COMMON APPLICATION FORM

Please refer Key Information Memorandum, the instructions and product labelling before filling this form.

Distributor ARN & Name / RIA Code & Name	Sub-Broker Code	Employee Unique Identification No.*	TIME STAMP HERE

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. #I/ We hereby give my/ our consent to share/ provide transaction data feed/ unit holding in respect of my/ our investments under Direct Plan to the above mentioned RIA.

1st Holder/Guardian/POA Holder Authorised Signatory

Folio No.

1. APPLICANT DETAILS (Name should be as per PAN / Income Tax Department)

1st Applicant Name

PAN / PEKRN | CKYC KIN No. (If Available) | DOB /DOI D D M M Y Y Y Y

Name of Guardian (if 1st Applicant is minor) / POA Holder / Name of Contact Person (in case of Non-Individual Investors)

PAN / PEKRN | CKYC KIN No. (If Available) | DOB D D M M Y Y Y Y

Relationship with Minor ☐ Natural guardian ☐ Court appointed guardian (Attach Relationship proof with Minor)

Mobile No. | Email ID

Mobile No. provided pertains to: Please tick (✓)
☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings
☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID provided pertains to: Please tick (✓)
☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents
☐ Guardian ☐ PMS ☐ Custodian ☐ POA

2. STATUS OF 1st APPLICANT (Please tick ✓)

☐ Resident Individual ☐ Minor ☐ NRI-NRE ☐ Public Ltd. Co. ☐ Sole Proprietor ☐ Insurance Co. ☐ Govt. Body
☐ Partnership Firm ☐ LLP ☐ NRI-NRO ☐ Mutual Fund ☐ Private Ltd. Co. ☐ AOP / BOI ☐ Banks
☐ Provident Fund ☐ Supperannuation / Pension Fund ☐ Gratuity Fund ☐ Financial Institution ☐ FPI ☐ HUF
☐ NPS Trust ☐ Defence Establishment ☐ FPI Category - I / II / III ☐ PIO ☐ Others _____

☐ Trust
☐ Society
☐ Section 8 company

Are you a Non-Profit Organization constituted for religious or charitable purpose as referred to in Clause (15) of Section 2 of the Income Tax Act, 1961 that is registered as a trust or a society under the Societies Registration Act, 1860 or any similar State legislation or a company registered under Section 8 of the Companies Act, 2013

☐ No
☐ Yes, NPO Reg. No. _____

3. CORRESPONDENCE ADDRESS OF 1st APPLICANT (As per KYC records) (NRI Investors should mention their overseas address)

City | State

Country | Pincode

Type of address given at KRA ☐ Residential ☐ Business ☐ Registered Office

4. BANK ACCOUNT (PAY-OUT) DETAILS OF 1st APPLICANT

Bank Name | **Please provide proof of Bank Account.**

Account No. | Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others_____

11 Digit IFSC | Branch City

5. INVESTMENT AND PAYMENT DETAILS (Cheque should be drawn in favour of 'Jio BlackRock Mutual Fund')

Scheme Name			Investment Amount (₹)
JioBlackRock	Plan	Option/Sub-option	₹

☐ IDCW (Applicable only for JioBlackRock Liquid Fund)	☐ Daily Reinvestment* (*Default)	Weekly ☐ Payout ☐ Reinvestment

Payment Mode ☐ Cheque ☐ Fund Transfer ☐ NEFT / RTGS ☐ OTM

Cheque / UTR No. / UMRN | Cheque / Payment Date D D M M Y Y Y Y

Version 1.3

ACKNOWLEDGEMENT SLIP - COMMON APPLICATION FORM

Received, subject to verification and conditions

JioBlackRock Mutual Fund

TIME STAMP HERE

Folio No. | PAN / PEKRN

Name of Investor

If the investment is made through a bank other than the payout bank, please attach the payment / bank proof and fill in the details below.

Bank Name

Please provide Bank Account details proof.

Account No.

Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others_____

11 Digit IFSC

Branch City

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6. MODE OF OPERATION Please tick (✓) ☐ Single ☐ Joint ☐ Anyone or Survivor (Default)

JOINT APPLICANT DETAILS (Name should be as per PAN / Income Tax Department)

2nd Applicant Name

PAN / PEKRN

CKYC KIN No. (If Available)

DOB D D M M Y Y Y Y

Mobile No.

Email ID

Mobile No. provided pertains to: Please tick (✓)
☐Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings
☐Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID provided pertains to: Please tick (✓)
☐Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents
☐Guardian ☐ PMS ☐ Custodian ☐ POA

3rd Applicant Name

PAN / PEKRN

CKYC KIN No. (If Available)

DOB D D M M Y Y Y Y

Mobile No.

