

We are hereby providing the brokerage structure for various regular schemes for the above mentioned quarter.

Category	Scheme Name	Entry Load	Exit Load	Exit Load Period ^(a)	Annualised Brokerage 1st yr Trail (%)	Long Term Trail 2nd yr onwards (%)
Equity	JM Value Fund / JM Focused Fund / JM Large Cap Fund	NIL	1.00%	30 days	1.25%	1.25%
	JM Flexicap Fund	NIL	1.00%	30 days	1.10%	1.10%
	JM Midcap Fund	NIL	1.00%	180 days	1.10%	1.10%
	JM ELSS Tax Saver Fund	NIL	NIL	3 years lock-in ^(b)	1.25%	1.25%
Hybrid	JM Aggressive Hybrid Fund	NIL	1.00%	60 days	1.25%	1.25%
	JM Arbitrage Fund ^(c)	NIL	0.50%	30 days	0.60%	0.60%
Debt	JM Dynamic Bond Fund	NIL	NIL	NIL	0.60%	0.60%
	JM Medium to Long Duration Fund	NIL	NIL	NIL	0.60%	0.60%
	JM Short Duration Fund	NIL	NIL	NIL	0.45%	0.45%
	JM Low Duration Fund	NIL	NIL	NIL	0.45%	0.45%
Liquid	JM Liquid Fund	NIL	refer link below	NIL	0.06%	0.06%
Overnight	JM Overnight Fund	NIL	NIL	NIL	0.05%	0.05%

Load & Brokerage Structure (inclusive of prevailing fees, taxes including GST & levies) for all fresh purchases (including SIP^(a)/STP/SWP registered during above period).

^(a) The exit load as per column 4 of the above table for respective scheme (excluding JM Liquid Fund) will be applied if the investments are redeemed/switched-out within the period specified in column 5 out of the transfer/allotment of units for normal transaction/respective installments in SIP/STP/SWP transactions from the cases registered during the above mentioned brokerage structure period. Please see detailed information on the link below. ^(b) The scheme falls in the ELSS category and is eligible for tax benefits under section 80C of Income Tax Act. There is a lock-in period of 3 years under the Fund. ^(c) Although JM Arbitrage Fund is classified in derivative funds above, it has been given tax status as that of equity.

In case of Intra & Inter equity switches: (including SIP/STP):

No exit load for inter and intra equity switches except in case of (i) switches by SIP/STP investors within 24 months (for cases registered from 4.1.2008 up to 2.10.2008) and within 12 months (for cases registered upto 3.1.2008) of respective SIP/STP installments (ii) switches by STP investors (for cases registered w.e.f. 3.10.2008) within 24 months of respective STP installments (iii) switches by SIP investors (for cases registered w.e.f. 3.10.2008) within 12 months of respective SIP installments (iv) switches to / from JM Arbitrage Fund to any equity schemes.

Accordingly, the broker will be paid only the trail brokerage as per switched-in scheme. However, Government levies e.g. STT (wherever applicable) will continue to be deducted for every intra-scheme and inter-scheme switch-out/redemption transactions. For latest information on this, please be in touch with our RM/Branches.

Important Information on Brokerage Structure

The exit load structure of JM Liquid Fund will be as under in line with SEBI guidelines.

Existing exit load structure	Investor's exit upon subscription	Revised Exit Load Structure
NIL	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7 onwards	0.0000%

The above exit load is applicable for allotment of units for investment made through fresh purchase / switch-in from other Schemes or for SIP/STP/SWP instalments falling due on or after the above mentioned effective date, irrespective of the date of registration.

Mandatory KYC Requirement

C-KYC is mandatory for all new individual and non-individual folio opened from now onwards. All existing individual investors who are CVL certified KYC compliant before January 01, 2012, need to complete the process of KYC through KRA by furnishing missing documents/information, for investments in AMC's where the investment was not made earlier. It is mandatory to furnish KYC-Part II regarding Net Worth, Income, Status regarding PEP (Politically Exposed Person).

All Non-individual investors are mandatorily required to do fresh KYC through KRA by submitting their entire set of documents with fresh application for making investment. For further details, please contact the nearest branch of the AMC / our Registrar KFin Technologies Ltd. (Kfintech) For more information, please refer AMFI Website (amfiindia.com).

Transactions through Stock Exchange Mutual Fund Platforms & MFU System

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

1. JM MF Platform, <https://investor.jmfinancialmf.com/jmfinvestor>
2. Kfintech Platform, <https://mfs.kfintech.com>
3. NSE i.e. NMF Platform, <https://www.nseindia.com>
4. BSE i.e. BSE Star MF Platform, <https://bsestar.mf.in>
5. MFU System (M/s. MF Utility India Private Limited), <https://www.mfonline.com>