

Sponsor:

JPMorgan Asset Management (Asia) Inc.
Correspondence Office:
21/F Chater House, 8 Connaught Place
Central, Hong Kong

Trustee:

JPMorgan Mutual Fund India Private Limited
Registered Office:
Mafatlal Centre, 9th Floor,
Nariman Point, Mumbai 400 021

Asset Management Company:

JPMorgan Asset Management India Private Limited
Registered Office:
Mafatlal Centre, 9th Floor,
Nariman Point, Mumbai 400 021.



KEY INFORMATION MEMORANDUM

Issue of Units of Rs. 10 per Unit for cash plus Applicable Entry Load during the New Fund Offering ('NFO') period and at Net Asset Value ('NAV') subject to applicable Entry and Exit Loads / Contingent Deferred Sales Load ('CDSL') thereafter.

NFO opens: 19th April, 2007
NFO closes: 18th May, 2007

Scheme re-opens for continuous sales and repurchase on: 15th June, 2007

JPMorgan 
Asset Management

Asset Managers to JPMorgan Mutual Fund

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

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

This memorandum is dated: 11th April, 2007

Name of the Scheme :

JPMorgan India Equity Fund

Type of Scheme :

An open ended equity growth scheme. The Scheme does not assure or guarantee any returns.

Investment Objective :

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

Asset Allocation Pattern :

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

Instrument	Normal Allocation (% of net assets)	Risk Profile
Equity and equity related securities*	65% - 100%	Medium to High
Debt and Money market instruments	0% - 35%	Low to Medium

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

Risk Profile of the Scheme:

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

Options & Facilities:

The Scheme offers a Growth option and a Dividend option. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities. If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a Growth Option. If the investor does not clearly specify the choice of Payout or Reinvestment options within the Dividend option, it will be treated as a Reinvestment Option.

Applicable NAV (After this scheme opens for repurchase and sale):

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

For Purchase / Redemption

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

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

For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications. This will come into effect after other schemes are launched by the Mutual Fund

Minimum application amount / number of units:

Minimum Initial Application Amount	Rs 5000 per application plus in multiples of Rs 1 thereof.
Minimum Additional Application Amount	Rs 1,000 per application plus in multiples of Rs 1 thereof.
Minimum Amount / No. of Units Redemption	Rs 1,000 or 100 Units. (The minimum balance after Redemption should be Rs 500. In case the balance falls below Rs 500 the units will be automatically redeemed along with the last redemption request.)
Minimum SIP Initial Application Amount	Rs 1000 per application plus in multiples of Rs 1 thereof.

Despatch of Repurchase (Redemption) Request:

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

The Mutual Fund will endeavour to despatch the Redemption proceeds within 3 Business Days from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within 10 Business Days, the Unit Holder shall be paid interest @15% p.a. for the delayed period or as determined by SEBI from time to time.

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

Benchmark for performance comparison:

BSE-200 index

Dividend Policy:

Dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor will that dividend be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

Name of the Fund Managers:

Mr. Harshad Patwardhan/ Mr. Amit Gadgil

Name of the Trustee Company:

JPMorgan Mutual Fund India Private Limited

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

Performance of the Scheme:

Not applicable. JPMorgan India Equity Fund is the first equity scheme launched by JPMorgan Mutual Fund.

Expenses of the Scheme:**Initial Issue Expenses**

As per the Regulations initial issue expenses cannot be charged to an open ended Scheme.

Recurring expenses

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

(Nature of Expense)	(% p.a. of daily average net assets)
Investment Management & Advisory Fees	1.2500
Trustee Fees	0.0500
Custodian Fees	0.1000
Registrar & Transfer Agent Fees	0.1500
Marketing & Selling expenses including agents commission	0.5000
Audit fees	0.0150
Unit Holder servicing, investor communication expenses	0.0400
Costs of fund transfer	0.0100
Costs of statutory advertisements	0.0050
Service tax	0.1275
Other operating expenses*	0.2525
TOTAL ANNUAL SCHEME RECURRING EXPENSES	2.5000

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

The AMC may incur actual expenses which may be more or less than those estimated above under any head and / or in total. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations, the current limits of which are given below:

Maximum Recurring Expenses

Daily average net assets	Rs. 100 Crores	Next Rs 300 Crores	Next Rs 300 Crores	Balance assets
Maximum, as a % of Daily average net assets	2.50%	2.25%	2.00%	1.75%

Load structure of the Scheme:

