



KEY INFORMATION MEMORANDUM (“KIM”)

JPMorgan India Balanced Advantage Fund

(An Open-Ended Balanced Scheme)

Offer of Units of ₹ 10/- (Ten Rupees) each for cash during the New Fund Offer and Ongoing Offer for units (“Units”) at Net Asset Value (“NAV”) based prices, subject to applicable loads (“Loads”)

New Fund Offer opens on	March 18, 2015
New Fund Offer closes on	April 1, 2015
Scheme re-opens for continuous sale and repurchase on	April 10, 2015

Name of Mutual Fund	: JPMorgan Mutual Fund
Name of Asset Management Company	: JPMorgan Asset Management India Private Limited (CIN : U65999MH2006PTC164773)
Name of Trustee Company	: JPMorgan Mutual Fund India Private Limited (CIN : U65999MH2006FTC165877)
Address of the entities	: Reg. Office: J.P. Morgan Tower, Off. C.S.T. Road, Kalina, Santacruz - East, Mumbai - 400 098.
Website	: www.jpmorganmf.com

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


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

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

This KIM is dated March 9, 2015.




JPMorgan India Balanced Advantage Fund

This product is suitable for investors who are seeking*:

- Long Term wealth creation solution.
- Balanced fund aiming for capital appreciation and current income by investing in equity as well as fixed income securities.
- High Risk  (BROWN).

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: Risk may be represented as:

 (BLUE): investors understand that their principal will be at low risk.	 (YELLOW) : investors understand that their principal will be at medium risk.	 (BROWN) : investors understand that their principal will be at high risk.
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Name of the Scheme	JPMorgan India Balanced Advantage Fund
Type	An Open-Ended Balanced Scheme.
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation and current income from a portfolio that is invested in equity and equity related securities as well as in fixed income securities. However, there can be no assurance that the investment objective of the scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.

Asset Allocation

Under normal circumstances, asset allocation is expected as follows:

Instruments	Indicative Allocation (% of net assets)	Risk Profile
Equity and equity related instruments [§]	30% - 60%	Medium to High
Net Equity Arbitrage Exposure ^{*§}	5% - 10%	Medium to High
Debt Securities and Money Market Instruments ^{#§}	30% - 60%	Low to Medium

* Equity exposure would be hedged with corresponding equity derivative of 5%-10%. The idea is not to increase equity exposure by using derivatives.

§ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).

The Scheme may invest in Treasury Bills, Repos & Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme shall not invest in foreign securities.

The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposit.

Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The Scheme shall not invest in foreign securitised debt.

Money Market Instruments include commercial papers, commercial bills, treasury bills, Collateralised Borrowing and Lending Obligations (CBLO), Government Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, usance bills and any other like instruments as specified by the RBI from time to time.

The Scheme retains the flexibility to invest across all securities in the Debt Securities and Money Market Instruments. The Scheme may also invest in units of debt and liquid mutual fund schemes. The portfolio may hold cash depending on the market conditions.

The cumulative gross exposure through investments in Equity, Debt and derivative positions will not exceed 100% of the net assets of the Scheme. Cash or cash equivalents with residual maturity of less than 91 (ninety one) days will be treated as not creating any market exposure.

Whenever the equity and equity derivative investment strategy (arbitrage strategy) is not likely to give return comparable with the fixed income securities portfolio, the fund manager will invest in fixed income securities.

The scheme shall not invest in short selling, repo in corporate debt and securities lending

Pending deployment of funds of the Scheme in securities in accordance with the terms of the investment objective, the AMC may place the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated April 16, 2007, October 26, 2007 and June 23, 2008, respectively and any other applicable guidelines.

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit Holders. Such changes in the investment pattern will be for short term and defensive considerations. In the event of deviations, rebalancing will be carried out within 30 (thirty) days from the date of the said deviation. The rebalancing of the asset allocation for defensive circumstances shall also be carried out within 30 days. In case the rebalancing is not done within the specified period, justification for the same shall be provided to the Investment Committee and the reason for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below.

As per SEBI circular no. SEBI/IMD/CIR No. 10/22701/03 dated 12 December 2003, and SEBI/IMD/CIR No. 1/42529/05 dated 14 June 2005 Scheme shall have a minimum of 20 (twenty) investors and no single investor shall account for more than 25% of the corpus of Scheme. However, if such requirement is not satisfied during the NFO of a Scheme, the Mutual Fund will endeavour to ensure that within a period of 3 (three) months from the start of an NFO, or by the end of the succeeding calendar quarter from the close of the NFO of a Scheme, whichever is earlier, the Scheme complies with these two conditions. In case a Scheme does not have a minimum of 20 (twenty) investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the Units would be redeemed at Applicable Net Asset Value ("NAV"). The two conditions mentioned above shall also be complied with within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the calendar quarter, a rebalancing period of 1 (one) month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 (fifteen) days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 (fifteen) days would lead to automatic Redemption by the Mutual Fund at the Applicable NAV on the 15th day of the notice period without any Exit Load. The Mutual Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

A. RISK FACTORS

1) Standard Risk Factors

- Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the Securities in which a Scheme invests fluctuates, the value of a Unit Holder's investment in the Scheme may go up or down.

- Past performance of the Sponsor / AMC / Mutual Fund does not guarantee future performance of a Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operations of a Scheme beyond the initial contribution of ₹ 1,00,000/- (One Lakh Rupees) made by it towards setting up the Mutual Fund.
- The present Scheme is not guaranteed or assured return scheme.
- Mutual funds, like Securities investments, are subject to market and other risks and there can be no guarantee against loss resulting from an investment in a Scheme nor can there be any assurance that a Scheme's objectives will be achieved or income will be generated.
- As with any investment in Securities, the NAV of the Units can go up or down depending on various factors and forces affecting the securities markets such as price and volume volatility, interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors.

2) Scheme Specific Risk Factors

a) Risks associated with investing in Equity and Equity related Securities

- The Scheme may invest in instruments where the volume of transactions may fluctuate significantly depending on the market sentiment. There is a risk that investments made by the Scheme may become less liquid in response to market developments or adverse investor perceptions. In extreme market situations, there may be no willing buyer and the investments cannot be readily sold at the desired time or price, and the Scheme may have to accept a lower price when selling the investments or may not be able to sell the investments at all. An inability to sell a portfolio position can adversely affect the Scheme's value or prevent the Scheme from being able to take advantage of other investment opportunities.
- The value of the Scheme's investments may be affected by factors affecting the Securities markets such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Consequently, the NAV of the Units may be affected.
- Equity Securities and equity-related Securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made by the Scheme may be restricted by trading volumes and settlement periods. This may impact the ability of the Unit Holders to redeem their Units. In view of this, the Trustee has the right, in its sole discretion to limit Redemptions (including suspending Redemption) under certain circumstances. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell Securities held in the Scheme's portfolio could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of Securities held in the Scheme's portfolio.
- Investments in equity and equity related Securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to the target date for divestment.
- Securities which are not quoted on stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with Securities that are listed on the stock exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest the assets of the Scheme in unlisted Securities that offer attractive yields within the regulatory limit. This may however increase the risks of the Scheme.

b) Risks associated with investing in money market instruments

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's inability to meet the interest and principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of creditworthiness of the issuer of such instruments.
- Money market Securities, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the Security is finally sold.
- The NAV of the Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by the changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

c) Risks associated with investing in Debt Securities

Investing in Debt Securities:

- The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of Debt Securities and therefore the NAV of the Scheme can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of Debt Securities and therefore the NAV of the Scheme can be expected to decline. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The Fund Manager may review the above pattern of investments based on views on interest rates and asset liability management needs.
- Debt Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the investment by the Scheme and may lead to the Scheme incurring losses until the security is sold.
- Debt Securities are subject to the risk of the issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. These Securities may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer, among others (market risk). The AMC will endeavor to manage credit risk through in-house credit analysis.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated Debt Securities offering higher yields.
- The liquidity of investments made by the Scheme may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances. There may be temporary periods when the monies of the Scheme are un-invested and no return is earned thereon. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme

to miss certain investment opportunities. By the same token, the inability to sell Debt Securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for Debt Securities could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the Debt Securities held in the Scheme's portfolio.

- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Debt Securities may be affected if they have to be sold prior to their target date of divestment.
- Debt Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to Debt Securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted Debt Securities that offer attractive yields within regulatory limits. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investment due to its holdings of the unlisted Securities may be affected if they have to be sold prior to the target date of investment..
- While Debt Securities that are listed on a stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market Securities, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of a Scheme and may lead to the Scheme incurring losses till the Security is finally sold.
- Debt Securities, as well as money market securities, are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk) and market perception of the creditworthiness of the issuer of instruments. These securities may also be subject to price volatility due to factors such as, amongst others, changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer (market risk). The AMC will endeavour to manage credit risk through in-house credit analysis. The Scheme may also, but are not obliged to, use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio. There is no guarantee that hedging techniques will achieve the desired result.
- The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the Debt Securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
 - The NAV of the Scheme's Units, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income Securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income Securities can be expected to decline
- To the extent the Scheme's investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by interest rate movement (basis risk) - coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Units of such Scheme. The value of Debt Securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Scheme could be exposed to interest rate risk:
 - (i) due to the time gap in the resetting of the benchmark rates, and
 - (ii) to the extent the benchmark index fails to capture interest rate changes appropriately (spread risk): though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments.
- **Settlement Risk (counterparty Risk):**
Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay the floating rate return and receive the fixed rate return) may default;
- **Liquidity Risk:**
The market for floating rate Securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, in relation to such Securities that the Scheme is invested in.
- **Prepayment Risk:**
The borrowers / issuer of security may prepay the receivables prior to their respective due dates. This may result in change in the yield and tenor for the Scheme.
- Different types of Securities in which the Scheme may invest as described in this SID carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government of India ("Govt") Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.
- Investments in the Scheme made in foreign currency by a Unit Holder are subject to the risk of fluctuation in the value of Indian Rupee.

d) Risks Associated with Derivatives

- The Scheme may use derivatives in connection with its investment strategies. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the abilities of the Fund Managers to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Managers uncertainty and decision of the Fund Managers may not always be profitable. No assurance can be given that the Fund Managers will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in Securities and other traditional investments. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Scheme's original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Scheme may be more volatile than if the Scheme had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the Scheme's portfolio.
- Derivatives are also subject to the risk that changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. The use of derivatives for hedging or risk management purposes or to increase income or gain may not be successful, resulting in losses to the Scheme and the cost of such strategies may reduce the Scheme's returns and increase the Scheme's potential for loss.
- The Scheme may invest in derivative products in accordance with and to the extent permitted under the SEBI Regulations. The use of derivatives requires an understanding of the underlying instruments and the derivatives themselves. The risk of investments in derivatives includes mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

- Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount.
- The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limits or circuit breakers / filters, the Scheme may face a liquidity issue.
- The option buyer's risk is limited to the premium paid, while the risk of an option writer is unlimited. However, the gains of an option writer are limited to the premiums earned. All option positions will have underlying assets in case of the Scheme, all losses due to price-movement beyond the strike price will actually be an opportunity loss.
- The relevant stock exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances.
- The writer of a put option bears the risk of loss if the value of the underlying asset declines below the exercise price. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.
- Investments in index futures face the same risk as investments in a portfolio of shares or Securities representing an index. The extent of loss is the same as in the underlying shares or Securities.
- The Scheme bears a risk that the Fund Managers may not be able to correctly forecast future market trends or the value of assets, indexes or other financial or economic factors in establishing derivative positions for the Scheme.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.

As and when the Scheme trades in derivative products, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor such transactions and the embedded market risks that a derivative adds to the portfolio.

Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Other risks in using derivatives include but are not limited to:

- Credit Risk:** This occurs when a counterparty defaults on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavorable) market price, in order to maintain the validity of the hedge.
- Market Liquidity Risk:** This is where the derivatives cannot be sold at prices that reflect the underlying assets, rates and indices
- Model Risk:** This is the risk of mis-pricing or improper valuation of derivatives.
- Basis Risk:** This is when the instrument used as a hedge does not match the movement in the instrument / underlying asset being hedged. The risks may be inter-related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer / industry assets.

e) Risks associated with investing in GoI Securities

- **Market Liquidity Risk with fixed rate GoI Securities**

Even though the GoI Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme(s) may suffer in case the relevant guidelines issued by RBI undergo any adverse changes.

- **Interest Rate Risk associated with GoI Securities**

While GoI Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to GoI Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the Government's Credit Rating. By contrast, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

- **Risks associated with floating rate GoI Securities**

Floating rate securities issued by the Government of India (coupon linked to Treasury bill benchmark or an inflation linked bond) have the least sensitivity to interest rate movements compared to other securities. Some of these securities are already in issue. These securities can play an important role in minimizing interest rate risk in a portfolio.

f) Risk associated with investment in Securitized Debt

Generally available asset classes for securitization in India:

- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loan, credit card and other retail loans
- Corporate loans / receivables

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages typically have lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is normally easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans / receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher and hence their overall risks are comparable to other AAA or equivalent rated asset classes.

Some of the factors, which are typically analyzed for any pool, are as follows:

Size of the loan: this generally indicates the kind of assets financed with loans. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say ₹ 1,00,00,000/- (One Crore Rupees) it may be easier to construct a pool with just 10 housing loans of ₹ 10,00,000/- (Ten Lakh Rupees) each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed ₹ 5,00,000/- (Five Lakh Rupees) per individual.

Average original maturity of the pool: this indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60 month contracts, the original maturity and the residual maturity of the pool viz. number of remaining installments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, more than 70% of the contracts have paid more than 50% of the monthly installments and if no default has been observed in such contracts, this pool should have a lower probability of default than a similar car loan pool where 80% of the contracts have not yet paid 5 installments.

LTV: indicates how much of the value of the asset is financed by borrower's own equity. The lower the LTV, the better it is. This ratio stems from the principle that where the borrower's own contribution of the asset cost is high, the chances of default are lower. To illustrate: for a truck costing ₹ 20 lakhs, if the borrower has himself contributed ₹ 10 lakhs and has taken ₹ 10 lakhs as a loan, he is going to have lesser propensity to default as he would lose an asset worth ₹ 20 lakhs if he defaults in repaying an installment. This is as against a borrower who may meet only ₹ 2 lakhs out of his own equity for a truck costing ₹ 20 lakhs. Between the two scenarios given above, as the borrower's own equity is lower in the latter case, it would typically have a higher risk of default than the former.

Average seasoning of the pool: this indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a pool of personal loans, if a pool of assets consist of borrowers who have already repaid 80% of the installments without default, the probability of default is lower than for a pool where only 10% of installments have been repaid.

Default rate distribution: this indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here is that, as against 0-30 DPD, the 60-90 DPD is a higher risk category. Unlike in plain vanilla instruments, in securitization transactions it is possible to work towards a target credit rating, which could be much higher than the originator's own credit rating.

In the Indian scenario, also, more than 95% of issuances have been AAA or equivalent rated issuances indicating the strength of the underlying assets as well as adequacy of credit enhancement.

Investment exposure of the Scheme with reference to Securitized Debt

- The Scheme will predominantly invest only in those securitization issuances which have AAA or equivalent rating indicating the highest level of safety from credit risk point of view at the time of making an investment. The Scheme will not invest in foreign securitized debt.
- The Scheme may invest in various types of securitization issuances, including but not limited to asset backed securitization, mortgage backed securitization, personal loan backed securitization, collateralised loan obligation / collateralized bond obligation and so on.
- The Scheme does not propose to limit its exposure to only one asset class or to have asset class based sub-limits as it will primarily look towards the AAA or equivalent rating of the offering.
- The Scheme will conduct an independent due diligence on the cash margins, collateralisation, guarantees and other credit enhancements and the portfolio characteristic of the securitization to ensure that the issuance fits into the overall objective of the investment in high investment grade offerings irrespective of underlying asset class.

