



# COMMON APPLICATION FORM

## Common Key Information Memorandum and Application Form

Continuous offer of Units of Rs. 10 per Unit at Net Asset Value (NAV) based prices, subject to applicable entry and exit loads thereafter.

### Scheme names:

**JPMorgan India Equity Fund** (an open-ended equity growth scheme)

**JPMorgan India Liquid Fund** (an open-ended liquid scheme)

**JPMorgan India Treasury Fund** (an open-ended income scheme)

**JPMorgan India Smaller Companies Fund** (an open-ended equity growth scheme)

**JPMorgan India Active Bond Fund** (an open-ended income scheme)

**JPMorgan India Alpha Fund** (an interval scheme)

**JPMorgan India Tax Advantage Fund** (an open-ended equity linked savings scheme)

### Sponsor:

**JPMorgan Asset Management (Asia) Inc.**

Correspondence Office: 21/F, Chater House, 8 Connaught Place Central, Hong Kong.

### Trustee:

**JPMorgan Mutual Fund India Private Limited**

Registered Office: Kalpataru Synergy, 3rd Floor, West Wing,  
Santacruz - East, Mumbai - 400 055.

### Asset Management Company:

**JPMorgan Asset Management India Private Limited**

Registered Office: Kalpataru Synergy, 3rd Floor, West Wing,  
Santacruz - East, Mumbai - 400 055.

**JPMorgan**   
Asset Management

## Asset Managers to JPMorgan Mutual Fund

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.jpmorganmf.com](http://www.jpmorganmf.com).

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

This memorandum is dated : 30th July, 2009.

## JPMORGAN INDIA EQUITY FUND

### NAME OF THE SCHEME

JPMorgan India Equity Fund.

### TYPE OF SCHEME

An open-ended equity growth scheme.

### INVESTMENT OBJECTIVE

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

### ASSET ALLOCATION PATTERN

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

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

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

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized at the end of this document.

### OPTIONS AND FACILITIES

The Scheme offers a growth option and a dividend option. The dividend option offers dividend payout and dividend reinvestment facilities.

### APPLICABLE NAV

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

#### For Purchase / Redemption

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

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

#### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Minimum initial application amount	Rs. 5,000 per application and in multiples of Re. 1/- thereof.
Minimum additional application amount	Rs. 1,000 per application and in multiples of Re. 1/- thereof
Minimum redemption amount / no. of Units	Rs. 1,000 or 100 Units. (The minimum balance after Redemption should be Rs. 500. In case the balance falls below Rs. 500 the units will be automatically redeemed along with the last redemption request.)

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds may be paid by cheques / demand drafts, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 3 Business Days from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC. The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque / demand draft. The cheque will be payable at par at Mumbai, Delhi, Bangalore, Chennai and Kolkata. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / Wired Transfer / any other manner through which the investors bank account specified in the Registrars records may be credited with the Redemption proceeds.

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

### BENCHMARK FOR PERFORMANCE COMPARISON

BSE-200 index.

### DIVIDEND POLICY

Dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Such dividends if declared will be paid under normal circumstances, only to those Unit holders who have opted for Dividend Option. There is no assurance or guarantee to unit holders as to the rate of dividend distribution or that dividend will be regularly paid. The Unit Holders have the option of receiving the dividend or reinvesting the same. If the Fund declares a dividend under the Scheme, the AMC shall dispatch the dividend warrants within 30 days from the date of declaration of the dividend.

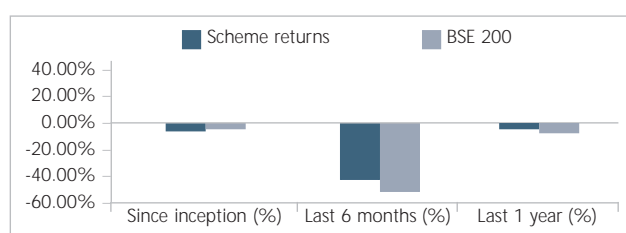
### NAME OF THE FUND MANAGER(S)

Mr. Harshad Patwardhan & Mr. Amit Gadgil (for Equity) and Mr. Nandkumar Surti & Mr. Namdev Chougule (for Debt).

### PERFORMANCE OF THE SCHEME

#### Scheme Returns as on 30th June, 2009

	Scheme returns (%)	BSE 200 (%)
Since inception	-3.07%	1.05%
6 months	40.78%	52.78%
1 year	2.33%	7.48%



**Note:** CAGR are given for more than one year. Absolute returns of the growth option are computed for a period of less than one year. "Since inception" returns are calculated on Rs. 10 invested at inception.

Past performance may or may not be sustained in future.

Allotment date: 14 June, 2007

## EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

### 1. Initial issue expenses

No initial issue expenses were charged to the scheme.

### Recurring expenses

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

Nature of expense	% p.a. of daily average net assets
Investment management & advisory fees	1.2500
Trustee fees	0.0500
Custodian fees	0.1000
Registrar & transfer agent fees	0.1500
Marketing & selling expenses including agents commission	0.5000
Audit fees	0.0150
Unit Holder servicing, investor communication expenses	0.0400
Costs of fund transfer	0.0100
Costs of statutory advertisements	0.0050
Service tax	0.1275
Other operating expenses*	0.2525
<b>Total annual scheme recurring expenses</b>	<b>2.5000</b>

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

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

### Maximum recurring expenses:

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

### Maximum investment management fee to be charged by the AMC:

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 crores	1.25%
Balance assets	1.00%

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

### Recurring expenses (Actual expenses for the financial years ending March 2008 and March 2009)

Particulars	2008	2009
Total Recurring expenses as a percentage of Daily / Weekly average net assets	2.04%	2.22%

## LOAD STRUCTURE OF THE SCHEME

### 1. Entry Load

NIL\*

\*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### 2. Exit Load

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

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

No entry or exit load for units allotted under dividend reinvestment option.

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

Subject to the Regulations, the Trustee retains the right to change / impose an Entry / Exit Load / CDSL.

**To know the latest position on Entry Load / Exit Load structure prior to investing / redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

All Entry Loads / Exit Loads / CDSL are intended to enable the AMC to recover expenses incurred for promotion or distribution and sale of the Units of the Scheme. All Loads including CDSL will be retained in the Scheme in a separate account and will be utilised to meet the distribution and marketing expenses. Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

## DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

## JPMORGAN INDIA LIQUID FUND

### NAME OF THE SCHEME

JPMorgan India Liquid Fund.

### TYPE OF SCHEME

An open-ended liquid scheme.

### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However there can be no assurance that the investment objectives of the Scheme will be realized.

## ASSET ALLOCATION PATTERN

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

For both Plans (Retail Plan & Super Institutional Plan) w.e.f. May 1, 2009

Investments	Normal asset allocation (% of net assets)	Risk profile
Money market instruments (including cash and reverse repo and debt instruments with maturity up to 91 days)	Up to 100%	Low
Securitized debt instruments with maturity up to 91 days	Up to 30%	Low
Investment in Derivatives	Up to 10%	

## RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized at the end of this document.

## OPTIONS AND FACILITIES

The Scheme has two plans: Retail Plan and Super Institutional Plan.

Both plans under the scheme offers two options: a growth option and a dividend option.

The dividend option offers daily dividend reinvestment, weekly dividend reinvestment, fortnightly dividend reinvestment and monthly dividend reinvestment options.

Under the growth option no dividend will be declared.

Under the dividend option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

## APPLICABLE NAV

### For Purchase

- where the application is received up to 12.00 noon on a day and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the day of receipt of application;
- where the application is received after 12.00 noon on a day and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day; and
- irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application - the closing NAV of the day immediately preceding the day on which funds are available for utilization.

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

### For Redemption

- where the application is received upto 3.00 pm - the closing NAV of the day of receipt of application and
- where the application is received after 3.00 pm - the closing NAV of the next Business Day.

## For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

## MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

	Retail Plan	Super Institutional Plan
Minimum initial application amount	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1 Crore per application and in multiples of Re. 1 thereafter.
Minimum additional application amount	Rs. 1,000 per application and in multiples of Re. 1 thereafter	Rs. 10,00,000 per application and in multiples of Re. 1 thereafter
Minimum redemption amount / no. of Units	Rs. 5,000 or 500 Units	Rs. 5,000 or 500 Units

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds may be paid by cheques / demand drafts, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 1 Business Day from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC. The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque / demand draft. The cheque will be payable at par at Mumbai, Delhi, Bangalore, Chennai and Kolkata. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / Wired Transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

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

## BENCHMARK FOR PERFORMANCE COMPARISON

CRISIL Liquid Fund Index.

## DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the daily dividend reinvestment option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the daily dividend reinvestment option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of reinvesting the dividend. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day.

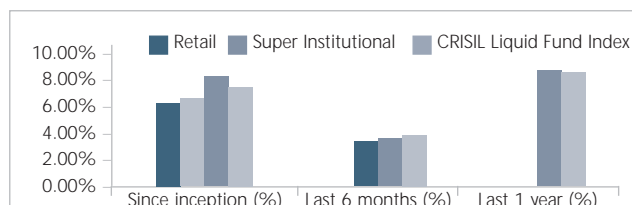
## NAME OF THE FUND MANAGER(S)

Mr. Nandkumar Surti and Mr. Namdev Chougule.

## PERFORMANCE OF THE SCHEME

### Scheme Returns as on 30th June, 2009

	Retail (%)	CRISIL Liquid Fund Index (%)	Super Institutional (%)	CRISIL Liquid Fund Index (%)
Since inception	6.21%	6.44%	8.34%	7.78%
6 months	3.13%	3.48%	3.23%	3.48%
1 year	NA	NA	8.47%	8.40%



**Note:** CAGR are given for more than one year. Absolute returns of the growth option are computed for a period of less than one year. "Since inception" returns are calculated on Rs. 10 invested at inception.

Past performance may or may not be sustained in future.

Allotment dates :

Super Institutional Plan : 21 September, 2007.

Retail Plan : 16 September, 2008.

## EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

### 1. Initial issue expenses

No initial issue expenses were charged to the Scheme.