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

During the NFO Period and Ongoing Offer Period

1. Entry Load

For each Purchase	Entry Load (% of Rs 10 or Applicable NAV as the case may be)
(i) Of less than Rs 5 Crores	2.25%
(ii) Of Rs 5 Crores or more	Nil
(iii) By a Fund Of Funds (irrespective of the amount of Purchase)	Nil
(iv) As a result of dividend re-investment	Nil
(v) Through SIP where single instalment is less than Rs 5 Crores	2.25%
(vi) Through SIP where single instalment is more than or equal to Rs 5 Crores	Nil
(vii) Through STP where a single instalment is less than Rs 5 crores	2.25%
(viii) Through switch-in or STP, provided that Units are switched out from the Scheme or any other equity scheme of the Fund to another scheme of the Fund and back to the Scheme within 90 days of switch-out/STP.	Nil
(ix) Through systematic transfers other than above	Entry Load as applicable to any Purchase (as mentioned in point (i) and (ii) above.
(x) Through switch-in from other equity schemes of the Fund	Nil
(xi) Applications by employees in SIPs by way of salary saving scheme for groups of employees through an arrangement with the employer	Nil

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

2. Exit Load

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

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

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

Tax treatment for the Investors (Unit Holders)

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

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

Income-tax

The income-tax rates indicated below are as per the Finance Bill, 2007, which is currently awaiting the ratification of the Parliament and the Presidential accord¹.

(i) Securities Transaction Tax ('STT')

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

(ii) Tax on Capital Gains

On units of Equity Oriented Funds:

Long-term Capital Gains

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

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

Short-term Capital Gains

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

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

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

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

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

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

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

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

On units of funds other than Equity Oriented Funds:

Long-term capital gains

Long-term capital gains earned on transfer of units of funds other than equity oriented funds, will be chargeable to tax at the rate of 20 per cent under the provisions section 112 of the Act. However, where the tax payable on such long-term capital gains, computed before indexation, exceeds 10 per cent of the amount of capital gains, such

excess tax shall not be payable by the Unit Holder. In the case of FILs and specified overseas financial organizations, such long-term capital gains are chargeable to tax at the rate of 10 per cent without the benefit of indexation.

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

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

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

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

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

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

Short-term capital gains

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

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

* In case of women resident in India below 65 years of age, the basic exemption limit is Rs 1,45,000. Income between Rs 1,45,000 and Rs 1,50,000 will be taxable at the rate of 10%. In case of resident individuals of an age of 65 years or more, the basic exemption limit is Rs 1,95,000. Income between Rs 1,95,000 and Rs 2,50,000 will be taxable at the rate of 20%.

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

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

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

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

(iii) Tax on Business Income

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

¹ The proposals in the Finance Bill, 2007 are subject to change before the same is enacted by the Parliament.

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

(iv) **Tax Deduction at Source**

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

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

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

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

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

(v) **Tax treaty**

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

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

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

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

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

In view of the exemption of income in the hands of the unit holders, no tax needs to be deducted at source from such distribution by the Fund on or after April 1, 2003, under the provisions of sections 194K and 196A of the Act.

Dividend stripping

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

Bonus stripping

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

(vii) **Switching between options**

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

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

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

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

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

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

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

set-off can be carried forward for a period of eight years. However, when the long term gains arising on transfer of units are not subject to tax then the long-term losses from such units would not be allowed to be set off or carried forward.

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

(x) **Rebate for STT**

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

(xi) **Minimum Alternate Tax**

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

(xii) **Other Benefits:**

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

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

Daily Net Asset Value (NAV) Publication:

The NAVs of the Scheme will be calculated by the Fund on all Business Days and details may be obtained by calling the toll-free number "1800 22 5763" of the AMC. The Fund will publish on a daily basis the NAVs, of the Scheme in at least two daily newspapers. The NAV of the Scheme will also be updated on the website of the Fund i.e. www.jpmmorganmf.com and on the AMFI website i.e. www.amfiindia.com.

For Investor Grievances please contact:

Investors can enquire about NAVs, unit holdings, valuation, dividends, etc or lodge any service request at the toll-free number "1800 22 5763". In order to protect confidentiality of information, the service representatives may require personal information of the investor for verification of his identity.

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

Address : Mafatal Centre, 8th Floor, Nariman Point, Mumbai – 400 021.
Telephone : 91-22 - 6639 3115
Fax : 91-22 - 6719 8223
E-mail : India.investors@jpmorgan.com

Registrar and Transfer Agent:

Deutsche Investor Services Private Limited

Address : 2nd Floor, Tower 1, Logitech Park, M.V. Road
Saki Naka, Andheri (E), Mumbai 400 072
Telephone : 91-22 - 6714 6000
Fax : 91-22 - 614 6902
E-mail : investor.jpm@db.com; distributor.jpm@db.com

Unit holders' Information:

Account Statement will be sent by ordinary post/courier/electronic mail to each unit holder, stating the transaction number of units not later than 30 days from closure of NFO period. For ongoing period (continuous offer) accounts statement will be sent within 10 working days from allotment date.

