





Serial No: IF-

**3. BANK PARTICULARS (It is mandatory to furnish bank particulars failing which application shall be rejected)**

Name of Bank																								
Bank Address													CITY					PIN						
Account Type :	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR				Account No.:																			
MICR Code :							(This is a 9 digit no. mentioned next to the cheque no. on your cheque)												(Please enclose a cancelled/xerox copy of the cheque for the above A/c. No.)					
NEFT/RTGS Code :											(This is a 11 digit alpha numeric number)													

Direct Credit Facility: Please refer instruction no. 19.

**4. FOR INVESTMENT BY NRI (s)/FII(s)**

Overseas Address																								
City							Country							Pin/Zip										

**5. NOMINATION DETAILS**

I/We hereby nominate the under mentioned person to receive the amount to my/our credit in the event of my/our death. I/We also understand that all payments and settlements made to such nominee shall be a valid discharge by the AMC / Mutual Fund / Trustee.

**Name and Address of Nominee**

Name																			Date of Birth	D	D	M	M	Y	Y	Y	Y
Address																											

In case, nominee is a minor

Name of Guardian													Relationship with Minor												
Address of Guardian																									

Signature of Nominee / Guardian in case of Minor : \_\_\_\_\_

**6. INVESTMENT DETAILS (Refer instruction No. 5)**

CHOICE OF PLAN	<input checked="" type="checkbox"/> Quarterly	
CHOICE OF SUB-PLAN <sup>+</sup>	<input type="checkbox"/> Regular (Minimum Investment Rs. 5,000/-) <input type="checkbox"/> Institutional (Minimum Investment Rs. 5,00,000/-)	
CHOICE OF OPTIONS <sup>+</sup>	<input type="checkbox"/> Dividend Option <input type="radio"/> Reinvestment* <input type="radio"/> Payout <input type="checkbox"/> Growth Option*	

<sup>+</sup>Default option / sub-option (in case of no information or ambiguity)<sup>+</sup>Please select the appropriate sub-plan / option / sub-option under offer.**7. PAYMENT DETAILS: Please draw Cheque / DD in favour of "JM INTERVAL FUND" (Refer instruction nos. 6 & 7)\*\*. Minimum investment amount per application for each Plan/Sub-Plan/Option is Rs. 5,000/- (Regular) and Rs. 5,00,000/- (Institutional) and in multiples of Re. 1/- thereafter. Please ensure to deposit separate Cheque / DD per Plan/Sub-Plan/Option.**

Cheque /DD No.	Gross Amount (Rs.)	DD Charges (Rs.)	Net Amount (Rs.)	Bank & Branch	Account Type (Savings/Current/NRE/NRO/FCNR)

**\*\* Allotment of units is subject to realisation of Cheque/DD. No cash payments are accepted.**Please mention the application no. on the reverse of the Cheque / DD. The details of the bank account provided above pertain to my / our bank account in my / our name ☐ Yes ☐ NoIf No, my relationship with the bank account holder is ☐ Spouse ☐ Child ☐ Parent ☐ Relative ☐ Sibling ☐ Friend ☐ Others. Application form without this information is liable to be rejected.**8. DECLARATION & SIGNATURE(S)**

Having read and understood the contents of the Offer Document of the scheme and subsequent amendments thereto including the section on "Prevention of Money Laundering" and "Know Your Customer", I/We hereby apply to the Trustee of JM Financial Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the scheme of JM INTERVAL FUND is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

It is expressly understood that we have the express authority from our constitutional documents to invest in the units of the Scheme and the AMC/Trustee/Fund would not be responsible if the investment is ultravires thereto and the investment is contrary to the relevant constitutional documents.

I/We authorise this Fund to reject the application, revert the units credited, restrain me/us from making any further investment in

any of the schemes of the Fund, recover/debit my/our folio(s) with the penal interest and take any appropriate action against me/ us in case the cheque(s)/payment instrument is/are returned unpaid by my/our bankers for any reason whatsoever.

I/We hereby further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above.

**Applicable to NRIs only :**

I / We\* confirm that I am / we\* are Non-Resident of Indian Nationality / Origin and I/we\* hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our\* Non-Resident External / Ordinary Account / FCNR Account.

Please ☒ Repatriation basis ☐ Non-Repatriation basis

\* Please strike out whichever is not applicable.

**SIGNATURE(S) / THUMB IMPRESSION (s) (Refer Instruction No. 3)**

Sole/First Applicant													Second Applicant													Third Applicant												
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Place :

Date : D D M M Y Y Y Y

**9. LIST OF DOCUMENTS ATTACHED (Please mention below the documents attached with the form)**

1.	5	Total Nos. of attachments			
2.	6.	To be filled in by applicant		To be verified by office	
3.	7.				
4.	8.				

**CHECKLIST**

- Please ensure that your Application Form is
  - Complete in all respects & signed by all applicants
  - Name, Address and Contact Details are mentioned in full.
  - Bank Account Details are entered completely and correctly.
  - Permanent Account Number (PAN) of all Applicants is mentioned for all investments. In case, an investor does not have PAN, evidence of having applied for PAN to be submitted.
  - Appropriate sub-plan / Option / sub-option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.
  - If units are applied for jointly, Mode of Operation of account is indicated.
- Proof of Identity & Address is submitted.
- Investment Cheque/DD is drawn in favour of "JM INTERVAL FUND", dated and signed.
- Application Number is mentioned on the reverse of the Cheque/DD.
- Documents, as applicable, are submitted along with the Application Form.

**Accompanying documents**

Please submit the following documents with your application (where applicable). All documents should be original / true copies certified by a Director/ Trustee/Company Secretary/Authorised Signatory/Notary Public.

Documents	Individual	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	FIs
Resolution/Authorisation to invest		✓	✓			✓		✓
List of Authorised Signatories with Specimen signature(s)		✓	✓	✓	✓	✓		✓
Memorandum & Articles of Association		✓						
Trust Deed						✓		
Bye-laws			✓					
Partnership Deed				✓				
Overseas Auditors' Certificate								✓
Notarised Power of Attorney					✓			
Bank confirmation of Non-Resident Account Type/FIRC/Approval from FIPB								
Proof of Identity	✓							✓
Proof of Address	✓	✓	✓	✓	✓	✓	✓	✓

**Registrar: Karvy Computershare Private Limited**

Karvy Plaza, H. No. 8-2-596, Avenue 4 Street No. 1, Banjara Hills, Hyderabad 500 034 • Tel No.: 040 2331 2454 / 2332 0251 / 751 Fax No.: 040 - 2331 1968 E-mail: services\_jmf@karvy.com

**Note :** All future communication in connection with this application should be addressed to the Registrar at the address given above, quoting full name of First/Sole Applicant, the Application Serial Number, the name of the Scheme, the amount invested, date and the place of the Collection Centre / Investor Service Centre where application was lodged.