### Recurring expenses

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

Nature of expense	% p.a. of daily average net assets	
	Retail Plan	Super Institutional Plan
Investment management fee	0.200	0.200
Trustee fees	0.005	0.005
Custodian fees	0.005	0.005
Registrar & transfer agent fees	0.040	0.030
Marketing & selling expenses including agents commission	0.400	0.150
Audit fees and statutory advertisements	0.015	0.015
Unit Holder servicing, investor communication expenses	0.008	0.008
Costs of fund transfer	0.005	0.005
Service tax	0.033	0.033
Other operating expenses	0.089	0.049
<b>Total annual scheme recurring expenses</b>	<b>0.800</b>	<b>0.500</b>

\* Other operating expenses: Any other expenses which are directly

attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

### Maximum recurring expenses :

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 crores	2.25%
Next Rs. 300 crores	2.00%
Next Rs. 300 crores	1.75%
Balance assets	1.50%

### Maximum investment management fee to be charged by the AMC:

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 crores	1.25%
Balance assets	1.00%

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

### Recurring expenses (Actual expenses for the financial years ending March 2008 and March 2009)

Particulars	2008	2009
Total Recurring expenses as a percentage of Daily / Weekly average net assets	0.23%	0.28%

## LOAD STRUCTURE OF THE SCHEME

NIL\*

\*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

**To know the latest position on Entry Load / Exit Load structure prior to investing / redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

All Entry Loads / Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sales of the Units of the Scheme. All Loads will be retained in the Scheme in a separate account and will be utilised to meet distribution and marketing expenses. Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

## DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated on all calendar days and disclosed for every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

## JPMORGAN INDIA TREASURY FUND

### NAME OF THE SCHEME

JPMorgan India Treasury Fund.

### TYPE OF SCHEME

An open-ended income scheme.

### INVESTMENT OBJECTIVE

The investment objective is to provide liquidity and optimal returns to investors by investing primarily in a mix of short-term debt and money

## Key Information Memorandum

market instruments which results in a portfolio having marginally higher maturity and moderately higher credit risk as compared to a liquid fund, at the same time maintaining a balance between safety and liquidity. However, there can be no assurance that the investment objective of the Scheme will be realized.

### ASSET ALLOCATION PATTERN

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

For both Plans (Retail Plan & Super Institutional Plan)

Investments	Normal asset allocation (% of net assets)	Risk profile
Money market & debt instruments with maturity / average maturity / interest rate reset not greater than 1 year	70 - 100%	Low
Debt instruments with maturity greater than 1 year but less than 3 years*	0 - 30%	Low to Medium

\* Debt Instruments include securitised debt. Securitised debt can be up to 50% of the net assets. Investment in Derivatives - up to 50% of the net assets of the Scheme.

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized at the end of this document.

### OPTIONS AND FACILITIES

The Scheme has two plans: Retail Plan and Super Institutional Plan.

Both plans under the scheme offers two options: a growth option and a dividend option.

The dividend option offers daily dividend reinvestment, weekly dividend reinvestment, fortnightly dividend reinvestment and monthly dividend reinvestment options.

Under the growth option no dividend will be declared.

Under the dividend option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

### APPLICABLE NAV

#### For Purchase

- where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received, with amount less than Rs. 1 crore - closing NAV of the day of receipt of application;
- where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received, with amount less than Rs. 1 crore - closing NAV of the next Business Day;
- where the application is received with a local cheque or demand draft payable at par at the place where it is received, with amount equal to or more than Rs. 1 crore irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

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

#### For Redemption

- where the application is received up to 3.00 pm - closing NAV of the day of receipt of application; and
- an application is received after 3.00 pm - closing NAV of the next Business Day.

### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

	Retail Plan	Super Institutional Plan
Minimum initial application amount	Rs. 5,000 per application and in multiples of Re. 1 thereafter.	Rs. 1 Crore per application and in multiples of Re. 1 thereafter.
Minimum additional application amount	Rs. 1,000 per application and in multiples of Re. 1 thereafter	Rs. 10,00,000 per application and in multiples of Re. 1 thereafter
Minimum redemption	Rs. 5,000 or amount / no. of Units	Rs. 5,000 or 500 Units 500 Units

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds may be paid by cheques / demand drafts, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 1 Business Day from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC. The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque / demand draft. The cheque will be payable at par at Mumbai, Delhi, Bangalore, Chennai and Kolkata. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / Wired Transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

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

### BENCHMARK FOR PERFORMANCE COMPARISON

CRISIL Liquid Fund Index.

### DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the daily dividend reinvestment option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the daily dividend reinvestment option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of reinvesting the dividend. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day.

### DAILY NET ASSET VALUE (NAV) PUBLICATION

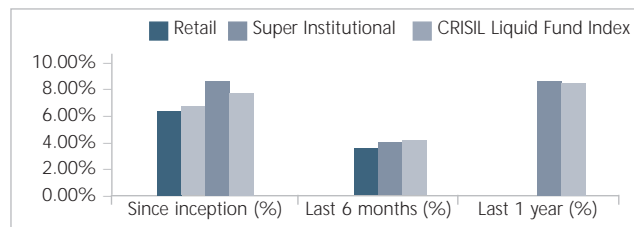
The NAVs will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

### NAME OF THE FUND MANAGER(S)

Mr. Nandkumar Surti and Mr. Namdev Chougule.

**PERFORMANCE OF THE SCHEME**
**Scheme Returns as on 30th June, 2009**

	Retail (%)	CRISIL Liquid Fund Index (%)	Super Institutional (%)	CRISIL Liquid Fund Index (%)
Since inception	6.28%	6.45%	8.60%	7.78%
6 Months	3.32%	3.48%	3.44%	3.48%
1 Year	N.A.	N.A.	8.55%	8.40%



**Note:** CAGR are given for more than one year. Absolute returns of the growth option are computed for a period of less than one year. "Since inception" returns are calculated on Rs. 10 invested at inception.

Past performance may or may not be sustained in future.

Allotment dates:

Super Institutional Plan : 21 September, 2007.

Retail Plan : 16 September, 2008.

**EXPENSES OF THE SCHEME**

As per the Regulations, the following fees and expenses can be charged to the Scheme:

**1. Initial issue expenses**

No initial issue expenses were charged to the scheme.

**Recurring expenses**

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

Nature of expense	% p.a. of daily average net assets	
	Retail Plan	Super Institutional Plan
Investment management fee	0.350	0.350
Trustee fees	0.005	0.005
Custodian fees	0.005	0.005
Registrar & transfer agent fees	0.040	0.030
Marketing & selling expenses including agents commission	0.340	0.200
Audit fees and statutory advertisements	0.015	0.015
Unit Holder servicing, investor communication expenses	0.008	0.008
Costs of fund transfer	0.005	0.005
Service tax	0.039	0.039
Other operating expenses	0.093	0.043
<b>Total annual scheme recurring expenses</b>	<b>0.900</b>	<b>0.700</b>

\* Other operating expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

**Maximum recurring expenses:**

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 crores	2.25%
Next Rs. 300 crores	2.00%
Next Rs. 300 crores	1.75%
Balance assets	1.50%

**Maximum investment management fee to be charged by the AMC:**

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 crores	1.25%
Balance assets	1.00%

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

**Recurring expenses (Actual expenses for the financial years ending March 2008 and March 2009)**

Particulars	2008	2009
Total Recurring expenses as a percentage of Daily / Weekly average net assets	0.36%	0.35%

**LOAD STRUCTURE OF THE SCHEME**

NIL \*

\*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

**To know the latest position on Entry Load / Exit Load structure prior to investing / redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

All Entry Loads / Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sales of the Units of the Scheme. All Loads will be retained in the Scheme in a separate account and will be utilised to meet the distribution and marketing expenses. Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

**JPMORGAN INDIA SMALLER COMPANIES FUND**

**NAME OF THE SCHEME :** JPMorgan India Smaller Companies Fund

**TYPE OF SCHEME :** An open-ended equity growth scheme.

**INVESTMENT OBJECTIVE**

The investment objective is to seek to generate long-term capital appreciation from a portfolio that is substantially constituted of equity and equity-related securities focused on smaller companies. Generally, the universe will be the companies constituting the bottom fourth by way of market capitalization of stocks listed on the NSE / BSE. The fund manager may from time to time include other equity and equity-related securities outside the universe to achieve optimal portfolio construction. However, there can be no assurance that the investment objective of the scheme will be realised.

**ASSET ALLOCATION PATTERN**

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

Instrument	Normal allocation (% of net assets)	Risk profile
Equity and equity related securities of Smaller Companies*	65-100%	Medium to High
Equity and equity related securities of companies other than Smaller Companies*	0-35%	Medium to High
Debt and money market instruments	0-35%	Low to Medium

\* Includes investments in equity and equity related securities issued by domestic companies; including derivatives traded on the Futures

and Options segment of Indian stock exchanges not exceeding 50% of the net assets of the Scheme, offshore securities, ADRs and GDRs not exceeding 50% of the net assets of the Scheme. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme.

## RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized at the end of this document.

## PLANS AND OPTIONS

The Scheme offers two options - growth option and dividend option. The dividend option offers dividend payout and dividend reinvestment.

Under the growth option, no dividend will be declared. Under the dividend option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a growth option. If the investor does not clearly specify the choice of dividend payout or reinvestment options within the dividend option, he will be treated as having selected the reinvestment option.

## APPLICABLE NAV

The cut-off time for the Scheme is 3 pm, and the Applicable NAV will be as under:

### For Purchase / Redemption

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

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

### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

## MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Minimum initial application amount	Rs. 5,000 per application and multiples of Re. 1/- thereafter
Minimum additional application amount	Rs. 5,000 per application and in multiples of Re. 1/- thereafter
Minimum amount / no. of units for redemption	Rs. 1,000 or 100 Units

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

The Mutual Fund will endeavour to despatch the Redemption proceeds within three Business Days from the acceptance of the Redemption request, but not beyond 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC.

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque. The cheque will be payable

at par at all the cities having ISCs. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / wired transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

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

The Redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The despatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the despatch has been made correctly as stated in this paragraph.

## BENCHMARK INDEX FOR PERFORMANCE COMPARISON

CNX Midcap Index.## (refer to end of section)

## DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders, if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of reinvesting the dividend.