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

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

Please refer to the Offer Document of this scheme for any further details.



APPLICATION FORM

Application No. _____

(Please refer to instructions carefully on page 11 before filling out this form)

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

Broker Code ARN - 0018	Sub-broker Code	For Office Use	
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2. APPLICANTS INFORMATION

Occupation [Please tick (✓)]	Mode of holding [Please tick (✓)]	Status [Please tick (✓)]
<input type="checkbox"/> Agriculture <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Service <input type="checkbox"/> Housewife <input type="checkbox"/> Others _____	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or survivor	<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Company/BC <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> FIs <input type="checkbox"/> Bank/FI <input type="checkbox"/> AOP/Bol <input type="checkbox"/> Club/Society <input type="checkbox"/> NRI / FI / PIO* <input type="checkbox"/> Minor <input type="checkbox"/> Others Pl. specify _____

Name of First Applicant Mr. Ms. M/s. _____	Date of birth (mandatory) D D M M Y Y Y Y
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Name of Guardian (in case of minor) / Contact Person (In case of Institutional Investors) Mr. Ms. _____	Designation of the Contact Person (In case of Institutional Investors)
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PAN/GIR No. & Circle/Ward/District [Mandatory - Please refer to instruction no.2(d)]	PAN No.	<input type="checkbox"/> Pan Proof <input type="checkbox"/> Form 60 / 61
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Name of Second Applicant Mr. Ms. _____
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Name of Third Applicant Mr. Ms. _____

PAN/GIR No. & Circle/Ward/District [Mandatory - Please refer to instruction no.2(d)]

2nd Applicant	<input type="checkbox"/> Pan Proof <input type="checkbox"/> Form 60 / 61	3rd Applicant	<input type="checkbox"/> Pan Proof <input type="checkbox"/> Form 60 / 61
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Address (Please provide full address) (In case of NRIs/FIs please provide overseas address - Mandatory P.O. box no. may not be sufficient)
--

Overseas Address (Please provide full address. P.O. box no. may not be sufficient)

City	Postal Code	Country
-------------	--------------------	----------------

Communication

Tel. (R)	Tel. (O)	Fax No.
-----------------	-----------------	----------------

E-mail

3. E-MAIL COMMUNICATION – I/We wish to receive the following via e-mail instead of physical document: (Please refer Instruction No. 6)

<input type="checkbox"/> Account Statement	<input type="checkbox"/> News Letter	<input type="checkbox"/> Quarterly review & annual report	<input type="checkbox"/> Other statutory information
--	--------------------------------------	---	--

4. BANK ACCOUNT DETAILS (Mandatory. Please provide the following details relating to the Sole/First Applicant). (Refer instruction no.3)

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

Branch address

Account number	Account type
-----------------------	---------------------

<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	MICR Code
---	------------------

Direct credit facility is available as per instruction no.3. However, if you wish to receive a cheque payout, please tick here (✓)

Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here (✓)

5. PROOF OF IDENTITY

Passport No.	Driving Licence No.	Voter ID No.
---------------------	----------------------------	---------------------

JPMorgan India Equity Fund - ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Application No. _____

Received from:

Mr. / Ms. _____

Application for Units of **JPMorgan India Equity Fund** Option : Growth (Default) Dividend Payout Dividend Reinvestment

Cheque / D.D. No. _____ for Rs. _____ dated _____

Drawn on bank _____

Office Signature, Stamp & Date

S	AUTO
I	DEBIT
P	FACILITY

Application Form

(Please read terms & conditions overleaf)

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing) / DIRECT DEBIT FACILITY

First SIP cheque and subsequent SIP via **ECS (Debit Clearing)** in select cities or via **Direct Debit** in select blanks / branches only.

The Trustee

JPMorgan Mutual Fund India Private Limited

I/ We have read and understood the contents of the Offer Document of the following Scheme and the terms & conditions of SIP enrolment and ECS (Debit Clearing)/ Direct Debit.

Please (✓) any one.

I/ We hereby apply for enrolment under the SIP via ECS (Debit Clearing) / Direct Debit of the following Scheme / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option. **(New Registration)**

Please change my / our bank account for ECS (Debit Clearing) / Direct Debit **(Change in bank account)**.

I/ We hereby apply for cancellation of ECS (Debit Clearing) / Direct Debit facility for SIP of the following Scheme / Option **(Cancellation)**

INVESTOR AND SIP DETAILS

Sole / First Investor Name

Application No.

Scheme and Option **JPMORGAN INDIA EQUITY FUND** Growth (Default Option) Dividend Payout Dividend Reinvestment

Each SIP Amount (Rs.) Frequency Monthly Quarterly

First SIP Transaction via Cheque No. **Cheque Dated** **Amount (Rs.)**

SIP Date [for ECS (Debit Clearing) / Direct Debit] 1st 10th 15th 25th

There must be at least 30 days period between the first SIP Cheque and subsequent due date of ECS (Debit Clearing) / Direct Debit (Date for first Debit instruction given by you).