Email ID

Mobile No. provided pertains to: Please tick (✓)
☐Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings
☐Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Email ID provided pertains to: Please tick (✓)
☐Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents
☐Guardian ☐ PMS ☐ Custodian ☐ POA

7.OTHER INFORMATION Please tick (✓)

	1st Applicant / Guardian	2nd Applicant	3rd Applicant
Politically Exposed Person [PEP]	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP
Occupation (Please ✓)	☐ Private Sector Service ☐ Student ☐ Public Sector Service ☐ Agriculturist ☐ Government Service ☐ Retired ☐ Business ☐ Housewife ☐ Professional ☐ Forex Dealer ☐ Others _____	☐ Private Sector Service ☐ Student ☐ Public Sector Service ☐ Agriculturist ☐ Government Service ☐ Retired ☐ Business ☐ Housewife ☐ Professional ☐ Forex Dealer ☐ Others _____	☐ Private Sector Service ☐ Student ☐ Public Sector Service ☐ Agriculturist ☐ Government Service ☐ Retired ☐ Business ☐ Housewife ☐ Professional ☐ Forex Dealer ☐ Others _____
Gross Annual Income in ₹ (Please ✓)	☐ Below 1 Lac ☐ 10-25 Lacs ☐ 1-5 Lacs ☐ 25 Lacs - 1 Cr. ☐ 5-10 Lacs ☐ > 1 Cr.	☐ Below 1 Lac ☐ 10-25 Lacs ☐ 1-5 Lacs ☐ 25 Lacs - 1 Cr. ☐ 5-10 Lacs ☐ > 1 Cr.	☐ Below 1 Lac ☐ 10-25 Lacs ☐ 1-5 Lacs ☐ 25 Lacs - 1 Cr. ☐ 5-10 Lacs ☐ > 1 Cr.
Networth in ₹ (For Non-Individuals only)		**Networth as of date (Not older than 1 year)**	

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8. FATCA & CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor)
Non-Individual investors should mandatorily fill separate FATCA & UBO form.

	1st Applicant / Guardian	2nd Applicant	3rd Applicant
Place / City of Birth			
Country of Birth			
Nationality			
Are you a tax resident in any other country outside India?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

	Country of Tax Residency	**Tax Identification Number or Functional Equivalent**	**Identification Type** (TIN or other please specify)	**If TIN is not available please tick (✓) the reason A, B or C (as defined below)**
1st Applicant / Guardian				Reason: ☐ A ☐ B ☐ C
2nd Applicant				Reason: ☐ A ☐ B ☐ C
3rd Applicant				Reason: ☐ A ☐ B ☐ C

Reason A - The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
Reason B - No TIN required (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)
Reason C - Others, please state the reason thereof:

Email: **service@jioblackrockamc.com** Website: **www.jioblackrockamc.com**
Contact Center no.: **+91 22-3520 7700 / +91 22-6998 7700** (Monday-Friday, 9 am - 6 pm & Sat, 9 am - 1 pm)

9. LEI No. Expiry Date D D M M Y Y Y Y

Non-Individuals who transact / propose to transact for an amount of ₹ 50 Crores or more. **LEI code of JIO BLACKROCK MUTUAL FUND is: 335800HSMGAG7Q65UB36**

10. UNIT HOLDING OPTION: (Enclose Latest Client Master / Demat Account Statement)

To transfer units in Demat mode, please fill in the details below; otherwise, units will be in physical mode by default.

Demat Account details are mandatory for (i) FPIs and (ii) investors who wish to hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL / CDSL) Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the demat account.

NSDL	DP ID	I N	Beneficiary Account No.	
CDSL	Beneficiary Account No.			

11. NOMINATION DETAILS:

I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s)

	Mandatory Details			Optional Details				
	Name of nominee	**Date of birth of nominee (if minor)**	**Relationship**	**Where Nominee is a minor, Guardian Name**	**Mobile Number***	**E-mail ID***	**Personal Identifier Document*****	**Share of Nominee (%) ** **
1								
2								
3								
	In case of each Minor as Nominee, please mention Guardian's relationship with Minor as Mother/Father/Legal Guardian.							Total 100%

* The aforesaid details shall be optionally provided for the Guardian, in case the nominee is a minor. Please note that the MF / RTA will be able to reach out to your nominee if you provide the contact details.

** If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division /fraction of %, shall be transferred to the first nominee mentioned in the nomination form.

*** Provide only number: PAN or Driving Licence or Aadhaar (last 4 digits). Copy of the document is not required. However, in case of NRI / OCI/ PIO, Passport number is acceptable. Please note that the MF / RTA will be able to reach out to your nominee if you provide the details.