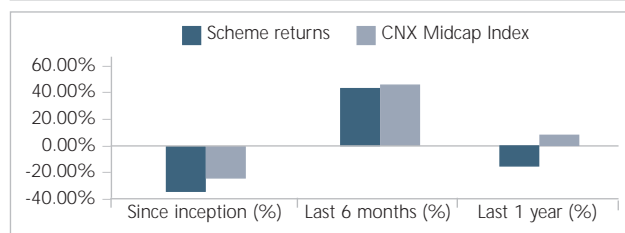
## NAME OF THE FUND MANAGERS

Mr. Harshad Patwardhan & Mr. Amit Gadgil (for Equity) and Mr. Nandkumar Surti & Mr. Namdev Chougule (for Debt).

## PERFORMANCE OF THE SCHEME

Scheme Returns as on 30th June, 2009

	Scheme returns (%)	CNX Midcap Index (%)
Since inception	-37.04%	-27.79%
6 months	41.26%	45.28%
1 year	-17.55%	3.60%



**Note:** CAGR are given for more than one year. Absolute returns of the growth option are computed for a period of less than one year. "Since inception" returns are calculated on Rs. 10 invested at inception.

Past performance may or may not be sustained in future.

Allotment date: 26 December, 2007

## EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

### 1. Initial issue expenses

As per the Regulations initial issue expenses cannot be charged to an open-ended scheme. Only entry load shall be charged during the NFO.

### Annual Scheme Recurring expenses

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

Daily average net assets	Maximum, as a % of daily average net assets
Investment management fees	1.2500
Trustee fees	0.0500
Custodian fees	0.1000
Registrar & transfer agent fees	0.1500
Marketing & selling expenses including agents commission	0.5000
Audit fees	0.0150
Unit Holder servicing, investor communication expenses	0.0400
Costs of fund transfer	0.0100
Costs of statutory advertisements	0.0050
Service tax	0.1275
Other operating expenses*	0.2525
<b>Total annual scheme recurring expenses</b>	<b>2.5000</b>

\* Other operating expenses : Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations, except those expenses which are specifically prohibited.

#### Maximum Recurring Expenses:

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

#### Maximum Investment Management Fee to be charged by the AMC:

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 crores	1.25%
Balance assets	1.00%

However, an additional investment management fee of up to 1% may be charged in case of a No-Load Scheme. Any excess over these limits will be borne by the AMC.

#### Recurring expenses (Actual expenses for the financial years ending March 2008 and March 2009)

Particulars	2008	2009
Total Recurring expenses as a percentage of Daily / Weekly average net assets	1.96%	2.41%

#### LOAD STRUCTURE OF THE SCHEME

##### 1. Entry Load

NIL\*

\*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

##### 2. Exit Load

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

No entry or exit load for units allotted under dividend reinvestment option.

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

Subject to the Regulations, the Trustee retains the right to change / impose an Entry / Exit Load / CDSL.

**To know the latest position on Entry / Exit Load or CDSL structure prior to investing / Redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

#### ## IISL Disclaimer:

"The JPMorgan India Smaller Companies Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL makes no representation or warranty, express or implied to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the CNX Midcap Index to track general stock market performance in India. The relationship of IISL to JPMorgan Asset Management India Pvt. Ltd. is in respect of using of the trademark and trade name of CNX Midcap Index for benchmarking purposes, which is determined, composed and calculated by IISL without regard to JPMorgan Asset Management India Pvt. Ltd. IISL has no obligation to take the needs of JPMorgan Asset Management India Pvt. Ltd. or the owners of the Product into consideration in determining, composing or calculating the CNX Midcap Index. IISL is not responsible for nor has participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in determination or calculation of the equation by which the product is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the Product.

"IISL does not guarantee the accuracy and/or the completeness of the CNX Midcap Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL makes no warranty, express or implied, as to the results to be obtained by the Principal JPMorgan Asset Management India Pvt. Ltd., owners of the Product, or any other persons or entities from the use of the CNX Midcap Index or any data included therein. IISL makes no express or implied warranties and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the CNX Midcap Index or any data included therein. Without limiting any of the foregoing, in no event shall IISL have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages."

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

The AMC will calculate and disclose the first NAV of the Scheme within a period of 30 days from the closure of the NFO Period. Subsequently, the NAVs will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m. every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

#### JPMORGAN INDIA ACTIVE BOND FUND

**NAME OF THE SCHEME :** JPMorgan India Active Bond Fund

**TYPE OF SCHEME :** An open-ended income scheme.

#### INVESTMENT OBJECTIVE

To generate optimal returns while maintaining liquidity through active management of the portfolio by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized.

## ASSET ALLOCATION PATTERN

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

### For both Plans (Retail Plan & Institutional Plan)

Investment	Normal allocation (% of net assets)	Risk profile
Money Market & Debt instruments with maturity / average maturity / interest rate reset not greater than one year	10 - 100%	Low
Debt* instruments including government securities and corporate Debt	0 - 90%	Low to Medium

\* Debt instruments include securitised debt. Securitised debt (excluding foreign securitised debt) can be up to 50% of the net assets of the scheme. Investment in derivatives also - up to 50% of the net asset of the Scheme

## RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized at the end of this document.

## PLANS AND OPTIONS

The Scheme has two plans: Retail Plan and Institutional Plan.

Both plans under the scheme offers two options: a growth option and a dividend option. The dividend option has a reinvestment option and a payout option.

Under the growth option, no dividend will be declared.

Under the dividend option, a dividend may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a growth option.

## APPLICABLE NAV

### For Purchase

- where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received, with amount less than Rs. 1 crore - closing NAV of the day of receipt of application;
- where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received, with amount less than Rs. 1 crore - closing NAV of the next Business Day;
- where the application is received with a local cheque or demand draft payable at par at the place where it is received, with amount equal to or more than Rs. 1 crore irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

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

### For Redemption

- where the application is received up to 3.00 pm - closing NAV of the day of receipt of application; and
- where an application is received after 3.00 pm - closing NAV of the next Business Day.

### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

## MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Minimum initial application amount	Retail Plan: Rs. 5,000 per application and in multiples of Re 1 thereafter.
	Institutional Plan: Rs. 1,00,00,000 per application and in multiples of Re. 1 thereafter.
Minimum additional application amount	Rs. 1,000 per application and in multiples of Re 1 thereafter under both the plans.
Minimum amount / no. of units for redemption	Rs. 5,000 or 500 Units

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

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

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque. The cheque will be payable at par at all the cities having ISCs. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / wire transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

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

## BENCHMARK INDEX FOR PERFORMANCE COMPARISON

CRISIL Composite Bond Fund Index

## DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day.

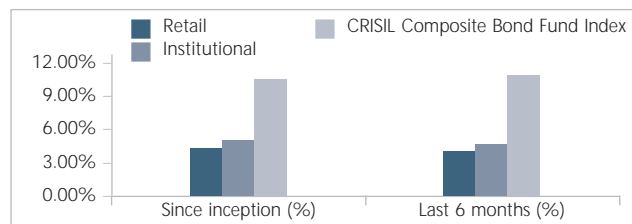
The AMC shall despatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. The dividend distribution procedure shall be in accordance with the Regulations.

## NAME OF THE FUND MANAGERS

Nandkumar Surti / Namdev Chougule

**PERFORMANCE OF THE SCHEME**
**Scheme Returns as on 30th June, 2009**

	Retail (%)	Institutional (%)	CRISIL Composite Bond Fund Index (%)
Since inception	4.11%	4.83%	11.02%
1 year	4.02%	4.73%	11.20%



**Note:** Absolute returns of the growth option are computed for a period of less than one year. "Since inception" returns are calculated on Rs. 10 invested at inception. Past performance may or may not be sustained in future.

Allotment date : 27 June, 2008.

**EXPENSES OF THE SCHEME**

As per the Regulations, the following fees and expenses can be charged to the Scheme:

**1. Initial issue expenses**

No initial issue expenses were charged to the Scheme.

**2. Annual Scheme Recurring expenses**

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

Nature of Expense	(% p.a. of daily average net assets)
Investment Management & Advisory Fees	1.2500
Trustee Fees	0.0050
Custodian Fees	0.1000
Registrar & Transfer Agent Fees	0.1000
Marketing and Selling Expenses including agents' commission	0.5000
Audit fees	0.0150
Unit Holder servicing, investor communication expenses	0.0400
Costs of fund transfer	0.0100
Service Tax + other operating expenses*	0.2300
<b>Total annual Scheme recurring expenses</b>	<b>2.2500</b>

\* Other operating expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

**Maximum Recurring Expenses:**

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 Crores	2.25%
Next Rs. 300 Crores	2.00%
Next Rs. 300 Crores	1.75%
Balance assets	1.50%

**Maximum investment management fee to be charged by the AMC:**

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 Crores	1.25%
Balance assets	1.00%

Any excess over these limits will be borne by the AMC.

**Recurring expenses (Actual expenses for the financial year ending March 2009)**

Particulars	2009
Total Recurring expenses as a percentage of Daily / Weekly average net assets	1.32%

**LOAD STRUCTURE OF THE SCHEME**
**Entry Load**

NIL\*

\*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

**Exit Load**

Retail Plan: For any amount up to Rs. 10 lakhs if redeemed within six months of allotment of Units: 0.50%

For any amount more than Rs. 10 lakhs if redeemed within three months of allotment of Units : 0.25%.

Institutional Plan: For any amount If redeemed within three month of allotment of Units : 0.25%.

**For SIP (only for Retail Plan)**
**Exit Load :**

Retail Plan : For any amount up to Rs. 10 lakhs if redeemed within six months of allotment of Units: 0.50%.

For any amount more than Rs. 10 lakhs if redeemed within three months of allotment of Units: 0.25%.

Nil entry and exit load for units allotted under dividend reinvestment option.

**To know the latest position on Entry Load / Exit Load structure prior to investing / redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1800 22 5763".**

All Entry Loads / Exit Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sales of the Units of the Scheme. All Loads will be retained in the Scheme in a separate account and will be utilised to meet the distribution and marketing expenses. Any surplus amounts in this account may be credited to the Scheme whenever considered appropriate by the AMC.

