of Purchase)  | Nil   |
| (iv) As a result of dividend reinvestment   | Nil   |
| (v) Through SIP where single instalment is less than Rs 5 crores  | 2.25%   |
| (vi) Through SIP where single instalment is more than or equal to Rs 5 crores   | Nil   |
| (vii) Through STP where a single instalment is less than Rs 5 crores  | 2.25%   |
| (viii) Through switch-in or STP, provided that Units are switched out from the Scheme or any other equity scheme of the Fund to another scheme of the Fund and back to the Scheme within 90 days of switch-out/STP. | Nil   |
| (ix) Through systematic transfers other than above  | Entry Load as applicable to any Purchase (as mentioned in point (i) and (ii) above. |
| (x) Through switch-in from other equity schemes of the Fund   | Nil   |
| (xi) Applications / switch applications received directly by the AMC, collection centre, Investor Service Centre or through the internet (as and when available)  | Nil   |

A switch-in may also attract an Entry Load like any Purchase except in cases mentioned above.

### 2. Exit Load

| For Redemption  | Exit Load (% of Applicable NAV) |
|---|---------------------------------|
| Within 6 months from the date of allotment in respect of Purchase made other than through SIP | 1.00%                           |
| Within 24 months from the date of allotment in respect of the first Purchase made through SIP | 1.00%                           |

No entry or exit load for units allotted under dividend reinvestment option.

No Entry / Exit Loads / CDSL will be chargeable in case of switches made between different options of the Scheme.

Subject to the Regulations, the Trustee retains the right to change / impose an Entry / Exit Load / CDSL.

**To know the latest position on Entry / Exit Load or CDSL structure prior to investing / Redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

#### ## IISL Disclaimer:

"The JPMorgan India Smaller Companies Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL makes no representation or warranty, express or implied to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the CNX Midcap Index to track general stock market performance in India. The relationship of IISL to JPMorgan Asset Management India Pvt. Ltd. is in respect of using of the trademark and trade name of CNX

Midcap Index for benchmarking purposes, which is determined, composed and calculated by IISL without regard to JPMorgan Asset Management India Pvt. Ltd. IISL has no obligation to take the needs of JPMorgan Asset Management India Pvt. Ltd. or the owners of the Product into consideration in determining, composing or calculating the CNX Midcap Index. IISL is not responsible for nor has participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in determination or calculation of the equation by which the product is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the Product.

"IISL does not guarantee the accuracy and/or the completeness of the CNX Midcap Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL makes no warranty, express or implied, as to the results to be obtained by the Principal JPMorgan Asset Management India Pvt. Ltd., owners of the Product, or any other persons or entities from the use of the CNX Midcap Index or any data included therein. IISL makes no express or implied warranties and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the CNX Midcap Index or any data included therein. Without limiting any of the foregoing, in no event shall IISL have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages."

## Common features for all Schemes

### RISK PROFILE OF THE SCHEME

Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.

### NAME OF THE TRUSTEE COMPANY

**JPMorgan Mutual Fund India Private Limited**

Registered Office:

9th Floor, Mafatlal Centre, Nariman Point, Mumbai 400 021.

### TAX TREATMENT OF INVESTMENT IN MUTUAL FUNDS

Prospective unit holders should inform themselves of, and take their own advice on, the taxes applicable to the subscription, holding and redemption of units, and any distribution (each, a "Relevant Event") under the laws of the place of their operations, domicile, residence, citizenship and/or incorporation. Neither the Fund nor any of the parties listed in Sections VII & IX of this Offer Document gives or makes any warranty and/or representation as to the tax consequences in relation to any Relevant Event (or combination of Relevant Events), takes any responsibility for any tax consequences in relation to any Relevant Event (or combination of Relevant Events) and each of the Fund and such parties expressly disclaims any liability whatsoever for any tax consequences in relation to any Relevant Event (or combination of Relevant Events) and/or for any loss howsoever arising (whether directly or indirectly) from any Relevant Event (or combination of Relevant Events). Dividends, interest income, gains on the disposal of investments and other income received by the Fund on its investments in some jurisdictions may be liable to the imposition of income tax, irrecoverable withholding tax or other tax.

The following paragraphs are based on Law and practice currently in force as well as known future tax changes at the date of this Offer Document and are subject to changes in content and interpretation. They are intended as a general guide only and do not necessarily describe the tax consequences for all types of investors in the Fund and no reliance, therefore, should be placed upon them.

### INCOME-TAX

The income-tax rates indicated below are as per the Finance Act, 2007.

#### A. FOR UNIT HOLDERS

##### (i) Securities Transaction Tax ('STT')

At the time of sale of units of an equity oriented fund to the Mutual Fund (ie redemption / repurchase of units by the fund), the Unit Holder is required to pay a STT of 0.25 per cent on the value of the sale, which will be collected by the Mutual Fund and deposited into Government treasury.

Where the fund / scheme does not qualify as an equity oriented fund, no STT is payable by the Unit Holders on redemption / repurchase of units.

**Key Information Memorandum**

**(ii) Tax on capital gains**

**On units of equity oriented funds:**

*Long-term capital gains*

Under section 2(29A) of the Income-tax Act, 1961 ('Act'), units of a mutual fund held as capital assets are treated as long-term capital assets if they are held for a period of more than 12 months preceding the date of transfer. The additional (bonus) units issued under any option under the Scheme and held as capital assets would be treated as a long-term capital assets if held for a period of more than 12 months from the date when such additional units were allotted.

As per section 10(38) of the Act, long-term capital gains arising from the sale of a unit of an equity oriented fund is exempt from tax where such sale attracts STT. For this purpose, 'an equity oriented fund' has been defined as a scheme of a Mutual Fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65 per cent of the total proceeds of such a fund. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

*Short-term capital gains*

Under section 2(42A) of the Act, units of a mutual fund held as capital assets for a period of 12 months or less preceding the date of their transfer are regarded as short-term capital assets.

As per section 111A of the Act, short-term capital gains arising from the sale of a unit of an equity oriented fund to the Mutual Fund and chargeable to STT, is taxable at the rate of 10 per cent.

The said tax rate would be increased by a surcharge of:

- (a) 10 per cent - in case of individual / HUF / AOP and BOI, where the total income exceeds Rs 10,00,000.
- (b) 10 per cent - in case of firms / domestic corporate Unit Holders, where the total income exceeds Rs 100,00,000.
- (c) 2.5 per cent - in case of foreign corporate Unit Holders, where the total income exceeds Rs 100,00,000.
- (d) Nil - in case of local authority and co-operative societies

Further, an additional surcharge of 3 per cent by way of education cess would be charged on amount of tax inclusive of surcharge for all Unit Holders.

However, in case of resident individuals and HUFs, where the total income as reduced by the short-term capital gains, is below the basic exemption limit (Rs 1,95,000 in case of resident individuals of an age of 65 years or more, Rs 1,45,000 in case of women resident in India below 65 years of age and Rs 1,10,000 in case of other individuals and HUF), the short-term capital gains will be reduced to the extent of the shortfall and only the balance short-term capital gains will be subjected to the 10 per cent tax rate.

For the purpose of computing the eligible deduction under section 80C of the Act, the total income of the assessee shall be reduced by the income earned in the nature of short-term capital gains.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to para (v) below.