Risks associated with investing in Securitized Papers

- Types of securitized debt vary and carry different levels and types of risks. Credit risk on securitized bonds depends upon the originator and varies depending on whether they are issued with recourse to the originator or otherwise. Even within securitized debt, AAA or equivalent rated securitized debt offers lesser risk of default than AA rated securitized debt. A structure with recourse will have a lower credit risk than a structure without recourse.
- As underlying assets in securitized debt may assume different forms and the general types of receivables include auto finance, credit cards, home loans or any such receipts, credit risks relating to these types of receivables depend upon various factors including macro economic factors of these industries and economies. Specific factors like nature and adequacy of property mortgaged against these borrowings, nature of loan agreement / mortgage deed in case of home loan, adequacy of documentation in case of auto finance and home loans, capacity of borrower to meet its obligation on borrowings in case of credit cards and the intention of the borrower influence the risks relating to the asset borrowings underlying the securitized debt.
- Changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors, but may have an impact on the reinvestment of the periodic cash flows that the investor receives in the securitized paper.

Limited Liquidity & Price Risk

Presently, the secondary market for securitized papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Scheme to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Risks due to possible prepayments: Weighted Tenor / Yield

Asset securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may arise under any of the following circumstances:

- obligor pays the receivable due from him at any time prior to the scheduled maturity date of that receivable; or
- receivable is required to be repurchased by the seller consequent to its inability to rectify a material misrepresentation with respect to that receivable; or
- the servicer recognizing a contract as a defaulted contract and hence repossessing the underlying asset and selling the same.
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

Bankruptcy of the originator or seller

If the originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to the trust created for the purposes of securitization process was not a sale then the Scheme could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to the trust created for the purposes of securitization process not being construed as a "True Sale". Legal opinion is normally obtained to the effect that the assignment of receivables to the trust created for the purposes of securitization process for the benefit of the investors, as envisaged herein, would constitute a true sale.

Bankruptcy of the investor's agent

If an investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of the investor's agent to the assets / receivables is not in its capacity as agent / bankruptcy trustee but in his personal capacity,

then an investor could experience losses or delays in the payments due under the swap agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets / receivables if and when held by an investor's agent is held as agent and in trust for the investors and shall not form part of the personal assets of the investor's agent. Legal opinion is normally obtained to the effect that the investors agent's recourse to assets / receivables is restricted in his capacity as agent and trustee and not in its personal capacity.

Credit Rating of the Transaction / Certificate

The credit rating is not a recommendation to purchase, hold or sell the certificate evidencing title to the securitized debt in as much as the ratings do not comment on the market price of the certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

Risk of Co-mingling

The servicers normally deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of the servicer. If the servicer fails to remit such funds belonging to the investors, the investors may be exposed to a potential loss. Due care is normally taken to ensure that the servicer enjoys the highest credit rating on a standalone basis to minimize co-mingling risk.

Key terms associated with Securitized Debt

1. **Special Purpose Vehicle ("SPV")** - An SPV is created to hold title to assets underlying securities. The SPV is the entity, which would typically buy the assets (to be securitized) from the originator. The SPV is generally a low-capitalised entity with narrowly defined purposes and activities, and usually has independent trustees / directors. As one of the main objectives of securitization is to remove the assets from the balance sheet of the originator, the SPV plays a very important role in as much as it holds the assets in its books and makes the upfront payment for them to the originator.
2. **Originator** - An originator is the entity on whose books the assets to be securitized exist. An originator is the prime mover of the deal i.e. it sets up the necessary structures to execute the deal. The originator sells the assets on its books and receives the funds generated from such sale. In a true sale, the originator transfers both the legal and the beneficial interest in the assets to the SPV.
3. **Obligor** - An obligor is the originator's debtor (borrower of the original loan). The amount outstanding from the obligor is the asset that is transferred to the SPV. The credit standing of the obligor is of paramount importance in a securitization transaction.
4. **Rating Agency** - Since the investors take on the risk of the asset pool rather than the originator, an external credit rating plays an important role. The rating process would assess the strength of the cash flow and the mechanism designed to ensure full and timely payment by the process of selection of loans of appropriate credit quality, the extent of credit and liquidity support provided and the strength of the legal framework.
5. **Administrator or Servicer:** It collects the payment due from the obligor and passes it on to the SPV, follows up with delinquent borrowers and pursues legal remedies available against the defaulting borrowers. Since it receives the installments and pays it to the SPV; it is also called the Receiving and Paying Agent.
6. **Agent and Trustee:** It accepts the responsibility for overseeing that all the parties to the securitization deal perform in accordance with the securitization trust agreement. Basically, it is appointed to look after the interest of the investors.
7. **Structurer:** Normally, an investment banker is responsible as structurer for bringing together the originator, credit enhancers, the investors and other partners to a securitization deal. It also works with the originator and helps in structuring deals.

Securitized Assets: Securitization is a structured finance process which involves pooling and repackaging of cashflow producing financial assets into securities that are then sold to investors. They are termed as Asset Backed Securities ("ABS") or Mortgage Backed Securities ("MBS"). ABS are backed by other assets such as credit card, automobile or consumer loan receivables, retail installment loans or participations in pools of leases. Credit support for these securities may be based on the underlying assets and / or provided through credit enhancements by a third party. MBS is an asset backed security whose cash flows are backed by the principal and interest payments of a set of mortgage loans. Such mortgage could be either residential or commercial properties. ABS / MBS instruments reflect the undivided interest in the underlying assets and do not represent the obligation of the issuer of ABS / MBS or the originator of underlying receivables. Securitization often utilizes the services of an SPV.

Pass through Certificate ("PTC")

PTC represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. These loans are given by banks or financial institutions to corporates. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.

The following are certain additional disclosures with respect to investment in securitized debt:

1. How the risk profile of securitized debt fits into the risk appetite of the scheme

Securitized debt is a form of conversion of normally non-tradable loans to transferable securities. This is done by assigning the loans to a special purpose vehicle (a trust), which in turn issues PTCs. These PTCs are transferable securities with fixed income characteristics. The risk of investing in securitized debt is similar to that of investing in Debt Securities except that it differs in two respects. Typically the liquidity of securitized debt is less than similar Debt Securities. For certain types of securitized debt (backed by mortgages, personal loans, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged. Because of these additional risks, securitized debt typically offers higher yields than Debt Securities of similar credit rating and maturity. If the fund manager judges that the additional risks are suitably compensated by higher returns, he may invest in securitized debt up to 50% of the net assets of the Scheme.

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.

The originator is the person who has initially given the loan. The originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). An analysis of the originator is especially important in case of retail loans, as this affects the credit quality and servicing of the PTC. The key risk is that of the underlying assets and not of the originator. For example, loss or performance of earlier issuances does not indicate quality of current series. However such past performance may be used as a guide to evaluate the loan standards, servicing capability and performance of the originator. Originators may be banks, Non Banking Finance Companies, Housing Finance Companies, etc. The fund manager / credit analyst evaluates originators based on the following parameters:

- Track record
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
 - Outlook for the economy (domestic and global)
 - Outlook for the industry
 - Company specific factors

In addition, a detailed review and assessment of rating rationale is done, including interactions with the originator as well as the credit rating agency.

The following additional evaluation parameters are used as applicable for the originator / underlying issuer for pool loan and single loan securitization transactions:

- Default track record / frequent alteration of redemption conditions / covenants.
- High leverage ratios of the ultimate borrower (for single-sell downs) – both on a standalone basis as well on a consolidated level / group level.
- Higher proportion of re-schedulement of underlying assets of the pool or loan, as the case may be.
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be.
- Poor reputation in market.
- Insufficient track record of servicing of the pool or the loan, as the case may be.

3. Risk mitigation strategies for investments with each kind of originator

An analysis of the originator is especially important in case of retail loans as the size and reach affect the credit quality and servicing of the pass through certificates. In addition, the quality of the collection process, infrastructure and follow-up mechanism; quality of management information system; and credit enhancement mechanism are key risk mitigants for the better originators / servicers. In case of securitization involving single loans or a small pool of loans, the credit risk of the underlying borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to determine the credit risk. The credit analyst looks at ageing (i.e. how long the loan has been with the originator before securitization) as one way of evaluating the performance potential of the PTC.

Securitization transactions may include some risk mitigants (to reduce credit risk). These may include interest subvention (difference in interest rates on the underlying loans and the PTC serving as margin against defaults), overcollateralization (issue of PTCs of lesser value than the underlying loans, thus even if some loans default, the PTC continues to remain protected), presence of an equity / subordinate tranche (issue of PTCs of differing seniority when it comes to repayment – the senior tranches get paid before the junior tranche) and / or guarantees.

4. The level of diversification with respect to the underlying assets and measures for less diversified investments

In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to determine the credit risk. The credit analyst looks at ageing (i.e. how long the loan has been with the originator before securitization) as one way of judging the performance potential of the PTC. Additional risk mitigants may include interest subvention, over collateralization, presence of an equity / subordinate tranche and / or guarantees. The credit analyst also uses analyses by credit rating agencies on the risk profile of the securitized debt.

Currently, the following parameters are intended to be used while evaluating investment decision relating to a pool securitization transaction. These parameters may be revised from time to time.

Characteristics / Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools *	Personal Loans *	Single Sell Downs	Others
Approximate Average maturity (in Months)	NA	12 to 60 months	12 to 60 months	8 to 40 months	NA	NA	Refer Note 1	Refer Note 2
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	NA	5 - 20%	4 - 15%	4 - 15%	NA	NA	Refer Note 1	Refer Note 2
Average Loan to Value Ratio	NA	80 - 95%	70 - 90%	70 - 95%	NA	NA	Refer Note 1	Refer Note 2
Average seasoning of the Pool	NA	3 - 8 month	3 - 8 months	2 - 5 months	NA	NA	Refer Note 1	Refer Note 2
Maximum single exposure range %	NA	3 - 7%	NA (Retail Pool)	NA (Retail Pool)	NA	NA	Refer Note 1	Refer Note 2
Average single exposure range %	NA	1 - 5%	0 - 1%	0 - 1%	NA	NA	Refer Note 1	Refer Note 1

* Currently, the Scheme will not invest in these types of securitized debt.

Note 1: In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. The investment limits applicable to the underlying borrower are applied to the single loan sell-down.

Note 2: Other investments will be decided on a case-to-case basis.

The credit analyst may consider the following risk mitigating measures in his analysis of the securitized debt:

- Size of the loan
- Average original maturity of the pool
- Loan to value Ratio
- Average seasoning of the pool
- Default rate distribution
- Geographical distribution
- Credit enhancement facility
- Liquid facility
- Structure of the pool

5. Minimum retention period of the debt by originator prior to securitization

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the “true sale” criteria including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenor of the securitization transaction. The Scheme will invest in securitized debt that is compliant with the laws and regulations as applicable.

6. Minimum retention percentage by originator of debts to be securitized

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the “true sale” criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the pass through certificates. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenor and structure of the securitization transaction. The Scheme will invest in securitized debt that is compliant with the laws and regulations as applicable.

7. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the mutual fund

The key risk is securitized debt relates to the underlying borrowers and not the originator. In a securitization transaction, the originator is the seller of the debt(s) and the Scheme is the buyer. However, the originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). As the originators may also invest in the Scheme, the fund manager shall ensure that the investment decision is based on parameters for securitized debt.

8. The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

The fund management team has the experience to analyze securitized debt. In addition, credit research agencies provide analysis of individual instruments and pools. On an on-going basis (typically monthly) the servicer provides reports regarding the performance of the pool. These reports would form the base for ongoing evaluation where applicable. In addition, rating reports indicating rating changes would be monitored for changes in rating agency opinion of the credit risk.

9. Investments in securitized debt instruments will be reported in the half-yearly portfolio of the Scheme, annual financial results for the Scheme, and mentioned in the portfolio uploaded on the website. Necessary reporting will be done to the Investment Committee of the AMC and to the Trustee of the Scheme at their meetings.

g) Risks related to arbitrage strategy

In case of a large redemption, the scheme may need to reverse the spot-futures transaction before the date of futures’ settlement. This eventuality may lead to the basis risk. While reversing the spot-futures transaction on the Futures & Options settlement day on the Exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed. This may result in basis risk.

On the date of expiry, when the arbitrage is to be unwound, it is not necessary for the stock price and its future contract to coincide. There could be a discrepancy in their prices even a minute before the market closes. Thus, there is a possibility that the arbitrage strategy gets unwound at different prices.

US Tax Withholding under the Foreign Account Tax Compliance Act (“FATCA”)

Under the FATCA provisions of the US Hiring Incentives to Restore Employment (“HIRE”) Act, 30% US withholding will be levied on certain US sourced income received after June 30, 2014 (for the Scheme, principally dividends and interest paid by US corporations and institutions including the US Government) and after December 31, 2016 on the gross proceeds of sales of the US assets giving rise to that US sourced income (for the Scheme, principally equity and debt securities issued by US corporations and institutions including the US Government) unless the Scheme complies with FATCA. Under US Treasury Regulations, FATCA compliance can be achieved by entering into an Foreign Financial Institution (“FFI”) agreement with the US Internal Revenue Service (“IRS”) under which the scheme agrees to, among other things, certain US tax reporting with respect to the holdings of and payments to certain investors in the Scheme (such as “Specified US Person” as defined in the Treasury Regulations under FATCA, or certain non-US entities owned by certain Specified US Person(s)- please refer to “Who cannot Invest” under Section III of this SID. The Fund is domiciled in India and will be subject to a Model 1 Intergovernmental Agreement signed between India and the US (“India IGA”) under which the Fund is required to comply with FATCA, as implemented through India local guidance, and report any FATCA-required information to the India government. The India IGA modifies the FATCA requirements set forth in the US Treasury Regulations but generally requires similar information to be disclosed to the India government for forwarding to the IRS. The Fund intends to comply with FATCA, is unlikely to be subject to 30% withholding tax on US sourced income paid to the Fund and is also not expected to impose FATCA withholding on any payments made to investors at least until 2017.

The Scheme currently intends to be FATCA-compliant. However, this cannot be assured given the complexity of the FATCA requirements. If a Scheme is unable to satisfy the obligations imposed on it to avoid the imposition of FATCA withholding, certain US sourced payments made to the Scheme may be subject to a 30% FATCA withholding tax, which could have adverse impact on the fund. (e.g reduction in cash available for investors.) Any amounts withheld under FATCA may not be refundable by the IRS. Prospective investors should consult their own advisors regarding the possible implications of FATCA on their investment in the Scheme and the information that may be required to be provided and disclosed to JPMorgan Asset Management India Private Limited, the scheme and distributors, and in certain circumstances ultimately to the IRS. The application of the FATCA withholding rules and the information that may be required to be reported and disclosed are subject to change.

Any discussion of United States federal income tax considerations set forth in this SID was written in connection with the promotion and marketing of the Units by the Scheme and JPMorgan Asset Management India Private Limited. Such discussion is not intended or written to be tax advice to any person and is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any United States federal tax penalties that may be imposed on such person. A prospective investor should seek advice from its own tax advisor with respect to its own FATCA status and the effect of implementation of FATCA based on its particular circumstances.