SIP Period [for ECS (Debit Clearing) / Direct Debit] Start From End On

I/We hereby, authorise JP Morgan and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank Name

Branch Name

Bank City

Account Number Account Type Savings Current Cash Credit

9 Digit MICR Code * Please provide the MICR Code of the bank branch from where the ECS/Auto Debt is to be effected. MICR Codes starting or ending with 00 are not valid for ECS.

Accountholder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit. 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, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

SIGNATURE(S)		
<input type="text"/>	<input type="text"/>	<input type="text"/>
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) / Direct Debit and that my payment towards my investment in JPMorgan shall be made from my/our below mentioned bank account with your bank. I/we authorise the representative carrying this ECS (Debit Clearing) / Direct Debit mandate Form to get it verified & executed.

Bank Account Number

SIGNATURE(S)		
<input type="text"/>	<input type="text"/>	<input type="text"/>
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)

SYSTEMATIC INVESTMENT PLAN (SIP) TERMS AND CONDITIONS

1. SIP is available to investors in JPMorgan India Equity Fund.
2. The SIP Application Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. The SIP Application Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of Deutsche Investor Service Private Limited as designated by the AMC from time to time.
3.
 - a. New investors who wish to enroll for SIP are required to fill in both the Scheme and the SIP Application Form. New investors are advised to read the Offer Document of the respective Scheme(s) before investing. The Offer Document(s)/Key Information Memorandum(s) of the Scheme is available with the ISCs, brokers/distributors and also displayed at the JPMorgan Mutual Fund website i.e. www.jpmorganmf.com.
 - b. New investors need not have an existing folio for investments into respective schemes / options. Such investors can start a folio with an SIP. New investors should take note of the following requirements. The provision for 'Minimum Application Amount' specified in the respective scheme offer document will not be applicable for SIP Investments e.g. the minimum application amount for new investors in JPMorgan India Equity Fund – Growth Option is Rs.5,000/-. However, in case of SIP investments an investor can enter the Scheme with minimum amount of Rs.1,000/-.
4. SIP offers investors the following two Plans: i) Monthly Systematic Investment Plan (MSIP) ii) Quarterly Systematic Investment Plan (QSIP).
5. The investor must submit post-dated cheques for each month/quarter. There should be a gap of one month / one quarter between two cheques.
 - i. Minimum amount per cheque for scheme of JPMorgan India Equity Fund – under MSIP and QSIP Rs.1,000/- and in multiples of Rs.1/- thereafter.
 - ii. Total minimum number of cheques under MSIP and QSIP: 6.
 - iii. (a) Load Structure for investments through SIP for JPMorgan India Equity Fund is as follows:
 Entry load: In respect of each SIP Installment less than Rs.5 crore in value, an Entry Load of 2.25% is payable. In respect of each SIP Installment equal to or greater than Rs.5 crore in value, no Entry Load is payable.
 Exit load: Exit within 24 months from the date of allotment in respect of 1st purchase made through SIP - 1.00%
6. All SIP cheques must be dated 1st, 10th, 15th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December 2007 for a total amount of Rs.60,000/- he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 10th, 15th or 25th, the first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
7. Units will be allotted on the above applicable date. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques.
8. The cheques should be drawn in favour of "JPMorgan India Equity Fund" and crossed "A/c Payee Only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms.
9. Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money order or postal orders will be accepted.
10. Investors / Unit holders may also enroll for SIP Auto Debit facility through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP Direct Debt Facility available with Banks / Branches which may be included from time to time in order to enroll for this facility. However, the first instalment will be by way of a cheque. Please fillup the Application Form for SIP Auto Debit facility.
11. Returned cheque(s) may not be presented again for collection. In case returned cheques are presented again, the necessary charges are liable to be debited to the investor.
12. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statements will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, the Mutual Fund will provide the account statement to investors within 5 working days from receipt of such a request without any charges. Further, a soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis, if so mandated.
13. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 business days prior to the due date of the next cheque. On receipt of such a request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the Unit holder.
14. **Permanent Account Number (PAN).** SEBI has made it mandatory for applicants (in the case of application in joint names, each of the applicants) to mention his/her PAN if the application is for Rs.50,000/- or more. Further, as per Notification no. 288 of 2004 dated December 1, 2004 issued by the Central Board of Direct Taxes, every person shall quote his PAN in all documents where payment is of an amount of Rs.50,000/- or more to a Mutual Fund for purchase* of its units. Where the applicant is a minor, is not liable to Income Tax, he shall quote the PAN of his father or mother or guardian, as the case may be. In order to verify that the PAN of the applicants (in the case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application form, a photocopy of the PAN Card or a PAN Letter or any intimation from the Income Tax Department quoting PAN. Any person who does not have a PAN and who enters into any purchase* transaction as aforesaid shall make a declaration in Form No. 60 or Form No. 61 (in the case of persons who have agricultural income and are not in receipt of any other income chargeable to tax) along with proof of address giving the particulars of such transaction). Such declaration in Form No. 60 or Form No. 61, as applicable in duplicate) should be attached along with each purchase* request.
 * Includes fresh / additional purchase, switch, Systematic Investment / Transfer and Dividend Reinvestment. Since dividend reinvestment of Rs.50,000/- or more qualifies as purchase of units for aforesaid Notification, PAN or Form No. 60 or Form No. 61 (as applicable) is required along with supporting proof in respect of each such reinvestment failing which dividend reinvestment shall be automatically converted into payout option. Applications not complying with the above shall be rejected.
15. The Trustee reserves the right to change/modify the terms and conditions of the SIP.