I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the JioBlackRock AMC as follows; (please tick (✓), as appropriate)

☐ Name of nominee(s) **OR** ☐ Nomination Registered: (If neither option or both options are selected, the default will be set to Nomination Registered)

☐ **OPT-OUT declaration**: I / We, the undersigned applicant(s) / unitholder(s) hereby confirm that I / we do not wish to appoint any nominee(s) in respect of the mutual fund application(s) / units held in my / our mutual fund folio(s) mentioned here in below :

I / We understand that - (i)the nomination helps to quickly identify the person for transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise. (ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s). (iii) if no claim is made on the account / folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets and they may be transferred to Investor Education and protection Fund Authority (IEPF) in accordance with the applicable regulatory framework. I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.

Wet signature (signature of witness shall not be required). However, if thumb impression (instead of wet signature) is affixed, then the same shall be witnessed by two persons and details of such witnesses (name and address) shall be duly provided in this form.

Witness 1 - Name & Address	Witness 2 - Name & Address
Witness 1 - Signature	Witness 2 - Signature

On providing email-id investors shall receive the scheme-wise annual report or an abridged summary account statements / statutory and other documents by email. However, if the investors wish to receive physical copy of the scheme wise annual report or an abridged summary thereof (Please tick (✓) Opt-in ▢)

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12. DECLARATION & SIGNATURE(S)

▢ I/We hereby consent for providing transaction data feed, portfolio holdings, NAV and related information to such registered intermediary, distributor, RIA, Portfolio Manager, Stockbroker or other authorized person associated with the folio and transaction, wherever applicable. Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. I / We have read, understood and agree to abide with the contents of Scheme Information Document (SID), Key Information Memorandum (KIM as applicable)) of the above-mentioned Scheme and Statement of Additional Information (SAI) of JioBlackRock Mutual Fund and the addendums issued thereto till date ('Scheme Related Documents'). I/We confirm my / our eligibility to invest in the Scheme as per the Scheme Related Documents and confirm that I / We are not barred by any legal authority. I / We confirm that all information provided is true and complete and will promptly inform the AMC/Fund/RTA of any change and provide additional details, if required. I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC FOR THIS INVESTMENT. I/We accept full responsibility for any loss caused to AMC/Fund/Trustee/ Sponsors and their officers, directors and employees due to false or incomplete information provided by me/us and agree to indemnify against all related claims, losses or disputes regarding my/our transactions. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby provide consent for uploading/updating/fetching CKYC record from Central KYC Records Registry. I/We authorize sharing of my/our aforementioned information, including updates, with the MF, AMC, RTA, SEBI registered intermediaries, third party service providers and Indian or foreign authorities, subject to applicable laws, without prior notice to me / us. I/We acknowledge and accept the FATCA/CRS declarations and undertake to comply with applicable tax and regulatory obligations . I/ We give my consent to the AMC / MF to contact me over phone, SMS, email or any other mode to address my investment related queries and/or receive communication pertaining to transactions/ non-commercial transactions/ promotional/ potential investments and other communication/ material irrespective of my blocking preferences with the Customer Preference Registration Facility. I/We confirm that I/We do not have any existing Micro SIP/Lumpsum investments which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year (Applicable for Micro investment only.) with your fund house. I/We consent to the AMC/MF for collecting, storing, and using my/our personal information for processing this application, delivering subscribed services and fulfilling legal and regulatory obligations. **APPLICABLE FOR NRIs/PIOs/FPIs/OCIs INVESTING ON REPATRIATION BASIS ONLY:** 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/NRO/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/NRO/FCNR Account.

Sign below as per mode of holding

1st Holder/Guardian/ Authorised Signatory	2nd Holder/Authorised Signatory	3rd Holder/Authorised Signatory	POA Holder

CHECKLIST

Please ensure that your Application Form is complete in all respect and signed by all applicants. Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Sr. No.	Documents	Individuals/ Sole Proprietary Firms	HUF	Companies / Trusts/ Societies / Partnership Firms / LLP	FPI ^	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1	Valid KYC status of Investor / Guardian	●	●	●	●	●	●	●
2	FATCA & CRS	●	●	●	●	●	●	●
3	Ultimate Beneficial Owner (UBO) with their valid KYC status		●	●				▲
4	List of Authorised Signatories with Specimen Signature(s) @			●	●			●
5	Board / Committee Resolution / Authority Letter			●	●			
6	NPO Declaration for Trust, Society and Section 8 Company			●				
7	Certificate of registration granted by Designated Depository Participant on behalf of SEBI				●			
8	PIO / OCI Card (as applicable)					●		
9	Date of Birth proof of Minor*						●	
10	Relationship proof with Guardian						●	
11	Notarised copy of POA				●			●
12	Nomination	●				●		
13	Documentary proof evidencing the sole proprietary firm and proprietor	●						

● Mandatory

▲ Applicable only where the investor is a non-individual entity (Company, Trust, Society, Partnership Firm, LLP, etc.) investing through a Constituted Attorney.