RISK MITIGATION FACTORS

Risk and Description specific to Equities and Equity related securities	Risk Mitigants / Management Strategy
<p>Quality risk Risk of investing in unsustainable / weak companies</p>	<p>The stock selection process is an important part of the idea generation stage, as it provides the greater part of added value to the investments. Underpinning the stock selection process is the rigorous research conducted by dedicated country specialists. The approach to stock selection is largely country specific, which means that these investment professionals have the responsibility to design and refine their stock selection process to cope with the dynamic local factors and market conditions.</p> <p>Quality analysis based investment approach:</p> <ul style="list-style-type: none"> (i) Management (ii) Capital structure (iii) Sustainability of competitive advantage (iv) Return on equity (v) Industry attractiveness <p>In general, there are three primary sources of investment return which the investment professionals normally focus on and they form the basic premise of the stock selection process:</p> <ul style="list-style-type: none"> (i) Growth - companies that exhibit sustainable earnings growth in excess of the market through an economic cycle; (ii) Valuations - quantitative analysis in evaluating the value and profitability of the company; (iii) Dividend yield - an additional source of return, over and above capital appreciation.
<p>Price Risk Risk of overpaying for a company</p>	<p>During company visits, qualitative assessments of the relative growth prospects of the companies concerned are made and strategies are decided to create shareholder value. Industries in which companies operate are analysed along with the competitive landscape as well as the management strategy to enhance competitive advantage and returns. As part of the process, meetings are organised not only with companies that fall within the core stock coverage, but also with their competitors, distributors, suppliers and other stakeholders in order to obtain a complete picture of the industry / company and other investment opportunities. In the process, a clear understanding of the business is arrived at, enabling the identification of future long-term winners at an early stage.</p>
<p>Concentration Risk</p>	<p>Portfolio construction is the responsibility of the investment manager assigned to each fund. There are three objectives to the portfolio construction process:</p> <ul style="list-style-type: none"> (i) to capture and preserve value from all the best ideas by country specialists; (ii) to ensure no single decision will derail performance; and (iii) to deliver in line with the fund's risk / return profiles. <p>Portfolios are constructed using a disciplined and tailored approach, and there is a high degree of commonality across accounts with similar objectives and profiles. The Scheme invests in a concentrated portfolio and investors should be aware that the Scheme is likely to be more volatile than a diversified scheme as it is susceptible to fluctuations in value resulting from adverse conditions in the market. Investment managers may incorporate their own views on individual stocks and exercise discretion to align with the above guidelines with the objective that is likely to be achieved by inclusion of the stock in a fund portfolio. The investment manager will also reconcile any other anomalies between the stock rankings and portfolio requirements with the overall objective of adding value to the fund portfolio.</p> <p>The Risk Management / Middle Office oversee investment managers to ensure compliance with the fund's internal requirements. The buy / sell decisions generated at the portfolio construction stage of the process are automatically checked against fund guidelines, and electronically forwarded to the trading team for execution.</p>
<p>Liquidity Risk High impact costs</p>	<p>Dealing in volatile, often illiquid markets imposes a cost on an active investment manager. The responsibility for minimizing the performance drag lies with the Central Dealing team whose focus is to minimize market impact and transaction costs. The competitive advantages in achieving this objective are:</p> <ul style="list-style-type: none"> I. An experienced team. II. State of the art systems and on-going investment in trading technology. III. Analysis of historical transactions and associated impact costs used to determine trading strategies. IV. Low commission rates paid to brokers, reducing direct costs per trade. V. Significant overall commission payout ensuring premium service from investment banks and brokerage firms. <p>The success of the dealing team can be measured by comparing each execution to the Volume Weighted Average Price ("VWAP") and on-line through the independent Best Execution Comparison Service ("BECS") which compares transaction costs with those of the competition. Effectiveness of the dealing team is measured on an ongoing basis.</p> <p>Although this Scheme will be investing in fewer numbers of securities, these are largely expected to be securities with better market liquidity.</p>

Risk & Description specific to Equities	Risk Mitigants / Management Strategy
Volatility Price volatility due to company or portfolio specific factors	The volatility arising out of portfolio specific factors are being mitigated using a combination of various methods as explained above.
Event Risk Price volatility due to company or portfolio specific events	

Risk and Description specific to Debt securities	Risk Mitigants / Management Strategy
Market Risk	In a rising interest rates scenario the Fund Managers will endeavour to increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
Liquidity or Marketability Risk	Although the domestic debt markets are maturing rapidly with liquidity emerging in various debt segments through the introduction of new instruments and investors, Fund Managers will endeavour to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of achieving optimal returns while maintaining liquidity. The actual percentage of investment in various money market and other fixed income Securities will be decided after considering the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.
Credit Risk	<p>With reference to the separate due diligence of the counter parties, in addition to the credit rating, the AMC takes into consideration the following parameters while investing:</p> <ul style="list-style-type: none"> (i) The exposure to a counter party is based on the net worth of the counterparty. The Fund Managers would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the net worth of the issuer is done. The risk assessment by the Fund Managers includes the monitoring of the following: <ul style="list-style-type: none"> I. Capital Structure II. Debt Service coverage ratio III. Interest coverage IV. Profitability margin V. Current ratio (ii) The Fund Managers determine the sector to which the counter party relates. The Fund Managers assign risk weighing to sectors and shall not invest in sectors which carry a high credit risk. The risk weighing are based upon various factors like the nature of products / services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector. (iii) The Fund Managers shall also check the track record of the company in terms of its financials and default history to its creditors. (iv) The Fund Managers shall consider the track record of the sponsor / parent of the counterparty. It includes the financials of the sponsor / parent company and whether the parent / sponsor has defaulted in the past. (v) The Fund Managers can also have a call with the Management of the issuer as a part of its research of the issuer. (vi) The Fund Managers will also check for Credit Default Swaps spreads of the issuer in global market, if any available.

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

Scheme Plans

In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, direct investments by investors, viz. where the investment is not routed through distributors but made directly by the investors, are required to have a separate plan (i.e. Direct Plan) and a separate NAV. Expenses such as distribution expenses, brokerage or commission payable to distributors will not be charged to the investment made via direct investment and hence the Direct Plan will have a lower expense ratio.

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

Based on the above, the Scheme offers a choice of two plans:

1. Direct Plan; and
2. Regular Plan

The investment Portfolio shall be common for both the Plans.

Options Offered

Each Plan under the scheme offers a choice of three options which are as follow:

- 1) Growth option
- 2) Dividend option
- 3) Bonus option

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 SEBI Regulations).

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

Bonus Units will be issued in proportion to the number of Units held by the Unit Holder under the Bonus option, as on the record date, fixed for the purpose of declaration of Bonus Units.

The Dividend option offers:

- Payout option;
- Reinvestment option;

The investors must clearly indicate the option (Growth or Dividend or Bonus) in the relevant space provided for in the Application Form. In the absence of such instruction, it will be assumed that the investor has opted for the default option, which is the Growth option.

If the investor does not clearly specify at the time of investing, the choice of option under Dividend, it will be treated as a dividend reinvestment option.

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 Dividend 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 Dividend option of the Scheme on the record date which will be announced in advance in accordance with the SEBI Regulations.

All the plans have a common portfolio. The face value of the Units is ₹ 10 each

The cut-off time for each scheme is 3:00 p.m. and the Applicable NAV will be as under:

For Purchase:

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

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

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

All transactions as per conditions given below are to be aggregated and closing NAV of the day on which funds are available for utilisation to be applied where the aggregated amount of the investment is ₹ 2 lakhs and above.

- a. All transactions received on the same day (as per Time stamping rules).
- b. Transactions shall include purchases, additional purchases, excluding Switches, SIP / STP and triggered transactions.
- c. Aggregations shall be done on the basis of investor/s PAN. In case of joint holding, transactions with similar holding structures to be aggregated.
- d. All transactions shall be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ₹ 2 lakhs.
- e. Only transactions in the same scheme shall be clubbed. This will include transactions at option level (Dividend, Growth, Bonus).
- f. Transactions in the name of minor received through guardian shall not be aggregated with the transaction in the name of same guardian.

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

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

For Redemption:

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

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

Cut-off timing for Subscriptions / Redemptions / Switches

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

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 above as applicable to purchase and redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications.

Minimum Application / Redemption Amount of the Scheme

Initial Application Amount	₹ 5,000/- (Five Thousand Rupees) per application and in multiples of ₹. 1/- (One Rupee) thereafter.
Initial Application Amount through SIP	6 installments of ₹ 1,000/- (One Thousand Rupees) each and in multiples of ₹. 1/- (One Rupee) thereafter.
Additional Application Amount	₹ 1,000/- (One Thousand Rupees) per application and in multiples of ₹. 1/- (One Rupee) thereafter.
Amount / No. of Units for Redemption	₹ 1,000/- (One Thousand Rupees) or 100 (One Hundred) Units or the account balance, whichever is lower.

In case of investors opting to switch into the Scheme from any other existing scheme of JPMorgan Mutual Fund (subject to completion of the lock-in period of that other scheme(s), if any) during the NFO Period of the Scheme, the minimum amount is ₹ 5,000/- (Five Thousand Rupees) per application and in multiples of ₹ 1/- (One Rupee) thereafter.

Despatch of Repurchase (Redemption) Request

The Mutual Fund will endeavour to dispatch the Redemption proceeds within 3 (three) Business Days from the acceptance of the Redemption request, but not beyond 10 (ten) Business Days from the date of acceptance of the Redemption request.

Benchmark for performance comparison

CRISIL Balanced Fund Index.

Dividend Policy

The Trustee may decide to distribute by way of dividend, the surplus by way of realized profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend 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 Dividend option of the Scheme on the record date.

In the case of investors who have opted for the Dividend payout option: the AMC shall dispatch to the relevant Unit Holders, the dividends within 30 (Thirty) days of the date of declaration of dividend. The dividend distribution procedure shall be in accordance with the SEBI Regulations.

Name of the Fund Manager

Equity Portion: Mr. Harshad Patwardhan and Mr. Amit Gadgil
Debt Portion: Mr. Namdev Chougule and Mr. Ravi Ratanpal

Name of the Trustee

JPMorgan Mutual Fund India Private Limited.

Performance of the Scheme

Since the Scheme is a new scheme, it does not have a performance track record.

Expenses of the Scheme

(i) Load Structure

Type of Load	Load Chargeable (% of the Applicable NAV)
Entry Load (For NFO & Ongoing Offer basis)	Nil
Exit Load (For Ongoing Offer basis)	
For each Redemption	Load Chargeable (% of Applicable NAV)
Within and including 18 (eighteen) months from the date of allotment in respect of Purchases made other than through Systematic Investment Plan ("SIP"); and if redeemed within and including 18 (eighteen) months from the date of allotment of units of each installment of SIP purchase.	1.00%
Beyond 18 (eighteen) months from the date of allotment.	Nil

A switch-out under Systematic Transfer Plan ("STP") or a withdrawal under Systematic Withdrawal Plan ("SWP") shall also attract an Exit Load like any Redemption.

There will be no Load for Units created as a result of dividend reinvestment and bonus Units.

No Load shall be chargeable in case of switches made between different Scheme Options within the same Plan or for switches from Direct Plan to Regular Plan.

Exit Load (net of service tax) charged, if any, shall be credited to the Scheme.

Subject to the Regulations, Trustees retains the right to change / impose an exit load

The investor is requested to check the prevailing existing load structure of the scheme before investing

All Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sale 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.

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

Investors are requested to check the prevailing Load structure of the Scheme before investing. For details on Load, please refer to the SID.

(ii) Annual Scheme Recurring Expenses

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

The AMC has estimated that the following recurring expenses, as summarized below in the table will be charged to the Scheme as annual Scheme recurring expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. (www.jpmmorganmf.com).

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

Note: Distribution expenses, commission, will not be charged in Direct Plan and no commission shall be paid from Direct Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses / commission which is charged in the Regular Plan.

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

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

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

The purpose of the above table is to assist in understanding the various costs and expenses that the Unit Holder in the Scheme will bear directly or indirectly.

The above estimates for recurring expenses for the Scheme are based on the corpus size of INR 1,000 million, and may change to the extent assets are lower or higher.

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 SEBI Regulations, as given below.

Maximum Recurring Expenses

Daily net assets	As a % of daily net assets (per annum)	Additional Total Expense Ratio as per SEBI Regulations 52 (6A) (c) #	Additional Total Expense Ratio as per SEBI Regulations 52 (6A) (b) #
First ₹ 100 Crores	2.50%	0.20%	0.30%
Next ₹ 300 Crores	2.25%	0.20%	0.30%
Next ₹ 300 Crores	2.00%	0.20%	0.30%
Balance of assets over and above ₹ 700 Crores	1.75%	0.20%	0.30%

In addition to the limits specified in Regulation 52 (6) of SEBI Regulations, the following costs or expenses may be charged to the Scheme under Regulation 52 (6A) of SEBI Regulations:

- I. The AMC may charge additional expenses not exceeding 0.20 % of daily net assets of the Scheme incurred towards different heads of fees and expenses.
- II. Additional expenses may be charged up to 30 basis points on daily net assets of the Scheme as per Regulation 52 of SEBI Regulations, if the new inflows from beyond top 15 cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.

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

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

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

- III. Brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

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

- Service Tax on Investment Management and Advisory Fees: AMC may charge service tax on Investment Management and Advisory Fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A) of SEBI Regulations.
- Service Tax on expenses other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than Investment Management and Advisory Fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A) of SEBI Regulations.
- *Service Tax on brokerage and transaction cost: The service tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of prescribed under Regulation 52 of SEBI Regulations.

Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

Tax treatment for the Investors (Unit Holders)

Investors are advised to refer to the details in the SAI and also independently refer to his / her tax advisor.

For tax purposes please refer to the SID and the SAI for more details.

Daily Net Asset Value (“NAV”) Publication

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 (five) Business Days from the date of allotment of the Units after the close of the NFO Period. Thereafter, the NAV of the Scheme shall be calculated for each Business Day and disclosed on the same Business Day by 9.00 p.m. The NAV of the Scheme shall be made available at all ISCs of the AMC on the same Business Day. The AMC will additionally publish the NAV for each Business Day in at least two daily newspapers having nationwide circulation on the next Business Day.

The AMC shall update the NAVs on the website of the Mutual Fund (www.jpmorganmf.com) and that of the Association of Mutual Funds in India (“AMFI”) (www.amfiindia.com) by 9.00 p.m. on the same Business Day. In case of any delay, the reasons for such delay would be explained to AMFI and reported to SEBI. All delays beyond 9.00 p.m. on the same Business Day would be reported to AMFI and SEBI and the Mutual Fund shall issue a press release providing reasons and explaining when the Scheme would be able to publish the NAVs.

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

The NAV will be calculated in the manner as provided in this SID or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed up to four decimal places.

Transaction Charges in respect of Applications routed through Distributors

Applicable only for Regular Plan

In terms of SEBI circular no. CIR/IMD/DF/13/2011 & CIR/IMD/DF/21/2012 dated August 22, 2011 & September 13, 2012, respectively, as amended from time to time, transaction charge per subscription of ₹ 10,000 and above (Ten Thousand Rupees and above) shall be charged to the investors and shall be payable to the distributors (who have not opted out of charging the transaction charge) in respect of the applications routed through distributor relating to purchase of the Units. For details please refer to the SID.