APPLICATION FORM

Application No. _____

(Please refer to instructions carefully on page 11 before filling out this form)

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

Broker Code ARN - 0018	Sub-broker Code	For Office Use
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2. APPLICANTS INFORMATION

Occupation [Please tick (✓)]	Mode of holding [Please tick (✓)]	Status [Please tick (✓)]
<input type="checkbox"/> Agriculture <input type="checkbox"/> Professional <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Service <input type="checkbox"/> Housewife <input type="checkbox"/> Others _____	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or survivor	<input type="checkbox"/> Individual <input type="checkbox"/> HUF <input type="checkbox"/> Company/BC <input type="checkbox"/> Trust <input type="checkbox"/> Partnership <input type="checkbox"/> FIs <input type="checkbox"/> Bank/FI <input type="checkbox"/> AOP/Bol <input type="checkbox"/> Club/Society <input type="checkbox"/> NRI / FI / PIO* <input type="checkbox"/> Minor <input type="checkbox"/> Others Pl. specify _____

Name of First Applicant Mr. Ms. M/s. _____	Date of birth (mandatory) D D M M Y Y Y Y
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Name of Guardian (in case of minor) / Contact Person (In case of Institutional Investors) Mr. Ms. _____	Designation of the Contact Person (In case of Institutional Investors)
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PAN/GIR No. & Circle/Ward/District [Mandatory - Please refer to instruction no.2(d)]	PAN No.	<input type="checkbox"/> Pan Proof <input type="checkbox"/> Form 60 / 61
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Name of Second Applicant Mr. Ms. _____
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Name of Third Applicant Mr. Ms. _____

PAN/GIR No. & Circle/Ward/District [Mandatory - Please refer to instruction no.2(d)]

2nd Applicant <input type="checkbox"/> Pan Proof <input type="checkbox"/> Form 60 / 61	3rd Applicant <input type="checkbox"/> Pan Proof <input type="checkbox"/> Form 60 / 61
---	---

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

Overseas Address (Please provide full address. P.O. box no. may not be sufficient)

City	Postal Code	Country
-------------	--------------------	----------------

Communication

Tel. (R)	Tel. (O)	Fax No.
-----------------	-----------------	----------------

E-mail

3. E-MAIL COMMUNICATION – I/We wish to receive the following via e-mail instead of physical document: (Please refer Instruction No. 6)

<input type="checkbox"/> Account Statement	<input type="checkbox"/> News Letter	<input type="checkbox"/> Quarterly review & annual report	<input type="checkbox"/> Other statutory information
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4. BANK ACCOUNT DETAILS (Mandatory. Please provide the following details relating to the Sole/First Applicant). (Refer instruction no.3)

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

Branch address

Account number	Account type <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR MICR Code
-----------------------	---

Direct credit facility is available as per instruction no.3. However, if you wish to receive a cheque payout, please tick here (✓) <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 type="checkbox"/>
--

5. PROOF OF IDENTITY

Passport No.	Driving Licence No.	Voter ID No.
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JPMorgan India Equity Fund - ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Application No. _____

Received from:

Mr. / Ms. _____

 Application for Units of **JPMorgan India Equity Fund** Option :
 Growth (Default)
 Dividend Payout
 Dividend Reinvestment

Cheque / D.D. No. _____ for Rs. _____ dated _____

Drawn on bank _____

Office Signature, Stamp & Date

INSTRUCTIONS

1. GENERAL INSTRUCTIONS:

- a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only.
- b) Please read the Key Information Memorandum and the Offer Document containing the terms of offer carefully before investing. In the Offer Document your attention is particularly drawn to the risk factors of investing in the scheme and also the sections **"Who cannot invest"** and **"Important note on anti-money laundering, KYC & investor protection"**.
- c) Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- d) Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- e) The original Power of Attorney or a duly notarised copy of the Power of Attorney shall be required to be submitted where transactions are made under a Power of Attorney.
- f) The following documents are to be submitted by a company, body corporate, eligible institutions, society, trusts, partnership or other eligible non-individual applicants who apply for units in this scheme:
 1. Certified copy of resolution or authority to make the application.
 2. Certified copy of the Memorandum and Articles of Association and / or bye-laws and/ or Trust Deed and / or Partnership Deed and certificate of registration or any other document that may be required by the AMC as the case may be.
 3. For Trusts / fund, certified true copy of the resolution from the Trustee(s) authorising such transaction.
 4. The application should be signed under their official designation.