## JM FINANCIAL MUTUAL FUND

### JM INTERVAL FUND - QUARTERLY PLAN 1 (JM QIF - 1) (A DEBT ORIENTED INTERVAL FUND)

#### INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

- Please read the Offer Document containing the terms of offer. Your attention is particularly drawn to the sections on "Prevention of Money Laundering" and "Know Your Customer". All applicants are deemed to have accepted the terms upon filling the application form and tendering the payment.
- The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK Letters. Please (✓) in the appropriate box, wherever boxes have been provided.
- The Signature(s) may be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his/her official seal. Applications by minors should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. In case of other non-individual investors, authorized signatories should sign under their official seal and designation.
- Application form incomplete in any respect or not accompanied by the requisite documents and/or Cheque or Demand Draft (DD) for the amount payable are liable to be rejected and the money paid will be refunded without any interest thereon. An application may be accepted or rejected at the sole and absolute discretion of the Trustee, without assigning any reason whatsoever.
- Investors are requested to indicate their choice of Plans / Options / Sub-options. If no indication in the relevant box is given, the investment will be deemed to be for the Growth Option. If the mode of payment of dividend is not indicated, the choice will be deemed to be reinvestment. However, in case the dividend payable to any unitholder is below Rs. 100/-, then the same will be automatically reinvested.
- Mode of Payment:** • The Cheque/DD should be drawn in favour of the "JM INTERVAL FUND" and crossed "Account Payee Only". The Cheque/DD should be payable locally at the centre where the application is deposited. The Cheque / DD should be drawn on any Bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques / DDs drawn on a Bank not participating in the Clearing House will not be accepted. • The application form number should be mentioned on the reverse of the Cheque/DD that accompanies the application. Payments by Stockinvests/ Outstation Cheques/Outstation Drafts are liable to be rejected in the normal course.
- For NRI Investors:** • Repatriation Basis : • Payments by NRIs / FIs and Persons of Indian Origin (PIOs) residing abroad, may be made by way of Indian Rupee drafts purchased abroad or by way of cheques drawn on Non- Resident External Accounts (NRE Accounts) payable at par at Mumbai. Payments can also be made by means of Rupee drafts payable at Mumbai and purchased out of funds held in NRE Account/ Foreign Currency Non Resident (FCNR) Account. • In case of Indian Rupee drafts purchased abroad or subscription through NRE / FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit/ Foreign Inward Remittance Certificate (FIRC) should be enclosed. • Non-Repatriation Basis: NRIs/ PIOs investing on a non-repatriable basis may do so by issuing Cheque / DD, debiting Non- Resident Ordinary (NRO) accounts.
- Statutory Details:** In accordance with Circular dated April 27, 2007 issued by the Securities and Exchange Board of India ("SEBI"), Permanent Account Number ("PAN") issued by the Income Tax authorities will be used as the sole identification number for all investors (existing and prospective) transacting in the securities market, including mutual funds, irrespective of the amount of transaction, with effect from July 02, 2007. SEBI vide its Circular dated June 25, 2007 has further clarified that until December 31, 2007, the existing and potential investors not having PAN, should apply for PAN immediately and applications for investment should be accompanied with the evidence of having applied for PAN. In view of the above, with effect from July 2, 2007, it is mandatory for all existing and prospective investors (including joint holders, guardians of minors, NRIs etc) to enclose a certified copy of PAN card or a copy of the evidence of having applied for PAN Card, along with the application for investing in the schemes of JM Financial Mutual Fund. Accordingly all new and existing investors shall furnish a certified copy of PAN card while investing in JM Financial Mutual Fund Schemes and those investors who do not have PAN Card may proceed as under :
  - For investment amount less than Rs. 50,000 - A copy of the evidence of having applied for PAN (acknowledged copy of Form 49A) until the PAN is received. Upon receipt of PAN, furnish certified copy of PAN, with respective folio numbers to Karvy Computershare, for updation in their records.
  - If the investment is Rs 50,000/- or more - A copy of the evidence of having applied for PAN (acknowledged copy of Form 49A) and Form 60 along with proof of address, until PAN is received.The certification of the PAN verification from the original PAN card/ letter can be done by the distributor/ broker through whom the transaction is done if PAN proof is self-attested by investor, Bank Manager, notary, officials of JM Financial Mutual/ Investor Service Centres of Karvy Computershare Pvt. Ltd.  
In case, the investor does not conform to the above requirement of submission of verified copy of PAN or produces original PAN proof for verification or the PAN details as per furnished verified copy of PAN proof does not match with the Website of Income Tax Deptt as prescribed by SEBI, the AMC reserves the right to reject the application before allotment and refund the investment amount without any interest.  
In case of inadvertent allotment, the AMC reserves the right to refund the investment amount, without any interest.

- Documents required :** In case of an application under Power of Attorney or by a Limited Company, Body Corporate, Registered Society, HUF, Trust or Partnership Firm, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association / Bye-laws / HUF Deed / Trust Deed / Partnership Deed etc. must be lodged alongwith the application form.
- Applicants should indicate their status/category by ticking the appropriate box. Applications without a tick in the 'Status/ Category' box will be considered as investment by "Others" and applicable tax if any, will be deducted / payable.
- Applicants should specify the mode of holding. In case of joint holders, the first named holder shall receive all the Account Statements, dividend/ redemption/refund warrants and any other correspondence sent from time to time. In case of more than one investor, where the mode of holding is not specified, it would be treated as joint holding.
- Duly completed application forms alongwith the payment instrument/repurchase requests (as applicable) may be submitted on any working day at the Corporate Office of JM Financial MF/Branches/ISCs during and post NFO. Repurchase requests can be submitted at Karvy ISCs alongwith the above mentioned centres post NFO. The addresses are provided in the Key Information Memorandum.
- No receipt will be issued for the application money. The Corporate Office/ Branch/ ISC will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- In case of investment(s) in the scheme through switch-in(s) from any other scheme(s) of the fund, the proceeds thereof will be credited to the scheme as per current applicable service standards for switched-out schemes.
- Applications, complete in all respects with valid documentation, received through post/courier within reasonable period of time from the closure of the New Fund Offer period will be accepted.
- Investment Plans & Options**  
The Scheme will launch nine quarterly plans. The duration of each quarterly plan will be 91 days.
- Mobile / E-mail Communication**  
Unitholders can obtain financial and non-financial information about their transactions e.g. sale, purchase, dividend declarations, etc. through "SMS Alerts." This facility is offered free of cost to all unitholders whose mobile numbers are registered with Fund / who register themselves for the facility by writing to the Registrar and Transfer Agent, mentioning their folio numbers and mobile numbers. Account Statements / Annual Reports, etc. can be sent to each Unit holder by courier / post / e-mail. Unit holders who have opted to receive these documents by e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents / sms alerts, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. In case of non-receipt of any such intimation of difficulty within 24 hours from receiving the e-mail / sms alert, it will be regarded as receipt of e-mail / sms alert by the Unit holder. It is deemed that the Unit holder is aware of all security risks including possible third party interception of sms alert / e-mail and contents of the sms alerts / documents becoming known to third parties. The monthly / quarterly factsheets shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail. The AMC would arrange to dispatch these documents to the Unit holder concerned.
- The launch dates of the Plans under the Scheme will be notified by means of a notice published in newspapers and also suitably displayed in the Investor Service Centres of the AMC and on the AMC's website at [www.JMFinancialmf.com](http://www.JMFinancialmf.com).
- Direct Credit Facility**  
The AMC will credit the investor's account with redemption/ dividend proceeds if the bank mandate registered for the account is in any of the following banks with which the AMC has direct credit facility:

1 - ABN Amro Bank 2 - AXIS Bank 3 - BNP Paribas Bank 4 - Centurion Bank of Punjab 5 - Citibank 6 - Deutsche Bank 7 - Development Credit Bank 8 - HDFC Bank 9 - HSBC Ltd. 10 - ICICI Bank 11 - IDBI Bank 12 - Indusind Bank 13 - ING Vysya Bank 14 - Kotak Mahindra Bank 15 - Stanchart Bank 16 - Yes Bank.

#### NOMINATION

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. • 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 unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. • The Nominee shall not be a Trust, other than a Religious or Charitable Trust, Society, Body Corporate, Partnership Firm, Karta of a Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the Exchange Control Regulations of RBI, in force, from time to time. • Nomination in respect of the units stands rescinded upon the transfer of units. • Transfer of units in favour of a Nominee shall be 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 Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.



# KEY INFORMATION MEMORANDUM JM FINANCIAL MUTUAL FUND

## JM INTERVAL FUND - QUARTERLY PLAN 1 (JM QIF - 1) (A DEBT ORIENTED INTERVAL FUND)

An offer for units @ Rs. 10/- each during the multiple  
New Fund Offer period

NEW FUND OFFER COMMENCES ON	:	24/12/2007
NEW FUND OFFER ENDS ON	:	26/12/2007

**SPONSOR** : JM Financial Limited  
**TRUSTEE** : JM Financial Trustee Company Private Limited  
**REGISTRAR** : Karvy Computershare Private Limited  
**INVESTMENT MANAGER** : JM Financial Asset Management Private Limited  
**Corporate Office:** 5th floor, A-Wing,  
Laxmi Towers, Bandra-Kurla Complex,  
Mumbai - 400 051.  
Tel. No. : 022-3987 7777  
Fax Nos. : 022-2652 8377 / 78  
Website: www.JMFinancialmf.com  
Email: mktg@jmfinancial.in

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 Service Centres or distributors or from the website www.JMFinancialmf.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.