**On units of funds other than equity oriented funds:**

*Long-term capital gains*

Long-term capital gains earned on transfer of units of funds other than equity oriented funds, will be chargeable to tax at the rate of 20 per cent under the provisions section 112 of the Act. However, where the tax payable on such long-term capital gains, computed before indexation, exceeds 10 per cent of the amount of capital gains, such excess tax shall not be payable by the Unit Holder. In the case of FIs and specified overseas financial organizations, such long-term capital gains are chargeable to tax at the rate of 10 per cent without the benefit of indexation.

In case of resident individuals and HUFs, where the total income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to the 20 per cent tax or the 10 per cent as the case may be.

The aforementioned tax rates would be increased by a surcharge of:

- (a) 10 per cent - in case of individual / HUF / AOP and BOI, where the total income exceeds Rs 10,00,000.

- (b) 10 per cent - in case of firms / domestic corporate Unit Holders, where the total income exceeds Rs 100,00,000.
- (c) 2.5 per cent - in case of foreign corporate Unit Holders, where the total income exceeds Rs 100,00,000.
- (d) Nil - in case of local authority and co-operative societies.

Further, an additional surcharge of 3 per cent by way of education cess would be charged on amount of tax inclusive of surcharge for all Unit Holders.

For the purpose of computing the eligible deduction under section 80C of the Act, the total income of the assessee shall be reduced by the income earned in the nature of long-term capital gains.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to paragraph (v) below.

*Short-term capital gains*

Short-term capital gains earned on the transfer of units of funds other than equity oriented funds is added to the total income of the assessee and taxed at the following tax rates:

**Table A**

|   |  |  |
|---|--|--|
| Individual / HUF  | Where total income for a tax year (April to March) is less than or equal to Rs 1,10,000* (the basic exemption limit) | Nil  |
|   | Where such total income is more than Rs 1,10,000* but is less than or equal to Rs 1,50,000                           | 10% of the amount by which the total income exceeds Rs 1,10,000*                     |
|   | Where such total income is more than Rs 1,50,000* but is less than or equal to Rs 2,50,000                           | Rs 4,000 plus 20% of the amount by which the total income exceeds Rs 1,50,000*       |
|   | Where such total income is more than Rs 2,50,000   | Rs 24,000 plus 30% of the amount by which the total income exceeds Rs 2,50,000       |
| Co-operative society  | Where total income for a tax year (April to March) is less than or equal to Rs 10,000                                | 10% of the total income  |
|   | Where such total income is more than Rs 10,000 but is less than or equal to Rs 20,000                                | Rs 1,000 plus 20% of the amount by which the total income exceeds Rs 10,000          |
|   | Where the total income exceeds Rs 20,000   | Rs 3,000 plus 30% of the amount by which the total income exceeds Rs 20,000          |
| Domestic Corporate/ Partnership firm/ Local authority/ FIs/ Specified Overseas Financial Organisations/ NRI |  | 30%  |
| AOP/ BOI  |  | 30% or such higher rate of tax applicable to the individual members of the AOP / BOI |
| Foreign Corporates  |  | 40%  |

\* In case of women resident in India below 65 years of age, the basic exemption limit is Rs 1,45,000. Income between Rs 1,45,000 and Rs 1,50,000 will be taxable at the rate of 10%.

In case of resident individuals of an age of 65 years or more, the basic exemption limit is Rs 1,95,000. Income between Rs 1,95,000 and Rs 2,50,000 will be taxable at the rate of 20%.

The aforementioned tax rates would be increased by a surcharge of:

- (a) 10 per cent - in case of individual / HUF / AOP and BOI, where the total income exceeds Rs 10,00,000.
- (b) 10 per cent - in case of firms / domestic corporate Unit Holders, where the total income exceeds Rs 100,00,000.
- (c) 2.5 per cent - in case of foreign corporate Unit Holders, where the total income exceeds Rs 100,00,000.
- (d) Nil - in case of local authority and co-operative societies.

Further, an additional surcharge of 3 per cent by way of education cess would be charged on amount of tax inclusive of surcharge for all Unit Holders.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to para (v) below.

### (iii) Tax on Business Income

Under section 28 of the Act, profit arising on transfer of units of a mutual fund which are held as stock in trade or trading asset, is taxed under the head 'Profits and Gains of Business or Profession'. Such profit is added to the total income of the assessee and taxed at the rates mentioned in Table A above.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to paragraph (v) below.

### (iv) Tax Deduction at Source

Table B

|                          |  | TDS Rates under the Act |  |  |
|--------------------------|--|-------------------------|--|--|
|                          |  | Residents               | FIs  | NRIs / other foreign entities (excluding FIs)  |
| Short-term capital gains | Non-equity oriented fund                   | Nil                     | Nil  | 30 per cent for foreign non-corporates : 40 per cent for foreign corporate entities                  |
|                          | Equity oriented fund                       | Nil                     | Nil  | 10 per cent  |
| Long-term capital gains  | Non-equity oriented fund                   | Nil                     | Nil  | 10 per cent for specified overseas financial organisations<br>20 per cent for other foreign entities |
|                          | Equity oriented fund                       | Nil                     | Nil  | Nil  |
| Business income          | Non-equity and equity oriented mutual fund | Nil                     | 30 per cent for non-corporate FIs :<br>40 per cent for corporate FIs | 30 per cent for foreign non-corporates<br>40 per cent for foreign corporate entities                 |

The aforementioned tax rates would be increased by a surcharge of:

- 10 per cent - in case of foreign non-corporate Unit Holders, where the total income exceeds Rs 10,00,000.
- 2.5 per cent - in case of foreign corporate Unit Holders, where the total income exceeds Rs 100,00,000.

Further, an additional surcharge of 3 per cent by way of education cess would be charged on the amount of tax inclusive of surcharge for all Unit Holders.

In case of non-resident Unit Holders eligible for availing tax treaty benefits, please refer to paragraph (v) below.

### (v) Tax treaty

In the case of a non-resident Unit Holder who is resident of a country with which India has signed a Double Taxation Avoidance Agreement (DTAA), which is in force, income tax is payable at the rate provided in the Act or at the rate provided in the such agreement, whichever is more beneficial to such non-resident Unit Holder.

Further, where the rate of tax prescribed under the relevant DTAA is lower than that prescribed under the Act, tax would be withheld at such lower rate.

However, in order to obtain the benefit of the lower rate under the DTAA, the Unit Holder would be required to provide a certificate from his Assessing Officer stating the eligibility of the investor to claim such benefit.

### (vi) Tax on Income distributed by the Mutual Fund

Under the provisions of section 10(35) of the Act, income received in respect of units of a mutual fund specified under section 10(23D) of the Act will be exempt from income tax in the hands of all unit holders.

In view of the exemption of income in the hands of the unit holders,

no tax needs to be deducted at source from such distribution by the Fund on or after April 1, 2003 under the provisions of section 194K or section 196A of the Act.

### Dividend stripping

Under the provisions of section 94(7) of the Act, where a person buys any units within a period of three months before the record date, sells such units within nine months after such date and the income distributed on such units is exempt from tax, the loss on such sale to the extent of the income distributed on units shall be ignored while computing the income chargeable to tax.

### Bonus stripping

Under the provisions of section 94(8) of the Act, where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells (all or part of) the original units within a period of nine months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall be ignored while computing the income chargeable to tax but shall be deemed to be the cost of acquisition of the bonus units.