2. APPLICANT INFORMATION:

- a) Name and address shall be given in full without any abbreviations.
- b) Name of the Guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory in all cases.
- c) Name of the Contact Person and email and Telephone number should be mentioned in case of investments by a Company, Body Corporate, Trust, Partnership, Society, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- d) **Permanent Account Number (PAN).** Wherever an application is for a total value of Rs. 50,000 or more, or SIP investments of Rs 50,000 or more, it is mandatory for the applicant or in the case of application in joint name, each of the applicants, to mention his / her permanent account number (PAN) and also submit a photocopy of the PAN card(s) or submit a communication from the Income Tax Authority indicating allotment of PAN ("PAN Communication") along with the application for the purpose of verification of the number. Investors who do not have a PAN are required to provide a declaration in Form 60 / 61, duly supported with a proof of address along with the Application Form. If these are not provided the application will be treated as incomplete and rejected.

3. BANK ACCOUNT DETAILS:

As per SEBI Guidelines, it is mandatory for the Sole/First Applicant to mention his / her bank account details in the application form.

Applications received without the relevant bank details will be deemed to be incomplete and will be rejected. The AMC and the R & T (the Registrar and Transfer Agent) reserves the right to hold any redemption proceeds in case the requisite details are not submitted.

The AMC may ask for a copy of a cancelled cheque to verify these details.

The AMC will provide direct credit facility with the banks as may be available from time to time. Please contact the AMC and R & T for further details.

4. INVESTMENT DETAILS

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

5. MODE OF PAYMENT

During NFO, applications can be submitted at the designated collection centers as appended in the KIM. After the NFO, applications can be submitted at the Official Point of Acceptance of the AMC / R & T.

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 alongwith a photocopy of the cheque and the application form must be submitted to a JPMorgan AMC branch.

By Rupee draft purchased abroad payable at locations where the application is submitted to a JPMorgan AM branch /Collection Centre.

6. COMMUNICATION

JPMorgan Mutual Fund has an online account management service which gives you the latest details of your account including your current valuation and information on transactions. The Account Statement, Annual Reports or other information etc. may be sent to unit holders by e-mail. If you have an e-mail address you can choose to receive e-mail communication from us in lieu of printed documents. Please furnish your e-mail ID and indicate the nature of communication you wish to receive over e-mail. When a unit holder has communicated his/her e-mail address and has provided consent for sending communication only via e-mail, the AMC / Mutual Fund / Registrars & Transfer Agents are not responsible for the e-mail not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Fund / its transfer agents about any changes in the e-mail address. In case of a large document, a suitable link would be provided and investors can download, save and print these documents. However, the unit holder always has the right to request a physical copy of any shareholder communication and the AMC will arrange for the same to be sent to the unitholder.

7. NOMINATION DETAILS

Nomination rules are subject to SEBI Regulations.

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

The nomination can be made only by individuals applying for /holding units on their own 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 joint holders will have to sign the nomination form.

A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.

A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units. Transmission of units in favour of a Nominee shall be a valid discharge by the asset management company against the legal heir.

The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Mutual Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.

8. DECLARATION AND SIGNATURE

- (a) All the applicants must sign in original in the application form. Signatures should be in English or in any Indian language. Thumb impression 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 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.

9. Under the SIP, the investor must submit post-dated cheques for each month/ quarter. There should be a gap of one month between two cheques. Minimum amount per cheque for JPMorgan India Equity Fund under SIP for Rs. 1000/- and in multiples of Re. 1/- thereafter. Total minimum number of cheques under SIP - 6. Load Structure for investments through SIP Ref. Load Structure of the Scheme.

CHECKLIST

Please ensure that:

- ← Name, address, contact details are mentioned and Signature of ALL applicants is available in the application form.
- ← Bank account details are available completely and correctly.
- ← Your preferred option is selected.
- ← Investment is not less than the minimum investment amount.
- ← Permanent Account Number (PAN) for all applicants is mentioned in case the investment is for Rs. 50,000/- or more and necessary documents are enclosed.
- ← Cheques/ DDs are drawn in favour of 'JPMorgan India Equity Fund', dated and duly signed.
- ← Application Form Number and applicant's name is mentioned on the reverse of each cheque.
- ← 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.