For Investor Grievances please contact

<p>Name and Address of Registrar & Transfer Agent Computer Age Management Services Pvt. Ltd. Address: New No. 10, Old NO. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034 Telephone : 91-44 - 2852 1596 Fax : 91-44 - 4203 2952 E-mail: camslb@camsonline.com</p>	<p>Name and Address of AMC JPMorgan Asset Management India Private Limited Address: J.P. Morgan Tower, Off. C.S.T. Road, Kalina, Santacruz - East, Mumbai - 400 098. Telephone : 91-22 - 6157 3000 Fax : 91-22 - 6157 4170 E-mail: india.investors@jpmorgan.com</p>
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Unit Holders’ Information

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

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

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

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

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

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

Further, the CAS detailing holdings across all schemes of all mutual funds at the end of every 6 (Six) calendar months (i.e. September / March), shall be sent by mail / e-mail on or before the 10th day of succeeding calendar month, to all such Unit Holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive the same in physical form.

The AMC shall disclose full portfolio of the Scheme (along with the ISIN) as on the last day of the month, on its website, on or before the 10th (tenth) day of the succeeding month. Portfolio of the Scheme shall be published in 1 (one) national English daily newspaper having nation wide circulation and in a local daily newspaper in Mumbai before the expiry of one month from the close of each half year.

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

For all the details on any of the sections please refer to the Scheme Information Document.

Policy for Politically Exposed Persons (PEPs)

Where an investor is identified as a PEP, he shall be subject to Enhanced Due Diligence (EDD) as required under SEBI Guidelines and Circulars. In case of a PEP failing to comply with such policies as are adopted by the AMC from time to time in respect of Anti- Money laundering as specified by SEBI, the AMC / the Mutual Fund / the Trustee shall have absolute discretion to freeze the folios of the investor(s), reject any application(s) / allotment of units, delay or withhold processing / payout of redemption proceeds and / or effect forced redemption of unit holdings of the investor at the applicable NAV subject to entry / exit loads (without the payment of interest) after giving due notice and ample opportunities to do so and in circumstances as may be warranted as specified in SEBI Circulars and Guidelines.

Anti Money Laundering

The Sponsor and its parent company, JPMorgan Chase & Co. are committed to complying with all applicable anti-money laundering laws and regulations in all of their operations. To ensure that the Mutual Fund is at all times compliant with all applicable antimoney laundering laws and regulations as may be applicable to them, various policies are adopted by the AMC from time to time.

Should any investor fail to comply with such policies adopted by the AMC in compliance of anti-money laundering regulations, guidelines, notifications, etc. issued by the regulatory authorities having jurisdictions over the JPMorgan group, the AMC / Mutual Fund / Trustee shall have absolute discretion to freeze the folios of the defaulting investor(s) and / or reject any application(s) / allotment of Units, delay or withhold processing / payout of redemptions proceeds and / or effect forced redemption of Units of a Unit Holder in non compliance of the same. Please see the SAI for more details on the Anti Money Laundering actions taken by the AMC.

Very High Risk Countries

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

For all the details on any of the sections please refer to the Scheme Information Document.

Comparison of certain fundamental features between this Scheme and our existing Equity Schemes of JPMorgan Mutual Fund

Name of the Scheme	Investment Objective	Asset Allocation	Investment Strategy	Benchmark	Folio Count (as on Jan'15)	AAUM (as on Jan'15)
JPMorgan India Equity Fund	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. However, there can be no assurance that the investment objective of the Scheme will be realised.	Equity and equity related securities: 65% - 100% Debt and money market instruments: 0% - 35%	The Scheme will primarily be a diversified equity fund which will seek to invest in companies for long term investment. Though the benchmark is S&PBSE-200, the investments will not be limited to the companies constituting the benchmark. The investment approach will be bottom-up stock picking - where investments will be selected primarily on the basis of specific criteria relevant to the company in question rather than general macroeconomic considerations. There will be no particular bias towards any market cap size or any sector. An exposure to various derivatives instruments is likely - for the purposes of hedging, portfolio balancing and optimising returns.	S&P BSE 200	26,895	238.67 Crs
JPMorgan India Mid and Small Cap Fund	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 National Stock Exchange or The Bombay Stock Exchange. 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	Equity and equity-related Securities of Smaller Companies: 65% - 100%, Equity and equity-related Securities of companies other than Smaller Companies: 0% - 35%, Debt and money market instruments: 0% - 35%	The Scheme will primarily be a diversified equity fund which will seek to invest in companies for long term investment. Though the benchmark is CNX-MIDCAP, the investments will not be limited to the companies constituting the benchmark. The types of companies that may fall within the scope of such investment could include but are not limited to: - companies with strong growth potential; - companies with a special product which has a particular market niche and therefore good earnings potential; - companies undertaking corporate restructuring	CNX Midcap	18,466	325.50 Crs

Name of the Scheme	Investment Objective	Asset Allocation	Investment Strategy	Benchmark	Folio Count (as on Jan'15)	AAUM (as on Jan'15)
JPMorgan India Top 100 Fund	<p>The primary Investment objective of the Scheme is to seek to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of the top 100 companies, by market capitalisation, listed in India.</p> <p>However, there can be no assurance that the Investment objective of the Scheme will be realised.</p>	<p>Equity and equity related Securities, which are amongst the top 100 companies by Market Capitalization: 80% - 100%</p> <p>Other equity and Equity related securities: 0% - 20%</p> <p>Debt and money market instruments: 0% - 20%</p>	<p>The scheme will have exposure to a large market capitalization stocks, there by reducing the risk, and Growth cum value style of investing. The scheme shall invest at least 80% of its corpus in equity and equity related securities of top 100 Indian companies as measured by market capitalization and listed on stock exchanges. Securities listed on the Bombay Stock Exchange (BSE) of India shall be considered to determine the top 100 market capitalization companies. The scheme can invest upto 20% in debt and money market instruments. The strategy for stock selection will be based on - Adequate diversification of the portfolio Established track record with sound management Future growth prospects and valuation of the business Sensitivity to economic Factors. The fund manager will adopt an active management style to optimize returns.</p>	S&P BSE 100	5,227	176.93 Crs
JPMorgan India Equity Savings Fund	<p>The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated.</p>	<p>Equity and equity related instruments : 65% - 75%</p> <p>Of which Net Long Equity : 20% - 35%</p> <p>Of which Equity and Equity derivative (only arbitrage opportunity) : 55% - 90%</p> <p>Debt and Money market instrument : 25% - 35%</p>	<p>Asset allocation between equity, equity derivatives and debt is a critical function in this fund.</p> <p>Equity Instruments The fund manager will invest into opportunities available across the market capitalization. The fund manager will use top down approach to identify growth sectors and bottom up approach to identify individual stocks. The portfolio will be adequately diversified and seeks to invest in companies for long term investment.</p> <p>Equity Derivatives Instruments The fund manager will employ a combination of the various derivative strategies apart from investments in equity and equity related instruments and debt and money market instruments. The derivative strategies to be used have been enumerated in the section Derivative Strategy in this document.</p> <p>Debt Instruments The strategy would be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns. The actual percentage of investment in various Money Market and other fixed income Securities will be decided after considering the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.</p> <p>The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in debt and money market instruments. Also whenever good investment opportunities are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in debt and money market instruments. However there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund. The allocation between debt and equity will be decided based upon the prevailing market conditions, macro economic environment, and the growth potential and other economic factors of the countries, the equity market and other considerations.</p>	70% of CRISIL Liquid Fund Index and 30% in CNX Nifty	1,988	318.10 Crs

Name of the Scheme	Investment Objective	Asset Allocation	Investment Strategy	Benchmark	Folio Count (as on Jan'15)	AAUM (as on Jan'15)
<p>JPMorgan India Balanced Advantage Fund</p>	<p>The investment objective of the scheme is to generate long term capital appreciation and current income from a portfolio that is invested in equity and equity related securities as well as in fixed income securities.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.</p>	<p>Equity and equity related instruments[§] - 30% - 60%, Equity Arbitrage Exposure*[§] - 5% - 10%, Debt Securities and Money Market Instruments^{#§} - 30% - 60%</p>	<p>Asset allocation between equity and debt is a critical function in this fund.</p> <p>Equity Instruments The fund manager will invest into opportunities available across the market capitalization. The fund manager will use top down approach to identify growth sectors and bottom up approach to identify individual stocks. The portfolio will be adequately diversified and seeks to invest in companies for long term investment.</p> <p>The types of companies that may fall within the scope of such investment could include but are not limited to:</p> <ul style="list-style-type: none"> - companies with strong growth potential; - companies with a special product which has a particular market niche and therefore good earnings potential; - companies under taking corporate restructuring. <p>Equity Derivatives Instruments The fund manager will employ a combination of the various derivative strategies apart from investments in equity and equity related instruments and debt and money market instruments. The derivative strategies to be used have been enumerated in the section Derivative Strategy in this document.</p> <p>Debt Instruments The strategy would be to allocate the assets of the Scheme between various money market and fixed income Securities with the objective of providing liquidity and achieving optimal returns. The actual percentage of investment in various Money Market and other fixed income Securities will be decided after considering the economic environment including interest rates and inflation, the performance of the corporate sector and general liquidity and other considerations in the economy and markets.</p>	<p>CRISIL Balanced Fund Index</p>	<p>NA</p>	<p>NA</p>

INSTRUCTIONS & NOTES

1. GENERAL

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

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

- (i) If the investor is applying under the ASBA facility, please ensure to complete section 5 in the application form.
- (j) **Deduction of Transaction charges for investments through distributors / agents (Applicable only for Regular Plan):**

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

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

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

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

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

Transaction charge of ₹ 100/- per subscription of ₹ 10,000/- and above will be deducted from the subscription amount and paid to the distributor / agent of the investor and the balance shall be invested.

However, transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of instalments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in 4 instalments.

(iii) Transaction charges shall not be deducted for:

- (a) purchases / subscriptions for an amount less than ₹ 10,000/-;
- (b) transaction other than purchases / subscriptions relating to new inflows such as Switch / STP / SWP etc.

- (c) purchases / subscriptions made directly with the Fund (i.e. not through any distributor / agent).

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

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

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

2. APPLICANT INFORMATION

- (a) Name and address shall be given in full without any abbreviations. Please provide a copy of the address proof.
- (b) The guardian who opens the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory for minors. The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder. There shall be a freeze on the operation of the account by the guardian on the day the minor attains the age of majority and no transactions shall be permitted till satisfactory documents (as per the procedure listed out in the SID) for effecting change in status are received.
- (c) Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory for minors.
- (d) Name of the contact person and e-mail and telephone number should be mentioned in case of investments by a company, body corporate, trust, partnership, society, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- (e) **Know Your Customer (KYC):** In order to strengthen Know Your Client (“KYC”) norms and identify every participant in the securities market with their respective PAN, thereby ensuring a sound audit trail for all transactions, SEBI has mandated that PAN will be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction.

If the investment is being made on behalf of a minor, the KYC of the minor or father or mother or the guardian who represents the minor, should be provided.

Applications received without KYC will be rejected.

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

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

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

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

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

3. BANK ACCOUNT DETAILS

- (a) As per SEBI guidelines, it is mandatory for the Sole / First applicant to mention his / her bank account number in the application form. Applications received without the relevant bank account number will be deemed to be incomplete and will be rejected. The AMC and the R&T (the Registrar and Transfer Agent) reserves the right to hold any redemption proceeds in case the requisite details are not submitted. The AMC may ask for a copy of a cancelled cheque to verify these details.
- (b) The AMC currently has a direct credit facility with the following banks (mentioned here below in alphabetical order):
ABN AMRO, Axis Bank, Citibank NA, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Kotak Bank and Standard Chartered.
- (c) The AMC will provide direct credit facility with additional banks as may be available from time to time to the investors. Please contact the AMC and R&T for further details. In case you do not wish to receive redemption proceeds by direct credit facility, please tick the appropriate option in the application form.
IFSC code is necessary for electronic payouts.

4. INVESTMENT DETAILS

- (a) Applicants should indicate the Plan (Regular or Direct) and Option (Growth or Dividend or Bonus) for which the application is made. If the investor does not clearly specify the Option, the default would be Growth Option. If the investor does not specify choice of sub-option under Dividend Option the default would be Dividend Reinvestment. In case applicants wish to opt for both the plans, separate application forms will have to be completed for each plan.
- (b) Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form i.e. "JPMorgan India Balanced Advantage Fund – Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

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

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

5. MODE OF PAYMENT

- (a) Applications can be submitted at the designated collection centres as appended in the KIM. Applications can be submitted at the Official Points of Acceptance of the AMC / R&T. Only one cheque / DD will be accepted per application form for fresh and additional purchases. The Mutual Fund and its agents / representatives are not obliged to represent dishonoured cheques or inform the investor / investor's agent about such cheques. For investments made through NRE / NRO account, a cheque along with a photocopy of the cheque and the application form must be submitted to a JPMorgan AMC branch.
- (b) Payment can be made by rupee draft purchased abroad, payable at locations where the application is submitted to a JPMorgan AMC branch / collection centre.
- (c) Cheque should be drawn in favour of **JPMorgan India Balanced Advantage Fund** and crossed 'A/c. Payee only'.

(i) Safe Mode of writing cheque

In order to prevent frauds and misuse of payment instruments, the investors may make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under):

"JPMorgan India Balanced Advantage Fund" or "JPMorgan India Balanced Advantage Fund A/c First Investor Name" or "JPMorgan India Balanced Advantage Fund A/c Permanent Account Number".

They should be crossed "Account Payee only". A separate cheque, instruction or bank draft must accompany each application. Applicant must write Application Form Number on the reverse of the cheques accompanying the Application Form.

(ii) Third Party Payments

No third party payments shall be accepted in the scheme. However, under following exceptional circumstances the third party cheques will be accepted.

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

* 'Related Person' means any person investing on behalf of a minor in consideration of natural

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

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

(iii) Source of Funds

- A) If the payment is made by cheque: An investor at the time of his / her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). The verification of third party cheque will be made on the basis of either matching the paying - in bank account details with the pay-out bank details or by matching the bank account number / name of the first applicant / signature of the first applicant with the name of the account holder / account number / signature on the cheque. If the name is not pre-printed on the cheque or the signature on the cheque does not match, then the first named applicant should submit any one of the following documents:
- (a) copy of the bank pass book or account statement from the bank having the name, account number and address of the investor. (Investors should also bring the original documents along with the documents mentioned. The copy of such documents will be verified with the original documents to the satisfaction of the AMC / R&TA. The original documents will be returned across the counter to the investor after due verification.)
- (b) a letter¹ from the bank on its letterhead certifying that the investor maintains an account with them specifying the account number, type of account, branch, the MICR code of the branch & the IFSC code (where applicable).

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

- B) If the payment is made with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc. (by debiting a bank account), a Certificate¹ (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of such instrument.
- C) The AMC / R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of ₹ 50,000 or more. In case the application is accompanied by the pre-funded instrument issued by bank against cash for less than ₹ 50,000 then the investor is required to submit a Certificate¹ (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument.

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

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

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

6. COMMUNICATION

AMCs shall allot Units to the applicants whose application has been accepted and also send confirmations specifying the number of Units allotted to the applicant by way of email and / or SMSs to the applicant's registered email address and / or mobile number as soon as possible but not later than 5 (five) Business Days from the date of closure of the allotment and / or from the date of receipt of the specific request for account statement from the Unit Holders. For ongoing period, Common Account Statement (CAS) for each calendar month to the Unit Holder(s) in whose folio(s) transaction(s) has / have taken place during that calendar month shall be sent on or before 10th of the succeeding calendar month. CAS, Account Statement, Annual Reports or other

information etc. may be sent to unit holders by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive the same in physical. The AMC / Mutual Fund / Registrars & Transfer Agents are not responsible for the e-mail not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the e-mail address. In case of a large document, a suitable link would be provided and investors can download, save and print these documents. For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. The CAS shall not be received by the Unit Holders for the folio(s) not updated with PAN details. The Unit Holders are therefore requested to ensure that the folio(s) are updated with their PAN. Further, the CAS detailing holdings across all schemes of all mutual funds at the end of every 6 (six) calendar months (i.e. September / March), shall be sent by mail / e-mail on or before the 10th day of succeeding calendar month, to all such Unit Holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit Holders whose e-mail address is available, unless a specific request is made to receive the same in physical form.