### (vii) Switching between options

As stated in Section XI.H.4 of the Offer Document switching from one option to another option will be effected by way of Redemption of units of the relevant option and reinvestment of the redemption proceeds in the other option selected by the Unit Holder. Hence switching will attract the same implications as applicable on transfer of such units.

### (viii) Exemptions from long-term capital gains

As per the provisions of section 54EC of the Act, taxable long-term capital gains [including gains arising on transfer of a long-term capital asset being units not otherwise exempt under section 10(38) of the Act] are exempt from tax to the extent such capital gains are invested, within a period of six months of such transfer, in acquiring bonds redeemable after 3 years and issued on or after April 1, 2007 by the National Highways Authority of India and by the Rural Electrification Corporation Limited. A ceiling of Rs 50,00,000 applies in respect of investment in such bonds in any financial year.

If the said bonds are transferred within a period of 3 years from the date of their acquisition, the amount of capital gains exempted earlier would become chargeable to tax as long-term capital gains in the year in which the bonds are transferred.

As per the provisions of Sec 54F of the Act in the case of an individual or a HUF, specified taxable long-term capital gains [including gains arising on transfer of a long-term capital asset being units not otherwise exempt under section 10(38) of the Act] are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house. If part of such net consideration is invested within the prescribed period in a residential house, then proportionate exemption is available.

### (ix) Set-off and carry forward of losses

According to the provisions of the Act, the capital loss resulting from sale of units would be available for set off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of units held as long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets. Where such losses arising from sale of units held as capital asset cannot be wholly set-off, the amount of losses not set-off can be carried forward for a period of eight years. However, when the long term gains arising on transfer of units are not subject to tax then the long-term losses from such units would not be allowed to be set off or carried forward.

Under the Act, a loss resulting from the transfer of units held as stock in trade or trading asset would be available for set off against income under any other head other than income under the head 'Salaries'. Where such loss cannot be wholly set-off in accordance with the provisions of the Act, the amount remaining to be set-off can be carried forward for a period of eight years and set-off against income under the head 'Profits and Gains of Business or Profession'.

**Key Information Memorandum**

**(x) Rebate for STT**

No deduction would be allowed for STT while calculating capital gains. However, where the units are treated as stock in trade and the profits arising from the sale of units are taxed under the head 'Profits and Gains of Business or Profession', an amount equal to the STT paid by the Unit Holder can be claimed as a rebate from the tax payable on the income from such sale of units by virtue of the provisions of section 88E of the Act.

**(xi) Minimum Alternate Tax**

Under the Act, long-term capital gains arising on sale of units of an equity oriented fund and exempt under the provisions of section 10(38) of the Act, would not be excluded from the book profits while calculating profits chargeable to minimum alternate tax.

**B. TAX BENEFITS / CONSEQUENCES TO THE MUTUAL FUND:**

JPMorgan Mutual Fund is a Mutual Fund registered with the Securities and Exchange Board of India and its entire income is exempt from tax under the provisions of section 10(23D) of the Act. The Mutual Fund will receive all Indian sourced income without any deduction of tax at source under the provisions of section 196(iv) of the Act.

Where the Fund receives any income from investments made in overseas jurisdictions, the same may be subject to withholding tax (or any other tax) in the relevant jurisdiction from which the income is received. As the Fund is exempted from its entire income (including foreign income) in India, credit / refund in respect of such foreign taxes withheld / paid by the fund will not be available.

Income distribution, if any, made by a Mutual Fund, will attract distribution tax under section 115R of the Act at the rates listed below:

**Table C**

| Sr. No. | Type of Mutual Fund                            | Income distributed to                   | Rate of distribution tax |
|---------|--|---|--------------------------|
| (i)     | Equity oriented mutual fund                    | Any person                              | Nil                      |
| (ii)    | Money market mutual fund or liquid mutual fund | Any person                              | 25%                      |
| (iii)   | Mutual fund other than (i) and (ii) above      | Individual or HUF                       | 12.5%                    |
|         |  | Any person other than individual or HUF | 20%                      |

The aforementioned rates would be increased by a surcharge of 10 per cent and an additional surcharge by way of education cess at the rate of 3 per cent on the amount of distribution tax inclusive of surcharge.

For this purpose, a 'Money market mutual fund' has been defined to mean a money market mutual fund as defined in sub-clause (p) of clause 2 of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996. Further, a 'Liquid fund' has been defined to mean a scheme or plan of a mutual fund which is classified by the Securities and Exchange Board of India as a liquid fund in accordance with the guidelines issued by it in this behalf under the Securities and Exchange Board of India Act, 1992 or regulations made thereunder.

Under the Act, as and when the Mutual Fund purchases and sells equity shares/units/derivates, it would be required to pay the STT applicable on such purchases / sales to the concerned Recognised Stock Exchange. The current rates of STT have been listed below:

**Table D**

| Transaction   | Rate of STT | Payable by |
|---|-------------|------------|
| Purchase of an equity share in a company / unit of an equity-oriented fund where the transaction is entered into in a recognised stock exchange and the contract is settled by actual delivery or transfer of shares / units. | 0.125%      | Purchaser  |
| Sale of an equity share in a company / unit of an equity-oriented fund where the transaction is entered into in a recognised stock exchange and the contract is settled by actual delivery or transfer of shares / units.     | 0.125%      | Seller     |

**Table D**

| Transaction  | Rate of STT | Payable by |
|--|-------------|------------|
| Sale of an equity share in a company / unit of an equity-oriented fund where the transaction is entered into in a recognised stock exchange and the contract is settled otherwise than by actual delivery or transfer of shares / units. | 0.025%      | Seller     |
| Sale of a derivative when transaction is entered into in a recognised stock exchange.  | 0.017%      | Seller     |

**C. OTHER BENEFITS:**

- (i) Wealth-tax: Units of a scheme of a Mutual Fund are not treated as assets as defined under section 2(ea) of the Wealth-tax Act, 1957 and thereof would not be liable to wealth-tax.
- (ii) Gift-tax: The Gift-tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of units purchased in a scheme of the Mutual Fund would therefore, be exempt from gift-tax.
- (iii) Investments in Units of the Mutual Fund will rank as an eligible form of investment under section 11(5) of the Act read with Rule 17C of the Income-tax Rules, 1962, for religious and charitable trusts.

**EACH INVESTOR IS ADVISED TO CONSULT HIS OR HER OWN TAX CONSULTANT WITH RESPECT TO THE SPECIFIC TAX IMPLICATIONS ARISING OUT OF HIS OR HER PARTICIPATION IN THE SCHEME.**

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Investors can enquire about NAVs, unit holdings, valuation, dividends, etc. or lodge any service request at the toll-free number "1-800-22-5763". In order to protect confidentiality of information, the service representatives may require personal information of the investor for verification of his identity.

Any complaints should be addressed to Mr. Anutosh Bose, who has been appointed as the investor relations officer. He can be contacted at:

Address : Mafatlal Centre, 8th Floor,  
Nariman Point, Mumbai - 400 021.

Telephone : 91-22 2281 7222

Fax : 91-22 6719 8223

E-mail : india.investors@jpmorgan.com

**Registrar and Transfer Agent:**

**Deutsche Investor Services Private Limited**

Address : 2nd Floor, Tower 1, Logitech Park, M.V. Road,  
Saki Naka, Andheri (E), Mumbai 400 072

Telephone : 91-22 6714 6000

Fax : 91-22 6714 6902, 91-22-6719 8915,  
91-22-6719 8912

E-mail : investor.jpm@db.com; distributor.jpm@db.com

**UNIT HOLDERS' INFORMATION**

Account Statements will be sent by ordinary post/courier/electronic mail to each unit holder, stating the transaction number of units within 10 working days from allotment date.