**DAILY NET ASSET VALUE (NAV) PUBLICATION**

The NAVs will be calculated and disclosed on every Business Day. The NAV shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the websites of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

**JPMORGAN INDIA ALPHA FUND**

**NAME OF THE SCHEME :** JPMorgan India Alpha Fund

**TYPE OF SCHEME :** An interval scheme

**INVESTMENT OBJECTIVE**

The investment objective of the Scheme is to achieve a total return in excess of the return on short-term instruments through various strategies of buying and selling equity and equity-linked Securities including derivatives. The strategies would be designed to minimise market exposure for investors with a medium to long term horizon. However, there can be no assurance that the investment objective of the Scheme will be realized.

## ASSET ALLOCATION PATTERN

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

Investment	Normal asset allocation (% of net assets)	Risk profile
Equity Derivatives exposure	40% - 100%	Medium to High
Equity and equity related securities*	25% - 100%	Medium to High
Debt, Money market instruments and Mutual Fund units*	0% - 35%	Low to Medium

\* Offshore Securities, ADRs and GDRs up to 50% of the net assets of the scheme. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The notional value of derivatives shall not exceed the AUM of the scheme.

## RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized at the end of this document.

## RISKS IN THE STRATEGIES OF THE FUND

Risk of losses in the one position may be in excess of the gains in the second position and as a consequence resulting in a net loss on the particular pair strategy.

One position in isolation may suffer substantial losses.

The positions may suffer the risk of substantial losses since the market movement is in the exact opposite direction of the Fund Manager's initial view on both legs.

Since the long and short positions are in different securities, these trades are not risk free and there is a potential for losses in case the fund managers view does not turn correct.

**Redemption risk:** As the Scheme is an interval scheme, Unit Holders can make Redemptions/switch-outs only during the Specified Redemption Period. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for Redemption of Units may be significant in the event of an inordinately large number of Redemption requests or a restructuring of the Scheme.

Failure to achieve market neutrality due to incomplete correlation, in particular when individual stocks are offset by an index future.

**Stock borrowing risk:** there is a risk that the stock borrowed by the Scheme may be recalled by the stock-lender and the Scheme is unable to replace the stocks due to the liquidity of the stock in the short term

Unusual market conditions result in normal correlations no longer existing.

**Suspensions in trading:** Each securities exchange typically has the right to suspend or limit trading in the securities which it lists. Such a suspension may render it impossible for the Fund to liquidate positions, and accordingly, expose the Fund to losses and delays in its ability to unwind positions and redeem Units.

## PLANS AND OPTIONS

The Scheme offers two options - growth option and dividend option.

The dividend option offers dividend payout and dividend reinvestment option.

Under the growth option no dividend will be declared.

If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a growth option. If the investor does not clearly specify the choice of dividend payout or reinvestment options

within the dividend option, he will be treated as having elected the reinvestment option.

## APPLICABLE NAV

The Cut-off time for the Scheme is 3 pm and the Applicable NAV will be as under:

### For Purchase

- where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where the application is received - closing NAV of the day of receipt of application;
- where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where the application is received - closing NAV of the next Business Day; and

### For Redemption

- where the application is received on any given Business Day upto 7th of each month or up to 3.00 pm on the 7th of each month - closing NAV of the last Business Day of the month.
- where an application is received after 3.00 pm on the 7th day of the month - closing NAV of the last Business Day of the next month.

In case 7th of the month is a non-Business Day, the application received by the last Business Day prior to 7th of the month would be processed at the closing NAV of last Business Day of that month.

### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

## MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Minimum initial application amount	Rs. 5,000 per application and in multiples of Re. 1 thereafter
Minimum additional application amount	Rs. 1,000 per application and in multiples of Re. 1 thereafter
Minimum amount / no. of units for redemption	Rs. 1,000 or 100 Units

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

The Mutual Fund will endeavour to despatch the Redemption proceeds within 3 Business Days from the date of applicable NAV, but not beyond 10 Business Days from the date of applicable NAV. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC.

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque. The cheque will be payable at par at all the cities having ISCs. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / wire transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

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

## BENCHMARK INDEX FOR PERFORMANCE COMPARISON

CRISIL Liquid Fund Index

## DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses

and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same.

The AMC shall despatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend. The dividend distribution procedure shall be in accordance with the Regulations.

### NAME OF THE FUND MANAGER(S)

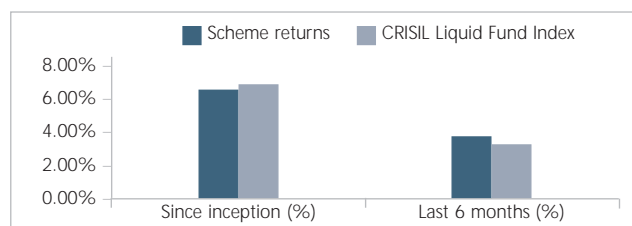
Mr. Harshad Patwardhan / Mr. Amit Gadgil (for Equity)

Mr. Nandkumar Surti / Mr. Namdev Chougule (for Debt)

### PERFORMANCE OF THE SCHEME

#### Scheme Returns as on 30th June, 2009

	Scheme returns (%)	CRISIL Liquid Fund Index (%)
Since inception	6.03%	6.26%
6 Months	3.96%	3.48%



**Note:** Absolute returns of the growth option are computed in the table above. "Since inception" returns are calculated on Rs. 10 invested at inception. Past performance may or may not be sustained in future.

Allotment date : 25th September, 2008

### EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

#### 1. Initial issue expenses

As per the Regulations initial issue expenses cannot be charged to schemes. Hence no initial issue expense would be charged to the Scheme.

The amount available to the Scheme for investment for each Rs. 100 contributed by the investor will be as under:

	Purchase attracting Entry Load (2.25%)	Purchase not attracting Entry Load
1. Amount paid by Investor	Rs. 100	Rs. 100
2. Entry Load (%)	2.250	Nil
3. Purchase Price (Rs. 10 + Entry Load)	Rs. 10.225	Rs. 10.000
4. Units allotted (1 ÷ 3)	9.780 units	10 units
5. Amount available for investment (Units allotted x Rs. 10)	Rs. 97.800	Rs. 1,00,000

#### 2. Annual Scheme Recurring expenses

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

Nature of Expense	(% p.a. of daily average net assets)
Investment management fees	1.2500
Trustee fees	0.0500
Custodian fees	0.1000
Registrar & transfer agent fees	0.1500
Marketing & selling expenses including agents commission	0.5000
Audit fees	0.0200
Unit Holder servicing, investor communication expenses	0.0400
Costs of fund transfer	0.0100
Costs of statutory advertisements	0.0050
Service tax * other expenses	0.3900
<b>Total Annual Scheme Recurring Expenses</b>	<b>2.5000</b>

\* Other expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations, except those expenses which are specifically prohibited.

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

#### Maximum Recurring Expenses:

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

#### Maximum investment management fee to be charged by the AMC:

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 Crores	1.25%
Balance assets	1.00%

Any excess over these limits will be borne by the AMC.

#### Recurring expenses (Actual expenses for the financial year ending March 2009)

Particulars	2009
Total Recurring expenses as a percentage of Daily / Weekly average net assets	2.26%

### LOAD STRUCTURE OF THE SCHEME

NIL \*

\*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

#### Exit Load

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

A switch-out shall also attract an Exit Load like any Redemption.

## Key Information Memorandum

There will be NIL Entry Load and Exit Load for Units created as a result of dividend re-investments.

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

Subject to the Regulations, the Trustee retains the right to change / impose an Entry / Exit Load.

**To know the latest position on Entry Load / Exit Load structure prior to investing / Redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1800 22 5763".**

All Entry Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sales of the Units of the Scheme. All Loads including CDSL will be retained in the Scheme in a separate account and will be utilised to meet the distribution and marketing expenses. Any surplus amounts in the exit load shall be credited to the Scheme. The Exit Load shall not be utilised for promotion or marketing expenses.

### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated and disclosed on every Business Day. The NAV shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the websites of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

## JPMORGAN INDIA TAX ADVANTAGE FUND

**NAME OF THE SCHEME :** JPMorgan India Tax Advantage Fund

**TYPE OF SCHEME :** An open-ended equity linked savings scheme.

### INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income and long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related Securities. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.

### ASSET ALLOCATION PATTERN

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

Instruments	Normal allocation (% of net assets)	Indicative allocation (% of net assets)	Risk profile
Equity and equity -related Securities*	95%	80% - 100%	Medium to High
Debt and money market instruments	5%	0% - 20%	Low to Medium

In accordance with the ELSS, investments by the Scheme in equity and equity related Securities will not fall below 80% of the net assets of the Scheme. As per the ELSS, the Scheme after 3 (three) years from the date of allotment of Units can hold investments in short term money market instruments or other liquid instruments or both only up to 20% of its net assets.

Under normal market conditions, the corpus of the assets of the Scheme shall be predominantly invested in equity Securities as per the asset allocation pattern above. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only, for defensive considerations and with the intention of protecting the interests of the Unit Holders. In the event of deviations, rebalancing will normally be carried out within 10 (ten) Business Days. The Mutual Fund shall strive to invest the funds in the manner stated above within a period of six months from the date of closure of NFO.

- \* Equity related Securities shall mean equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of 12 (twelve) months. In accordance with the ELSS, investments by the Scheme in equity and equity related Securities will not fall below 80% of the net assets of the Scheme. As per the ELSS, the Scheme after 3 (three) years from the date of allotment of Units can hold investments in short term money market instruments or other liquid instruments or both only up to 20% of its net assets.

The Scheme does not intend to make any investments in derivatives, ADR/GDRs/foreign Securities and mutual fund units. However, the Scheme may make investments in derivatives, ADR/GDRs/foreign Securities as and when permitted by the ELSS and till a clarification is received from SEBI. The scheme shall not invest in foreign securitized debt.

### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized at the end of this document.

### PLANS AND OPTIONS

The Scheme offers two options: growth option and dividend option. The dividend option offers dividend payout and dividend reinvestment. If the investor does not clearly specify the choice of option at the time of investing, it will be treated as a growth option. If the investor does not clearly specify the choice of dividend payout or reinvestment options within the dividend option, he will be treated as having elected the reinvestment option.