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

7. DEMAT ACCOUNT DETAILS (REQUIRED)

- (a) The investor can opt to subscribe for Units in dematerialized form. The option to hold Units in dematerialized form can be exercised at the time of subscription for the Units or at a later date by converting the Units into dematerialized form. In the absence of a dematerialized / rematerialized request, Units will be held by way of an account statement.
- (b) Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.

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.

Nomination shall be maintained at the folio level and shall be applicable for investments in all schemes in the folio. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Nomination shall be mandatory for

new folios opened by individuals especially with sole holding. Non-individuals including a society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. However, nomination will not be allowed in a folio held on behalf of a minor. Nomination can also be made in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force from time to time. However, nomination cannot be made in favour of NRI or PIO residents of the United States of America and Canada. Nomination in respect of the units stands rescinded upon the redemption / transfer / transmission of units. Transmission of units in favour of a Nominee shall be a valid discharge by the asset management company against the legal heir. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the units in favour of the Nominee. Every new nomination for a folio will overwrite the existing nomination.

For multiple nominees, please fill up multiple forms. The nomination form is available on our website : 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.

CHECKLIST

Please ensure that:

- Name, address, contact details are mentioned and the signature of ALL applicants is available in the application form.
- Bank account details are filled in completely and correctly (mandatory) including IFSC code.
- Your preferred plan / option / suboption 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 **JPMorgan India Balanced Advantage Fund**, dated and duly signed.

- Application form number / folio number and applicant's name is mentioned on the reverse of each cheque / DD.
- Documents as listed below are submitted along with the application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.
- For documents regarding mariners and PIOs or any queries please contact the AMC or ISC.
- Investors need not provide any of the below mentioned documents, except PAN, Resolution / authorisation to invest, List of authorised signatories with specimen signature(s), Notarised Power of Attorney, FIRC in case payment is made by DD from NRE / FCNR or where applicable if he / she / it provides the KYC Compliance proof.

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

JPMorgan India Balanced Advantage Fund

(An open-ended Balanced Scheme)

J.P.Morgan
Asset Management

APPLICATION FORM

(Please refer to instructions carefully before filling out this form)

App. no. **BF**

This product is suitable for investors who are seeking* (*Investors should consult their financial advisers if in doubt about whether the product is suitable for them) :

- Long Term wealth creation solution. • Balanced fund aiming for capital appreciation and current income by investing in equity as well as fixed income securities.
- High risk **BROWN** (BROWN).

Note: Risk may be represented as:

<input type="checkbox"/> (BLUE): investors understand that their principal will be at low risk.	<input type="checkbox"/> (YELLOW): investors understand that their principal will be at medium risk.	<input type="checkbox"/> (BROWN): investors understand that their principal will be at high risk.
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1. DISTRIBUTOR INFORMATION (Please read the instructions before investing)

Broker Name & ARN code	Sub-broker ARN code	Sub-broker code	Employee Unique Identification No.	For office use
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

Declaration for "execution only" transaction (only where EUIN box is left blank) (Refer instruction 1(h) on page 19.

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

Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer
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2. INFORMATION OF EXISTING UNIT HOLDER (For existing investor. Unless details in sections 3 - 4 have changed, please go directly to section 5.

Note that applicant details and mode of holding will be as per existing folio number)

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

Gross Annual Income Details [Please tick (✓)]: Below ₹ 1 Lac ₹ 1-5 Lacs ₹ 5-10 Lacs ₹ 10-25 Lacs > ₹ 25 Lacs

[OR] Net-worth in ₹ Net-worth should not be older than 1 year as on (date) D M M Y Y Y

Please tick if applicable (✓): Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

Occupation [Please ✓]: Private Sector Service Public Sector Service Business Professional Agriculturist Retired Housewife Student Doctor Forex Dealer Government Service Others [Please specify] _____

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY [Please refer instruction 1(m) and (✓) any one]

I confirm that I am a First time investor across Mutual Funds (₹ 150 deductible as Transaction Charge and payable to the Distributor).

I confirm that I am an Existing investor in Mutual Funds (₹ 100 deductible as Transaction Charge and payable to the Distributor).

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

Name of first applicant

Mr. Ms. M/s. Date of birth* D M M Y Y Y

Name of guardian (in case of minor)

Relationship: Father Mother Legal Guardian

*In case where PAN is not provided, providing date of birth is mandatory or else the application is liable to be rejected.

Mr. Ms.

Name of Contact person (In case of institutional investors)

Mr. Ms.

Designation of the contact person

Name of second applicant

Mr. Ms.

Name of third applicant

Mr. Ms.

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

City Pin 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 / FIIs / PIO)

City Pin code Country

Communication

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

E-mail R E Q U I R E D

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

Account statement Newsletter Quarterly review & annual report Other statutory information

Mode of holding [Please tick (✓)] Single Joint Anyone or survivor (default)

Permanent Account Number (PAN) [Mandatory]

First applicant M A N D A T O R Y KYC compliant Guardian M A N D A T O R Y KYC compliant

Second applicant M A N D A T O R Y KYC compliant Third applicant M A N D A T O R Y KYC compliant

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms.

Application for units of JPMorgan India Balanced Advantage Fund

Option (Please ✓)

Growth (default)

Plan (Please ✓)

Regular Direct (default)

Dividend Bonus

Cheque / D.D. no.

for ₹

Drawn on bank

App. no. **BF**

Office Signature, stamp & date

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

Bank particulars (Name of the bank)						Branch					
Branch address						City					
Account number						Account type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR					
RTGS or NEFT - IFSC code						9 digit MICR code					
Direct credit facility (please refer to the list of banks that offer direct credit facility). However, if you wish to receive a cheque payout, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											
Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											

5. APPLICATION SUPPORTED BY BLOCKED AMOUNTS [ASBA] (please below)

Application through ASBA (Please <input checked="" type="checkbox"/>): <input type="radio"/> Yes <input type="radio"/> No		Name of ASBA Bank	
Depository Name (Please <input checked="" type="checkbox"/>)		<input type="radio"/> National Securities Depository Limited <input type="radio"/> Central Depository Services (India) Limited	
Depository Participant Name			
DPID			
Beneficiary Account Number		(16 Digit Beneficiary Account to be mentioned above)	

6. INVESTMENT DETAILS (Refer instruction no. 4)

Scheme name : JPMorgan India Balanced Advantage Fund		Plan (Please <input checked="" type="checkbox"/>)		<input type="radio"/> Regular <input type="radio"/> Direct (default)	
		Option (Please <input checked="" type="checkbox"/>)		<input type="radio"/> Growth (default) <input type="radio"/> Dividend <input type="radio"/> Bonus <input type="radio"/> Payout Dividend <input type="radio"/> Reinvest Dividend	

7. PAYMENT DETAILS (Refer instruction no. 5)

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

8. DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S) (Refer instruction 7)

NSDL <input type="checkbox"/>		Depository Participant (DP) ID		Beneficiary Account Number		OR CDSL <input type="checkbox"/>		Depository Participant (DP) ID & Beneficiary Account Number	
Please note that : 1. If demat details provided are not valid, allotment will be done in physical / statement of account mode. 2. In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.									

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

I / We hereby nominate the undermentioned nominee to receive the amounts to my / our credit in the event of my / our death. I / We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Tick here if you do not wish to nominate ^

Name of the nominee

Mr.	Ms.	M/s.							Date of birth (if nominee is minor)	
									D D M M Y Y Y Y	

Address of nominee (Please provide full address)

Pin code

Name of the guardian (If nominee is minor)

Relationship with nominee

Address of guardian

Pin code

Signature of guardian (mandatory) / nominee (optional)

* For multiple nominations please ensure that the same details given in this nomination section are sent in on a separate sheet of paper, with all the investors' signatures.
^ Please note that if you do not tick the box nor furnish any nomination details, it is deemed to be assumed that you do not wish to nominate anyone.

10. DOCUMENTS ENCLOSED (Please <input checked="" type="checkbox"/>)		APPLICATIONS ENCLOSED (Please <input checked="" type="checkbox"/>)		Total No. of enclosures	
Corporate Documents	<input type="radio"/> Yes <input type="radio"/> No	ASBA Application Form	<input type="radio"/> Yes <input type="radio"/> No	No. to be filled by applicant	For office use
AML	<input type="radio"/> Yes <input type="radio"/> No				

11. DECLARATION AND SIGNATURES

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

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

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

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

I / We hereby consent to and authorize JPMorgan Mutual Fund, its Investment Manager (or any of its delegates or service providers) to collect personal information or sensitive personal data or information and to use all such information including without limitation personal information / sensitive personal data or information provided by me / us for extending and offering services and support requested for and to share with and disclose the same to JPMorgan Mutual Fund's or its Investment Manager's associates / group companies / affiliates / agents, for offering any ancillary or incidental services and products.

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

I / We further acknowledge and accept that all my / our dealings will be subject to applicable laws and regulations, including without limitation, those relating to market timing and anti-money laundering, as well as the internal procedures and policies of JPMorgan Mutual Fund and / or its Investment Manager and that the process of subscription and / or redemption instructions including payment and transfer of moneys may be delayed and / or declined due to requirements of these laws, regulations and / or procedures and policies. I / We agree and accept that in these circumstances, JPMorgan Mutual Fund and / or its Investment Manager shall be free to take such further action as it, in its absolute discretion, may deem appropriate or necessary (including without limitation freezing my / our folios, rejecting any application(s) / allotment of Units, delaying or withholding processing / payout of redemption proceeds and / or effect forced redemption of Units) and that JPMorgan Mutual Fund and / or its Investment Manager shall not be held responsible to the me / us or any other person if it delays execution or declines to execute instructions in these circumstances.

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

I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. I hereby declare that in case of third party payments, the payments are covered under one of the following- Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) or Payment by Employer on behalf of employee through Payroll deductions or Custodian on behalf of an FI or a client. (These signatures will be matched against the signatures in the repurchase or other transactions and in case of improper match or difference in the signatures, investors will be requested to get their signature verified by their banks.)

SIGNATURE(S) (Signature of all applicants is necessary in case a nominee has been mentioned in Section 9 above.)				
Date	Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer

JPMorgan Mutual Fund

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

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

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

JPMorgan India Balanced Advantage Fund

(An open-ended Balanced Scheme)

J.P.Morgan

Asset Management

APPLICATION FORM




(Please refer to instructions carefully before filling out this form)

App. no. **BF**

This product is suitable for investors who are seeking* (*Investors should consult their financial advisers if in doubt about whether the product is suitable for them) :

- Long Term wealth creation solution. • Balanced fund aiming for capital appreciation and current income by investing in equity as well as fixed income securities.
- High risk **(BROWN)**.

Note: Risk may be represented as:

 (BLUE): investors understand that their principal will be at low risk.	 (YELLOW) : investors understand that their principal will be at medium risk.	 (BROWN) : investors understand that their principal will be at high risk.
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1. DISTRIBUTOR INFORMATION (Please read the instructions before investing)

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

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

Declaration for "execution only" transaction (only where EUIN box is left blank) (Refer instruction 1(h) on page 19.

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

Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer
------------------------	------------------	-----------------	---------------------------

2. INFORMATION OF EXISTING UNIT HOLDER (For existing investor. Unless details in sections 3 - 4 have changed, please go directly to section 5.

Note that applicant details and mode of holding will be as per existing folio number)

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

Gross Annual Income Details [Please tick (✓)]: Below ₹ 1 Lac ₹ 1-5 Lacs ₹ 5-10 Lacs ₹ 10-25 Lacs > ₹ 25 Lacs

[OR] Net-worth in ₹ Net-worth should not be older than 1 year as on (date)

Please tick if applicable (✓): Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

Occupation [Please ✓]: Private Sector Service Public Sector Service Business Professional Agriculturist Retired Housewife Student Doctor Forex Dealer Government Service Others [Please specify] _____

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY [Please refer instruction 1(m) and (✓) any one]

I confirm that I am a First time investor across Mutual Funds (₹ 150 deductible as Transaction Charge and payable to the Distributor).

I confirm that I am an Existing investor in Mutual Funds (₹ 100 deductible as Transaction Charge and payable to the Distributor).

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

Name of first applicant

Mr. Ms. M/s.	Date of birth* <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Name of guardian (in case of minor)

Relationship: Father Mother Legal Guardian

*In case where PAN is not provided, providing date of birth is mandatory or else the application is liable to be rejected.

Mr. Ms.

Name of Contact person (In case of institutional investors)

Mr. Ms.

Designation of the contact person

Mr. Ms.

Name of second applicant

Mr. Ms.

Name of third applicant

Mr. Ms.

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

City	Pin code	MANDATORY
------	----------	-----------

State	Country
-------	---------

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

City	Pin code	Country
------	----------	---------

Communication

Tel. (R) / Mobile no.	Tel. (O)	Fax no.
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E-mail

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

- Account statement Newsletter Quarterly review & annual report Other statutory information

Mode of holding [Please tick (✓)]

- Single Joint Anyone or survivor (default)

Permanent Account Number (PAN) [Mandatory]

First applicant	M A N D A T O R Y <input type="radio"/> KYC compliant	Guardian	M A N D A T O R Y <input type="radio"/> KYC compliant
Second applicant	M A N D A T O R Y <input type="radio"/> KYC compliant	Third applicant	M A N D A T O R Y <input type="radio"/> KYC compliant

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms.

Application for units of **JPMorgan India Balanced Advantage Fund**

Option (Please ✓)

Growth (default)

Plan (Please ✓)

Dividend

Regular

Bonus

Direct (default)

Cheque / D.D. no.

for ₹

dated

App. no. **BF**

Office Signature, stamp & date

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

Bank particulars (Name of the bank)						Branch					
Branch address											
Account number						Account type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR					
RTGS or NEFT - IFSC code						9 digit MICR code					
Direct credit facility (please refer to the list of banks that offer direct credit facility). However, if you wish to receive a cheque payout, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											
Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											

5. APPLICATION SUPPORTED BY BLOCKED AMOUNTS [ASBA] (please below)

Application through ASBA (Please <input checked="" type="checkbox"/>): <input type="radio"/> Yes <input type="radio"/> No Name of ASBA Bank											
Depository Name (Please <input checked="" type="checkbox"/>)						<input type="radio"/> National Securities Depository Limited <input type="radio"/> Central Depository Services (India) Limited					
Depository Participant Name											
DPID											
Beneficiary Account Number (16 Digit Beneficiary Account to be mentioned above)											

6. INVESTMENT DETAILS (Refer instruction no. 4)

Scheme name : JPMorgan India Balanced Advantage Fund											
Plan (Please <input checked="" type="checkbox"/>)						<input type="radio"/> Regular <input type="radio"/> Direct (default)					
Option (Please <input checked="" type="checkbox"/>)											
<input type="radio"/> Growth (default) <input type="radio"/> Dividend <input type="radio"/> Bonus <input type="radio"/> Payout Dividend <input type="radio"/> Reinvest Dividend											

7. PAYMENT DETAILS (Refer instruction no. 5)

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

8. DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S) (Refer instruction 7)

NSDL <input type="checkbox"/>						Depository Participant (DP) ID						Beneficiary Account Number						OR CDSL <input type="checkbox"/>						Depository Participant (DP) ID & Beneficiary Account Number					
Please note that : 1. If demat details provided are not valid, allotment will be done in physical / statement of account mode. 2. In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.																													

