b) Payment by Employer on behalf of employee through Payroll deductions.

c) Custodian on behalf of an FII or a client.

d) Payment by AMC to a distributor empanelled with it on account of commission / incentive etc. in the form of the Mutual Fund Units of the Scheme managed by the AMC through lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of Prevention of Money Laundering Act regarding prevention of money laundering, etc.

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

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

a) Mandatory KYC for Investor and the person making the payment i.e. third party. Copy of the KYC Acknowledgement letter of both; the investor and the person making the payment, should be attached along with the application form.

b) Declaration from the Investor and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the investor.

(III) Source of Funds

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

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

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

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

B) If the payment is made with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc. (by debiting a bank account), a Certificate[1] (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of such instrument.

C) The AMC / R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of ₹ 50,000 or more. In case the application is accompanied by the pre-funded instrument issued by bank against cash for less than ₹ 50,000 then the investor is required to submit a Certificate[1] (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument.

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

D) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.

E) Investors transacting through (i) MFSS / BSE StAR MF Platform under the electronic order collection system for schemes which are unlisted and (ii) Stock Exchange(s) for the listed schemes; will have to comply with norms / rules as prescribed by Stock Exchange(s).

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

6. FAX INSTRUCTIONS

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

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

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

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

7. DEMAT ACCOUNT DETAILS (Required)

a) The investor can opt to subscribe units in demat form. Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.

b) Demat option for SIP shall not be available. Further, Demat option shall also not be available under the following:

- JPMorgan India Liquid Fund & JPMorgan India Treasury Fund: Retail Plan & Super Institutional Plan (both schemes): Daily, weekly and fortnightly dividend options.
- JPMorgan India Short Term Income Fund: Weekly and Fortnightly dividend options.