The Scheme annual report will be prepared at each financial year end (31 March). An abridged summary of the scheme annual report shall be mailed to unit holders not later than six months from the date of closure of the relevant accounting year (31 March).

Half yearly portfolio details (31 March and 30 September), in the prescribed format, shall also be disclosed either by publishing it in the newspaper or by sending it to the unit holder within one month from the end of each half year end and the same shall also be displayed on the website : www.jpmorganmf.com.

**Please refer to the Offer Document of the schemes for any further details.**

## GENERAL

### 1. GENERAL

- (a) The application form should be completed in ENGLISH in BLOCK LETTERS only.
- (b) Please read the Key Information Memorandum and the Offer Document containing the terms of offer carefully before investing. In the Offer 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) The dates for Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) are the same as that of Systematic Investment Plan (SIP).
- (h) 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.

### 2. APPLICANT INFORMATION

- (a) Name and address shall be given in full without any abbreviations. Please provide a copy of the address proof.
- (b) 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.
- (c) 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.
- (d) **Permanent Account Number (PAN)** : SEBI has mandated vide Circular dated April 27, 2007 that PAN would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction.

Thus, w.e.f. January 1, 2008 :

1. PAN is required for all unit holders in the folio, including guardians.
2. PAN is required for NRI investors also.
3. For every investment, for every investor, the investor needs to provide, PAN card copy except for investors residing in the state of Sikkim. However, identification proof will be required to be submitted by them.

The PAN card copy needs to be verified with the original PAN card. Attestation can be done by a distributor, a bank manager, a notary, at any of the investor service centres or at any JPMorgan office on production of the original copy.

- (e) **Know Your Customer (KYC)**: The need to "Know Your Customer" is vital for the prevention of money laundering. The AMC may seek information or obtain and retain documentation used to establish identity. It may re-verify identity and obtain any missing or additional information for this purpose.

With effect from February 1, 2008 investors in Mutual Funds investing Rs. 50,000/- and above are required to comply with Know Your Client (KYC) norms under the Prevention of Money Laundering Act 2002 (PMLA). Please refer to our website ([www.jpmorganmf.com](http://www.jpmorganmf.com)) or AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)) for details.

The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a Unit Holder, delay processing redemption as per applicable laws or regulations if

- (i) after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfil the requirements of the "Know Your Customer" as determined by the AMC or the AMC believes that the transaction is suspicious in nature as regards money laundering.

- (ii) the AMC determines in its sole discretion that the application does not or will not comply with any applicable laws or regulations.

In this regard the AMC reserves the right to reject any application and effect a mandatory Redemption of Units allotted at any time prior to the expiry of 30 Business Days from the date of the application

If the payment for Purchase of Units are made by a third party (e.g. a power of attorney holder, a financing agency, a relative, etc.), the Unit Holder may be required to give such details of such transaction so as to satisfy the AMC of the source and/or consideration underlying the transaction.

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

### 3. BANK ACCOUNT DETAILS

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.

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.

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.

### 4. INVESTMENT DETAILS

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.

### 5. MODE OF PAYMENT

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.

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

### 6. FAX INSTRUCTIONS (FOR JPMORGAN INDIA EQUITY FUND, JPMORGAN INDIA LIQUID FUND AND JPMORGAN INDIA LIQUID PLUS FUND)

Additional Purchases and Redemptions may be communicated through facsimile.

In connection with the agreement by the AMC to accept from the Unit Holder from time to time instructions by facsimile (Facsimile Instructions) without requiring written confirmation in respect of such Facsimile Instructions, the Unit Holder confirms that:

1. S/he 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 to accept such Facsimile Instructions is for the Unit Holder's convenience.
2. The AMC is authorised to act on any Facsimile Instruction which the AMC in its sole discretion believes is transmitted from the Unit Holder and, provided that the AMC exercises due care in carrying out its internal verification procedures, the AMC shall not be liable for acting in good faith on such Facsimile Instructions which are transmitted from unauthorised persons.
3. Any transaction entered into by the AMC 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 whether made with or without his/her authority, knowledge or consent.
4. The AMC shall not be liable and the Unit Holder shall indemnify the AMC and hold the AMC harmless against any legal action, procedure, claim, loss, damages or costs which may be brought against the AMC or suffered or incurred by the AMC and which shall have arisen either directly or indirectly out of or in

## Key Information Memorandum

connection with the AMC accepting Facsimile Instructions and acting thereon, whether or not such Facsimile Instructions are confirmed in writing by the Unit Holder and whether or not such Facsimile Instructions in fact originate from the Unit Holder.

### 7. COMMUNICATION

JPMorgan Mutual Fund has an online account management service which gives you the latest details of your account including your current valuation and information on transactions. The Account Statement, Annual Reports or other information etc. may be sent to unit holders by e-mail. If you have an e-mail address you can choose to receive e-mail communication from us in lieu of printed documents. Please furnish your e-mail ID and indicate the nature of communication you wish to receive over e-mail. When a unit holder has communicated his/her e-mail address and has provided consent for sending communication only via e-mail, 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. However, the unit holder always has the right to request a physical copy of any shareholder communication and the AMC will arrange for the same to be sent to the unit holder.

### 8. 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.

The nomination can be made only by individuals applying for /holding units on their own behalf singly or jointly. 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. 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. 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.

For multiple nominees, please fill up multiple forms. The nomination form is available on page 21 of this document and on our website : [www.jpmorganmf.com](http://www.jpmorganmf.com)

### 9. 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.

10. 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. For minimum investment amounts for all schemes, please refer to the table below. The minimum number of instalments under SIP is six.

### FUNDS AT A GLANCE

|                                       | Fresh purchase<br>Rs. | Additional purchase<br>Rs. | Systematic Investment Plan investment amount<br>Rs. | Minimum no. of instalments | Minimum redemption amount<br>Rs. | Minimum redemption units |
|---------------------------------------|-----------------------|----------------------------|---|----------------------------|----------------------------------|--------------------------|
| JPMorgan India Equity Fund            | 5,000                 | 1,000                      | 1,000   | 6                          | 1,000                            | 100                      |
| JPMorgan India Liquid Fund            | 5,000                 | 5,000                      | 5,000   | 6                          | 5,000                            | 500                      |
| JPMorgan India Liquid Plus Fund       | 5,000                 | 5,000                      | 5,000   | 6                          | 5,000                            | 500                      |
| JPMorgan India Smaller Companies Fund | 5,000                 | 1,000                      | 1,000   | 6                          | 1,000                            | 100                      |

STP/SWP will be subject to meeting minimum redemption and purchase criteria of the schemes. Thus, if you want to switch from JPMorgan India Equity Fund to JPMorgan India Liquid Fund, you will have to redeem units worth a minimum of Rs. 5,000.