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

I / We hereby nominate the undermentioned nominee to receive the amounts to my / our credit in the event of my / our death. I / We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Tick here if you do not wish to nominate ^

Name of the nominee

Mr.	Ms.	M/s.																		
			Date of birth (if nominee is minor)																	
			D D M M Y Y Y Y																	

Address of nominee (Please provide full address)

Pin code

Name of the guardian (If nominee is minor)

Relationship with nominee

Address of guardian

Pin code

Signature of guardian (mandatory) / nominee (optional)

* For multiple nominations please ensure that the same details given in this nomination section are sent in on a separate sheet of paper, with all the investors' signatures.
^ Please note that if you do not tick the box nor furnish any nomination details, it is deemed to be assumed that you do not wish to nominate anyone.

10. DOCUMENTS ENCLOSED (Please <input checked="" type="checkbox"/>)						APPLICATIONS ENCLOSED (Please <input checked="" type="checkbox"/>)						Total No. of enclosures					
Corporate Documents <input type="radio"/> Yes <input type="radio"/> No						ASBA Application Form <input type="radio"/>						No. to be filled by applicant					
ASL <input type="radio"/> Yes <input type="radio"/> No						BR <input type="radio"/> Yes <input type="radio"/> No						For office use					

11. DECLARATION AND SIGNATURES

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

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

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

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

I / We hereby consent to and authorize JPMorgan Mutual Fund, its Investment Manager (or any of its delegates or service providers) to collect personal information or sensitive personal data or information and to use all such information including without limitation personal information / sensitive personal data or information provided by me / us for extending and offering services and support requested for and to share with and disclose the same to JPMorgan Mutual Fund's or its Investment Manager's associates / group companies / affiliates / agents, for offering any ancillary or incidental services and products.

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SIGNATURE(S) (Signature of all applicants is necessary in case a nominee has been mentioned in Section 9 above.)				
Date	Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer

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.

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Account number						Account type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR					
RTGS or NEFT - IFSC code						9 digit MICR code					
Direct credit facility (please refer to the list of banks that offer direct credit facility). However, if you wish to receive a cheque payout, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											
Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											

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Application through ASBA (Please <input checked="" type="checkbox"/>): <input type="radio"/> Yes <input type="radio"/> No																	
Name of ASBA Bank																	
Depository Name (Please <input checked="" type="checkbox"/>)						<input type="radio"/> National Securities Depository Limited						<input type="radio"/> Central Depository Services (India) Limited					
Depository Participant Name																	
DPID																	
Beneficiary Account Number (16 Digit Beneficiary Account to be mentioned above)																	

6. INVESTMENT DETAILS (Refer instruction no. 4)

Scheme name : JPMorgan India Balanced Advantage Fund											
Plan (Please <input checked="" type="checkbox"/>)											
Option (Please <input checked="" type="checkbox"/>)											

7. PAYMENT DETAILS (Refer instruction no. 5)

Cheque / DD no.						Cheque / DD date					
Amount of cheque / DD in figures (₹) (i)						D D M M Y Y Y Y					
DD charges, if any, in figures (₹) (ii)						Drawn on bank /					
Total amount in figures (₹) (i) + (ii)						Branch name					
Rupees in words						Account type (Please <input checked="" type="checkbox"/>)					
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8. DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S) (Refer instruction 7)

NSDL <input type="checkbox"/>						Depository Participant (DP) ID						Beneficiary Account Number						OR CDSL <input type="checkbox"/>						Depository Participant (DP) ID & Beneficiary Account Number					
Please note that : 1. If demat details provided are not valid, allotment will be done in physical / statement of account mode. 2. In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.																													

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I / We hereby nominate the undermentioned nominee to receive the amounts to my / our credit in the event of my / our death. I / We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Tick here if you do not wish to nominate ^

Name of the nominee

Mr. Ms. M/s.

Date of birth (if nominee is minor)

D D M M Y Y Y Y

Address of nominee (Please provide full address)

Pin code

Name of the guardian (If nominee is minor)

Relationship with nominee

Address of guardian

Pin code

Signature of guardian (mandatory) / nominee (optional)

* 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.
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AML <input type="radio"/> Yes <input type="radio"/> No						BR <input type="radio"/> Yes <input type="radio"/> No						For office use					

11. DECLARATION AND SIGNATURES

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

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

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

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

I / We hereby consent to and authorize JPMorgan Mutual Fund, its Investment Manager (or any of its delegates or service providers) to collect personal information or sensitive personal data or information and to use all such information including without limitation personal information / sensitive personal data or information provided by me / us for extending and offering services and support requested for and to share with and disclose the same to JPMorgan Mutual Fund's or its Investment Manager's associates / group companies / affiliates / agents, for offering any ancillary or incidental services and products.

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SIGNATURE(S) (Signature of all applicants is necessary in case a nominee has been mentioned in Section 9 above.)																	
Date		Sole / First applicant				Second applicant				Third applicant				Third party cheque issuer			

JPMorgan Mutual Fund

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

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

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

JPMorgan India Balanced Advantage Fund

(An open-ended Balanced Scheme)

J.P.Morgan
Asset Management

APPLICATION FORM

(Please refer to instructions carefully before filling out this form)

App. no. **BF**

This product is suitable for investors who are seeking* (*Investors should consult their financial advisers if in doubt about whether the product is suitable for them) :

- Long Term wealth creation solution. • Balanced fund aiming for capital appreciation and current income by investing in equity as well as fixed income securities.
- High risk (BROWN).

Note: Risk may be represented as:

<input type="checkbox"/> (BLUE): investors understand that their principal will be at low risk.	<input type="checkbox"/> (YELLOW) : investors understand that their principal will be at medium risk.	<input type="checkbox"/> (BROWN) : investors understand that their principal will be at high risk.
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1. DISTRIBUTOR INFORMATION (Please read the instructions before investing)

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

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

Declaration for "execution only" transaction (only where EUIN box is left blank) (Refer instruction 1(h) on page 19.

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

Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer
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2. INFORMATION OF EXISTING UNIT HOLDER (For existing investor. Unless details in sections 3 - 4 have changed, please go directly to section 5.

Note that applicant details and mode of holding will be as per existing folio number)

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

Gross Annual Income Details [Please tick (✓)]: Below ₹ 1 Lac ₹ 1-5 Lacs ₹ 5-10 Lacs ₹ 10-25 Lacs > ₹ 25 Lacs

[OR] Net-worth in ₹ Net-worth should not be older than 1 year as on (date)

Please tick if applicable (✓): Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

Occupation [Please ✓]: Private Sector Service Public Sector Service Business Professional Agriculturist Retired Housewife Student Doctor Forex Dealer Government Service Others [Please specify] _____

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY [Please refer instruction 1(m) and (✓) any one]

I confirm that I am a First time investor across Mutual Funds (₹ 150 deductible as Transaction Charge and payable to the Distributor).

I confirm that I am an Existing investor in Mutual Funds (₹ 100 deductible as Transaction Charge and payable to the Distributor).

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

Name of first applicant

Mr. Ms. M/s.	Date of birth* D D M M Y Y Y Y
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Name of guardian (in case of minor)

Relationship: Father Mother Legal Guardian

*In case where PAN is not provided, providing date of birth is mandatory or else the application is liable to be rejected.

Mr. Ms.

Name of Contact person (In case of institutional investors)

Mr. Ms.

Designation of the contact person

--

Name of second applicant

Mr. Ms.

Name of third applicant

Mr. Ms.

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

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City	Pin code	M A N D A T O R Y
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State	Country
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Overseas address (Please provide full address. P.O. box no. may not be sufficient) (Mandatory for NRIs / FIIs / PIO)

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City	Pin code	Country
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Communication

Tel. (R) / Mobile no.	Tel. (O)	Fax no.
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E-mail

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

- Account statement Newsletter Quarterly review & annual report Other statutory information

Mode of holding [Please tick (✓)]

- Single Joint Anyone or survivor (default)

Permanent Account Number (PAN) [Mandatory]

First applicant	M A N D A T O R Y <input type="radio"/> KYC compliant	Guardian	M A N D A T O R Y <input type="radio"/> KYC compliant
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Second applicant	M A N D A T O R Y <input type="radio"/> KYC compliant	Third applicant	M A N D A T O R Y <input type="radio"/> KYC compliant
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ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms.

Application for units of **JPMorgan India Balanced Advantage Fund**

Option (Please ✓) Growth (default)

Plan (Please ✓) Regular Direct (default)

Dividend Bonus

Cheque / D.D. no. _____ for ₹ _____ dated _____

Drawn on bank _____

App. no. **BF**

Office Signature, stamp & date

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

Bank particulars (Name of the bank)						Branch					
Branch address						City					
Account number						Account type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR					
RTGS or NEFT - IFSC code						9 digit MICR code					
Direct credit facility (please refer to the list of banks that offer direct credit facility). However, if you wish to receive a cheque payout, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											
Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											

5. APPLICATION SUPPORTED BY BLOCKED AMOUNTS [ASBA] (please below)

Application through ASBA (Please <input checked="" type="checkbox"/>): <input type="radio"/> Yes <input type="radio"/> No		Name of ASBA Bank	
Depository Name (Please <input checked="" type="checkbox"/>)		<input type="radio"/> National Securities Depository Limited <input type="radio"/> Central Depository Services (India) Limited	
Depository Participant Name			
DPID			
Beneficiary Account Number		(16 Digit Beneficiary Account to be mentioned above)	

6. INVESTMENT DETAILS (Refer instruction no. 4)

Scheme name : JPMorgan India Balanced Advantage Fund		Plan (Please <input checked="" type="checkbox"/>)		<input type="radio"/> Regular <input type="radio"/> Direct (default)	
		Option (Please <input checked="" type="checkbox"/>)		<input type="radio"/> Growth (default) <input type="radio"/> Dividend <input type="radio"/> Bonus <input type="radio"/> Payout Dividend <input type="radio"/> Reinvest Dividend	

7. PAYMENT DETAILS (Refer instruction no. 5)

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

8. DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S) (Refer instruction 7)

NSDL <input type="checkbox"/>		Depository Participant (DP) ID		Beneficiary Account Number		OR CDSL <input type="checkbox"/>		Depository Participant (DP) ID & Beneficiary Account Number	
Please note that : 1. If demat details provided are not valid, allotment will be done in physical / statement of account mode. 2. In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.									

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

I / We hereby nominate the undermentioned nominee to receive the amounts to my / our credit in the event of my / our death. I / We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Tick here if you do not wish to nominate ^

Name of the nominee

Mr. Ms. M/s.						Date of birth (if nominee is minor)					
						D D M M Y Y Y Y					

Address of nominee (Please provide full address)

						Pin code					
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Name of the guardian (If nominee is minor)

						Relationship with nominee					
--	--	--	--	--	--	---------------------------	--	--	--	--	--

Address of guardian

						Signature of guardian (mandatory) / nominee (optional)					
						Pin code					

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

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

10. DOCUMENTS ENCLOSED (Please)

Corporate Documents <input type="radio"/> Yes <input type="radio"/> No		BR <input type="radio"/> Yes <input type="radio"/> No		APPLICATIONS ENCLOSED (Please <input checked="" type="checkbox"/>)		Total No. of enclosures	
<input type="radio"/> Yes <input type="radio"/> No				<input type="radio"/> ASBA Application Form		No. to be filled by applicant	
						For office use	

11. DECLARATION AND SIGNATURES

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

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

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

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

I / We hereby consent to and authorize JPMorgan Mutual Fund, its Investment Manager (or any of its delegates or service providers) to collect personal information or sensitive personal data or information and to use all such information including without limitation personal information / sensitive personal data or information provided by me / us for extending and offering services and support requested for and to share with and disclose the same to JPMorgan Mutual Fund's or its Investment Manager's associates / group companies / affiliates / agents, for offering any ancillary or incidental services and products.

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

I / We further acknowledge and accept that all my / our dealings will be subject to applicable laws and regulations, including without limitation, those relating to market timing and anti-money laundering, as well as the internal procedures and policies of JPMorgan Mutual Fund and / or its Investment Manager and that the process of subscription and / or redemption instructions including payment and transfer of moneys may be delayed and / or declined due to requirements of these laws, regulations and / or procedures and policies. I / We agree and accept that in these circumstances, JPMorgan Mutual Fund and / or its Investment Manager shall be free to take such further action as it, in its absolute discretion, may deem appropriate or necessary (including without limitation freezing my / our folios, rejecting any application(s) / allotment of Units, delaying or withholding processing / payout of redemption proceeds and / or effect forced redemption of Units) and that JPMorgan Mutual Fund and / or its Investment Manager shall not be held responsible to the me / us or any other person if it delays execution or declines to execute instructions in these circumstances.

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

I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. I hereby declare that in case of third party payments, the payments are covered under one of the following- Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) or Payment by Employer on behalf of employee through Payroll deductions or Custodian on behalf of an FI or a client. (These signatures will be matched against the signatures in the repurchase or other transactions and in case of improper match or difference in the signatures, investors will be requested to get their signature verified by their banks.)

SIGNATURE(S) (Signature of all applicants is necessary in case a nominee has been mentioned in Section 9 above.)

Date	Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer
------	------------------------	------------------	-----------------	---------------------------

JPMorgan Mutual Fund

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

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

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

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

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

Bank particulars (Name of the bank)						Branch					
Branch address											
Account number						Account type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR					
RTGS or NEFT - IFSC code						9 digit MICR code					
Direct credit facility (please refer to the list of banks that offer direct credit facility). However, if you wish to receive a cheque payout, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											
Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here <input checked="" type="checkbox"/> <input type="checkbox"/>											

5. APPLICATION SUPPORTED BY BLOCKED AMOUNTS [ASBA] (please below)

Application through ASBA (Please <input checked="" type="checkbox"/>): <input type="radio"/> Yes <input type="radio"/> No		Name of ASBA Bank	
Depository Name (Please <input checked="" type="checkbox"/>)		<input type="radio"/> National Securities Depository Limited <input type="radio"/> Central Depository Services (India) Limited	
Depository Participant Name			
DPID			
Beneficiary Account Number		(16 Digit Beneficiary Account to be mentioned above)	

6. INVESTMENT DETAILS (Refer instruction no. 4)

Scheme name : JPMorgan India Balanced Advantage Fund		Plan (Please <input checked="" type="checkbox"/>)		<input type="radio"/> Regular <input type="radio"/> Direct (default)	
		Option (Please <input checked="" type="checkbox"/>)		<input type="radio"/> Growth (default) <input type="radio"/> Dividend <input type="radio"/> Bonus <input type="radio"/> Payout Dividend <input type="radio"/> Reinvest Dividend	

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

8. DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S) (Refer instruction 7)

NSDL <input type="checkbox"/>		Depository Participant (DP) ID		Beneficiary Account Number		OR CDSL <input type="checkbox"/>		Depository Participant (DP) ID & Beneficiary Account Number	
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I / We hereby nominate the undermentioned nominee to receive the amounts to my / our credit in the event of my / our death. I / We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Tick here if you do not wish to nominate ^

Name of the nominee

Mr. Ms. M/s.						Date of birth (if nominee is minor)					
						D D M M Y Y Y Y					

Address of nominee (Please provide full address)

Pin code											

Name of the guardian (If nominee is minor)

						Relationship with nominee					
Address of guardian						Signature of guardian (mandatory) / nominee (optional)					
						Pin code					

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

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

10. DOCUMENTS ENCLOSED (Please)

Corporate Documents <input type="radio"/> Yes <input type="radio"/> No		ASL <input type="radio"/> Yes <input type="radio"/> No		BR <input type="radio"/> Yes <input type="radio"/> No		APPLICATIONS ENCLOSED (Please <input checked="" type="checkbox"/>)		Total No. of enclosures	
						<input type="radio"/> ASBA Application Form		No. to be filled by applicant	
								For office use	

11. DECLARATION AND SIGNATURES

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

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

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

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

I / We hereby consent to and authorize JPMorgan Mutual Fund, its Investment Manager (or any of its delegates or service providers) to collect personal information or sensitive personal data or information and to use all such information including without limitation personal information / sensitive personal data or information provided by me / us for extending and offering services and support requested for and to share with and disclose the same to JPMorgan Mutual Fund's or its Investment Manager's associates / group companies / affiliates / agents, for offering any ancillary or incidental services and products.