Instructions / Terms & Conditions

1. General Instructions

- Investors are requested to read the Key Information Memorandum (KIM as applicable), Scheme Information Document (SID), Statement of Additional Information (SAI), and addenda issued from time to time (collectively referred to as the Scheme Documents) carefully before investing in the Scheme.
- Application Forms complete in all respects, may be submitted at any Official Points of Acceptance (OPA) of JioBlackRock Mutual Fund (the "Fund"). For locations, please visit www.jioblackrockamc.com.
- New investors initiating investments via the Systematic Investment Plan (SIP) route are required to submit both the Application Form and the SIP Enrolment Form.
- The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick the relevant options wherever applicable. Do not overwrite. Any correction or change made in the Application Form should be countersigned by the investor(s).
- Investors may write their PAN / Folio Number on the reverse side of the accompanying cheques.
- Applications incomplete in any respect are liable to be rejected. Jio BlackRock Asset Management Private Limited (the AMC) / Jio BlackRock Trustee Private Limited (Trustee) have absolute discretion to reject any such Application Forms.
- Copies of the documents submitted should be accompanied by originals for verification. In case originals are not produced, the AMC/Mutual Fund reserves the right to seek attested copies of the relevant documents.
- Investors should retain the acknowledgement evidencing submission of the transaction till they receive a confirmation of acceptance or rejection of transaction. In case of difference of details in acknowledgement vis-à-vis actual transaction document, the details as mentioned on transaction document will prevail.

DIRECT APPLICATIONS AND EUIN

- If the investor wishes to invest directly, i.e. without involving the services of any agent or broker or distributor, "DIRECT" should be mentioned in the space provided for "ARN Number" in the application form. Any subsequent change/updation/removal of broker code will be based on the written request/authentication from the Unit holder and will be on a prospective basis only from the date when the Registrar executes such written instruction.
- Investor/s have the provision to specify in the application / transaction form the unique identity number (EUIN) of the employee/relationship manager/ salesperson of the distributor interacting with the investor/s for the sale of Mutual Funds products, along with AMFI Registration Number (ARN) of the distributor and sub-distributor ARN (if applicable).
- Investors are hereby requested to note the following with respect to EUIN and ARN:

  a. AMFI has allotted EUIN to all the salesperson of AMFI registered distributors.

  b. Investor/s shall specify the valid ARN code, sub-distributor ARN (if applicable) and the valid EUIN of the sub-distributor /salesperson in the application/transaction form. This will assist in handling the complaints of mis-selling if any, even if the salesperson on whose advice the transaction was executed leaves the employment of the distributor.

  c. Investors are requested to use the new application /transaction forms which have space for sub-broker ARN code and EUIN.

  d. If EUIN is not mentioned in the application form, it will be assumed as Execution Only transaction.

  e. In cases of wrong/ invalid/ incomplete ARN, any purchase or switch-in or SIP & STP registration shall be processed under Direct Plan or rejected depending on the mode of the transaction.

  Invalid ARN: Invalid ARN includes an ARN whose validity period has expired, an ARN that has been cancelled /terminated or suspended, an ARN holder who is deceased, cases involving a nomenclature change (as required pursuant to SEBI (Investment Advisers) Regulations, 2013) that has not been complied with by the Mutual Fund Distributor ('MFD'), an MFD that has been debarred by SEBI, an ARN that is not present in the AMFI ARN database, or an ARN not empanelled with AMC.

  Please refer to the table below for the treatment of transactions associated with distributor code.

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
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	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

  f. In case of transactions received from the stock exchange platforms or through any other online platforms with invalid ARN, then the transaction shall be rejected instead of processing under Direct Plan.

  g. In case the EUIN is invalid / missing, the transaction shall be processed in Regular / Existing plan and the distributor / investor shall be given the period of 30 days from the date of transaction for remediation of EUIN and investor shall provide either different EUIN linked to the ARN or switch to Direct Plan.

  h. Investment in Direct plan through stockbroker/non-individual IA/PMS: In case SEBI Registered stockbrokers/non-individual Investment Advisors/Portfolio Managers are offering advisory service to their clients, they can execute/invest only in direct plans of JioBlackRock Mutual Fund schemes for that client using their SEBI Registration Numbers as Broker/RIA/PMS code. Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

  The distributor of a product under a Mutual Fund shall also have to pass such other certification as may be directed by SEBI/AMFI from time to time.

2. Existing Unit holders

- Unit holders already holding a folio in JioBlackRock Mutual Fund can quote their existing Folio Number and Name corresponding to that folio. The personal details and Bank Account details as per the existing folio would apply to the said investment and would prevail over any conflicting information furnished in this form.
- In case the name and signature of the Unit holder as provided in this application does not correspond with details in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

3. New Investors

- Name should be given in full without any abbreviations as per PAN / PEKRN only, for the First, Second, Third Holder(s), POA, Nominee and Guardian.
- Please provide a valid email ID & mobile number along with family declaration. This will enable effective communication regarding investment-related updates and help resolve queries promptly.
- For applications submitted by Companies, Bodies Corporate, Trusts, Societies, FPIs, and other non-individual entities, the Name of the Contact Person, along with Email ID and Telephone Number, must be mentioned.