### 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 option is 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 'Scheme Name' as applicable, 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 | FIRs |
|--|------------|-----------|-----------|-------------|-------------------------|--------|-----|------|
| 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  |            |           |           |             | ✓                       |        |     |      |
| For all applications   |            |           |           |             |                         |        |     |      |
| Proof of PAN   | ✓          | ✓         | ✓         | ✓           | ✓                       | ✓      | ✓   | ✓    |
| KYC proof  | ✓          | ✓         | ✓         | ✓           | ✓                       | ✓      | ✓   | ✓    |
| Proof of address   | ✓          | ✓         | ✓         | ✓           | ✓                       | ✓      | ✓   | ✓    |
| Proof of identity  |            |           |           |             | ✓                       |        |     |      |
| FIRC in case payment is made by DD from NRE / FCNR or where applicable |            |           |           |             |                         |        | ✓   | ✓    |

(Please refer to instructions carefully on pages 13 and 14 before filling out this form)

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

|             |                 |                |  |
|-------------|-----------------|----------------|--|
| Broker code | Sub-broker code | For office Use |  |
|-------------|-----------------|----------------|--|

**2. INFORMATION OF EXISTING UNIT HOLDER** (For existing investor. Unless details in sections 3 - 6 have changed, please go directly to section 7. Note that applicant details and mode of holding will be as per existing folio number)

Folio no.

**3. APPLICANT INFORMATION**

| Occupation [Please tick (✓)]   | Status [Please tick (✓)]   |
|--|--|
| <input type="radio"/> Agriculture <input type="radio"/> Professional <input type="radio"/> Student<br><input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Service<br><input type="radio"/> Housewife <input type="radio"/> Others _____ | <input type="radio"/> Minor <input type="radio"/> NRI <input type="radio"/> Resident Individual <input type="radio"/> HUF <input type="radio"/> Company/BC<br><input type="radio"/> Trust <input type="radio"/> Partnership <input type="radio"/> FIs <input type="radio"/> Bank / FI <input type="radio"/> AOP / BoI<br><input type="radio"/> Club/Society <input type="radio"/> PIO <input type="radio"/> Sole proprietor <input type="radio"/> Others (pl. specify) _____ |

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)

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/FIs please provide overseas address - **Mandatory** P.O. box no. may not be sufficient)

City  Pin code  **M A N D A T O R Y**

State  Country

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

City  Pin code  Country

Communication

Tel. (R) / Mobile no.  Tel. (O)  Fax no.

E-mail

I/We would like to receive the following documents through e-mail instead of post (Kindly ✓)

Account statement    Newsletter    Quarterly review & annual report    Other statutory information

**Permanent Account Number (PAN) [Mandatory]**

|                  |                   |  |
|------------------|-------------------|--|
| First applicant  | M A N D A T O R Y | Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant* |
| Guardian         | M A N D A T O R Y | Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant* |
| Second applicant | M A N D A T O R Y | Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant* |
| Third applicant  | M A N D A T O R Y | Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant* |

\*Please refer to instruction no.2(d) and 2(e) on page 13

**Mode of holding** [Please tick (✓)]

Single

Joint

Anyone or survivor (default)

**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 on page 13)

Bank particulars (Name of the bank)  Branch

Branch address  City

Account number  Account type  Current    Savings    NRO    NRE    FCNR

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

Direct credit facility (please refer to the list of banks that offer direct credit facility on page 13). 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. ANNUAL INCOME** [Please tick (✓)]

Upto Rs. 5,00,000    Rs. 5,00,001 to Rs. 25,00,000    Rs. 25,00,001 to Rs. 1,00,00,000    Rs. 1,00,00,001 to Rs. 5,00,00,000    Rs. 5,00,00,001 and above

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

Received from: Mr. / Ms.

Application for units of : **JPMorgan India**

Option (please tick ✓) :  Growth (default)    Dividend reinvestment    Daily dividend reinvestment (as applicable)    Dividend payout

Cheque / D.D. no.  for Rs.  dated

Drawn on bank

Application no. **C**

Office Signature, stamp & date

**6. INVESTMENT DETAILS** (Refer instruction no. 4 on page 13)

Scheme name **JPMorgan India**

Option (Please ✓)  **Growth** (default option)  
 **Dividend**  **Dividend reinvestment** (default)  **Dividend payout**  **Daily dividend reinvestment** (as applicable)

**7. PAYMENT DETAILS** (Refer instruction no. 5 on page 13)

**7A. INITIAL INVESTMENT** (Please note that investors have to fill out separate common application forms for Initial and SIP investments)

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

**7B. SYSTEMATIC INVESTMENT PLAN** (Refer terms and conditions on page 18 and instructions for SIP on page 20)

Frequency (Please ✓)  Monthly SIP (default)  Quarterly SIP  
 Enrolment period Start Date M | M | Y | Y | Y | Y  
 Dates  1<sup>st</sup> (default)  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup>  All dates (for ECS facility only)  
 No. of instalments \_\_\_\_\_ (default 6 instalments)

Payment mechanism (Please ✓ any one only)  
 1.  **Cheques** (Please provide the details below)  
 2.  **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 (Rs.) \_\_\_\_\_  
 Instalment amount (Rs.) \_\_\_\_\_ No. of instalments \_\_\_\_\_ Total amount (Rs.) \_\_\_\_\_

Subsequent instalment cheque nos.  
 From \_\_\_\_\_ To \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_

Cheques drawn on Name of bank \_\_\_\_\_ Branch \_\_\_\_\_

**8. NOMINATION\* DETAILS** (Optional)

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.

Name of the nominee \_\_\_\_\_ Date of birth (if nominee is minor) D | D | M | M | Y | Y | Y | Y

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

Address of nominee (Please provide full address) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Pin code \_\_\_\_\_

Name of the guardian (If nominee is minor) \_\_\_\_\_ Relationship with nominee \_\_\_\_\_

Address of guardian \_\_\_\_\_  
 \_\_\_\_\_  
 Pin code \_\_\_\_\_

Signature of guardian \_\_\_\_\_

\* 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.

| 9. DOCUMENTS ENCLOSED (Please ✓)                                       | APPLICATIONS ENCLOSED (Please ✓)  | TOTAL NO. OF ENCLOSURES       |                |
|--|---|-------------------------------|----------------|
| Corporate Documents <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Systematic Investment Plan (SIP) <input type="radio"/> Cheques <input type="radio"/> ECS Debit Facility | No. to be filled by applicant | For office use |
| ASL <input type="radio"/> Yes <input type="radio"/> No                 | <input type="radio"/> Systematic Transfer Plan (STP)  |                               |                |
| BR <input type="radio"/> Yes <input type="radio"/> No                  | <input type="radio"/> Systematic Withdrawal Plan (SWP)  |                               |                |

**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 and understood the contents of the Key Information Memorandum (including the 'General section) and the Offer 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" and "How to Apply?". I / We hereby declare that I / we am / are a "person resident in India" for the purposes of the Foreign Exchange Management Act, 1999.

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) / JP Morgan 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. (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 refer to Chapters XI and XX of the Offer Document.

**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, Mafatlal Centre, 8th Floor, Nariman Point, Mumbai 400 021  
**E-mail** india.investors@jpmorgan.com **Toll free no.** 1-800-22-5763 (JPMF) **MTNL landline** 022 - 2281 7222 **Fax no.** 022 - 6719 8912, 6719 8223

**Registrar & Transfer Agent :** Deutsche Investor Services Private Limited, 2nd Floor, Tower 1, Logitech Park, M.V. Road, Saki Naka, Andheri (E), Mumbai 400 072  
**Tel.** 022 - 6714 6000 **Fax** 022 - 6714 6902 **E-mail** investor.jpm@db.com

Please read Terms & Conditions overleaf

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

The Trustee

**JPMorgan Asset Management India Private Limited**

I / We have read and understood the contents of the Offer Document of the following scheme(s) and the terms & conditions of SIP ECS (debit clearing).