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

I / We further acknowledge and accept that all my / our dealings will be subject to applicable laws and regulations, including without limitation, those relating to market timing and anti-money laundering, as well as the internal procedures and policies of JPMorgan Mutual Fund and / or its Investment Manager and that the process of subscription and / or redemption instructions including payment and transfer of moneys may be delayed and / or declined due to requirements of these laws, regulations and / or procedures and policies. I / We agree and accept that in these circumstances, JPMorgan Mutual Fund and / or its Investment Manager shall be free to take such further action as it, in its absolute discretion, may deem appropriate or necessary (including without limitation freezing my / our folios, rejecting any application(s) / allotment of Units, delaying or withholding processing / payout of redemption proceeds and / or effect forced redemption of Units) and that JPMorgan Mutual Fund and / or its Investment Manager shall not be held responsible to the me / us or any other person if it delays execution or declines to execute instructions in these circumstances.

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

I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. I hereby declare that in case of third party payments, the payments are covered under one of the following- Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment) or Payment by Employer on behalf of employee through Payroll deductions or Custodian on behalf of an FI or a client. (These signatures will be matched against the signatures in the repurchase or other transactions and in case of improper match or difference in the signatures, investors will be requested to get their signature verified by their banks.)

SIGNATURE(S) (Signature of all applicants is necessary in case a nominee has been mentioned in Section 9 above.)

Date	Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer
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JPMorgan Mutual Fund

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

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

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

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

ANNEXURE – I FOR INDIVIDUALS

A. FATCA INFORMATION

Do you have any non-Indian Country [ies] of Birth / Citizenship / Nationality and Tax Residency - Yes / No

If Yes, you must specify all non-Indian countries of birth, citizenship, nationality and/or tax residency below [mandatory]

Category	First Applicant / Guardian	Second Applicant	Third Applicant
PAN			
Country of Birth			
Country of Citizenship / Nationality <i>[please specify the country if you hold any citizenship other than India]</i>			
Are you a Specified US Person?	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____
Country of Tax Residency 1#@			
Tax Payer Ref. ID No. 1			
Country of Tax Residency 2#@			
Tax Payer Ref. ID No. 2			
Country of Tax Residency 3#@			
Tax Payer Ref. ID No. 3			

to include all countries other than India, where investor is Citizen / Resident / Green Card Holder / Tax Resident in those respective countries

@ in case of applicant being resident and tax payer in more than one country, tax payer details/tax residency of other countries to be specified

B. DECLARATION

I/We acknowledge and confirm that the information provided is/are true and correct to the best of my/our knowledge and belief and provided after consulting necessary tax professionals.

I/We hereby consent and authorize you to store and use in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us and disclose, share, remit such information to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), or any Indian and foreign tax / revenue authorities (including without limitation the US Internal Revenue Service and the UK HM Revenue & Customs) and other investigation agencies, or to any other local or foreign persons or entities as required or directed by applicable laws, regulations, practices or guidelines or deemed necessary by you, without any obligation of advising me/us of the same.

I/We, authorize you to disclose, share, remit the given information to other SEBI Registered Intermediaries to facilitate single submission / updation & for other relevant purposes. I/We am/are aware that the potential consequences for provision of false/untrue/misleading information, or failure to comply with requests for tax information or failure to respond to requests for waivers or consents for tax information disclosure include, but are not limited to: (a) you having the right to carry out actions which are necessary to comply with the any local or foreign tax reporting obligations; (b) you having the ability to withhold taxes that may be due from certain payments made to my/our account; (c) you having the right to pay relevant taxes to the appropriate tax authority; (d) you having the right to refuse to provide certain services; and (e) you having the discretion to close my/our accounts. I/We also undertake to keep you informed in writing about any changes / modification to the above information within 30 days and also undertake to provide any other additional information / documentary proof as may be required at your end

Signature:

First Applicant / Guardian	Second Applicant	Third Applicant
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Details under FATCA / Foreign laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with the relevant tax authority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID / Number. If there is any change in the information provided, promptly intimate the same to us within 30 days.

ANNEXURE – I FOR INDIVIDUALS

A. FATCA INFORMATION

Do you have any non-Indian Country [ies] of Birth / Citizenship / Nationality and Tax Residency - Yes / No

If Yes, you must specify all non-Indian countries of birth, citizenship, nationality and/or tax residency below [mandatory]

Category	First Applicant / Guardian	Second Applicant	Third Applicant
PAN			
Country of Birth			
Country of Citizenship / Nationality <i>[please specify the country if you hold any citizenship other than India]</i>			
Are you a Specified US Person?	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____
Country of Tax Residency 1#@			
Tax Payer Ref. ID No. 1			
Country of Tax Residency 2#@			
Tax Payer Ref. ID No. 2			
Country of Tax Residency 3#@			
Tax Payer Ref. ID No. 3			

to include all countries other than India, where investor is Citizen / Resident / Green Card Holder / Tax Resident in those respective countries

@ in case of applicant being resident and tax payer in more than one country, tax payer details/tax residency of other countries to be specified

B. DECLARATION

I/We acknowledge and confirm that the information provided is/are true and correct to the best of my/our knowledge and belief and provided after consulting necessary tax professionals.

I/We hereby consent and authorize you to store and use in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us and disclose, share, remit such information to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), or any Indian and foreign tax / revenue authorities (including without limitation the US Internal Revenue Service and the UK HM Revenue & Customs) and other investigation agencies, or to any other local or foreign persons or entities as required or directed by applicable laws, regulations, practices or guidelines or deemed necessary by you, without any obligation of advising me/us of the same.

I/We, authorize you to disclose, share, remit the given information to other SEBI Registered Intermediaries to facilitate single submission / updation & for other relevant purposes. I/We am/are aware that the potential consequences for provision of false/untrue/misleading information, or failure to comply with requests for tax information or failure to respond to requests for waivers or consents for tax information disclosure include, but are not limited to: (a) you having the right to carry out actions which are necessary to comply with the any local or foreign tax reporting obligations; (b) you having the ability to withhold taxes that may be due from certain payments made to my/our account; (c) you having the right to pay relevant taxes to the appropriate tax authority; (d) you having the right to refuse to provide certain services; and (e) you having the discretion to close my/our accounts. I/We also undertake to keep you informed in writing about any changes / modification to the above information within 30 days and also undertake to provide any other additional information / documentary proof as may be required at your end

Signature:

First Applicant / Guardian	Second Applicant	Third Applicant

Details under FATCA / Foreign laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with the relevant tax authority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID / Number. If there is any change in the information provided, promptly intimate the same to us within 30 days.

ANNEXURE – I FOR INDIVIDUALS

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If Yes, you must specify all non-Indian countries of birth, citizenship, nationality and/or tax residency below [mandatory]

Category	First Applicant / Guardian	Second Applicant	Third Applicant
PAN			
Country of Birth			
Country of Citizenship / Nationality <i>[please specify the country if you hold any citizenship other than India]</i>			
Are you a Specified US Person?	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____	Yes / No. If 'Yes', please provide Tax Payer Id. No. _____
Country of Tax Residency 1#@			
Tax Payer Ref. ID No. 1			
Country of Tax Residency 2#@			
Tax Payer Ref. ID No. 2			
Country of Tax Residency 3#@			
Tax Payer Ref. ID No. 3			

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If Yes, you must specify all non-Indian countries of birth, citizenship, nationality and/or tax residency below [mandatory]

Category	First Applicant / Guardian	Second Applicant	Third Applicant
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S No	Information	Additional Information to be provided
3	We are 'Related Entity' of a listed company [Refer instructions b]	Yes / No If Yes, specify the name of the listed company Specify the name of the Stock Exchange(s) where it is traded regularly: 1. _____ 2. _____
4	We are an Active NFFE [Refer instructions c & d] Note: Details of Controlling Persons will not be considered for FATCA purpose	Yes / No If Yes, specify the nature of business _____
5	We are an Passive NFFE [Refer instructions f] <i>Note: Details of Controlling Persons will be considered for FATCA purpose</i>	Yes / No If Yes, please provide: 1. Nature of business 2. For all Controlling Persons who are citizens/tax residents / green card holders of a country other than India [regardless of whether they are also Indian Citizens / Tax Residents], provide their Name, Address, Taxpayer Identification Number and Percentage of Holding by filling UBO Form & enclose additionally
6	Are you a any one of the following: <input type="radio"/> Participating FFI <input type="radio"/> Deemed Compliant FFI <input type="radio"/> Exempt Beneficial Owner <input type="radio"/> Non-Participating Financial Institution	

I/We (on behalf of the entity investor) declare that I/we have: (a) examined the information provided, and the relevant US IRS forms and to the best of my / our knowledge and belief it is true, correct, and complete; and (b) duly notified as required by any applicable laws and regulations, and obtained all necessary consent and waiver from, all equity holders and third parties whose information may (i) appear in the information provided and any US IRS forms and attachments to these forms; and (ii) in any way be stored, used and disclosed by you.

I/We (on behalf of the entity investor) consent and authorize you to store and use in any form, mode or manner, all / any of the information provided by me / us in relation to the entity investor and the entity investor's account(s), including all changes, updates to such information as and when provided by me/ us, any US IRS forms and attachments to these forms, and which may include personal information of certain equity holders and third parties; and for such information to be disclosed, shared or remitted to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), or any Indian and foreign tax / revenue authorities (including without limitation the US Internal Revenue Service and the UK HM Revenue & Customs) and other investigation agencies, or to any other local or foreign persons or entities as required or directed by applicable laws, regulations, practices or guidelines or deemed necessary by you, without any obligation of advising me/us of the same.

I/We, (on behalf of the entity investor) authorize you to disclose, share, remit the given information to other SEBI Registered Intermediaries to facilitate single submission / updation & for other relevant purposes. I/We am/are aware that the potential consequences for provision of false / untrue / misleading information, or failure to comply with requests for tax information or failure to respond to requests for waivers or consents for tax information disclosure include, but are not limited to: (a) you having the right to carry out actions which are necessary to comply with the any local or foreign tax reporting obligations; (b) you having the ability to withhold taxes that may be due from certain payments made to the entity investor's account(s); (c) you having the right to pay relevant taxes to the appropriate tax authority; (d) you having the right to refuse to provide certain services to the entity investor; and (e) you having the discretion to close the entity investor's account(s). I / We also undertake (on behalf of the entity investor) to keep you informed in writing about any changes / modification to the above information within 30 days and also undertake to provide any other additional information / documentary proof as may be required at your end.

I/We certify that I have the capacity to sign for and on behalf of the entity investor.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
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Date : ___ / ___ / _____

Place : _____

INSTRUCTIONS:

- a. Foreign Financial Institution [FFI] - Means any non-US financial institutions that is a -
 - (1) Depository institution - accepts deposits in the ordinary course of banking or similar business;
 - (2) Custodian institution - as a substantial portion of its business, hold financial assets for the accounts of others;
 - (3) Investment entity - conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity; or
 - (4) Insurance company - entity issuing insurance products i.e. life insurance;
 - (5) Holding or Treasury company - entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity.
- b. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity).
- c. Non-financial foreign entity [NFFE] - Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting -
 - (a) Publicly traded corporation / listed companies;
 - (b) Related Entity of a listed company; and
 - (c) Active NFFE
- d. Active NFFE - Any one of the following -
 - (1) Less than 50% of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and < 50% of the assets held by NFFE are assets that produce or are held for the production of passive income;
 - (2) NFFE is organized in US territory & all of the owners are bonafide residents of US Territory;
 - (3) is a government [other than US Govt.], a political sub-division of such govt., or a public body performing a function of such govt. or a political sub-division thereof, a govt. of US Territory, an International organization, a non-US central bank of issue, or an entity wholly owned by one of the foregoing;
 - (4) Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
 - (5) The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;
 - (6) The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
 - (7) The NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
 - (8) The NFFE is an "excepted NFFE" as described in relevant U.S. Treasury Regulations; or
 - (9) The NFFE meets all of the following requirements: -
 - a. It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - b. It is exempt from income tax in its jurisdiction of residence;
 - c. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 - d. The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and
 - e. The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFFE's jurisdiction of residence or any political subdivision thereof.
- e. Expanded affiliated group - One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in atleast one of the other members.
- f. Passive NFFE - means any NFFE that is not
 - (i) an Active NFFE, or
 - (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations
- g. Passive Income - portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including.
 - (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or
 - (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts.
- h. Controlling Persons - means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.
- i. Non-Participating FFIs [NPFIs] - an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner.
- j. Specified US Persons - Any US Person other than:-
 - i) A publicly traded corporation;
 - ii) A corporation that is a member of the same expanded affiliate group;
 - iii) A tax exempt organization;
 - iv) An individual retirement plan;
 - v) The United States or an agency or instrumentality of the United States;
 - vi) Any state [including District of Columbia and United States possession] or State Authorities;
 - vii) A bank;
 - viii) A real estate investment trust;
 - ix) A regulated investment company;
 - x) An entity registered with the SEC under the Investment Company Act of 1940;
 - xi) A common trust fund;
 - xii) A tax exempt trust;
 - xiii) A registered dealer;
 - xiv) A registered broker.

PART IV: DECLARATION

I / We acknowledge and confirm that the information provided above is/are true and correct to the best of my / our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I / We am /are aware that I / We may liable for it. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership. I / We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Authorized Signatories [with Company/Trust/Firm/Body Corporate seal]

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Date : ___ / ___ / _____

Place : _____

INSTRUCTIONS

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

A. For Investors other than individuals or trusts:

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

B. For Investors which is a trust:

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

C. Exemption in case of listed companies / foreign investors

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

D. KYC requirements

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

E. UBO Codes:

UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company
UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals
UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under clause 4 (a) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]
UBO-5	Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]
UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust
UBO-8	The Protector(s) of the Trust [if applicable].
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership

ECS : TERMS AND CONDITIONS

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP 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 gap before the first SIP date for ECS (debit clearing) :
 - Application form
 - SIP ECS facility form
 - First SIP cheque
4. Investors will not hold JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
5. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, its registrars and other service providers shall not be responsible and liable for any damages, compensation for any loss, damage, etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
6. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to reject any application without assigning any reason thereof.
7. Please refer to the Key Information Memorandum / SID for applicable NAV, risk factors, load and other information.
8. You can choose to change your bank account or discontinue this facility by giving 15 days written notice to any of our Investor Service Centres.

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

JPMorgan Mutual Fund

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

Asset Management Company : JPMorgan Asset Management India Private Limited (CIN : U65999MH2006PTC164773)
J. P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. **Tel.:** 022 - 6157 3000 **Fax :** 022 - 6157 4170
E-mail india.investors@jpmorgan.com **Toll free no.** 1-800-200-5763 (JPMF)

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

JPMorgan India Balanced Advantage Fund

(An open-ended Balanced Scheme)

J.P.Morgan
Asset Management

ECS REGISTRATION CUM MANDATE AND CANCELLATION APPLICATION FORM (ECS MANDATE FACILITY)

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

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

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

Declaration for "execution only" transaction (only where EUIN box is left blank) (Refer instruction 1(h) on page 19.