### APPLICABLE NAV

The Cut-off time for the Scheme is 3.00 p.m., and the Applicable NAV will be as under:

#### For Purchase / Redemption

- In respect of valid Purchase / Redemption applications along with cheques / demand drafts / other payment instruments accepted at a Designated Collection Centre up to 3.00 p.m. on a Business Day, the NAV of such day will be applicable.
- In respect of valid Purchase / Redemption applications along with cheques / demand drafts / other payment instruments accepted at a Designated Collection Centre after 3.00 p.m. on a Business Day, the NAV of the next Business Day will be applicable.
- Redemption of Units can be made only after a lock-in period of three years has expired from the date of allotment of Units proposed to be redeemed.

The above will be applicable only for cheques / demand drafts / payment instruments payable locally in the city in which a Designated Collection Centre is located.

**No outstation cheques will be accepted. Redemptions will not be allowed for 3 years from the date of allotment except in the case of transmission of units.**

#### For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Cut-off time and the Applicable NAV as applicable to Purchase and Redemption shall be applied respectively to the 'switch-in' and 'switch-out' applications.

Switch-out of Units from the Scheme can be made only after a lock-in period of three years has expired from the date of allotment of Units proposed to be switched out. SWP/STP will not be allowed for 3 years from the date of allotment. Switch-ins will be allowed into the scheme but investors should note that the amount switching in will be locked in for a period of 3 years.

As per the ELSS, in the event of the death of the Assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment in Units only after the completion of one year from the date of allotment

of the Units to the Assessee or any time thereafter. Accordingly, transmission of Units (allotted to Assessee) as mentioned above will be carried out only after the completion of one year from the date of their allotment.

#### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Minimum initial application amount	Rs. 500 per application and in multiples of Rs. 500 thereafter.
Minimum additional application amount	Rs. 500 per application and in multiples of Rs. 500 thereafter.
Minimum redemption amount / no. of Units	Rs. 500 or 50 units.

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Redemption proceeds will be paid by cheques, marked "A/c Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar). The Mutual Fund will endeavour to despatch the Redemption proceeds within 3 (three) Business Days from the acceptance of the Redemption request. However Regulatory timeline is 10 working days. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC.

The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque. The cheque will be payable at par at all the cities having ISCs. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC. The proceeds may be paid by way of direct credit / EFT / SEFT / RTGS / wired transfer / any other manner through which the investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds.

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

#### BENCHMARK INDEX FOR PERFORMANCE COMPARISON

BSE-200 Index

#### DIVIDEND POLICY

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the dividend option of the Scheme on the record date which will be announced in advance in accordance with the SEBI Regulations. The Unit Holders have the option of reinvesting the dividend.

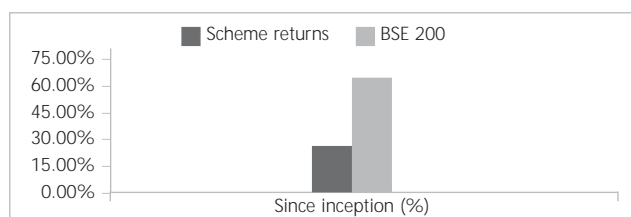
#### NAME OF THE FUND MANAGERS

Mr. Harshad Patwardhan & Mr. Amit Gadgil (for Equity) and Mr. Nandkumar Surti & Mr. Namdev Chougule (for Debt).

#### PERFORMANCE OF THE SCHEME

Scheme Returns as on 30th June, 2009

	Scheme returns (%)	BSE 200 (%)
Since inception	28.99%	66.45%



**Note:** Absolute returns of the growth option are computed for a period of less than one year. "Since inception" returns are calculated on Rs. 10 invested at inception.

Past performance may or may not be sustained in future.

Allotment date: 28 January, 2009

#### EXPENSES OF THE SCHEME

As per the Regulations, the following fees and expenses can be charged to the Scheme:

##### 1. Initial issue expenses

As per the Regulations initial issue expenses cannot be charged to an open-ended scheme. Only entry load shall be charged during the NFO.

##### 2. Annual Scheme Recurring expenses

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

Particulars	% of Net Assets
Investment management & advisory Fee	1.25
Custodial fees	0.10
Registrar & Transfer Agent fees including cost related to providing accounts statement, dividend / redemption cheques/warrants etc.	0.15
Marketing and selling expenses including agent's commission and statutory advertisement	0.60
Brokerage and transaction cost pertaining to the distribution of units Audit fees / fees and expenses of trustees	0.02
Costs related to investor communications	0.04
Costs of fund transfer from location to location	0.01
Other Expenses*	0.33
<b>Total Recurring Expenses</b>	<b>2.50</b>

\* Other expenses: Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulation 52 (6) except those expenses which are specifically prohibited.

The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations, the current limits of which are given below:

#### Maximum Recurring expenses:

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

#### Maximum investment management fee to be charged by the AMC:

Daily average net assets	Maximum, as a % of daily average net assets
First Rs. 100 crores	1.25%
Balance assets	1.00%

Any excess over these limits will be borne by the AMC.

#### Recurring expenses (Actual expenses for the financial year ending March 2009)

Particulars	2009
Total Recurring expenses as a percentage of Daily / Weekly average net assets	2.32%

#### LOAD STRUCTURE OF THE SCHEME

Investors will be charged Entry Load in the scheme as follows:

##### 1. Entry Load :

NIL\*

\*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on

## Key Information Memorandum

the investors' assessment of various factors including the service rendered by the distributor.

### 2. Exit Load : Nil

**To know the latest position on Entry Load / Exit Load structure prior to investing / Redemption, investors are advised to contact any of the ISCs or the AMC at its toll-free number "1-800-22-5763".**

The investor is requested to check the prevailing load structure of the Scheme before investing.

### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated and disclosed on every Business Day. The NAV of the Scheme shall be made available at all ISCs of the AMC. The AMC will publish the NAV for each Business Day in two daily newspapers. The AMC shall update the NAVs on the website of the Fund ([www.jpmorganmf.com](http://www.jpmorganmf.com)) and of the Association of Mutual Funds in India ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 pm every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following Business Day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

## COMMON FEATURES FOR ALL SCHEMES

### WAIVER OF LOAD FOR DIRECT APPLICATIONS

As per SEBI Circular No. SEBI/IMD/CIR No.10/ 112153 /07 dated December 31, 2007, no Entry Load would be charged for all existing / prospective investors of the Scheme in case of direct applications received by the AMC i.e. applications received through the internet [www.jpmorganmf.com](http://www.jpmorganmf.com) or submitted to the Investor Service Centre directly by the investor and not routed through any distributor / agent / broker. These provisions are applicable for investments with effect from January 4, 2008. These shall also be applicable to additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor. However, investors are advised to take note of the following procedure for submission of 'direct' applications:

1. In case of applications in an existing folio where the last application was made through a distributor/broker/agent, the investors should ensure that the word 'DIRECT' is written in the column 'Broker Code'. This would include applications for Purchases/additional Purchases/switches. As stated in the above-mentioned SEBI Circular, such applications should not be routed through any distributor/ agent/broker.
2. In cases where the existing folio does not have a broker code, transactions Slips/Application forms where the column under 'Broker Code' is left blank, the same will be processed as 'Direct' applications.
3. In cases where Unit holder uses a pre-printed transaction slip/application form and details in the 'Broker Code' is already printed, alterations, if any, in the column 'Broker Code' should be counter signed by the unit holder(s) as per the existing mode of holding. If the alterations on the pre-printed transaction slip/application form are not countersigned by the unit holder(s), the application will be processed as if no alterations were made.

### RISK FACTORS

#### Standard Risk Factors for all schemes:

Investment in mutual fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

As the price / value / interest rates of the Securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.

Mutual Funds, like Securities investments, are subject to market and other risks and there can be no guarantee against loss resulting from an investment in the Scheme nor can there be any assurance that the Scheme's objectives will be achieved.

Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.

JPMorgan India Active Bond Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.

The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1,00,000 (One Lakh Rupees) made by it towards setting up the Mutual Fund.

The present Scheme is not a guaranteed or assured return scheme.

#### Scheme specific risk factors for all schemes:

##### Schemes investing in money market instruments

- Investments in money market instruments would involve a moderate credit risk, i.e. risk of an issuer's liability to meet the principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments.
- The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

##### Schemes investing in Bonds

#### Risk Factors associated with Debt Securities:

- The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest Rates.
- Debt Securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is sold.
- Debt Securities are subject to the risk of the issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated Securities offering higher yields.
- The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The Trustee has the right, in its sole discretion, to limit Redemptions (including suspending Redemption) under certain circumstances. There may be temporary periods when the monies of the Scheme are un-invested and no return is earned thereon. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell Securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for Debt Securities could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of the Securities held in the Scheme's portfolio.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to their target date of divestment.
- Debt Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to Debt Securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted Debt Securities that offer attractive yields.
- While Debt Securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market Securities, while fairly liquid, lacks a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the Security is finally sold.

- Money market Securities and debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e., will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. These securities may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer, among others (market risk). The Liquidity Risk refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. The Investment Manager will endeavour to manage credit risk through in-house credit analysis. The Scheme may also, but is not obliged to, use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio. There is no guarantee that hedging techniques will achieve the desired result.
  - The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the Securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. The risk refers to the fall in the rate for reinvestment of interim cash flows.
  - The NAV of the Scheme's Units, to the extent that the Scheme is invested in fixed income Securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income Securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income Securities can be expected to decline.
  - To the extent the Scheme's investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by interest rate movement (basis risk) - coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. The value of Securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Fund could be exposed to interest rate risk:
    - (i) due to the time gap in the resetting of the benchmark rates, and
    - (ii) to the extent the benchmark index fails to capture interest rate changes appropriately (spread risk): though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments.
  - Settlement Risk (counterparty risk): Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay floating rate return and receive fixed rate return) may default;
  - Liquidity Risk: The market for floating rate Securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such Securities that the Scheme is invested in.
  - Different types of Securities in which the Scheme may invest as given in the SID carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than government Securities. Further even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.
  - Investments in the Scheme made in foreign currency by a Unit Holder are subject to the risk of fluctuation in the value of Indian Rupee.
- Risk Factors Associated with Derivatives**
- Derivatives products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decisions of a fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- As and when the Scheme trades in derivative products, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor the transactions and the embedded market risks that a derivative adds to the portfolio.
- Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Other risks in using derivatives include but are not limited to:
- (a) **Credit Risk** - this occurs when a counterparty defaults on a transaction before settlement and, therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavourable) market price, in order to maintain the validity of the hedge.
  - (b) **Market Liquidity Risk** - this is where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.
  - (c) **Model Risk** - this is the risk of mis-pricing or improper valuation of derivatives.
  - (d) **Basis Risk** - this is when the instrument used as a hedge does not match the movement in the instrument / underlying asset being hedged. The risks may be inter-related also; for e.g. interest rate movements can affect equity prices, which could influence specific issuer / industry assets.
- Risks associated with Short Selling and Securities Lending**
- The risks in lending portfolio Securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of Securities, i.e. the Scheme, and the approved intermediary. Such failure to comply can result in a possible loss of rights in the collateral put up by the borrower of the Securities, the inability of the approved intermediary to return the Securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the Securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such Securities and this can lead to temporary illiquidity.
- Risk Factors Associated with Overseas Investment**
- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, restrictions on repatriation of capital due to exchange controls and the political environment. Further the repatriation of capital to India may also be hampered by and changes in Regulations or political circumstances. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.
- Risk factors associated with Securitised Debts**
- Generally available asset classes for securitisation in India:
- Commercial vehicles
  - Auto and two wheeler pools
  - Mortgage pools (residential housing loans)
  - Personal loan, credit card and other retail loans
  - Corporate loans / receivables
- In terms of specific risks attached to securitisation, each asset class would have different underlying risks, however, residential mortgages

## Key Information Memorandum

typically have lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is normally easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans / receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher and hence their overall risks are comparable to other AAA or equivalent rated asset classes.