Please (✓) any one.

- I / We hereby apply for ECS 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 ECS (debit clearing) (**change in bank account**).
- I / We hereby apply for cancellation of ECS (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**

**Scheme name**  **Option** (Please ✓)  **Growth** (default option)  **Dividend**  **Dividend reinvestment** (default)  **Dividend payout**  **Daily dividend reinvestment** (as applicable)

**Each SIP instalment amount (Rs.)**  **Frequency**  Monthly (default)  Quarterly

**First SIP transaction via cheque no.**  **Cheque dated**  **Amount (Rs.)**

**SIP date** [for ECS (debit clearing)]  1<sup>st</sup> (default)  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup>  All dates\* (see overleaf)

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

**SIP period** [for ECS (debit clearing)] Start from  End on  (default - 6 instalments)

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

**PARTICULARS OF BANK ACCOUNT**

**Bank name**

**Branch name**

**Bank city**

**Account number**  **Account type**  Savings  Current

**9 digit MICR code\***  **RTGS or NEFT - IFSC code**

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

**Accountholder 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 ECS (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)**

|  |   |  |
|--|---|--|
| <input type="text"/>   | <input type="text"/>  | <input type="text"/>   |
| <b>First account holder's signature</b> (As in bank records) | <b>Second account holder's signature</b> (As in bank records) | <b>Third account holder's signature</b> (As in bank records) |

**For office use only (not to be filled in by the investor)**

**Recorded on**  **Scheme code**   
**Recorded by**  **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 RBI's Electronic Clearing Service (debit clearing) 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 ECS (debit clearing) mandate form to get it verified & executed.

**Bank account number**

|                        |                         |                        |
|------------------------|-------------------------|------------------------|
| <b>SIGNATURE(S)</b>    |                         |                        |
| <input type="text"/>   | <input type="text"/>    | <input type="text"/>   |
| <b>First applicant</b> | <b>Second applicant</b> | <b>Third applicant</b> |

## ECS : 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 ECS (debit clearing). Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (debit clearing) is registered.
2. First SIP cheque and subsequent SIP instalments via ECS (debit clearing) should be of the same amount.
3. Please submit the following documents at least 21 days before the first SIP date for ECS (debit clearing) :
  - Application form for the respective scheme(s)
  - SIP ECS facility form
  - First SIP cheque
4. The cities / banks / branches in the list on page 11 may be modified / updated / changed / removed at any time in the future entirely at the discretion of JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via ECS (debit clearing) route will be discontinued without prior notice.
5. 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.
6. 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.
7. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to reject any application without assigning any reason thereof.
8. Please refer to the Key Information Memorandum / Offer Document of the respective scheme(s) for applicable NAV, risk factors, load and other information.
9. 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.

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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 and the amount invested, the date and place of the Customer Service Centre where the application was lodged.

**Asset Management Company :** JPMorgan Asset Management India Private Limited, Mafatlal Centre, 8th Floor, Nariman Point, Mumbai 400 021  
**E-mail** india.investors@jpmorgan.com **Toll free no.** 1-800-22-5763 (JPMF) **MTNL landline** 022 - 2281 7222 **Fax no.** 022 - 6719 8912, 6719 8223

**Registrar & Transfer Agent :** Deutsche Investor Services Private Limited, 2nd Floor, Tower 1, Logitech Park, M.V. Road, Saki Naka, Andheri (E), Mumbai 400 072  
**Tel.** 022 - 6714 6000 **Fax** 022 - 6714 6902 **E-mail** investor.jpm@db.com

(Please read instructions overleaf)

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

|             |                 |                |
|-------------|-----------------|----------------|
| Broker code | Sub-broker code | For office use |
|-------------|-----------------|----------------|

The Trustee

**JPMorgan Asset Management India Private Limited**

I / We have read and understood the contents of the Offer 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 no.** M A N D A T O R Y | **[Mandatory - Please refer to instruction no.2(d) on page 13] Please**  PAN card copy  KYC compliant

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

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

**PAN no.** M A N D A T O R Y | **[Mandatory - Please refer to instruction no.2(d) on page 13] Please**  PAN card copy  KYC compliant

**Name of second applicant**

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

**PAN no.** M A N D A T O R Y | **[Mandatory - Please refer to instruction no.2(d) on page 13] Please**  PAN card copy  KYC compliant

**Name of third applicant**

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

**PAN no.** M A N D A T O R Y | **[Mandatory - Please refer to instruction no.2(d) on page 13] Please**  PAN card copy  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 India Option  Growth (default)  Dividend  Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment (as applicable)

**To** scheme JPMorgan India Option  Growth (default)  Dividend  Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment (as applicable)

**STP dates** (Please  1<sup>st</sup> (default)  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup>) **Fixed amount per instalment (Rs.)** \_\_\_\_\_

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

**Enrolment period** From M M Y Y To M M Y Y **Total amount of transfer (Rs.)** \_\_\_\_\_

**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 India Option  Growth (default)  Dividend  Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment (as applicable)

**SWP dates** (Please  1<sup>st</sup> (default)  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup>) **Amount of withdrawal per instalment (Rs.)** \_\_\_\_\_

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

**Enrolment period** From M M Y Y To M M Y Y **Total withdrawal amount (Rs.)** \_\_\_\_\_

**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 1800-22-5763 (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)**

|                               |                         |                        |
|-------------------------------|-------------------------|------------------------|
| <b>Sole / First applicant</b> | <b>Second applicant</b> | <b>Third applicant</b> |
|-------------------------------|-------------------------|------------------------|

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 India \_\_\_\_\_  
To scheme JPMorgan India \_\_\_\_\_

**SWP** From scheme JPMorgan India \_\_\_\_\_

**Total STP / SWP amount (Rs.)** \_\_\_\_\_ on  Daily  Weekly  Fortnightly  Monthly (default)  Quarterly basis.

Enrolment form no.

**S**

Office Signature, stamp & date

## SYSTEMATIC INVESTMENT PLAN (SIP) : INSTRUCTIONS (Please read the Offer 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 Deutsche Investor 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 Offer Document of the scheme(s) before investing. The Offer 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. For details, refer to page 14.
- The application is liable to be rejected if any of the following are not provided:
  - Permanent Account Number (PAN) and PAN proof for all applicants.
  - 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.
  - Please refer to page 14 for SIP minimum investment amounts.
  - 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 Rs.1,000/-.
  - Total minimum number of cheques/instalments under MSIP (default) and QSIP is six.
- 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 Rs.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 India Equity Fund the cheque should be drawn in favour of "JPMorgan India Equity 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.
- 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.

## SYSTEMATIC TRANSFER PLAN (STP) INSTRUCTIONS (Please read the Offer 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 15 days before the first transfer date.
- The AMC should be given clear instructions of discontinuance of at least 15 days in the case of an STP.
- The transaction needs to be supported by a copy of the PAN 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.

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

- The request for an SWP should be received at an Investor Service Centre at least 15 days before the first due date for withdrawal.
- For details please refer to the table on page 14.
- 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.