The date of this Key Information Memorandum is 20/12/2007.

### NAME OF THE SCHEME: JM INTERVAL FUND

#### 1. INVESTMENT OBJECTIVE

The investment objective of the Scheme and the plans launched thereunder is to seek to generate predictable returns over a predetermined period by investing in a portfolio of fixed income securities normally maturing in line with the time profile of the respective Plans.

#### 2. ASSET ALLOCATION PATTERN

The asset allocation pattern of the plans launched under the Scheme in normal circumstances would be as follows :

Type of Plan	Type of Security	Normal Allocation (% of net assets)	Risk Profile
Quarterly Plan	Government Securities & other fixed income/ debt securities* including but not limited to Corporate bonds and securitised debt	0% - 90%	Low - Medium
	Money Market Instruments	10%-100%	Low - Medium

\* Debt Securities will also include Securitised Debt, which may go up to 70% of the portfolio. Securitised debt will not include foreign securitized debt.

The Trustee may, from time to time, pending deployment of funds of the plan(s) launched under the Scheme in securities in terms of the investment objective of the plan(s) / Scheme, invest the funds of the plan(s) / Scheme in short-term deposits of scheduled commercial banks in accordance with SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007.

#### Changes in investment pattern

Subject to the SEBI Regulations, the asset allocation pattern and maturity profile indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. The changes in the investment pattern will be in conformity with the investment

objectives and basic nature of the Scheme and asset allocation can be altered only for a short term period on defensive considerations

#### 3. 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.

#### 4. INVESTMENT PLANS / OPTIONS

The scheme will launch nine quarterly plans.

Details of plans to be launched under the scheme are as follows :

Type of plan	Duration (no. of days from the date of allotment)	No. of plans to be launched
Quarterly plan	91 days	9

Each plan will have an alpha / numeric name indicating the series of the Scheme and starting with the alphabet JM QIF. Thus, the quarterly plans will be named as JM QIF-1, JM QIF-2, JM QIF-3, JM QIF-4, JM QIF-5, JM QIF-6 JM QIF-7 JM QIF-8 and JM QIF-9. On the maturity of the respective plans, the respective quarterly plans will be named as JM QIF - 1 would be renamed as JM QIF - 1A, JM QIF - 1B etc. , JM QIF - 2 would be renamed as JM QIF - 2A, JM QIF - 2B etc. , JM QIF - 3 would be renamed as JM QIF - 3A, JM QIF - 3B etc.

Each quarterly plan will have a different portfolio; however, sub-plans / options under a plan will have a common portfolio. Each plan will adhere to the requirements of the SEBI Circular No. SEBI/IMD/Cir No.10/22701/03 dated December 12, 2003 read with SEBI Circular No. SEBI/IMD/Cir No. 1/42529/05 dated June 14, 2005 on minimum number of investors. Each scheme and individual plan(s) under the schemes should have a minimum of 20 investors and no single investor should account for more than 25% of the corpus of such scheme/ plan(s). In case of close-ended scheme / plan, if either of the above two conditions are not fulfilled immediately after the close of the NFO i.e. at the time of allotment and at the time of each rollover when the plans open for fresh subscription, the provisions of Regulation 39(2)(c) of the SEBI (Mutual Funds) Regulations, 1996, would become applicable automatically without any reference from SEBI. Accordingly, the scheme / plans shall be wound up by following the guidelines prescribed by SEBI and the investors' money would be redeemed at applicable NAV.

The scheme will have perpetual existence. However, the scheme may be liquidated any time prior to the expiration, under the following circumstances:

- On the happening of any event which, in the opinion of the board, requires the scheme to be wound up.
- If seventy five per cent of the unitholders pass a resolution that the scheme be wound up.
- If SEBI so directs in the interest of the unit holders.

The Trustee may introduce one or more sub-plans that may be envisaged at a later date under any of the quarterly plans under the scheme with differential fee structure, load structure, options (dividend / growth), minimum subscription amount, etc. depending upon the market conditions prevailing at the time of launch of the quarterly plan(s) and taking into consideration the interests of the unitholders and subject to the SEBI Regulations. The investment management fees will be uniform across various sub-plans launched under a plan. Investors will be suitably informed by publishing a notice in a newspaper or through any other means as the trustee may consider appropriate.

The Scheme offers investors two sub-plans :

- (a) Regular plan
- (b) Institutional Plan

Investors are requested to indicate their preference while investing in the Scheme. In case an investor fails to specify his preference of the sub-plan, he shall be deemed to have opted to select the Institutional Plan.

Each Sub-Plan will have a Growth and Dividend option. Under the Dividend Option, an investor may choose for Payout or Reinvestment of the Dividend amount. Dividend Reinvestment Option shall be available during the Specified Transaction Period. Each Plan will have a separate portfolio; however, sub-plans / options under a Plan will have common portfolio.

#### 5. Applicable NAV and Cut-Off Timings: For Purchases/ Redemptions/ Switch -Ins/ Switch Outs

In respect of valid applications received upto 3.00 p.m. at the time of the New Fund Offer/ roll over, the units will be allotted at par.

Redemptions / switch outs shall be accepted only during the Specified Transaction Period / 1st 5 Business days of a calendar month, upto 3.00 p.m.



In respect of valid applications received upto 3.00 p.m. by the Mutual Fund on Specified Transaction Period or during the 1st 5 Business Days of the calendar month, closing NAV of such day on which the application is received shall be applicable.

The Applicable NAV for switching out of the existing open-ended funds will be the NAV of the Business Day on which the switch request, complete in all respects, is accepted by the AMC, subject to the cut-off time and other terms specified in the Offer Documents of the respective existing open-ended Schemes.

Similarly the applicable NAV for switching out of the existing close - ended funds will be the applicable NAV (after considering applicable loads, unabsorbed initial issue expenses, etc) on the specified repurchase date for such Plan(s), subject to the switch request, complete in all respects, being accepted by the AMC. The switch would also be subject to the availability of repurchase facility and other terms specified in the Offer Document of the respective existing closed-end Schemes.

The Fund will endeavor to dispatch the redemption cheque/ draft within 10 business days from the date on which the redemption transaction is effected.

## 6. MINIMUM AMOUNT OF SUBSCRIPTION / REDEMPTION

An application during the new fund offer should be for a minimum of Rs. 5,000/- for the retail plan and Rs. 5,00,000/- for the institutional plan and in multiples of Re. 1/- thereafter. However, there is no upper limit for investment.

Minimum redemption from existing Unit Accounts would be Rs. 500 or 50 units subject to applicable exit load, if any. Any redemption in excess thereof may be in multiples of Re.1/- subject to keeping minimum balance of 500 units.

Unitholders can redeem the units generally on the Specified Transaction Period without exit load or during the 1st 5 Business Days of every Calendar Month with applicable exit load. If the maturity redemption date falls on a holiday, the redemption date would be the next business day.

## 7. DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

All redemption payments would be in favour of the Unitholder's registered name with bank mandate wherever applicable. The Fund will endeavour to dispatch the redemption cheque/draft within 10 Business Days from the date on which the redemption transaction is effected.

The Redemption Price will be published in a daily newspaper either through an advertisement or by way of a press release on a daily basis. It will be available, however, at the office of the AMC on all business days.

## 8. BENCHMARK INDEX

The performance of the Scheme will be benchmarked to **CRISIL LIQUID FUND INDEX**.

## 9. DISTRIBUTION OF INCOME

Declaration of dividends will be subject to availability of distributable profits, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. All distribution of earnings will be out of distributable surplus and at the discretion of the Trustee. Such distribution may be by way of bonus units or by way of dividend.

Under the Dividend Option, dividends will be declared at the discretion of the Trustees, subject to available surplus. Investors have the choice of dividend payout or dividend reinvestment. In case an investor fails to select his preference, he shall be deemed to have opted for the dividend reinvestment option. Dividend reinvestment option will only be available during the Specified Transaction Period. In case the dividend payable to any unitholder is below Rs. 100/- then the same will be automatically reinvested.