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

Sole / First applicant	Second applicant	Third applicant	Third party cheque issuer

Please read Terms & Conditions overleaf

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

The Trustee

JPMorgan Mutual Fund India Private Limited

I / We have read and understood the contents of the Scheme Information Document of the Scheme and the terms & conditions of SIP ECS (debit clearing). I / We hereby apply for ECS under the SIP (debit clearing) of the following plan(s) / option and agree to abide by the terms and conditions of the plan / option

INVESTOR AND SIP DETAILS

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

Sole / First applicant name

Scheme name

JPMorgan India Balanced Advantage Fund

Plan (Please ✓) Regular Direct (default) Bonus

Option (Please ✓) Growth (default) Dividend

Payout Reinvestment (default)

Each SIP instalment amount (₹)

Frequency

Monthly (default)

Quarterly

First SIP transaction via cheque no.

Cheque dated

D D M M Y Y

Amount (₹)

SIP date (Please ✓) [for ECS (debit clearing)]

1st (default)

10th

15th

25th

All dates* (see overleaf)

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

SIP period [for ECS (debit clearing)]

Start from

M M Y Y

End on

M M Y Y

(default - as per SID)

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

PARTICULARS OF BANK ACCOUNT

Bank name

Branch name

Bank City

Account number

Account type (Please ✓)

Savings

Current

9 digit MICR code*

RTGS or NEFT- IFSC code

R E Q U I R E D

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

Account holder name as in bank account

I / We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in 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)

First account holder's signature (As in bank records)	Second account holder's signature (As in bank records)	Third account holder's signature (As in bank records)

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

First applicant	Second applicant	Third applicant

ECS : TERMS AND CONDITIONS

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP 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 gap before the first SIP date for ECS (debit clearing) :
 - Application form
 - SIP ECS facility form
 - First SIP cheque
4. Investors will not hold JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
5. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, its registrars and other service providers shall not be responsible and liable for any damages, compensation for any loss, damage, etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
6. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to reject any application without assigning any reason thereof.
7. Please refer to the Key Information Memorandum / SID for applicable NAV, risk factors, load and other information.
8. You can choose to change your bank account or discontinue this facility by giving 15 days written notice to any of our Investor Service Centres.

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

JPMorgan Mutual Fund

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

Asset Management Company : JPMorgan Asset Management India Private Limited (CIN : U65999MH2006PTC164773)
J. P. Morgan Tower, Off C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. **Tel.:** 022 - 6157 3000 **Fax :** 022 - 6157 4170
E-mail india.investors@jpmorgan.com **Toll free no.** 1-800-200-5763 (JPMF)

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

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

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

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

Declaration for "execution only" transaction (only where EUIN box is left blank) (Refer instruction 1(h) on page 19.

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

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

Please read Terms & Conditions overleaf

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

The Trustee

JPMorgan Mutual Fund India Private Limited

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

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

INVESTOR AND SIP DETAILS

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

Sole / First investor name _____

Guardian (incase of minor) _____

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

Plan _____

PAN No. _____

Each SIP instalment amount (₹) _____

Frequency Monthly (default) Quarterly

First SIP transaction via cheque no. _____

Cheque dated | D | D | M | M | Y | Y | **Amount (₹)** _____

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

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

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

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

PARTICULARS OF BANK ACCOUNT

Bank name _____

Branch name _____

Bank city _____

Account number _____ **Account type** (Please ✓) Savings Current

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

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

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 Direct Debit (debit clearing). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We will also inform JPMorgan Mutual Fund about any changes in my / our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Date _____

SIGNATURE(S)

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

Recorded on _____	Scheme code _____
Recorded on _____	Credit account number _____



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

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

Bank account number _____

SIGNATURE(S)

First applicant	Second applicant	Third applicant
-----------------	------------------	-----------------

Direct Debit : TERMS AND CONDITIONS

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

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

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

JPMorgan Mutual Fund

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

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

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

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

Broker code	Sub-broker code	For office use	

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

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

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

The Trustee

JPMorgan Mutual Fund India Private Limited

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

2. APPLICANT INFORMATION

Folio no. (for existing Unit holder) / Application no. (for new investor)			
Name of sole / first applicant			
Mr. Ms. M/s.			
PAN No.	M A N D A T O R Y	Mandatory	Please tick (✓) <input type="radio"/> 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 tick (✓) <input type="radio"/> KYC compliant
Name of second applicant			
Mr. Ms. M/s.			
PAN No.	M A N D A T O R Y	Mandatory	Please tick (✓) <input type="radio"/> KYC compliant
Name of third applicant			
Mr. Ms. M/s.			
PAN No.	M A N D A T O R Y	Mandatory	Please tick (✓) <input type="radio"/> KYC compliant

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

From Scheme	JPMorgan	Option (Please ✓)	<input type="radio"/> Growth (default option)	<input type="radio"/> Dividend	
			<input type="radio"/> Dividend reinvestment (default)	<input type="radio"/> Dividend payout	
			<input type="radio"/> Daily* <input type="radio"/> Weekly* <input type="radio"/> Fortnightly* <input type="radio"/> Monthly* <input type="radio"/> Yearly* <input type="radio"/> Bonus* <input type="radio"/> Annual Dividend* *as applicable		
To Scheme	JPMorgan	Option (Please ✓)	<input type="radio"/> Growth (default option)	<input type="radio"/> Dividend	
			<input type="radio"/> Dividend reinvestment (default)	<input type="radio"/> Dividend payout	
			<input type="radio"/> Daily* <input type="radio"/> Weekly* <input type="radio"/> Fortnightly* <input type="radio"/> Monthly* <input type="radio"/> Yearly* <input type="radio"/> Bonus* <input type="radio"/> Annual Dividend* *as applicable		
1st STP date					Fixed Amount per instalment (₹)
Frequency (Please ✓ any one only)	<input type="radio"/> Daily STP <input type="radio"/> Weekly STP <input type="radio"/> Fortnightly STP <input type="radio"/> Monthly STP (default)				No. of instalments
Enrolment period	From <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> To <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>				Total amount of transfer (₹)

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

Scheme	JPMorgan	Option (Please ✓)	<input type="radio"/> Growth (default option)	<input type="radio"/> Dividend	
			<input type="radio"/> Dividend reinvestment (default)	<input type="radio"/> Dividend payout	
			<input type="radio"/> Daily* <input type="radio"/> Weekly* <input type="radio"/> Fortnightly* <input type="radio"/> Monthly* <input type="radio"/> Yearly* <input type="radio"/> Bonus* <input type="radio"/> Annual Dividend* *as applicable		
SWP dates (Please ✓)	<input type="radio"/> 1st (default) <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 25th				Amount of withdrawal per instalment (₹)
Frequency (Please ✓ any one only)	<input type="radio"/> Monthly SWP (default) <input type="radio"/> Quarterly SWP				No. of instalments
Enrolment period	From <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> To <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>				Total withdrawal amount (₹)

5. DECLARATION AND SIGNATURES

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

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

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

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

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

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

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

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

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from: Mr. / Ms. / M/S. _____

(please ✓)

STP From Scheme **JPMorgan** _____

To Scheme **JPMorgan** _____

SWP From Scheme **JPMorgan** _____

Total STP /SWP amount (₹) _____ on Daily Weekly Fortnightly Monthly (default)

Yearly Bonus Annual Dividend basis.

Enrolment form

no. **ST**

Office Signature, stamp & date

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

1. The transfer will commence from the start date that is provided by the applicant in the STP form.
2. Please clearly tick the frequency of the STP (daily or weekly or fortnightly or monthly).
3. The STP request should be received at an Investor Service Centre at least 5 business days before the first transfer date.
4. The AMC should be given clear instructions of discontinuance of at least 5 business days in the case of an STP.
5. The transaction needs to be supported by a copy of the PAN proof (PAN card / PAN allotment letter).
6. 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.
7. The STP application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Transfer Plan.
8. For selection of multiple STP dates under the same folio, a multiple number of STP forms are to be filled in.
9. The transfers under this facility can be made on a daily / weekly / fortnightly / monthly basis.
10. Units transferred into JPMorgan India Tax Advantage Fund will be locked in for a period of 3 (three) years from the date of allotment of Units. Units transferred out of the Scheme are required to have completed the lock-in period. STP will be subject to meeting the minimum redemption and purchase criteria of each of the respective schemes.

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

1. The request for an SWP should be received at an Investor Service Centre at least 15 days before the first due date for withdrawal.
2. The AMC should be given clear instructions of discontinuance of at least 15 days in the case of an SWP.
3. The withdrawal will commence from the withdrawal start date that is mentioned in the SWP form.
4. The SWP application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Withdrawal Plan.
5. For selection of multiple SWP dates under the same folio, a multiple number of SWP forms are to be filled in.
6. Systematic withdrawal of Units from JPMorgan India Tax Advantage Fund can be made only after completion of the lock-in period of 3 (three) years from the date of allotment of Units proposed to be withdrawn under the SWP facility.

-
1. New standing instructions like SIP, SWP, STP in a minor's folio shall only be registered till the date on which the minor attains majority, even if the instructions may be for a period beyond that date.
 2. In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, an advance notice shall be sent to the guardian and the minor, advising, that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time an instruction is received from the major, by the mutual fund to terminate the standing instruction. It is also clarified that the standing instruction shall be terminated within 30 days from the date of receiving the instruction.

Form for Nomination / Cancellation of Nomination

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

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

Scheme name **JPMorgan** _____

Plan _____

Option (✓)

- Growth (default) Dividend Bonus
 Dividend reinvestment (default) Dividend payout
 Daily* Weekly* Fortnightly* Monthly* Yearly* Bonus* Annual Dividend* *as applicable

I / we _____ and _____

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

_____ in respect of the Folio No. _____

1. FIRST NOMINEE

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

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

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

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

2. SECOND NOMINEE

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

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

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

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

3. THIRD NOMINEE

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

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

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

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

NAME AND SIGNATURE(S) OF APPLICANT(S)

First applicant Mr. Ms. M/s. _____

Second applicant Mr. Ms. M/s. _____

Third applicant Mr. Ms. M/s. _____

Date	Sole / First applicant	Second applicant	Third applicant
------	------------------------	------------------	-----------------

Signature of all applicants is necessary.
The address as per our records, under the folio, is applicable for this form.

For Office Use

INSTRUCTIONS

1. These instructions are subject to SEBI Regulations / applicable laws.
2. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all jointholders will sign the nomination form.
3. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. However, nomination will not be allowed in a folio held on behalf of a minor. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
4. The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
5. Nomination in respect of the units stands rescinded upon the transfer of units.
6. Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
7. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
8. On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.
9. Unitholders should mention the number of nominees who shall receive the amounts in the event of his / her death in ratio mentioned by the unit holder. In case the ratio is not mentioned, the holding will be equally split. However, the AMC reserves the right to treat such requests as incomplete.
10. Nomination cannot be made in favour of NRI or PIO residents of the United States of America and Canada.
11. Nomination shall be maintained at the folio level and shall be applicable for investments in all schemes in the folio.
12. Where a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
13. Every new nomination for a folio / account will overwrite the existing nomination.

DESIGNATED BANK COLLECTION CENTRES FOR NFO PERIOD

HDFC BANK :

Ahmedabad : Astral Tower, Near Mithakhali, Six Raod, Navrangpura, Ahmedabad - 380 009 **Bengaluru** : Cash Management Services, "Salco Centre" # 8/24, Richmond Road, Bangaluru - 560 025 **Chennai** : No. 115, Dr. Radhakrishnan Salai, 2nd Floor, Opp. CSI Kalyani Hospital, Mylapore, Chennai - 600 004 **Hyderabad** : 1-10-60/3, 3rd Floor, Suryodaya, Begumpet, Hyderabad - 500 016 **Kolkata** : Abhilasha-II, 6 Royd Street, 2nd Floor, Kolkata - 700 016 **Mumbai** : Ground Floor, Maneckji Wadia Building, Nanik Motwani Marg, Near Kala Ghoda, Opp. Mumbai University, Fort, Mumbai - 400 001 **New Delhi** : Fig-ops, 1st Floor, Kailash Bldg., New Delhi - 110 001 **Pune** : Fortune Square, 3rd Floor, Deep Bungalow Chowk, Model Colony, Shivajinagar, Pune - 411 016

INVESTOR SERVICE CENTRES

JPMORGAN ASSET MANAGEMENT INDIA PRIVATE LIMITED :

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

CAMS SERVICE CENTRES:

Investor Service Centres :

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

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

Transaction Acceptance Points :

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

Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001 **Jodhpur** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003 **Junagadh** : 202-A, 2nd Floor, Aastha Plus Complex, Opp. Jhansi Rani Statue, Near Alkapuri, Sardarbaug Road, Opp. Zansi Rani Statue, Junagadh - 362001 **Kadapa** : Bandi Subbaramaiah Complex, D.No: 3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516001 **Kakinada** : No. 33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001 **Kalyani** : A-1/50, Block - A, Dist. Nadia, Kalyani - 741235 **Kannur** : Room No. 14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 **Karimnagar** : H No. 7-1-257, Upstairs S B H, Mangammathota, Karimnagar - 505001 **Karur** : 126 G, V. P. Towers, Kovai Road, Basement of Axis Bank, Karur - 639002 **Kharagpur** : H. No. 291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur - 721301 **Kolhapur** : 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001 **Kollam** : Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001 **Kota** : B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007 **Kottayam** : KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686001 **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam - 612001 **Kurnool** : H.No. 43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004 **Margao** : Virginkar Chambers 1st Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403601 **Meerut** : 108 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002 **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehvana - 384002 **Moradabad** : B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001 **Mumbai** : CTS No. 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Mumbai - 400069 **Muzzafarpur** : Brahman Toli, Durgasthan, Gola Road, Muzaffarpur - 842001 **Mysore** : No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009 **Nasik** : Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Navsari** : Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chhinnabai Road, Navasari - 396445 **Nellore** : 97/56, 1st Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001 **Noida** : C-81, 1st Floor, Sector-2, Noida - 201301 **Palakkad** : 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001 **Panipat** : 83, Devi Lal Shopping Complex, Opp. ABN Amro Bank, G. T. Road, Panipat - 132103 **Patiala** : 35, New Lal Bagh Colony, Patiala - 147001 **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001 **Raipur** : HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004 **Rajahmundry** : Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry - 533101 **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 **Ranchi** : 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi - 834001 **Rohtak** : 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001 **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001 **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001 **Salem** : No. 2, 1st Floor Vivekananda Street, New Fairlands, Salem - 636016 **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001 **Sangli** : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli - 416416 **Satara** : 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara - 415002 **Shimla** : 1st Floor, Opp. Panchayat Bhawan Main gate, Bus Stand, Shimla - 171001 **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201 **Siliguri** : No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri - 734001 **Solapur** : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001 **Sriganganagar** : 18 L Block, Sri Ganganagar - 335001 **Thane** : 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane - 400602 **Thiruppur** : 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur - 641601 **Thiruvalla** : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101 **Tirunelveli** : 1st Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001 **Tirupathi** : Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi - 517501 **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur - 680001 **Trichy** : No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018 **Trivandrum** : R S Complex, Opp. of LIC Building, Pattom PO, Trivandrum - 695004 **Udaipur** : 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004 **Valsad** : 3rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001 **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi - 396195 **Varanasi** : C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi - 221002 **Vellore** : No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632001 **Warangal** : A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001 **Yamuna Nagar** : 124-B/R Model Town, Yamuna Nagar - 135001.

Transaction Points Lite:

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

Collection Centres:

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

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