Some of the factors, which are typically analyzed for any pool, are as follows:

**Size of the loan:** this generally indicates the kind of assets financed with loans. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say Rs. 1,00,00,000/- it may be easier to construct a pool with just 10 housing loans of Rs. 10,00,000/- each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed Rs. 5,00,000/- per individual.

**Average original maturity of the pool:** this indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60 month contracts, the original maturity and the residual maturity of the pool viz. number of remaining instalments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, more than 70% of the contracts have paid more than 50% of the monthly instalments and if no default has been observed in such contracts, this pool should have a lower probability of default than a similar car loan pool where 80% of the contracts have not yet paid 5 instalments.

**Loan to value ratio ("LTV"):** indicates how much of the value of the asset is financed by borrower's own equity. The lower the LTV, the better it is. This ratio stems from the principle that where the borrower's own contribution of the asset cost is high, the chances of default are lower. To illustrate: for a truck costing Rs. 20 lakhs, if the borrower has himself contributed Rs. 10 lakhs and has taken Rs. 10 lakhs as a loan, he is going to have lesser propensity to default as he would lose an asset worth Rs. 20 lakhs if he defaults in repaying an instalment. This is as against a borrower who may meet only Rs. 2 lakhs out of his own equity for a truck costing Rs. 20 lakhs. Between the two scenarios given above, as the borrower's own equity is lower in the latter case, it would typically have a higher risk of default than the former.

**Average seasoning of the pool:** this indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a pool of personal loans, if a pool of assets consist of borrowers who have already repaid 80% of the instalments without default, the probability of default is lower than for a pool where only 10% of instalments have been repaid.

**Default rate distribution:** this indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here is that, as against 0-30 DPD, the 60-90 DPD is a higher risk category. Unlike in plain vanilla instruments, in securitisation transactions it is possible to work towards a target credit rating, which could be much higher than the originator's own credit rating.

In the Indian scenario, also, more than 95% of issuances have been AAA or equivalent rated issuances indicating the strength of the underlying assets as well as adequacy of credit enhancement.

Investment exposure of the Fund with reference to securitised debt:

- The Scheme will predominantly invest only in those securitisation issuances which have AAA or equivalent rating indicating the highest level of safety from credit risk point of view at the time of making an investment. The Scheme will not invest in foreign securitised debt.
- The Scheme may invest in various types of securitization issuances, including but not limited to asset backed securitisation, mortgage backed securitisation, personal loan backed securitisation, collateralised loan obligation / collateralized bond obligation and so on.

- The Scheme does not propose to limit its exposure to only one asset class or to have asset class based sub-limits as it will primarily look towards the AAA or equivalent rating of the offering.
- The Scheme will conduct an independent due diligence on the cash margins, collateralisation, guarantees and other credit enhancements and the portfolio characteristic of the securitisation to ensure that the issuance fits into the overall objective of the investment in high investment grade offerings irrespective of underlying asset class.

### Risk Factors specific to investments in securitised papers:

Types of securitised debt vary and carry different levels and types of risks. Credit risk on securitised bonds depends upon the originator and varies depending on whether they are issued with recourse to the originator or otherwise. Even within securitised debt, AAA or equivalent rated securitised debt offers lesser risk of default than AA rated securitised debt. A structure with recourse will have a lower credit risk than a structure without recourse.

As underlying assets in securitised debt may assume different forms and the general types of receivables include auto finance, credit cards, home loans or any such receipts, credit risks relating to these types of receivables depend upon various factors including macro economic factors of these industries and economies. Specific factors like nature and adequacy of property mortgaged against these borrowings, nature of loan agreement / mortgage deed in case of home loan, adequacy of documentation in case of auto finance and home loans, capacity of borrower to meet its obligation on borrowings in case of credit cards and the intention of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.

Changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors, but may have an impact on the reinvestment of the periodic cash flows that the investor receives in the securitised paper.

### Limited Liquidity & Price Risk:

Presently, the secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Fund to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

### Risks due to possible prepayments: Weighted Tenor / Yield:

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may arise under any of the following circumstances:

- obligor pays the receivable due from him at any time prior to the scheduled maturity date of that receivable; or
  - receivable is required to be repurchased by the seller consequent to its inability to rectify a material misrepresentation with respect to that receivable; or
  - the servicer recognizing a contract as a defaulted contract and hence repossessing the underlying asset and selling the same.
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

### Bankruptcy of the originator or seller:

If the originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to Trust was not a sale then the Fund could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to Trust not being construed as a "True Sale". Legal opinion is normally obtained to the effect that the assignment of Receivables to Trust in trust for and for the benefit of the investors, as envisaged herein, would constitute a true sale.

### Bankruptcy of the investor's agent:

If Investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor's Agent to the assets / receivables is not in its capacity as agent / Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the swap agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets / receivables

if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent. Legal opinion is normally obtained to the effect that the Investors Agent's recourse to assets / receivables is restricted in its capacity as agent and trustee and not in its personal capacity.

**Credit Rating of the Transaction / Certificate:**

The credit rating is not a recommendation to purchase, hold or sell the Certificate in as much as the ratings do not comment on the market price of the Certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

**Risk of Co-mingling:**

The Servicers normally deposit all payments received from the Obligor into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of the Servicer. If the Servicer fails to remit such funds, including due to his bankruptcy or failure, due to Investors, the Investors may be exposed to a potential loss. Due care is normally taken to ensure that the Servicer enjoys highest credit rating on stand alone basis to minimize Co-mingling risk.

**Scheme specific risk factors for JPMorgan India Equity Fund, JPMorgan India Smaller Companies Fund, JPMorgan India Alpha Fund & JPMorgan India Tax Advantage Fund:**

**Schemes investing in Equities**

The value of the Scheme's investments may be affected by factors affecting the securities markets such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Consequently, the NAV of the Units of the Scheme may be affected.

Equity Securities and equity-related Securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made by the Scheme may be restricted by trading volumes and settlement periods. This may impact the ability of the Unit Holders to redeem their Units. In view of this, the Trustee has the right, in its sole discretion to limit Redemptions (including suspending Redemption) under certain circumstances. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended Securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell Securities held in the Scheme's portfolio could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of Securities held in the Scheme's portfolio.

Investments in equity and equity related Securities involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

The liquidity and valuation of the Scheme's investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to the target date for disinvestment.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with Securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted Securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio.

**NAME OF THE TRUSTEE COMPANY**

**JPMorgan Mutual Fund India Private Limited**

**Registered Office:**

Kalpataru Synergy, 3rd Floor, West Wing, Santacruz (East), Mumbai - 400 055.

**TAXATION ON INVESTING IN MUTUAL FUNDS**

Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

Investors can enquire about NAVs, unit holdings, valuation, dividends, etc. or lodge any service request at the toll-free number "1-800-22-5763". In order to protect confidentiality of information, the service representatives may require personal information of the investor for verification of his identity.

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

Address : Kalpataru Synergy, 3rd Floor, West Wing, Santacruz (East), Mumbai - 400 055.

Telephone : 91-22 6783 7225

Fax : 91-22 6783 7001

E-mail : india.investors@jpmorgan.com

**Registrar and Transfer Agent:**

**Deutsche Investor Services Private Limited**

Address : 2nd Floor, Tower 1, Logitech Park, M.V. Road, Saki Naka, Andheri (E), Mumbai 400 072

Telephone : 91-22 67146000

Fax : 91-22 - 67146901, 91-22-67146902

E-mail : investor.jpm@db.com; distributor.jpm@db.com

**UNIT HOLDERS' INFORMATION**

Account Statements will be sent by ordinary post/courier/electronic mail to each unit holder, stating the transaction number of units within 10 working days from allotment date.

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

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

**Please refer to the Offer Document of the schemes for any further details.**

## GENERAL

### 1. GENERAL

- (a) The application form should be completed in ENGLISH in BLOCK LETTERS only.
- (b) Please read the Key Information Memorandum and the Offer Document containing the terms of offer carefully before investing. In the Offer Document your attention is particularly drawn to the risk factors of investing in the scheme and also the sections "**Who cannot invest**", "**Important note on anti-money laundering, KYC & investor protection**" and "**How to apply**".
- (c) Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- (d) Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- (e) The original Power of Attorney or a duly notarised copy of the Power of Attorney shall be required to be submitted where transactions are made under a Power of Attorney.
- (f) The following documents are to be submitted by a company, body corporate, eligible institutions, society, trusts, partnership or other eligible non-individual applicants who apply for units in this scheme:

1. Certified copy of resolution or authority to make the application.
2. Certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document that may be required by the AMC as the case may be.
3. For Trusts / fund, certified true copy of the resolution from the Trustee(s) authorising such transaction.
4. The application should be signed under their official designation.