An investor of record for the purpose of dividend is an investor who is a Unitholder as of the date when dividend(s) is (are) declared. The Mutual Fund reserves the right to introduce new investment options at a later date or to alter, modify or amend in any manner, any one or all of the existing options with the prior approval of the Trustee.

On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid

## 10. NAME OF THE FUND MANAGER

The fund manager for the Scheme is Ms. Shalini Tibrewala.

## 11. NAME OF THE TRUSTEE COMPANY

JM Financial Trustee Company Private Limited

## 12. PERFORMANCE OF THE SCHEME

As JM Interval Fund is a new scheme, as per requirement of the SEBI circular on Key Information Memorandum, returns of JM Fixed Maturity Fund - Series VI have been provided as under :

Latest performance of the Scheme as on 30th Nov, 2007

Name of Scheme / Plan	Returns since inception (%)	Benchmark Returns# (%)
JM Fixed Maturity Fund - Series VI - Quarterly Plan 3 (Gr) (Inception Date* : 26/09/2007)	2.34	3.20
JM Fixed Maturity Fund - Series VI - Quarterly Plan 4 (Gr) (Inception Date* : 22/11/2007 )	0.19	0.02
JM Fixed Maturity Fund - Series VI - Quarterly Plan 5 (Gr) (Inception Date* : 27/11/2007)	0.09	(0.02)

\* Inception date = Allotment date. #Benchmark = I-Sec Bond Index

Note: Absolute Returns for period < 1 year. Past performance may or may not be sustained in future.

## 13. EXPENSES OF THE SCHEME

### i) NEW FUND OFFER EXPENSES

As per the Regulations, the total New Fund Issue Expenses chargeable to the Scheme are subject to a maximum of 6% of the amount collected during the New Fund Offer Period. In this scheme, the New Fund Issue expenses will be fully borne by the AMC.

### ii) Load Structure

The load structure for JM Interval Fund during new fund offer period and for ongoing redemptions is given as follows :

Plan	Entry Load	Exit Load
Quarterly Plan	Nil	1%*

\* If the investor redeems at any time other than the Specified Transaction Period. No load on redemption during the Specified Transaction Period.

### iii) Annual Scheme Recurring Expenses

The maximum recurring expenses that can be charged to a Plan under the Scheme, on an annual basis are as under:

Particulars (as a % of Applicable NAV)	JM Interval Fund
Investment Management & Advisory Fee	1.25 %
Trustee Fee	0.05 %
Marketing and Selling Expenses	0.55 %
Custodian Expenses	0.20 %
Registrar and Transfer Agent Fee, Audit Fee and other expenses permitted under Regulation 52(4)(b)	0.20 %
<b>TOTAL</b>	<b>2.25 %</b>

The maximum expenses that may be incurred under any new sub-plan(s) that may be introduced under any plan launched under the Scheme will be within the limits mentioned above; however, the investment management fees will be uniform across various sub-plans launched under a plan. The estimated maximum



recurring expenses that can be charged to a sub-plan launched under any Plan under the Scheme, on an annual basis are given below :

Particulars (as a % of Applicable NAV)	Regular Plan	Institutional Plan
Investment Management & Advisory Fee	0.25 %	0.25 %
Trustee Fee	0.05 %	0.05 %
Marketing and Selling Expenses, Custodian Expenses, Registrar and Transfer Agent Fee, Audit Fee and other expenses permitted under Regulation 52(4)(b)	0.70%	0.50%
<b>TOTAL</b>	<b>1.00 %</b>	<b>0.80 %</b>

The purpose of the above tables is to assist the investor in understanding the various costs and expenses that an investor in any Plan under the Scheme will bear directly or indirectly. While these estimates have been made in good faith on the basis of information available with the Fund, there can be no assurance that actual expense, under any particular head will not be more or less than such estimate. The AMC reserves the rights to revise the fees payable to the service providers from time to time. The total expenses, however, will be maintained within the limits mentioned under Regulation 52(6) of the SEBI Regulations. The Trustee reserves the right to charge a lower / differential fee structure for the Scheme or any Plan / Option under the Scheme.

As per the Regulations, in case of debt schemes, the maximum recurring expenses including investment management and advisory fee that can be charged to the Plan / Scheme shall be subject to a percentage limit of weekly net assets as in the table below:

First Rs. 100 crores	Next Rs. 300 crores	Next Rs. 300 crores	For the balance assets
2.25%	2.00%	1.75%	1.50%

## 14. TAX TREATMENT FOR INVESTORS

### 14.1 TAX BENEFITS

The following tax benefits are available to investors and the Fund under the present taxation laws. The information set forth below is based on the advice of the Fund's tax advisor and is included for general information purposes only. The information set forth below reflects the law and practice as of date of this Offer Document. In view of the individual nature of tax consequences, each investor is advised to consult his or her own tax adviser with respect to the specific tax consequences to him or her of participation in the scheme.

The disclosures regarding Income Tax / Wealth Tax / Gift Tax / Capital Gains Tax / Investments by NRIs / FIIs are in conformity with the prevalent I. T. Act, Foreign Exchange Management Act, 1999 and RBI's directions and permissions in this regard.

The following information is based on the law in force in India at the date hereof. The subscriber should seek advice from his/her/its own professional advisor if he/she/it is in any doubt regarding the taxation consequences of investing in the Fund.

#### 14.1.1 TO THE FUND

The income of the Fund registered under the SEBI Act, 1992 (15 of 1992) or regulations made there under will be exempt from income tax in accordance with the provisions of section 10(23D) of the I.T. Act. The income received by the Fund is not liable for deduction of tax at source.

As per Section 115R of the I.T. Act, the Fund is liable to pay additional income tax on the income distributed by it. At the same time, in view of the provisions of Section 196(iv) of the Act, the fund will receive all income without any deduction of tax at source.

#### 14.1.2 TO THE UNITHOLDERS

##### A. INCOME RECEIVED FROM MUTUAL FUND

According to Section 10(35) of the I.T. Act, any income received in respect of units of the Mutual Fund specified under Section 10(23D) will be exempt from income tax in the hands of the Unitholders. Further, it has been clarified that income arising from transfer of units of Fund shall not be exempt under Section 10(35).

##### B. LONG TERM CAPITAL GAINS ON TRANSFER OF UNITS

Long-term capital gains on sale of units of Mutual Funds other than equity oriented funds are not exempt from income tax under Section 10(38) of the Act in the hands of unit holders. The provisions for taxation of long-term capital gains for different categories of assessee are explained hereunder :

###### i) For individuals, HUFs, partnership firms, non-residents, Indian companies, foreign companies

Long-term capital gains in respect of Units of Mutual Fund held for a period of more than 12 months will be chargeable under Section 112 of the Act, at a rate of 20% plus surcharge, as applicable and cess. Capital gains would be computed after taking into account cost of acquisition as adjusted by Cost Inflation Index notified by the Central Government and expenditure incurred wholly and exclusively in connection with such transfer. In the case where taxable income as reduced by long term capital gains is below the 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 charged at the flat rate of 20% plus surcharge, as may be applicable and cess.

It is further provided that an assessee will have an option to apply concessional rate of 10% plus applicable surcharge and cess, provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

###### ii) For Non-resident Indians

Under Section 115E of the Act for non-resident Indians, income by way of long-term capital gains in respect of Units is chargeable at the rate of 20% plus applicable surcharge and cess. Such long-term capital gains would be calculated without indexation of cost of acquisition.

Non-resident Indians may opt for computation of long term capital gains as per Section 112, which is more beneficial.

###### iii) For Overseas Financial Organisations, Foreign Institutional Investors fulfilling conditions laid down under section 115AB (Offshore Fund)

Under Section 115AB of the Act, income by way of long-term capital gains in respect of units purchased in foreign currency held for a period of more than 12 months will be chargeable to tax at the rate of 10%, plus applicable surcharge and cess. Such gains would be calculated without indexation of cost of acquisition.