- As mandated by SEBI, investors are required to provide the following information viz. Occupation details, Gross Annual Income / Networth and Politically Exposed Person (PEP)* status. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole investor) is required to be provided as part of Client Due Diligence (CDD) process of the Fund. These details are mandatory for both Individual and Non-Individual investors.

  *Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. PEPs shall include the family members or close relatives / associates of PEPs.

- In the event the application has more than one investor, the mode of holding should be specified. In case it is not mentioned, the default mode for holding will be "Anyone or Survivor".

- Investors must indicate their tax status by ticking the appropriate checkbox. For new investments, if no status is selected or an incorrect status is provided, the AMC reserves the right to determine the correct status based on available information such as PAN or bank account details or such other information of the investor available with the AMC. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status. If "Others" is selected, the specific nature of the status must be clearly mentioned in the space provided.

4. Permanent Account Number (PAN)

- SEBI has made it mandatory for all investors (including joint holders) to mention the PAN details irrespective of the amount of investment, , except the following categories:.

- Where the investor is a minor, PAN details of parent / legal guardian, as the case may be must be submitted.

- The requirement to provide PAN is exempt for the following categories of investors, subject to fulfillment of prescribed conditions and submission of requisite documents:

  - Micro Investments: Individuals (including NRIs but excluding PIOs), minors, and sole proprietors investing up to Rs. 50,000 in a rolling 12-month period or in a financial year per mutual fund, through lump sum or SIP mode. Investors must complete KYC through a valid KYC acknowledgment or confirmation. Refer section Micro Investments (PEKRN) for more information.

  - Residents of the State of Sikkim are also exempt from the requirement of PAN for investing in mutual funds, subject to submission of proof of address evidencing their status as a Sikkim resident and fulfillment of KYC documentation requirements as prescribed by SEBI/AMFI.

  - Investments by Central and State Government Officials Appointed by Courts: Includes entities such as Official Liquidators, Court Appointed Receivers, etc., investing on behalf of Government or under directions of the Court. These entities must submit valid identity and address proof along with documentary evidence of such appointment.

  - Transactions by UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India, subject to submission of valid documentation evidencing the nature of the entity and the purpose of investment.

  The AMC / Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed. No Redemption and related transaction(s) will be processed.

5. Micro Investments (PEKRN)

- As per SEBI guidelines, individuals and Sole proprietary firms who do not possess a PAN ("Eligible Investors")* may invest up to Rs. 50,000 in a rolling 12-month period or financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA).

- Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form.

- In case the investor is a minor, PEKRN details of the Guardian shall be submitted, as applicable.

- Eligible Investors must not possess a PAN at the time of submission of application form.

- Eligible investors must hold only one PEKRN issued by any one of the KRAs.

- If an application for investment together within investments made in a rolling 12-month period or financial year exceeds Rs. 50,000, such an application will be rejected. New / Additional Purchase and Systematic Investment Plans (SIP) will be covered in the limit of Rs. 50,000.

- Investors may subsequently switch their investments to other Schemes of the Mutual Fund. However, where the switch amount is Rs. 50,000 or more, the investor is required to furnish a copy of their self-attested PAN along with valid KYC compliance. In the absence of these, the switch request is liable to be rejected, in accordance with extant Income Tax regulations and SEBI guidelines.

- The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

  **HUFs and other categories are not eligible for such investments.*

6. Who cannot invest?

The following persons are not eligible to invest in the scheme and apply for subscription to the units of the Scheme:

1. Overseas Corporate Bodies, as defined under the Foreign Exchange Management Act, 1999.
2. Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction.
3. A person who is resident of Canada;
4. United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following:
   a. NRIs/PIOs may invest/transact, in the Scheme, when physically present in India, upon submission of such documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations.
   b. FPIs may invest in the Scheme through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations.

The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold or reject the transaction request and redeem the units, if allotted, as the case may be, as and when identified by the Trustee / AMC that the same is not in compliance with the applicable laws and/or not fulfilled the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.

The application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centers (ISCs) of the AMC.

*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time.

The Fund reserves the right to include / exclude new / existing categories of investors who can invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, as applicable.

The AMC/ Trustee shall not be liable for any loss or expenses incurred in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.