- (g) The dates for Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) are the same as that of Systematic Investment Plan (SIP).
- (h) Investors should ensure to write the word 'DIRECT' in the column for 'Broker Code' in their applications for purchases/additional purchases / switches in cases where such applications are not routed through any distributor / agent/broker.

### 2. APPLICANT INFORMATION

- (a) Name and address shall be given in full without any abbreviations. Please provide a copy of the address proof.
- (b) Name of the guardian must be mentioned if the investments are being made on behalf of a minor. Date of birth is mandatory for minors.
- (c) Name of the contact person and e-mail and telephone number should be mentioned in case of investments by a company, body corporate, trust, partnership, society, FII and other eligible non-individual applicants. Any change in the status of any authorized signatory should be promptly intimated to the AMC. Incomplete application forms are liable to be rejected.
- (d) **Permanent Account Number (PAN)** : SEBI has mandated vide Circular dated April 27, 2007 that PAN would be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction.

Thus, w.e.f. January 1, 2008 :

1. PAN is required for all unit holders in the folio, including guardians.
2. PAN is required for NRI investors also.

3. For every investment, for every investor, the investor needs to provide, PAN card copy except for investors residing in the state of Sikkim. However, identification proof will be required to be submitted by them.

The PAN card copy needs to be verified with the original PAN card. Attestation can be done by a distributor, a bank manager, a notary, at any of the investor service centres or at any JPMorgan office on production of the original copy.

### SYSTEMATIC INVESTMENT PLANS (SIPS) UPTO RS. 50,000/- EXEMPT FROM PERMANENT ACCOUNT Number (PAN)

In compliance with SEBI letter no. MRD/DoP/PAN/PM/166999/2009, dated June 19, 2009 issued to AMFI and subsequent guidelines issued by AMFI in this regard, effective August 1, 2009, SIPs upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 month period or in a financial year (to be referred as 'Micro SIP') shall be exempt from the requirement of PAN as a proof of identification. The exemption shall be applicable to investments by individuals, NRIs,

Minor and Sole Proprietary Firm. However, PIOs, HUFs, Partnership Firms, Companies, Societies, Trusts and any other category will not be eligible for such exemption.

Any one of the following photo identification documents can be submitted along with these SIP applications as proof of identification in lieu of PAN:

1. Voter Identity Card
2. Driving License
3. Government / Defense identification card
4. Passport
5. Photo Ration Card
6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account)
7. Employee ID cards issued by companies registered with Registrar of Companies
8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks
10. Senior Citizen / Freedom Fighter ID card issued by Government
11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI
12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL)
13. Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO

The Photo Identification document has to be current and valid and also either self attested or attested by an ARN holder.

The above-mentioned exemption will not be applicable to normal purchase transactions upto Rs. 50,000/- which will continue to be subject to PAN requirement.

The above provisions shall be effective shall be effective August 1, 2009.

- (f) **Know Your Customer (KYC)**: The need to "Know Your Customer" is vital for the prevention of money laundering. 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.

With effect from February 1, 2008 investors in Mutual Funds investing Rs. 50,000/- and above are required to comply with Know Your Client (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA). Please refer to our website ([www.jpmorganmf.com](http://www.jpmorganmf.com)) or AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)) for details.

The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a Unit Holder, delay processing redemption as per applicable laws or regulations if.

- (i) after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfil the requirements of the "Know Your Customer" as determined by the AMC or the AMC believes that the transaction is suspicious in nature as regards money laundering.
- (ii) the AMC determines in its sole discretion that the application does not or will not comply with any applicable laws or regulations.

In this regard the AMC reserves the right to reject any application and effect a mandatory Redemption of Units allotted at any time prior to the expiry of 30 Business Days from the date of the application.

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.

- (f) For NRIs / NREs, please provide a copy of the cheque leaf or FIRC certificate.

### 3. BANK ACCOUNT DETAILS

As per SEBI guidelines, it is mandatory for the Sole / First applicant to mention his / her bank account number in the application form. Applications received without the relevant bank account number will be deemed to be incomplete and will be rejected. The AMC and the R&T (the Registrar and Transfer Agent) reserves the right to hold any redemption proceeds in case the requisite details are not submitted. The AMC may ask for a copy of a cancelled cheque to verify these details.

The AMC currently has a direct credit facility with the following banks (mentioned here below in alphabetical order):

ABN AMRO, Axis Bank, Citibank NA, Deutsche Bank, HDFC Bank, HSBC, ICICI Bank, IDBI Bank, Kotak Bank and Standard Chartered.

The AMC will provide direct credit facility with additional banks as may be available from time to time to the investors. Please contact the AMC and R&T for further details. In case you do not wish to receive redemption proceeds by direct credit facility, please tick the appropriate option in the application form.

IFSC code is necessary for electronic payouts.

### 4. INVESTMENT DETAILS

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

### 5. MODE OF PAYMENT

Applications can be submitted at the designated collection centres as appended in the KIM. Applications can be submitted at the Official Points of Acceptance of the AMC / R & T. Only one cheque/DD will be accepted per application form for fresh and additional purchases. The Mutual Fund and its agents / representatives are not obliged to represent dishonoured cheques or inform the investor/investor's agent about such cheques. For investments made through NRE/NRO account, a cheque along with a photocopy of the cheque and the application form must be submitted to a JPMorgan AMC branch.

Payment can be made by rupee draft purchased abroad, payable at locations where the application is submitted to a JPMorgan AMC branch / collection centre.

### 6. FAX INSTRUCTIONS

Additional Purchases and Redemptions may be communicated through facsimile.

In connection with the agreement by the AMC to accept from the Unit Holder from time to time instructions by facsimile (Facsimile Instructions) without requiring written confirmation in respect of such Facsimile Instructions, the Unit Holder confirms that:

1. S/he acknowledges that Facsimile Instructions are not a secure means of communication, and is aware of the risk involved, and that the request to the AMC to accept such Facsimile Instructions is for the Unit Holder's convenience.
2. The AMC is authorised to act on any Facsimile Instruction which the AMC in its sole discretion believes is transmitted from the Unit Holder and, provided that the AMC exercises due care in carrying out its internal verification procedures, the AMC shall not be liable for acting in good faith on such Facsimile Instructions which are transmitted from unauthorised persons.
3. Any transaction entered into by the AMC pursuant to a Facsimile Instruction in good faith and in the absence of gross negligence, default or fraud shall be binding upon the Unit Holder whether made with or without his/her authority, knowledge or consent.
4. The AMC shall not be liable and the Unit Holder shall indemnify the AMC and hold the AMC harmless against any legal action, procedure, claim, loss, damages or costs which may be brought against the AMC or suffered or incurred by the AMC and which shall have arisen either directly or indirectly out of or in connection with the AMC accepting Facsimile Instructions and acting thereon, whether or not such Facsimile Instructions are confirmed in writing by the Unit Holder and whether or not such Facsimile Instructions in fact originate from the Unit Holder.

### 7. COMMUNICATION

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

### 8. NOMINATION DETAILS

Nomination rules are subject to SEBI Regulations/applicable laws. Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including a society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be made in 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 Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the exchange

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control regulations in force from time to time. However, nomination cannot be made in favour of NRI or PIO residents of the United States of America and Canada. Nomination in respect of the units stands rescinded upon the redemption / transfer / transmission of units. Transmission of units in favour of a Nominee shall be a valid discharge by the asset management company against the legal heir. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC / Mutual Fund / Trustees shall not be under any obligation to transmit the units in favour of the Nominee.

For multiple nominees, please fill up multiple forms. The nomination form is available on page 29 of this document and on our website : [www.jpmorganmf.com](http://www.jpmorganmf.com)

### 9. DECLARATION AND SIGNATURE

(a) All the applicants must sign in original on the application form. Signatures should be in English or in any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of an HUF

(Hindu Undivided Family), the Karta will sign on behalf of the HUF.

(b) The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.

10. Under the SIP, for each month / quarter, the investor must submit post-dated cheques or ECS mandate.. There should be a gap of one month/quarter between two cheques. For minimum investment amounts for all schemes, please refer to the table below. The minimum number of instalments under SIP is six.

11. In case of weekly dividend reinvestment option, record date for the declaration of dividend shall be every Tuesday, in case of fortnightly dividend reinvestment option the record date shall be 14th and 28th of each month and in case of monthly dividend reinvestment option, the record date shall be 25th of each month. In case these record dates falls on a non-Business Day, the record date shall be taken to be the next Business Day. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that the dividends will be regularly declared, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Option.

## CHECKLIST

Please ensure that:

- Name, address, contact details are mentioned and the signature of ALL applicants is available in the application form.
- Bank account details are filled in completely and correctly (mandatory) including IFSC code.
- Your preferred option is selected and the investment is not less than the minimum investment amount.
- The Permanent Account Number (PAN) for all applicants is mentioned and necessary documents are enclosed, else your application will be rejected.
- NRI's need to provide their overseas address (mandatory).
- Cheques / DDs are drawn in favour of 'Scheme Name' as applicable, dated and duly signed.
- Application form number/folio number and applicant's name is mentioned on the reverse of each cheque / DD.
- Documents as listed below are submitted along with the application (as applicable to your specific case) in original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.
- For documents regarding mariners and PIOs or any queries please contact the AMC or ISC.
- Investors need not provide any of the below mentioned documents, except PAN, Resolution / authorisation to invest, List of authorised signatories with specimen signature(s), Notarised Power of Attorney, FIRC in case payment is made by DD from NRE / FCNR or where applicable if he / she / it provides the KYC Compliance proof.

Documents	Individual	Companies	Societies	Partnership	Investments through POA	Trusts	NRI	FIIs
Resolution / authorisation to invest		✓	✓	✓		✓		✓
List of authorised signatories with specimen signature(s)		✓	✓	✓		✓		✓
Memorandum & Articles of Association		✓						
Trust deed						✓		
Bye-laws			✓					
Partnership deed				✓				
Notarised Power of Attorney					✓			
For all applications								
Proof of PAN	✓	✓	✓	✓	✓	✓	✓	✓
KYC proof	✓	✓	✓	✓	✓	✓	✓	✓
Proof of address	✓	✓	✓	✓	✓	✓	✓	✓
Proof of identity					✓			
FIRC in case payment is made by DD from NRE / FCNR or where applicable							✓	✓

(Please refer to instructions carefully on pages 17 and 18 before filling out this form)

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

Broker code	Sub-broker code	For office use
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

**2. INFORMATION OF EXISTING UNIT HOLDER** (For existing investor. Unless details in sections 3 - 6 have changed, please go directly to section 6. Note that applicant details and mode of holding will be as per existing folio number)

Folio no.