##### C. SHORT TERM CAPITAL GAINS ON TRANSFER OF UNITS

Short term capital gains in respect of Units held for a period of not more than 12 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates.

##### D. CAPITAL LOSSES

Losses under the head "Capital Gains" cannot be setoff against income under any other head. Further within the head "Capital Gains", losses arising from the transfer of long-term capital assets cannot be adjusted against gains arising from the transfer of a short-term capital asset. However, losses arising from the transfer of short-term capital assets can be adjusted against gains arising from the transfer of either a long-term or a short-term capital asset.

Unabsorbed short-term capital loss can be carried forward and set off against the income under the head Capital Gains in subsequent eight assessment years.

According to Section 94(7) of the I.T. Act, if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of nine months from such record date, then losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the I.T. Act, will be ignored for the purpose of computing his income chargeable to tax.

Further, Sub-section (8) of Section 94 provides that, where additional Units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within three months prior to the record date fixed for receipt of additional units and sold within nine months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.



## E TAX DEDUCTION AT SOURCE

### i. For income in respect of units:

No tax shall be deducted at source in respect of any income credited or paid in respect of units of the Fund as per the provisions of Section 10(35), Section 194K and Section 196A of the I.T. Act.

### ii. For Capital Gains:

#### (a) In respect of Resident Unit holders:

No tax is required to be deducted at source on capital gains arising to any resident Unit holder (under section 194K) vide circular no. 715 dated August 8, 1995 issued by the Central Board for Direct Taxes (CBDT). Further, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.

#### (b) In respect of Non- Resident Unit holders:

As per the provisions of Section 195 of the Act, tax is required to be deducted at source from the redemption proceeds paid to investors; this withholding is in addition to the securities transaction tax payable, if any, by the investor. Under Section 195 of the I.T. Act, tax shall be deducted at source in respect of capital gains as under:

##### • In case of non-resident unitholders -

Short term capital gains	30% plus surcharge and cess
Long term capital gains	20% plus surcharge and cess

##### • In case of foreign company -

Short term capital gains	40% plus surcharge and cess
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No tax would be deductible at source from the capital gains (whether long-term or short-term) arising to an FI on repurchase/redemption of units in view of the provisions of Section 196D (2) of the Act.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

## F INVESTMENTS BY CHARITABLE AND RELIGIOUS TRUSTS

Units of a Fund Scheme referred to in clause 23D of section 10 of the Income Tax Act, 1961, constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of Section 11 of the Income Tax Act, 1961.

## G WEALTH TAX

Units held under the Mutual Fund Scheme are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.

## H GIFT TAX

The Gift-tax Act, 1958, has ceased to apply to gifts made on or after 1st October 1998. Gifts of Units, purchased under the Scheme, would therefore, be exempt from gift-tax.

**Note:** All tax benefits will be available only to the sole Unitholder or the first named holder in case the units are held in the names of more than one person.

## 15. PREVENTION OF MONEY LAUNDERING & KNOW YOUR CUSTOMER

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines / circulars issued by SEBI regarding the Anti Money Laundering ("AML Laws"), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.

In order to make the data capture and document submission easy and convenient for the investors, the Mutual Fund industry has collectively entrusted this responsibility of collection of documents relating to identity and address and record keeping to an independent agency (presently CDSL Ventures Limited) that will act as central record keeping agency ("Central Agency"). As a token of having verified the identity and address and for efficient retrieval of records, the Central Agency will issue a Acknowledgment stating the investor is a KYC compliant investor (hereinafter called KYC ACKNOWLEDGMENT or an acknowledgment by whatever name called), to each investor who submits his PAN Card and other necessary KYC documents

to the Central Agency. Prior to March 1, 2007, the Central Agency had issued Mutual Fund Identification Number ("MIN") to each investor who had submitted the said application and the prescribed documents to the Central Agency.

Investors who have obtained the MIN or the KYC acknowledgment can invest in the schemes of the Mutual Fund by stating the same, in lieu of submitting information and documents required under AML Laws.

Further, SEBI issued circular dated 20th March, 2002, advising all intermediaries to take necessary steps to ensure compliance with the requirement of Section 12 of the Act inter-alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit-India ("FIU-IND"), New Delhi. The AMC may seek information or obtain and retain documentation used to establish identity. It may re-verify identity and obtain any missing or additional information for this purpose. The AMC, under powers delegated by the Trustee, shall have absolute discretion to seek information from investors, record investor's telephonic calls, reject any application, prevent further transactions by a Unit Holder, report suspicious transactions to FIU-IND and / or to freeze the folios, if after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfill the requirements of the "Know Your Customer" or the AMC believes that the transaction is suspicious in nature as regards money laundering. In this behalf the AMC reserves the right to reject any application and effect a mandatory redemption of units allotted within such time as may be reasonable or in compliance with any rules, regulations, guidelines, circular, etc. issued by any regulatory authority in this regard from time to time. If the payment for purchase of units are made by a third party (e.g. a Power of Attorney Holder, a Financing Agency, a relative, etc.), the Unit Holder may be required to give such details of such transaction so as to satisfy the AMC of the source and / or consideration underlying the transaction. The KYC documentation shall also be mandatorily complied with by the holders entering the Register of Members by virtue of operation of law e.g. transmission, etc.

Applicants / Unit holders may contact our Investor Service Centers / distributors, if any, for any additional information / clarifications. Also, please visit our website [www.JMFinancialmf.com](http://www.JMFinancialmf.com) for any other related information.

The Scheme will adhere to such guidelines / procedures as have been or may be issued by AMFI / SEBI / or any other regulatory authority in this regard from time to time.

## 16. DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be declared on all Business Days and will be published in 2 newspapers. NAVs can also be viewed on [www.JMFinancialmf.com](http://www.JMFinancialmf.com) and [www.amfindia.com](http://www.amfindia.com). Investors may also contact any of the Investor Service Centres of JM Financial Mutual Fund.

## 17. FOR INVESTOR GRIEVANCES PLEASE CONTACT

### HEAD - CLIENT SERVICES

Mr. Harish Kukreja

JM FINANCIAL ASSET MANAGEMENT PRIVATE LTD

5th Floor, A-Wing, Laxmi Towers, Bandra-Kurla Complex, Mumbai - 400 051.

Tel. No.: (022) 39877777 Fax Nos.: (022) 26528377-78;

Email: [investor@jmfinancial.in](mailto:investor@jmfinancial.in)

### REGISTRAR:

### KARVY COMPUTERSHARE PRIVATE LTD

Karvy Plaza, H. No. 8-2-596, Avenue 4, Street No. 1,

Banjara Hills, Hyderabad - 500 034 .

Tel. No.: 040 - 2331 2454 / 2332 0251 / 751 o Fax No.: 040 - 2331 1968

E-mail: [services\\_jmf@karvy.com](mailto:services_jmf@karvy.com)

## 18. UNIT HOLDER'S INFORMATION

Accounts statements for each transaction and annual financial results shall be provided to investors by post. Half yearly Scheme portfolio will either be mailed to the unit holders or published in the newspapers as permitted under the SEBI (Mutual Funds) Regulations, 1996.