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

Scheme name JPMorgan India

Option  **Growth** (default)  **Dividend**  **Dividend reinvestment** (default)  **Dividend payout**  **Daily dividend reinvestment** (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**

|  |   |
|--|---|
| <b>Name of the nominee</b><br>Mr. Ms. M/s. _____   | <b>Date of birth (if nominee is minor)</b><br>D   D   M   M   Y   Y   Y   Y |
| <b>Address of nominee</b> (Please provide full address)<br>_____<br>_____<br>_____ <b>Pin code</b> _____ | <b>Percentage of allocation / share</b><br>_____                            |
| <b>Name of the guardian</b> (if nominee is minor)<br>Mr. Ms. M/s. _____                                  | <b>Relationship with nominee</b><br>_____                                   |
| <b>Address of guardian</b><br>_____<br>_____ <b>Pin code</b> _____                                       | <b>Signature of guardian</b><br>_____                                       |

**2. SECOND NOMINEE**

|  |   |
|--|---|
| <b>Name of the nominee</b><br>Mr. Ms. M/s. _____   | <b>Date of birth (if nominee is minor)</b><br>D   D   M   M   Y   Y   Y   Y |
| <b>Address of nominee</b> (Please provide full address)<br>_____<br>_____<br>_____ <b>Pin code</b> _____ | <b>Percentage of allocation / share</b><br>_____                            |
| <b>Name of the guardian</b> (if nominee is minor)<br>Mr. Ms. M/s. _____                                  | <b>Relationship with nominee</b><br>_____                                   |
| <b>Address of guardian</b><br>_____<br>_____ <b>Pin code</b> _____                                       | <b>Signature of guardian</b><br>_____                                       |

**3. THIRD NOMINEE**

|  |   |
|--|---|
| <b>Name of the nominee</b><br>Mr. Ms. M/s. _____   | <b>Date of birth (if nominee is minor)</b><br>D   D   M   M   Y   Y   Y   Y |
| <b>Address of nominee</b> (Please provide full address)<br>_____<br>_____<br>_____ <b>Pin code</b> _____ | <b>Percentage of allocation / share</b><br>_____                            |
| <b>Name of the guardian</b> (if nominee is minor)<br>Mr. Ms. M/s. _____                                  | <b>Relationship with nominee</b><br>_____                                   |
| <b>Address of Guardian</b><br>_____<br>_____ <b>Pin code</b> _____                                       | <b>Signature of guardian</b><br>_____                                       |

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

|                         |                    |
|-------------------------|--------------------|
| <b>First applicant</b>  | Mr. Ms. M/s. _____ |
| <b>Second applicant</b> | Mr. Ms. M/s. _____ |
| <b>Third applicant</b>  | Mr. Ms. M/s. _____ |

|                        |                  |                 |
|------------------------|------------------|-----------------|
| Sole / First applicant | Second applicant | Third applicant |
|------------------------|------------------|-----------------|

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. 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 (not exceeding three) 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.



## LIST OF COLLECTION CENTRES

### JPMorgan Asset Management India Private Limited

|                  |   |
|------------------|---|
| <b>Ahmedabad</b> | : 302, Megha House, Near Law Garden, Mithakhali Six Road, Navrangpura, Ahmedabad - 380 006.                           |
| <b>Bengaluru</b> | : 501, 5th Floor, Prestige Centre Point, 7, Cunningham Road, Bengaluru - 560 052. Tel.: 91-80-41130070/71/72.         |
| <b>Chennai</b>   | : T V Loganathan Towers, 2nd Floor, No. 95, V. M. Street, R.K. Salai, Mylapore, Chennai - 600 004. Tel.: 98419 06112. |
| <b>Kolkata</b>   | : Apeejay Business Center, Block A - 8th Floor, 15 Park Street, Kolkata-16. Tel.: 91-39845248/23.                     |
| <b>Mumbai</b>    | : Mafatlal Centre, 9th Floor, Nariman Point, Mumbai 400 021. Tel.: 91-22-2285 5666.                                   |
| <b>Delhi</b>     | : Shangri-la Hotel, Business Suite-507, 19, Ashoka Road, Connaught Place, New Delhi-110 001. Tel.: 91-11- 41191919.   |
| <b>Pune</b>      | : Office No. 301, Nandadeep, Above Odyssey Shop, F.C. Rd., Shivajinagar, Pune-411 005.                                |