Documents	Individual	Company	Society	Partnership	Investment through POA	Trust	NRI	FII
Resolution/Authorisation to invest		✓	✓	✓		✓		✓
List of Authorised Signatories with Specimen Signature(s)		✓	✓	✓				✓
Memorandum & Articles of Association		✓						
Trust Deed						✓		
Bye-Laws			✓					
Partnership Deed				✓				
Notarised Power of Attorney					✓			
For applications for Rs. 50,000 & above :								
a) Proof of PAN or	✓	✓	✓	✓	✓	✓	✓	✓
b) Form 60 / 61 along with proof of address	✓	✓	✓	✓	✓	✓	✓	✓
FIRC in case payment is made by DD from NRE/FCNR or where applicable							✓	✓
Proof of Identity	✓				✓		✓	
Proof of Address	✓	✓	✓	✓	✓	✓	✓	✓

BRANCHES OF AMC

JPMorgan Asset Management India Private Limited

Kolkata: Apeejay Business Centre, Block-A, 8th Floor, 15 Park Street, Kolkata – 700 016. **Chennai:** Abacus Business Centre, Raja Annamalai Building, 2nd Floor, 72 Marshall's Road, Egmore, Chennai – 600 001. **Bangalore:** Regus Business Centre, Regus Raheja Towers, Level 9, M.G. Road, Bangalore – 560 001. **Mumbai :** JPMorgan Asset Management India Private Limited, Mafatlal Centre, 8th Floor, Nariman Point, Mumbai 400 021

INVESTOR SERVICE CENTRES (Official points of acceptance)