Date: 20/12/2007



## SUBMISSION OF APPLICATIONS DURING NFO & CONTINUOUS REPURCHASE

**JM FINANCIAL MUTUAL FUND - CORPORATE OFFICE** • **MUMBAI**: 5th Floor, A-Wing, Laxmi Towers, Bandra-Kurla Complex, Mumbai - 400 051. Tel: (022) 39877777 Fax: (022) 26528377 - 78.  
**BRANCHES / INVESTOR SERVICE CENTRES** • **AGRA**: Office No. F-C-6, 1st Floor, Block No. 41/4B, Friends Tower, Sanjay Palace, Agra - 282 002. Tel.: (0562) 4041239 • **AHMEDABAD**: A-506, Premium House, Opp. Gandhigram Railway Stn., Off Ashram Road, Ahmedabad - 380 009. Tel.: (079) 26576334 / 26581831. • **BANGALORE**: Ground Floor, 18/3 Ali Asker Road, Bangalore - 560 052. Tel.: (080) 41126697 / 41126698 • **CHANDIGARH**: SCO-61, 62, 63, 2nd Floor, Sector 9D, Madhya Marg, Chandigarh - 160 009. Tel.: (0172) 4617236 / 4617239. • **CHENNAI**: 2nd Floor, Ruby Regency, Dinrose Estate, Opposite to Tarapore Towers, (Behind HP Petrol Pump) Old No. 69, Anna Salai, Chennai - 600 002. Tel: (044) 28513026 / 28513257. • **COIMBATORE**: Door No. 196/17, First Floor, Aiswarya Commercial Centre, Thiruvengatasamy Road, R S Puram, Coimbatore - 641 002. Tel.: (0422) 4367375. • **DEHRADUN**: 57/19 Shiva Palace, Rajpur Road, Dehradun - 248 001. Tel.: (0135) 3244581. • **GOA**: CL-12, Advani Business Centre, Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Panaji, Goa - 403 001. Tel.: (0832) 6650302. • **HUBLI**: No. 28, Upper Ground Floor, Vivekananda Corner, Deshpande Nagar, Hubli - 580 029. Tel.: (0836) 4253907 / 908. • **HYDERABAD**: ABK OLBBE Plaza, 8-2-618/8 & 9, 4th Floor, 403, Road No. 1, Banjara Hills, Hyderabad - 500 034. Tel.: (040) 66664436 / 66780752. • **INDORE**: 416-A, 21/1 Race Course Road, D M Tower, Indore(MP) - 452 001. Tel.: (0731) 2533344. • **JAIPUR**: 447, 4th Floor, Ganapati Plaza, MI Road, Jaipur - 302 001. Tel.: (0141) 4002188 / 99. • **JALANDHAR**: SCO 203, 2nd Floor, Lotus Tower, GT Road, Jalandhar City - 144 001. Tel.: 9872695900. • **KANPUR**: Office No. 512, 5th Floor, Kan Chambers, 14/13 Civil Lines, Kanpur - 208 001. (U.P.) Tel.: (0512) 3914577, 3022754, 3022755. • **KOLKATA**: 6, Little Russell Street, 8th Floor, Kankaria Estate, Kolkata - 700 071. Tel.: (033) 22830627 / 28 / 29. • **LUCKNOW**: Room No. 101, 1st Floor, Sky Hi, 5-Park Road, Lucknow - 226 001. Tel.: (0522) 4026636 / 7 / 8. • **LUDHIANA**: Office No. 308, SCO 18, Opp. Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: (0161) 5054519 / 5054520. • **MANGALORE**: Room No. 22, 2nd Floor, Manasa Towers, M G Road, Near PVS Circle, Mangalore 573 003. Tel.: (0824) 4277326 / 4266326. • **MUMBAI**: 112, Jolly Maker Chambers II, Nariman Point, Mumbai - 400 021. Tel.: (022) 39877777. • **NAGPUR**: 204, Khullar Chambers, Above Bank of Baroda, Munje Chowk, Sita Buldi, Nagpur - 440 012. Tel.: (0712) 6500171 / 72. • **NASIK**: Lower Ground 14, Suyojit Sankul, Behind Centurion Bank, Sharanpur Road, Nasik - 422 002. Tel.: (0253) 3012824, Mob.: 9970180824. • **NEW DELHI**: 501, 5th Floor, Arunachal Building, Barakhamba Road, New Delhi - 110 001. Tel.: (011) 23327432 / 33. • **PATNA**: 521, Ashiana Hamiwas, New Dak Bungalow Road, Patna - 800 001. Tel.: (0612) 2206796. • **PUNE**: 'Kamala Arcade', Office No. 211, 2nd Floor, Survey No. 1204/1, JM Road, Shivajinagar, Pune - 411 005. Tel.: (020) 66023667 / 66025617 • **RAIPUR**: Shop No. 29, 2nd Floor, Millennium Plaza, Near Indian Coffee House, G.E. Road, Raipur, Chhattisgarh - 492 001. Tel.: (0771) 426 7710. • **RAJKOT**: 208, Star Chambers, 2nd Floor, Harihar Chowk, Rajkot - 360 001. Tel.: (0281) 2231303, Mob.: (0281) 2231303. • **SURAT**: 220, Second Floor, Lalbhai, Contractor Complex, Nanpura, Surat - 395001. Tel.: (0261) 2460134 / 6533056. • **VADODARA**: 407, 4th Floor, Siddharth Complex, Akapuri, R C Dutt Road, Vadodara - 390 005. Tel.: (0265) 5526474 / 2350453. • **VARANASI**: 2nd Floor, Office No. 5, Urvasi Complex, Sriga, Varanasi - 221 010. Tel.: (0542) 6454254.