7. Investment on behalf of Minors

- The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed.
- Details of the parent viz., father or mother or legal Guardian must be mentioned for investments made on behalf of a minor.
- A valid birth certificate or passport or School Leaving Certificate or any other valid document issued by a Government authority evidencing the date of birth of the minor.
- In case of a court-appointed legal guardian, a notarized or attested copy of the court order must also be submitted.
- If the submitted date of birth proof contains details establishing relationship between the guardian and the minor, the same shall be accepted. In the absence of such details, appropriate documents evidencing the relationship must be provided.
- Investments in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. Redemption / Income Distribution cum Capital Withdrawal (IDCW), if any proceeds for investments held in the name of Minor shall be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only.
- The standing instruction including SIP, STP and SWP will be registered only till the date of minor attaining majority, though the instructions may be for a period beyond that date.
- The Folio will be frozen for operation from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon attaining the status of major, the minor in whose name the investment was made, shall be required to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.

  For more details, please refer to SAI.

8. Bank Details

i. Bank Account Details (For redemption/ IDCW if any):

- Investors must provide the details of the pay-out bank account held in India (i.e. account into which redemption / IDCW proceeds are to be paid), including the 11-digit Indian Financial System Code (IFSC), in the application form at the time of purchase of units. The same is mandated to be provided under SEBI Regulations.
- In case pay-out bank account is different from pay-in bank account (i.e., bank account from which subscription payment is being made), the investor is required to submit any one of the following as documentary proof along with the application form validating that pay-out bank account pertain to the sole / first holder.

  a. Cancelled **original** cheque leaf of the pay-out bank account (where the account number and first holder name are printed on the face of the cheque). Investors should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;

  b. Self-attested copy of the bank passbook or a statement of bank account with current entries not older than 3 months having the name and address of the first holder and account number;

  c. A letter from the bank on its letterhead certifying that the investor maintains an account with the bank, the bank account information like bank account number, bank branch, account type, & IFSC.

  Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at any Official Points of Acceptance (OPA) of JioBlackRock Mutual Fund (the "Fund").

- Documents submitted will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the investor after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- Further, in exceptional cases where Third Party Payments are accepted, the investor is required to submit any one of the documentary proofs as stated in **a, b** and **c** above for the pay-out bank account.
- Once the bank account is registered in the folio, it can be used for both pay-out and pay-in purposes.
- Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details are different from pay-in bank details) without any of the above-mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

ii. Multiple Bank Account Registration:

- An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) in a folio for receiving redemption / IDCW proceeds, if any. To register multiple bank accounts, investors are required to submit a duly filled Multiple Bank Accounts Registration form along with necessary supporting documents for each bank account.
- The form can be downloaded from our website - www.jioblackrockamc.com.

9. Investment Details

- Investors are required to clearly indicate their choice of Scheme for which subscription is made at the time of filling up the Application Form.
- Subscription(s) in the scheme(s) should meet the minimum amount requirements specified for the respective scheme(s).

10. Mode of Payment for Subscription :

Pay-In Bank Account

- Investor must provide the details of the pay-in bank account (i.e. account from which a subscription payment is being made) in the application form.
- Cheques drawn should be in favour of "JioBlackRock Mutual Fund" and crossed "A/c Payee only" and made payable at the location where the application form is submitted to the designated Investor Service Centre / Collection Centre.

  Non MICR / outstation post-dated cheques/demand drafts/ money orders/ postal orders will not be accepted.

- Subscriptions can also be made through various electronic modes such as Real Time Gross Settlement (RTGS) / National Electronic Fund Transfer (NEFT) / Direct Credit (DC) / National Automated Clearing House (NACH) / Net banking / Immediate Payment Service (IMPS) or such other modes as may be introduced by RBI from time to time and made available by the AMC. The investor should place a RTGS / NEFT / Fund Transfer request with their bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form by mentioning the Unique Transaction Reference (UTR) Number / Transaction reference number which is generated for their request by the bank.

  RTGS / NEFT request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

NRIs, PIOs, OCIs

- Repatriation basis: Payments by NRIs/PIOs/OCIs may be made by way of cheques drawn on Non-Resident External (NRE) account payable at par and payable at the cities where the Investor Service Centers are located.
- Non-Repatriation basis: NRIs investing on a non-repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

11. Mode of Payment of Redemption / IDCW Proceeds

i. Unit holders holding Units in Physical (Non-Demat) mode

- Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT): The AMC utilises the facility of 'RTGS' and 'NEFT' offered by Reserve Bank of India (RBI), to facilitate credit of redemption and IDCW proceeds directly into the bank account of the Unit holder maintained with the banks participating in the RTGS / NEFT Settlement systems.
- In the absence of a specific request from the Unit holder exercising their choice of mode of payment offered by the Fund from time to time, the redemption / IDCW proceeds shall be processed via the RTGS / NEFT / DC mechanism only. Where this payment mode is not feasible / available, the payment of such proceeds will be made through cheque / demand draft.
- The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS / NEFT / cheque / demand draft of redemption / IDCW proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.
- In case of unforeseen circumstances, the AMC / Fund reserves the right to issue a cheque / demand draft , if relevant details are available in investor's folio / KYC records.
- Any charge levied by the investor's bank for receiving payment through electronic mode will be borne by the investor. The AMC / Fund will not accept any request for refund of such bank charges. The AMC / Fund reserves the rights to change the payout mode from cheque / demand draft to electronic credit OR vice versa in case such a situation arises requiring the need for this conversion in payout mode to ensure faster payment/safety/risk mitigation.