### Deutsche Investor Services Private Limited : 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.

**Agra** : Unit No.13/A, 1st Floor, Kailash Tower, Block No. E 16/8, Sanjay Place, Agra 282 002. Tel.: 0562-4008316. **Ahmedabad** : M-Square Building, First Floor, Swastik Char Rasta, B/H City Centre, Opp. Om Complex, Off C.G. Road, Ahmedabad 380 009. Tel.: 079-26403080. **Ajmer** : Shop No. 25, K. C. Complex, Opposite Subhash Udyan Hospital Road, Ajmer 305 001. Tel: 0145-2622381. **Amravati** : Shop No. 7, 1st Floor, Gulshan Towers, Jaistamb Tower, Near Panchsheel Theatre, Amravati. Tel.: 9226103939. **Aurangabad** : Shop No. 4, Alaknanda Complex, Adalat Road, Near Baba Petrol Pump, Aurangabad 431 005. Tel.: 0240-6611879. **Bengaluru** : 104, Prestige Meridiann - 1, No. 29, M.G. Road, Bengaluru 560 001, Tel.: 080-41232264. **Bareilly** : 320, Akash Floors, City Station Road, Civil Line, Bareilly 243 001. Tel: 0581-2570134. **Bhavnagar**: Sterling Point, 2nd Floor ( 220-221), Waghawadi Road, Bhavnagar 364 002. Tel: 0278-3205909. **Bhillai** : Shyam Shakuntala Complex, 209, Ground Floor, 2/4 Nehru Parisar, Near Nehru Nagar Rail Crossing, Bhillai- 490 022. Mob: 9331162949. **Bhubaneswar** : Metro House, Shop No. 5, A 410, Vanivihar, Bhubaneswar 751 004. Tel.: 0674-3202010/11. **Calicut** : C14, C15, 2nd Floor, Sky Tower Shopping Mall, Municipal Corporation Door No. 5/3283, Situated at Bank Road Junction, Kozhikode, Calicut - 673 001. Tel.: 0495-4025812. **Chandigarh**: SCO 154-155, Sector 17 C, 2nd Floor, Chandigarh 160 017. Tel.: 0172-4625793/95. **Chennai** : No.141, Old No. 193, 1st Floor, Pasla Foreign Exchange Building, Next To Tata Motors, Anna Salai, Chennai 600 002. Tel.: 044-32410040. **Cochin** : 3rd Floor, B-Block, BAB Towers, Atlantis, M. G. Road, Cochin 682 015. Tel.: 0484-4029468. **Coimbatore** : No. 422 - E, 2nd Floor, Red Rose Towers, R.S. Puram, Coimbatore 641 001. Tel.: 0422-3268380. **Cuttack** : C/o Handloom House, 1st Floor, Badambadi Link Road, Opposite LIC Colony, Cuttack 753 012. Tel.: 0671-3200054/55. **Dehradun** : Shop No. 25, Ground Floor, Radha Palace Shopping Complex, 78 Rajpur Road, Dehradun 248 001. Tel.: 0135-3204334/35. **Durgapur** : 4th Floor, City Centre, Near City Centre Bus Stand, Durgapur - 713 216. Tel.: 9830745908. **Erode** : Property No. 859, NSTV Complex, Brough Road, 1st Floor, Erode 638 001. Tel.: 0424-4271673. **Goa (Panjim)** : F-1 & F-2, Alfaran Plaza, 1st Floor, M. G. Road, Panjim, Goa 403 001. Tel.: 0832-2422665. **Goa (Panaji)** : Room No.12, First Floor, Mangalam Tower, 13 A, Civil Lines, Golghar, Gorakhpur 273 01, Ph.: 0551-3249919. **Guntur** : 2nd Floor, Aditya Complex, Door No. 6, 19-35, 13th Main Road, Arundalpet, Guntur 522 002. Tel.: 0863-6631528. **Gurgaon** : Ground Floor, Vatika Atrium, Block B, Sector 53, Gurgaon 122 001. Tel.: 0124-3201197/98. **Guwahati** : Ganapati Enclave, Ulubari, G. S. Road, Ground Floor, Guwahati 781 007. Tel.: 0361-2460688. **Gwalior** : Ganapati Plaza, Plot No. 40, Citi Center, Gwalior 474 011. Tel.: 0751-3207212. **Hubli** : Shop No. G-2, Ground Floor, Revankar Comfort, Door No. 450/1A, Deshpande Nagar, Hubli 580 030, Tel.: 0836-4250004. **Hyderabad** : 3 - 1093/UG - 3 (A&B), Vintage Boulward, Raj Bhavan Road, Somajiguda, Hyderabad 500 082. Tel.: 040-66136307/8317. **Indore** : B-3, Aru Plaza, 582, M.G. Road, Opp. Hukumchand Ghantaghar, Indore 452 001. Tel.: 0731-2533193. **Jabalpur** : 55, Chandrika Towers, Model Road, Near Shashtri Bridge, Napier Town, Jabalpur 482 002. Tel.: 0761-4046814. **Jaipur** : Plot No. 15, No. 605, 6th Floor, Green House, Ashok Marg, C-Scheme, Jaipur 302 001. Tel.: 0141-3016239. **Jamnagar** : 106, Madhav Complex, P. N. Marg, Opp. D. K.V. College, Jamnagar 361 004. Tel.: 9904343278. **Jamshedpur** : Bharat Business Center, Ram Mandir Area, Beside Miithiala Motors, Bistupur, Jamshedpur 831 001. Tel.: 0657-3200024/25. **Kanpur** : Office No. 216 & 217, 2nd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur 208 001. Tel.: 0512-2332526. **Kolhapur** : 517/2, Shop No. 84, Gemstone Rai Bahadur Vichare Complex, New Sahupuri, Near S. T. Stand, Kolhapur 416 001. Tel.: 0231-3200017/18. **Kolkata** : Lords Building, 7/1 Lord Sinha Road, Block No. GF/D, Ground Floor, Kolkata 700 071. Tel.: 033-32436696. **Lucknow** : SkyHi Chambers, F-1, 1st Floor, Park Road, Lucknow 226 001. Tel.: 0522-6456345. **Ludhiana** : Fortune Chambers, S.C.O. 16-17, 4th Floor, Feroze Gandhi Market, Opp. Stock Exchange, Ludhiana 141 001. Tel.: 0161-4615794. **Madurai** : Plot No. 10, 2nd Floor, Shop No. 16, Vaigai Colony, 80 Ft. Road, Anna Nagar, Madurai 625 020. **Mangalore** : 2nd Floor, "Manasa Towers", M. G. Road, Kodailbail, Mangalore 575 003. Tel.: 0824-3200010/11. **Moradabad** : Sai Sadan Complex, Shop No. 7, Ground Floor, Jail Road, Near Head P. O., Moradabad 244 001. Tel.: 0591-3200002/03. **Mumbai** : Prospect Chambers, G 02 B, Shop No. 315, Opp. Thomas Cook / HSBC Bank, D.N. Road, Fort, Mumbai 400 001. Tel.: 022-32583926/48. **Mysore** : Shop No. 7, Mythri Arcade No. 2766, New Kantharaja URS Road, Saraswathi Puram, Mysore 570 009. Tel.: 0821-4000068. **Nagpur** : Shop No.10, Prathiba Sankul, North Ambazari Road, Dharam Peth, Next to Alankar Theatre, Nagpur 440 010. Tel.: 0712-6455660/61. **Nasik** : Suyojit Chambers, G-2, Trimbak Naka, Near New CBS, Nasik 422 002. Tel.: 0253-6610196 0253-2313854. **Nellore** : Shop No.1, Ravula Arcade Shopping Complex, GNT Road, Nellore 524 001. **New Delhi** : 910 & 911, 9th Floor, Narayan Manzil, Barakamba Road, New Delhi 110 001. Tel.: 011-43516382. **Panipat** : N. K. Towers, 2nd Floor, Near IB College, G.T. Road, Panipat 132 103. Tel: 0180-4022408. **Patiala** : 2nd Floor, 29, New Leela Bhawan, Patiala. **Patna** : 209, 2nd Floor, Hari Niwas Complex, Dak Bunglow Road, Patna 800 001. Tel.: 0612-3204446/47/3204656. **Pune** : Shop No.7, Ground Floor, Jalan Corner, N. C. Kelkar Marg, C.T.S. No. 538 & 539, Narayan Peth, Pune 411 030. Tel.: 020-66209794. **Rajkot** : L - 1 Puja Commercial Complex, Harihar Chowk, Near GPO, Sadar Bazar, Panchnath Plot, Rajkot 360 001. Tel.: 0281-6640604. **Ranchi** : AC Market, Shop No. 22, Ground Floor, Gel Church Complex, Main Road, Ranchi 834 001. Tel.: 0651-3200328/29. **Rourkela** : Triveni Complex, 2nd Floor, Madhusudan Marg, Opp. Hotel Sukh Sagar, Rourkela 769 001. Tel.: 0661-3200012/13. **Salem** : Divya Towers, 2nd Floor, Next to Bank of Maharashtra, 4th Main, Shevapet, Salem 636 001. Tel.: 0427-3200014/15. **Sambalpur** : Quality Mansion, Ground Floor, Main Road, Below SBI Evening Branch, Nayapara, Gole Bazar, Sambalpur 768 001. Tel.: 0663-3200005/06. **Surat** : Shop No.G-12, Ground Floor, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, Surat 395 001. Tel.: 0261-3230025/24. **Trivandrum** : TC 26/15 (16) 2nd Floor, Anna's Arcade, Spencer's Junction, Trivandrum 695 001. Tel.: 0471-3013054. **Vadodara** : No. 301, 3rd Floor, Gokulesh - 2, Opposite Ivory Terrace, Sampatrao Colony, R. C. Dutt Road, Alkapuri, Vadodara 390 005. Tel.: 0265-6561648. **Varanasi** : Kuber Chambers, 3rd Floor, Rath Yatra Crossing, B. C. Towers, Varanasi 221 010. Tel.: 0542-3269670. **Vijayawada** : Door No. 39-1-88, 1st Floor, M. G. Road, Labbipet, Vijayawada 520 010. Tel.: 0866-2497739. **Vizag** : Shop No. 2, Ground Floor, 2nd Line Redname Regency, Dwarka Nagar, Vizag 530 001. Tel.: 0891-3200233/34. **Warangal** : Green Square Plaza, No. 5-9-116, 117, 121, 122, Opposite Public Garden, Hanamkonda, Warangal Division 506 001. Tel.: 0870-6664059.

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.