## SUBMISSION OF APPLICATIONS DURING CONTINUOUS REPURCHASE

**KARVY COMPUTERSHARE PRIVATE LIMITED** : **AGRA**: Karvy Computershare Private Limited, 17/2/4, 1st Floor Deepak Wasan Plaza, Sanjay Place (Behind Holiday Inn) Agra - 282 002. Tel.: 0562 - 2526663/4000601.  
**AHMEDABAD**: Karvy Computershare Private Limited, 307 Shail Buildings, Opp Madhusudhan House, Off C G Road Nr Navrangpura Telephone Exchange, Ahmedabad - 380 006. Tel.: 079 - 26402967/32997687. **AJMER**: Karvy Computershare Private Limited, 1, II Floor Ajmer Tower, Kutchary Road, Ajmer - 305 001. Tel.: 0145 - 2628055/2628065. **ALLAHABAD**: Karvy Computershare Private Limited, RSA Towers, 2nd Floor, Above Sony TV showroom, 57, S P Marg, Civil Lines, Allahabad - 211 001. Tel.: 0532 - 3294281/280. **AMBALA**: Karvy Computershare Private Limited, 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Tel.: 0171- 2640668/3293179. **AMRITSAR**: Karvy Computershare Private Limited, 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Tel.: 0183 - 5053802/5053804/5053805. **ANAND**: Karvy Computershare Private Limited, F-6, Chitrangana Complex, Opp Motikaka Chawl, Vidyanagar Road, Anand - 388 001. Tel.: 02692 - 248980/873. **ASANSOL**: Karvy Computershare Private Limited, 18 GT Road, 1st Floor, Asansol - 713 301. Tel.: 0341- 2214624/2214623/24/25. **AURANGABAD**: Karvy Computershare Private Limited, Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001. Tel.: 0240 - 2363530. **BALASOR**: Karvy Computershare Private Limited M.S.Das Street, Gopalganj, Balasore - 756001. Tel.: 06782-265492/265496. **BANGALORE**: Karvy Computershare Private Limited, No. 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel.: 080 - 25320085. **BAREILLY**: Karvy Computershare Private Limited, 1st Floor, 165, Civil Lines Opp Hotel Bareilly Palace, Near Rly Station, Bareilly - 243 001. Tel.: 0581 - 2476809. **BELGAUM**: Karvy Computershare Private Limited FK-1, Ambedkar Road, Opp: Civil Hospital Belgaum-590001. Tel.: 0831-3295262. **BERHAMPUKUR**: Karvy Computershare Private Limited Ramlingam Tank Road Berhampur - 760001. Tel.: 0680-3205010. **BHAGALPUR**: Karvy Computershare Private Limited 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel.: 0641-2302768. **BHARUCH**: Karvy Computershare Private Limited, FF/ 47/48, Aditya Complex, Opp. Kasak Fuwara, Bharuch - 392 001. Tel.: 02642 - 2252077/8/9. **BHAVNAGAR**: Karvy Computershare Private Limited, 1st Floor, Corporate House, Above Canara Bank, Waghawadi Road, Bhavnagar - 364 001. Tel.: 0278-2525005/6. **BHILAI**: Karvy Computershare Private Limited, Shop No.114 & 115, Ground Floor, Dhilon Complex, Akash Ganga Supela, Bhilai - 495 023. Tel.: 0788 - 2295329. **BHOPAL**: Karvy Computershare Private Limited, Kay Kay Business Centre, 133, Zone 1, M. P. Nagar, Bhopal - 462 011. Tel.: 0755 - 3010731/723-26. **BHUBANESHWAR**: Karvy Computershare Private Limited, 624, Sahid Nagar, 1st floor, Bhubaneswar - 751007. Tel.: 0674 - 2547532 / 2547531. **BOKARO**: Karvy Computershare Private Limited, B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector-4, Bokaro Steel City (Jharkhand)- 827 004. Tel.: 06542 - 233330 / 233331/233332. **BURDWAN**: Karvy Computershare Private Limited, Halder Complex, 1st Floor, 63 GT Road, Birhat, Burdwan-713 101. Tel.: 0342-2550801/2550219. **CALICUT**: Karvy Computershare Private Limited, IInd Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut-673 004. Tel.: 0495-2742105/2742107. **CHANDIGARH**: Karvy Computershare Private Limited, SCO-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. Tel.: 0172 - 5071726/5071727/5071728. **CHENNAI**: Karvy Computershare Private Limited, Flat No. F11, First Floor, Akshya Plaza (Erstwhile Harris Road), Opp. Chief City Metropolitan Court, 108 Adhithanar Salai, Egmore, Chennai - 600 002. Tel.: 044 - 42028513/42028512. **COCHIN**: Karvy Computershare Private Limited, Shop No. 2, 2nd flr, Jewel Arcade, Layam Rd, Emakulam, Cochin - 682 011. Tel.: 0484 - 4011885/4027671/672. **COIMBATORE**: Karvy Computershare Private Limited, 29/1, 1st Floor, Chinthamani Nagar, Opp. to Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore - 641011. Tel.: 0422-4384770. **CUTTACK**: Karvy Computershare Private Limited, Dargha Bazar, Opp Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. Tel.: 0671-2613906/5. **DEHRADUN**: Karvy Computershare Private Limited, Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001. Tel.: 0135-3958246. **DHANBAD**: Karvy Computershare Private Limited, 208, New Market, 2nd floor, Katras Road, Dhanbad - 826001. Tel.: 0326-2310405/46. **DHARWAD**: Karvy Computershare Private Limited, G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp. NTF, Dharwad - 580 001. Tel.: 0836 - 2744207/2744208. **DURGAPUR**: Karvy Computershare Private Limited, Old Dutta Automobiles Building, 1st Floor, Benachity Durgapur - 713 213. Tel.: 0343 - 2586376/377. **ERODE**: Karvy Computershare Private Limited, No. 4, KMY Salai, Veerapal Traders Complex, Opp Erode Bus Stand, Sathy Road, Erode - 638 003. Tel.: 0424 - 2225516. **FARIDABAD**: Karvy Computershare Private Limited, A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121 001. Tel.: 0129 - 4024441/4024442/4024443. **GHAZIABAD**: Karvy Computershare Private Limited, 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. Tel.: 0120 - 2701886/2701891. **PANJIM (GOA)**: Karvy Computershare Private Limited, No.7 & 8, El Dorado Plaza, Heliodora Salgado Road, Panjim - 403 001. Tel.: 0832 - 2426871/74. **GORAKHPUR**: Karvy Computershare Private Limited, Above V.L.P House Adjacent, A.D. Girls College, Bank Road, Gorakhpur - 273 001. Tel.: 0551-3297816/17. **GUNTUR**: Karvy Computershare Private Limited, Door No: 6-10-18, Sai House, 10/1, Arundelpet, Guntur - 522 002. Tel.: 0863 - 2339094/2326684. **GURGAON**: Karvy Computershare Private Limited, Shop no. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office,, Gurgaon-122 001. Tel.: 0124-4083854/3243535/3242787. **GUWAHATI**: Karvy Computershare Private Limited, 2nd Floor, Ram Kumar Plaza, Chatrabari Road, Near Himatshinga Petrol Pump, Guwahati - 781 001. Tel.: 0361 - 2608122/2608102. **GWALIOR**: Karvy Computershare Private Limited, 37/38, Near Nadi Gate Pul, MLB Road, Shindi Ki Chavani, Lashkar, Gwalior - 474 001. Tel.: 0751 - 4042435. **HISSAR**: Karvy Computershare Private Limited, SCO-71, 1st Floor, Red Square Market, Hissar-125001. Tel.: 01662-225845/225868/225836. **HUBLI**: Karvy Computershare Private Limited, Giriraja House No. 451/B, Ward No.1, Club Road, Hubli - 580 029. Tel.: 0836 - 2356201/72. **HYDERABAD**: Karvy Computershare Private Limited, 8-2/596 Karja Road, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Tel.: 040 - 23312454. **INDORE**: Karvy Computershare Private Limited, DM Tower, 105/106/107, Above Standard Chartered Bank, Near Janjeewala Chowrah, Indore - 452 001. Tel.: 0731 - 3014204/5. **JAIPUR**: Karvy Computershare Private Limited, S-16 A, 3rd floor, Land Mark, Opposite Jaipur Club Mahavir Marg, C- Scheme, Jaipur - 302 001. Tel.: 0141 - 2363321/2375039. **JALANDHAR**: Karvy Computershare Private Limited, Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No: 28, G T Road, Jalandhar - 144 004. Tel.: 0181 - 4634410/412. **JALGAON**: Karvy Computershare Private Limited 148 Navipeth, Opp. Vijaya Bank, Near Bharath Dudhalaya, Jalgaon - 425 001. Tel.: 0257 - 2226761/7432. **JAMMU**: Karvy Computershare Private Limited, Hall No 111, First Floor, South Block, Bahu Plaza, Gandhi Nagar, Jammu-180 004. Tel.: 0191-2475037/2477994. **JAMNAGAR**: Karvy Computershare Private Limited, "Sanskriti", 5, Patel Colony Corner, Opp: UTI Bank, Jamnagar-361 008. Tel.: 0288-3298794. **JAMSHEDPUR**: Karvy Computershare Private Limited, Kanchan Tower, 3rd Floor, ChhaganlalDayajli@sns 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel.: 0657 - 2487045/2487020. **JHANSI**: Karvy Computershare Private Limited, 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Tel.: 0517-3200668/2333685. **JODHPUR**: Karvy Computershare Private Limited, 203, Modi Arcade Chupasni Road, Jodhpur - 342 001. Tel.: 0291-5103026/46. **JORHAT**: Karvy Computershare Private Limited, New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat-785001. Tel.: 