ii. Unit holders holding Units in Demat mode

Investors will receive their redemption payout / IDCW proceeds, if any directly into their bank accounts linked to the demat accounts. For investors, who have invested through the offline mode and subsequently dematerialized the units, investors will receive their redemption / IDCW proceeds directly into the bank account registered with their demat account ONLY irrespective of the account registered in the folio at the time of offline application.

12. Communication

- Investors should ensure that the email address and mobile number provided is that of First / Sole holder or of their Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents and a guardian in case of a minor. Option to indicate if the contact information belongs to PMS, Custodian and Power Of Attorney has also been provided.
- The email address and mobile number provided shall be registered in the folio for all official communications from the AMC / RTA.
- If this section is left blank, the email address and mobile number of the First / Sole Holder, as available in the KYC records, shall be registered in the folio.
- If the AMC / RTA finds the provided contact details to be incorrect, doubtful, or not belonging to the investor / family member, the AMC / RTA may not capture / update these details in the folio. In such case AMC / RTA will intimate the investor to provide the correct details by submitting the request at any Official Point of Acceptance (OPA) or through a KYC change request form or other permissible mode.
- Submission of an email address and mobile number shall be treated as the investor's consent to receive allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode. These documents shall be sent physically in case the Unit holder opts/request for the same.
- Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means.

  It is deemed that the investor is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties. Subject to Regulations, The AMC / Trustee reserves the right to send any communication in physical mode.

13. Unit Holding Option

Investors are provided two options to hold their Units viz. Physical mode and Demat mode.

i. Physical mode (non-demat)

- Units will be held in account statement mode and a Statement of Account (SOA) will be issued to the investors by the AMC / RTA.
- Investors who wish to convert their holdings to Demat at a later stage may do so by submitting a Dematerialisation Request Form (DRF) through their DP.

ii. Demat mode

- Investors opting to hold Units in dematerialised (Demat) mode must provide valid DP ID and Client ID details of their Depository Participant (DP) account with NSDL or CDSL.
- The names of the investors must match with those in the Demat account.
- Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement.

  Please attach a copy of the Client Master Form / DP statement showing active demat account details for verification.

- Upon units being allotted in demat mode, all details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. Account statement (CAS) for units held in demat mode will be issued only by NSDL / CDSL.
- Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder. Once the units are allotted in demat mode, no account statement / capital gain statement/or any other statements can be issued from JioBlackRock Mutual Fund / RTA to the investors.
- In case the demat details mentioned in the application are incomplete / incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat mode i.e. in physical mode if the application is otherwise valid and a Statement of Account (SOA) will be issued.

14. Nomination

- As per SEBI guidelines, it is mandatory for individual investors, except jointly held folios to either:
  - Provide nominee details, or
  - Opt out of nomination by submitting a duly signed declaration.

- The signatories for this nomination, shall be as per the mode of holding in the folio i.e.
  - 'Either or Survivor' Folios - any one of the holder can sign
  - 'Jointly' Folios – all holders have to sign
  - 'First holder' Folios – only First holder to sign
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee may be provided.
- Investors shall mandatorily provide the following:
  - any one of the following personal identifiers of the nominee – PAN or Driving Licence number or last 4 digits of Aadhaar (only the document number is required to be provided; not the document). However, in case of NRI / OCI / PIO, Passport number is acceptable
  - full contact details of nominee(s) such residential address, e-mail
  - address, telephone / mobile number
  - relationship of nominee(s) with the investor
  - Date of birth of nominee(s) (if nominee is a minor)
- Thumb impression, if affixed on the nomination form, shall be witnessed by two persons and details of such witnesses shall be duly captured in the form.
- Investors can provide, changes or cancel nominations any number of times.
- The signature of all the joint holders shall be obtained for providing / changing nomination regardless of mode of operations.
- This nomination shall supersede any prior nomination made by the investor(s), if any.
- Investors can change nomination any number of times.
- Investor have the right to receive acknowledgement of the nomination form for each instance of nomination / subsequent change.

For complete details about nomination, please refer to SAI.

15. Power of Attorney (POA)

- In case of application under POA by an Individual or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for / authorize the POA holder / authorized signatory to make application/ invest on behalf of the investor.
- The application form must be accompanied by the original or a certified true copy/duly notarized copy of Power of Attorney.

