

Brokerage Structure (1st October 2015 to 31st December 2015)

Load & Brokerage Structure for all fresh purchases (including SIP^(a)/STP/SWP registered during above period)

Type	Fund Name	Entry Load	Exit Load	Lock-in Period ^(b)	Upfront Brokerage (%)	Annualised Brokerage -- 1st year Trail (%)	Long Term Trail -- 2nd year onwards (%)
Equity Funds	JM Balanced Fund / JM Basic Fund / JM Core 11 Fund / JM Equity Fund / JM MultiStrategy Fund	NIL	1.00%	3 Months	NIL	0.50%	0.50%
	JM Tax Gain Fund	NIL	NIL	*(c)	NIL	0.50%	0.50%
Liquid Funds	JM High Liquidity Fund	NIL	NIL	NIL	NIL	0.05%	0.05%
	JM Floater Short Term Fund	NIL	0.25%	35 days	NIL	0.10%	0.10%
Debt Funds	JM Money Manager Fund - Regular Plan	NIL	NIL	NIL	NIL	0.50%	0.25%
	JM Money Manager Fund - Super Plan	NIL	NIL	NIL	NIL	0.10%	0.05%
	JM Money Manager Fund - Super Plus Plan	NIL	NIL	NIL	NIL	0.10%	0.05%
	JM Floater Long Term Fund	NIL	NIL	NIL	NIL	0.05%	0.05%
	JM Income Fund	NIL	NIL	NIL	NIL	1.00%	0.75%
	JM MIP Fund	NIL	0.50%	182 days	NIL	0.40%	0.40%
	JM Short Term Fund	NIL	0.25%	30 days	NIL	0.20%	0.20%
Gilt Fund	JM G-Sec Fund	NIL	NIL	NIL	NIL	0.50%	0.50%
Derivative Funds	JM Arbitrage Advantage Fund ^(d)	NIL	0.50%	30 days	NIL	0.50%	0.50%

*(a) - In case of re-registration of SIP also during the above mentioned period, the above brokerage structure including upfront (wherever applicable) and trail will be applicable for remaining installments from the first SIP due date on/after the re-registration date.

*(b) - The exit load as per column 4 of the above table for respective scheme will be applied if the investments are redeemed/switched-out within the period specified in column 5 out of the transfer/allotment of units for normal transaction/respective installments in SIP/STP/SWP transactions from the cases registered during the above mentioned brokerage structure period. Please see detailed information on Load & Brokerage overleaf.

*(c) - The scheme falls in the ELSS category and is eligible for tax benefits under section 80C of Income Tax Act. There is a lock-in period of 3 years under the Fund.

*(d) - Although JM Arbitrage Advantage Fund is classified in derivative funds above, it has been given tax status as that of equity.

Latest EUIN Guidelines

For all applications routed through an ARN holder, it is now mandatory to also quote the valid ARN of the sub-broker and valid Employee Unique Identity No.(EUIN) issued by AMFI to ensure the release of eligible brokerage.

In case the EUIN is Invalid or the EUIN is left blank and declaration is not selected, then the brokerage [upfront (wherever applicable), trail etc] for the said transaction will be withheld. However, the remediation is done within 30 days from the date of transaction then withheld brokerage will be released in the subsequent cycle.

In case, the remediation happens after 30 days or does not happen, then the withheld brokerage and the subsequent brokerage (Except Transaction charges) will be forfeited permanently.

Central Distributor Services – Sharing bank details of the distributors with R & TAs through CDMS

AMFI vide its Circular No.35P/MEM-COR/ 29/ 13-14 dated August 30, 2013, has advised to use the bank details of the distributors available with AMFI unit of CAMS for payment to distributors w.e.f. first Saturday of September i.e. September 7, 2013. Distributors are, therefore, requested to check and confirm their Bank details to avoid any possible wrong payments due to data entry errors or non-updation of the bank details with AMFI unit of CAMS.

Mandatory KYC Requirement

Fresh KYC formalities through KYC Registration Agency (KRA) to be effective from December 01, 2012.

All existing individual investors who are CVL certified KYC compliant before January 01, 2012, need to complete the process of KYC through KRA by furnishing missing documents/information, for investments in AMCs where the investment was not made earlier.

All Non-individual investors are mandatorily required to do fresh KYC through KRA by submitting their entire set of documents with fresh application for making investment.

For further details, please contact the nearest branch of the AMC / our Registrar M/s Kavya Computershare Private Limited.

For more information please refer AMFI Website (amfiindia.com) or website of CAMS (camsonline.com)

Transactions through Stock Exchange Mutual Fund Platforms

All open-ended Schemes of JM Financial Mutual Fund are available for purchase and redemptions through the following platforms. However, Direct Plans are available only for redemptions.

1. NSE i.e. MFSS Platform (Mutual Fund Service System)
2. BSE i.e. BSE Star MF Platform