0376-2301923. **KANPUR**: Karvy Computershare Private Limited, 15/46, B, First Floor Opp Muir Mills, Civil Lines, Kanpur - 208 001. Tel.: 0512 - 3246390/3292333. **KARAIKUDI**: Karvy Computershare Private Limited, Gopi Arcade, 100 Feet Road, Karaikudi - 630 001. Tel.: 04565 - 237192/237193. **KARUR**: Karvy Computershare Private Limited, No. 6, Old No.1304, Thiru-vi-ka Road, Karur - 639 001. Tel.: 04324 - 241891/94/326048. **KHARAGPUR**: Karvy Computershare Private Limited, Malancha Road, Beside UTI Bank, Kharagpur-721304. Tel.: 0322-2242512. **KOLHAPUR**: Karvy Computershare Private Limited, Omkar Plaza', 1st Floor, Unit F2 & F4, Rajaram Road, Bagal Chowk, Next to ICICI Bank Ltd., Kolhapur -416008. Tel.: 0231-2520650/2520655. **KOLKATA**: Karvy Computershare Private Limited, 16, Jatin Bagchi Road, Kolkata - 700 029. Tel.: 033-24659263/267. **KOTA**: Karvy Computershare Private Limited, H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324 007. Tel.: 0744 - 2365145/2365146. **KOTTAYAM**: Karvy Computershare Private Limited, 1st Floor, CSI Ascension Church Complex, Kottayam - 686 001. Tel.: 0481 - 3200990. **LUCKNOW**: Karvy Computershare Private Limited, 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 3249039. **LUDHIANA**: Karvy Computershare Private Limited, SCO-3, BAWA Building, Feroze Gandhi Market, Ludhiana - 141001. Tel.: 0161-4648747/4680000. **MADURAI**: Karvy Computershare Private Limited, Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625010. Tel.: 0452 - 2600851/2600853/54/55. **MALDA**: Karvy Computershare Private Limited, 101, Govt. Colony, Sahisulit under ward, No.6, English Bazar Municipality, Malda-732101. Tel.: 03512-223190-193. **MANGALORE**: Karvy Computershare Private Limited, Mahendra Arcade, Ground Floor, Karangalapani, Kodialbail, Mangalore - 575 003. Tel.: 0824 - 2496701/2492302. **MARGAO**: Karvy Computershare Private Limited, 2nd Floor, Dalal Commercial Complex, Opp Hari Mandir, Pajifond, Margao-Goa-403601. Tel.: 0832 - 2731822/23/2731824. **MEERUT**: Karvy Computershare Private Limited, 1st Floor, Medi Centre Complex, Opp. ICICI Bank,, Meerut - 250 002. Tel.: 0121 - 3252943. **MORADABAD**: Karvy Computershare Private Limited, Om Arcade, Parker Road, Above Syndicate Bank, Taari Khana Chowk, G M D Road, Moradabad - 244 001. Tel.: 0591 - 3202774. **MUMBAI**: Karvy Computershare Private Limited, 26/30, Fort Foundation Bldg, Near MSC Bank, Maharashtra, Chamber Of Commerce Lane, Fort, Mumbai - 400 023. Tel.: 022 - 66341967/966. **MUZAFFARPUR**: Karvy Computershare Private Limited, 1st Floor, Uma Market, Near Thana Gumti, Moti Jheel, Muzaaffarpur - 842 001. Tel.: 0621-3204090. **MYSORE**: Karvy Computershare Private Limited, L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Tel.: 0821 - 2441520/2438006. **NAGPUR**: Karvy Computershare Private Limited, 230/231, 3rd Floor, Shiram Shyam Towers, Next to NIIT building, Sadar, Kingsway, Nagpur - 440 001. Tel.: 0712 - 6610513. **NASIK**: Karvy Computershare Private Limited, F-1 Suyojit Sankul Sharanpur Road, Nasik - 422 002. Tel.: 0253 - 66002542/43/44. **NAVSARI**: Karvy Computershare Private Limited, 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari-396445. Tel.: 02637 - 233553/54/329161. **NEW DELHI**: Karvy Computershare Private Limited, 212, Arunachal Building, 2nd floor, 19, Barakhamba Road, Connaught Place, New Delhi - 110 001. Tel.: 011 - 41511627/23324401. **PANIPAT**: Karvy Computershare Private Limited, 1st Floor, Krishna Tower, Near HDFC Bankl, Opp. Railway Road, G.T. Road, Panipat-132 103. Tel.: 0180-3296960/4005056. **PATIALA**: Karvy Computershare Private Limited, SCO 27 D, Chhoti Baradari, Patiala - 147 001. Tel.: 0175-5051726-728. **PATNA**: Karvy Computershare Private Limited, "Anand Towers", 202, 2nd Floor, Exhibition Road, Beside Chankya Cinema Hall, Patna - 800 001. Tel.: 0612 - 3209296/2321354. **PONDICHERRY**: Karvy Computershare Private Limited, 1st Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. Tel.: 0413 - 2220636/2220640. **PUNE**: Karvy Computershare Private Limited, Srinath Plaza, C Wing, Office No. 58 and 59, 3rd Floor, Dyanshwar Paduka chowk, Survy No. 184/4, F C Road, Pune - 411 004. Tel.: 020 - 25533795/25532783/25539957. **RAIPUR**: Karvy Computershare Private Limited, Room No. 12 & 13, Ground Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Tel.: 0771 - 6450194/6450196. **RAJAHMUNDY**: Karvy Computershare Private Limited, 79-1-3/1, 1st Floor, Near Ramalayam Centre, Jawaharlal Nehru Road, Rajahmundry - 533 103. Tel.: 0883 - 2438188. **RAJKOT**: Karvy Computershare Private Limited, 204, Star Chamber, Dr. Rajendra Prasad Road, Harihar Chowk, Rajkot - 360 001. Tel.: 0281 - 2239338/2233179. **RANCHI**: Karvy Computershare Private Limited, "Commerce Towers", 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Tel.: 0651 - 2331320. **ROHTAK**: Karvy Computershare Private Limited, 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-124001. Tel.: 01262-253597/271984/230258. **ROURKELA**: Karvy Computershare Private Limited, 1st Floor, Sandhu Complex, Kanchery Road, , Uditi Nagar, Rourkela - 769 012. Tel.: 0661 - 2510771/72. **SAHARANPUR**: Karvy Computershare Private Limited, 18, Mission Market, Court Rd., Saharanpur (U.P.) - 247 001. Tel.: 0132 - 3297451/2725106. **SALEM**: Karvy Computershare Private Limited, 49/50, Fort, Main Road, Old No. 17, 1st Floor, Shevapet, Salem - 636 002. Tel.: 0427 - 2210835/36/4020300. **SHILLONG**: Karvy Computershare Private Limited, Mani Bhawan Annexe, Ground Floor, Opp RKM ELP School, Lower Police Bazar, Shillong - 739 001. Tel.: 0364 - 2224175/224186. **SHIMLA**: Karvy Computershare Private Limited, Triveni Building Bye Pass Chowk Khallini, Shimla - 171 002. Tel.: 0177 - 2624453. **SHIMOGA**: Karvy Computershare Private Limited, LLR Road, Opp: Telecom GM Office, Durgi Gudi, Shimoga-577201. Tel.: 08182-228795/227485. **SILCHAR**: Karvy Computershare Private Limited, 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar-788001. Tel.: 03842-261229. **SILIGURI**: Karvy Computershare Private Limited, Sanat Nanak Complex, Near Church Road,, Sevoke Road, Dist: Darjeeling, Siliguri - 734 001. Tel.: 0353 - 2526393-97. **SURAT**: Karvy Computershare Private Limited, G-16 Empire State Bldg., Near Udhna Darwaza, Ring Rd., Surat - 395 009. Tel.: 0261 - 3017158/3237924. **TIRUNELVELI**: Karvy Computershare Private Limited, Jeney Building, 55/18, S N Road Near Arvind Eye Hospital Tirunelveli - 627 001. Tel.: 0462 - 2335135/2335136. **TIRUPUR**: Karvy Computershare Private Limited, First Floor, 224 A, Selvakumar Departmental Stores, Kamaraj Road, Opp. to Cotton Market Complex, Tirupur - 641 604. Tel.: 0421 - 2214221/2214319. **TRICHUR**: Karvy Computershare Private Limited, 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001. Tel.: 0487 - 3246239/2322483. **TRICHY**: Karvy Computershare Private Limited, 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy - 621 017. Tel.: 0431 - 4020227/2792800. **TRIVANDRUM**: Karvy Computershare Private Limited, 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010. Tel.: 0471 - 2725728. **UDAIPUR**: Karvy Computershare Private Limited, 201-202, Madhav Chambers, Opp. G.P.O., Chetak Circle, Madhuban, Udaipur-313001. Tel.: 0294-2249370. **VADODARA**: Karvy Computershare Private Limited, Piccadilly, Office# 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007. Tel.: 0265 - 6640872/73. **VALSAD**: Karvy Computershare Private Limited, Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithai Road, Valsad-396001. Tel.: 02632-396901/396902. **VAPI**: Karvy Computershare Private Limited, Shop No.5, Bhikhaji Residency, Opp. DCB Bank,Vapi - Silvassa Road,Vapi 396 195. Tel.: 0260-3205955/3206404. **VARANASI**: Karvy Computershare Private Limited, D-64/132, 1st Floor, Anant Complex Sriga, Varanasi - 226 022. Tel.: 02542 - 2227259. **VIJAYAWADA**: Karvy Computershare Private Limited, 39-10-7, Opp Municipal Water Tank, Labbipet Vijayawada - 520 010. Tel.: 0866 - 2475126. **VISAKHAPATNAM**: Karvy Computershare Private Limited, 47-14-5/1, Eswar Paradise Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Tel.: 0891 - 2752915/2752916/2752917/2752918.

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