AGRA: UNIT NO.13/A, 1ST FLOOR, KAILASH TOWER, BLOCK NO. E 16/8, SANJAY PLACE, AGRA 282004, TEL: 0562-4008316, **AHMEDABAD:** M-SQUARE BUILDING, FIRST FLOOR, CG ROAD, AHMEDABAD 380 009, GUJARAT, TEL: 9879026229. **BANGALORE:** 104, RESTIGE MERIDIAN, 29, M.G ROAD, BANGALORE 560 001, KARNATAKA, TEL: 080-41232264. **BHUBANESHWAR:** METRO HOUSE, SHOP NO 5, A 410, VANIVIHAR, BHUBANESHWAR 751 004, ORISSA, TEL: 9437196843, **CHANDIGARH:** SCO 154-155, SECTOR 17 C, 2ND FLOOR, CHANDIGARH 700 001, HARYANA, TEL: 0172-4625793. **CHENNAI:** 1ST FLOOR, DOOR NO.141, ANNASALAI, CHENNAI 600 002. TAMIL NADU, TEL: 044-42630104. **COCHIN:** 3RD FLOOR, BLOCK B, BAB TOWERS, M G ROAD, COCHIN 682 015, KERALA, TEL: 0484-4029468. **COIMBATORE:** NO.424-E, RED ROSE TOWERS, D B ROAD, R.S PURAM, COIMBATORE 541 001, TAMIL NADU, TEL: 9840205812. **CUTTACK:** 1ST FLOOR, BADAMBADI LINK ROAD, OPPOSITE LIC COLONY, CUTTACK 753 012, ORISSA. **DEHRADUN:** SHO NO.25, GROUND FLOOR, RADHA PALACE SHOPPING COMPLEX, RAJPUR ROAD, DEHRADUN 248 001, UTTARANCHAL. **GOA (PANJIM):** F-1 & F-2, ALFRAN PLAZA, 1ST FLOOR, NEAR DON BOSCO HIGH SCHOOL, M G ROAD, PANJIM, GOA, TEL: 9923185859 / 9371685859. **GUNTUR:** 2ND FLOOR, ADITYA COMPLEX, 6-19-35, 13TH MAIN ROAD, ARUNDALPET, GUNTUR 522 002, ANDHRA PRADESH. **GURGAON:** GROUND FLOOR, VATIKA ATRIUM, BLOCK B, SECTOR 53, GURGAON, HARYANA. **GUWAHATI:** GANA ATI ENCLAVE, ULUBARI, G S ROAD, GROUND FLOOR, GUWAHATI 781 001, ASSAM. **HYDERABAD:** 6-3-1093/UG-3 (A&B), VINTAGE BOULEVARD, RAJBHAVAN ROAD, SOMAJIGUDA, HYDERABAD 500 082, TEL: 9948012454. **INDORE:** B-3, ARU PLAZA, 582, M.G. ROAD, INDORE, TEL: 9329869675. **JAIPUR:** NO.605 &606, LOT NO.15, ASHOK MARG, C-SCHEME, GREEN HOUSE, JAIPUR 302 001, TEL: 9829757778. **JAMSHEDPUR:** BHARAT BUSINESS CENTER, RAM MANDIR AREA, BESIDE MITHIALA MOTORS, BISTUPUR, JAMSHEDPUR 831001, BIHAR, TEL: 9431750111. **KANPUR:** OFFICE NO.216 &217, 2ND FLOOR, KAN CHAMBERS, 14/113. CIVIL LINES, KANPUR 200 801, UTTAR PRADESH, TEL: 9873516266. **KOLHAPUR:** SHOP NO.84, GEMSTONE RAI BAHADUR VICHARE COMPLEX 517/2, NEW SAHUPURI, NEAR S T STAND, KOLHAPUR 416 001, MAHARASHTRA. **KOLKATA:** LORDS BUILDING, 7/1 LORD SINHA ROAD, BLOCK NO.GF/D, GROUND FLOOR, KOLKATA 700071, TEL: 033-24124150. **LUCKNOW:** SKYHI CHAMBERS, F-1, 1ST FLOOR, PARK ROAD, LUCKNOW 226 001, UTTAR PRADESH, TEL: 0522-4048614. **LUDHIANA:** FORTUNE CHAMBERS, S.C.O., 16-17, 4TH FLOOR, FEROZE GHANDI MARKET, OPP STOCK EXCHANGE, LUDHIANA 141 001, HARYANA, TEL: 9829651080. **MANGALORE:** "MANASA", 2ND FLOOR, ABOVE UDAYAVAN, NEXT TO INDIA INFOLINE OFFICE, MG ROAD, MANGALORE, KARNATAKA. **MORADABAD:** SAI SADAN COMPLEX, GROUND FLOOR, JAIL ROAD, MORADABAD, UTTAR PRADESH. **MUMBAI:** RESPECT CHAMBERS, G 02 B, D.N ROAD, FORT, MUMBAI 400 001, MAHARASHTRA, TEL: 022-32583926. **MYSORE:** CELLAR, NEW KANTHARAJA URS ROAD, MYSORE, KARNATAKA. **NAGPUR:** SHOP NO.10, RATHIBA SANKUL, NORTH AMBAZARI ROAD, DHARAM PETH, NAGPUR, MAHARASHTRA, TEL: 9823780535. **NEW DELHI:** 910A, 9TH FLOOR, NARAYAN MANZIL, BARAKAMBA ROAD, NEW DELHI, TEL: 9871055293. **PATNA:** HARI NIWAS, SHOP NO.28, CORNER OF FRASER ROAD & EXHIBITION ROAD, PATNA 800 001, TEL: 9818220907. **PUNE:** SHO NO.7, GROUND FLOOR, JALAN CORNER, CTS NO.538 & 539, NARAYAN PETH, N C KELKAR MARG, PUNE 411 042, MAHARASHTRA, Tel: 020-66209794. **RANCHI:** AC MARKET, GEL CHURCH COMPLEX, MAIN ROAD, RANCHI, JARKHAND 834 001. **ROURKELA:** TRIVENI COMPLEX, 2ND FLOOR, MADHUSUDAN MARG, OPP. HOTEL SUKH SAGAR, ROURKELA 769 001, ORISSA. **SALEM:** PRASAD ASSOCIATES, DIVYA TOWERS, 2ND FLOOR, FORT MAIN ROAD, SEVVAI ET, SALEM 636 001, TAMIL NADU. **SAMBALPUR:** QUALITY MANISON, GROUND FLOOR, MAIN ROAD, NAYAPARA, GOLE BAZAR, SAMBALPUR 768 001 ORISSA. **SURAT:** SHO NO.G1/G12, MEZZANINE FLOOR, JOLLY PLAZA, OPPOSITE POLICE STATION, SURAT 395001, GUJARAT. Tel: 9226103939. **TRIVANDRUM:** ANNAS ARACADE, 2ND FLOOR TC, 26/15 (16) SPENCER JUNCTION, M G ROAD, TRIVANDRUM -695001, Tel: 9895070451. **VADODARA:** NO.301, 3RD FLOOR, GOKULESH-2, OPPOSITE IVORY TERRACE, SAMPATRAO COLONY, R C DUTT ROAD, ALKAPURI, VADODARA 390 005, GUJARAT, Tel: 0265-6640458. **VIZAG:** SHOP NO.1, GROUND FLOOR, 2ND LANE, REDNAME REGENCY, DWARKA NAGAR, VIZAG-530 001, ANDHRA PRADESH, Tel: 9867062438. **WARANGAL:** SHOP NO. F-40 GREEN SQUARE, OPPOSITE PUBLIC GARDEN, PETROL PUMP AREA, HANAMKONDA, WARRANGAL, ANDHRA PRADESH.

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