16. Signatures

- Signature(s) should be in English or in any Indian Language specified in the eighth schedule of the constitution of India.
- If the application has more than one holder, all holders are required to sign the application form, regardless of the mode of holding (e.g., "Anyone or Survivor" or "Joint"). Applications that are not signed by all holders are liable to be rejected.
- Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.
- Applications on behalf of minors should be signed by their parent/legal Guardian. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.
- In case of an application through a constituted Attorney, the Power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.
- In the case of company or other non-individual entities, the Authorized officials should sign the form under their official designation and affix the seal of the entity. The signatures should match with the authorised signatory list (ASL).

17. Prevention of Money Laundering

- SEBI vide its Master circular on Guidelines on Anti-Money Laundering (AML) Standards and Combating the Financing of Terrorism (CFT) / Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules framed there under dated June 6, 2024, as amended from time to time, has mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework on anti-money laundering measures and also to adopt a Know Your Customer (KYC) policy.
- The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.
- To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, the AMC/ Fund reserves the right to seek information, record investor's telephonic calls and / or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.
- The Fund, AMC, Trustee and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non-compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.
- For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.jioblackrockamc.com.

18. Know Your Customer (KYC) Compliance

i. KYC Registration Agency (KRA):

Units held in account statement (non-demat) mode

- KYC (Know Your Customer) norms are mandatory for ALL holders including Guardian and POA for making investments in Mutual Funds, irrespective of the amount of investment. In case of non-individuals, each Ultimate Beneficial Owner (UBO) has to be KYC compliant.
- SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. New investors are therefore requested to use the Common KYC application form and carry out the KYC process including In Person Verification (IPV) with any SEBI registered intermediaries. The KYC Application Forms are also available on our website www.jioblackrockamc.com.
- Existing KYC compliant investors need not undergo the same process again with the Fund, subject to validation of KYC compliance status. However, the Fund/AMC reserves the right to carry out new KYC of the investor at its discretion.
- In case of non-compliance with KYC requirements or if the KYC status is found to be invalid, the Fund/AMC reserves the right to reject/reverse the transaction and refund the investment amount, without any interest.

Units held in demat mode

- For units held in demat mode, the KYC performed by the Depository Participant of the investors will be considered as KYC verification done by the Trustee / AMC. In the event of non-compliance of KYC requirements, the Trustee/AMC reserves the right to reject the application and refund the subscription amount / effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any and freeze the folio of the investor(s).

- For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.jioblackrockamc.com

ii. Central KYC Records Registry (CKYCR):

- Investors, who have already completed CKYC process & have obtained KIN can quote their 14-digit unique KYC identifier KIN in the application form. For more details about CKYCR, please refer to SAI.

19. Details under Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS)

- The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all investors. In relevant cases, information will have to be reported to tax authorities / appointed agencies.
- Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto.
- Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.
- Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.
- 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 (TIN) or any other relevant reference ID/ Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

20. Ultimate Beneficial Owners(s) (UBO)

- Pursuant to SEBI Master Circular dated June 6, 2024 on 'Guidelines on Anti-Money Laundering (AML) Standards and Combating the Financing of Terrorism (CFT) / Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules framed there under', , as amended from time to time, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. For complete details on UBO, please refer SAI.
- Non-individual investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'.
- All the UBOs should be KYC compliant.
- Please visit our website www.jioblackrockamc.com to download the UBO Form.

21. Third Party Payments

"Third party Payments" for this purpose are defined as:

- Investment made through instruments issued from an account other than that of the beneficiary investor.
- Investment made from a joint bank account, where the first holder of the mutual fund folio is not one of the holders of the bank account from which payment is made.

  Investments made through Third Party payments will not be accepted, except in the following cases, subject to submission of valid documentation and compliance with the Fund/AMC policies:

- Payment in respect of investments for minor investors from the bank account of the minor, or parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
- Payment by Employer on behalf of employee under Systematic Investment Plans (SIPs) or lumpsum / one time subscription, through Payroll deductions or deductions out of expense reimbursements.
- Custodian on behalf of a Foreign Portfolio Investors (FPIs) or a client.
- Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods / services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

  The above-mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
- Obtaining necessary declaration from the Investor/unit holder 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 beneficiary.
- Verifying the source of funds to ensure that funds have come from the drawer's account only.

  The AMC/ Mutual Fund reserves the right to accept applications, over and above the circumstances listed above, subject to completion of requisite documentation and additional checks and verification as stipulated by the AMC/the Fund.

  In case of investment / subscriptions via RTGS, NEFT, bank transfer, net banking or any similar electronic modes, the AMC may seek a copy of the bank instruction provided to the drawer's bank, clearly reflecting the account holder's name and the bank account number debited or any other proof evidencing the source of funds.

  Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received an account not belonging to the first unit holder of the mutual fund.