**3. APPLICANT INFORMATION**

Occupation [Please tick (✓)]	Status [Please tick (✓)]
<input type="radio"/> Agriculture <input type="radio"/> Professional <input type="radio"/> Student <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Service <input type="radio"/> Housewife <input type="radio"/> Others _____	<input type="radio"/> Minor <input type="radio"/> NRI <input type="radio"/> Resident Individual <input type="radio"/> HUF <input type="radio"/> Company/BC <input type="radio"/> Trust <input type="radio"/> Partnership <input type="radio"/> FII's <input type="radio"/> Bank / FI <input type="radio"/> AOP / BoI <input type="radio"/> Club/Society <input type="radio"/> PIO <input type="radio"/> Sole proprietor <input type="radio"/> Others (pl. specify) _____

Name of first applicant  Date of birth\*

Name of guardian (in case of minor)  \*In case where PAN is not provided, providing date of birth is mandatory or else the application is liable to be rejected.

Name of Contact person (In case of institutional investors)

Designation of the contact person

Name of second applicant

Name of third applicant

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

City  Pin code  **M A N D A T O R Y**  
 State  Country

Overseas address (Please provide full address. P.O. box no. may not be sufficient) (**Mandatory for NRIs / FIIs / PIO**)

City  Pin code  Country

Communication

Tel. (R) / Mobile no.  Tel. (O)  Fax no.   
 E-mail

I/We would like to receive the following documents through e-mail instead of post (Kindly ✓)  
 Account statement     Newsletter     Quarterly review & annual report     Other statutory information

Permanent Account Number (PAN) [Mandatory] ^ Alternate Document: \_\_\_\_\_; Document Number: \_\_\_\_\_ (^Please refer instruction 2 (e) on pg. 20)

First applicant	M A N D A T O R Y	Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant*	Mode of holding [Please tick (✓)]
Guardian	M A N D A T O R Y	Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant*	<input type="radio"/> Single
Second applicant	M A N D A T O R Y	Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant*	<input type="radio"/> Joint
Third applicant	M A N D A T O R Y	Please (✓) <input type="radio"/> PAN card copy* <input type="radio"/> KYC compliant*	<input type="radio"/> Anyone or survivor (default)

\*Please refer to instruction no.2(d) and 2(e) on page 17

**4. BANK ACCOUNT DETAILS** (Mandatory. The application will be rejected if this section is left blank. Please provide the details of the sole / first applicant). (Refer instruction no. 3 on page 17)

Bank particulars (Name of the bank)  Branch

Branch address  City

Account number  Account type  Current     Savings     NRO     NRE     FCNR

RTGS or NEFT - IFSC code  9 digit MICR code

Direct credit facility (please refer to the list of banks that offer direct credit facility on page 17). However, if you wish to receive a cheque payout, please tick here (✓)   
 Electronic Clearing Services (ECS) facility is available for receiving dividends. If you wish to avail of this facility, please tick here (✓)

**5. ANNUAL INCOME** [Please tick (✓)]

Upto Rs. 5,00,000     Rs. 5,00,001 to Rs. 25,00,000     Rs. 25,00,001 to Rs. 1,00,00,000     Rs. 1,00,00,001 to Rs. 5,00,00,000     Rs. 5,00,00,001 and above

**ACKNOWLEDGEMENT SLIP** (To be filled in by the investor)

Received from: Mr. / Ms.

Application for units of : **JPMorgan India** \_\_\_\_\_ Plan \_\_\_\_\_

Option (please ✓):  Growth (default)  Dividend reinvestment  Daily dividend reinvestment (as applicable)  Weekly dividend reinvestment (as applicable)  Fortnightly dividend reinvestment (as applicable)  Monthly dividend reinvestment (as applicable)  Dividend payout

Cheque / D.D. no. \_\_\_\_\_ for Rs. \_\_\_\_\_ dated \_\_\_\_\_

Drawn on bank \_\_\_\_\_

Application no.

**C**

Office Signature, stamp & date

**6. INVESTMENT DETAILS** (Refer instruction no. 4 on page 17)

Scheme name **JPMorgan India** Plan (Please )  Retail#  Institutional  Super Institutional#

Option (Please )  Dividend  Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment\*  
 Growth (default)  Weekly dividend reinvestment\*  Fortnightly dividend reinvestment\*  Monthly dividend reinvestment\*

*\* as applicable \*default for JPMorgan India Active Bond Fund \*default for JPMorgan India Liquid Fund and JPMorgan India Liquid Plus Fund*

**7. PAYMENT DETAILS** (Refer instruction no. 5 on page 17)

**7A. INITIAL INVESTMENT** (Please note that investors have to fill out separate common application forms for Initial and SIP investments)

Cheque / DD no.		Cheque / DD date	D   D   M   M   Y   Y   Y   Y
Amount of cheque / DD in figures (Rs.) (i)		Drawn on bank/	
DD charges, if any, in figures (Rs.) (ii)		Branch name	
Total amount in figures (Rs.) (i) + (ii)		Account type (Please <input checked="" type="radio"/> )	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR
Rupees in words			

**7B. SYSTEMATIC INVESTMENT PLAN** (Refer terms and conditions on page 22 and instructions for SIP on page 24)

Frequency (Please  any one only)  Monthly SIP (default)  Quarterly SIP **Enrolment period** Start Date       **Dates**  1<sup>st</sup> (default)  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup>  All dates (for ECS facility only) **No. of instalments** \_\_\_\_\_ (default 6 instalments)

**Payment mechanism** (Please  any one only) 1.  Cheques (Please provide the details below) 2.  ECS debit facility (Please complete the application form for ECS debit facility)

**First SIP transaction via Cheque no.**           **Cheque dated**           **Amount (Rs.)** \_\_\_\_\_

**Instalment amount (Rs.)** \_\_\_\_\_ **No. of instalments** \_\_\_\_\_ **Total amount (Rs.)** \_\_\_\_\_

**Subsequent instalment cheque nos.** From           To

**Cheques drawn on** Name of bank \_\_\_\_\_ Branch \_\_\_\_\_

**8. NOMINATION\* DETAILS** (Optional)

I/We hereby nominate the undermentioned nominee to receive the amounts to my/our credit in the event of my/our death. I/We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

**Name of the nominee** \_\_\_\_\_ **Date of birth** (if nominee is minor)

**Address of nominee** (Please provide full address) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
**Pin code** \_\_\_\_\_

**Name of the guardian** (If nominee is minor) \_\_\_\_\_ **Relationship with nominee** \_\_\_\_\_

**Address of guardian** \_\_\_\_\_  
 \_\_\_\_\_  
**Pin code** \_\_\_\_\_ **Signature of guardian** \_\_\_\_\_

\* For multiple nominations please ensure that the same details given in this nomination section are sent in on a separate sheet of paper, with all the investors' signatures.

9. DOCUMENTS ENCLOSED (Please <input checked="" type="radio"/> )		APPLICATIONS ENCLOSED (Please <input checked="" type="radio"/> )			TOTAL NO. OF ENCLOSURES		
Corporate Documents	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Systematic Investment Plan (SIP)	<input type="radio"/> Cheques	<input type="radio"/> ECS Debit Facility	No. to be filled by applicant	For office use	
ASL	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Systematic Transfer Plan (STP)					
BR	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Systematic Withdrawal Plan (SWP)					

**10. DECLARATION AND SIGNATURES**

**Applicable to NRI / FI / PIO:** I am / we are not U.S. or Canadian person(s) or resident(s) in or citizen(s) of the United States of America or Canada. 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 / 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 / FCNR account. **In case of non residents** (please tick as appropriate): 1. Residential Status:  Resident (including not ordinarily resident)  Non-resident. 2. The units issued to me / us will be held as  investment  business asset#.

**Corporate applicants only:** A corporation should affix its company stamp or seal, if any. I am / we are duly authorised to execute and deliver this Master Account Agreement. The corporation is not organised or formed by U.S. Persons, residents in or citizens of the United States of America principally for the purposes of investing in securities not registered under the Securities Act of 1933 of the United States of America.

I / We have read and understood the contents of the Key Information Memorandum (including the 'General section) and the Offer Document of the above Scheme(s) of JPMorgan Mutual Fund including the sections on 'Who cannot invest', 'Note on Anti Money Laundering, Know-Your-Customer and Investor Protection' and 'How to Apply?'

I / We shall make our own independent decisions whether to subscribe for Units acting upon our own judgment and such independent advice as I / we consider appropriate. I / We hereby apply for allotment / purchase of Units in the Scheme(s) and agree to abide by the terms and conditions applicable thereto. I / We hereby declare that I / we am / are a 'person resident in India' for the purposes of the Foreign Exchange Management Act, 1999 and I / we am / are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I / We hereby authorise JPMorgan Mutual Fund, its Investment Manager and / or its agents to disclose details of my investment to my bank(s) / JP Morgan Mutual Fund's bank(s) and / or any relevant distributor / broker / investment advisor, as appropriate. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

I / We declare that the information given in this application form is correct, complete and truly stated. (These signatures will be matched against the signatures in the repurchase or other transactions and in case of improper match or difference in the signatures, investors will be requested to get their signature verified by their banks.) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other model), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.

**Date** \_\_\_\_\_

**SIGNATURE(S)**

<b>Sole / First applicant</b>	<b>Second applicant</b>	<b>Third applicant</b>
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# Please refer to Chapters XI and XX of the Offer Document.

**JPMorgan Mutual Fund**

**Note:** All future communications in connection with this application should be addressed to the nearest JPMorgan Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where the application was lodged.

**Asset Management Company** : JPMorgan Asset Management India Private Limited  
 Kalpataru Synergy, 3rd Floor, West Wing, Santacruz (East), Mumbai - 400 055. **Tel.:** 022 - 6783 7016 **Fax :** 022 - 6783 7001  
**E-mail** india.investors@jpmorgan.com **Toll free no.** 1-800-22-5763 (JPMF) **MTNL landline** 022 - 2281 7222

**Registrar & Transfer Agent** : Deutsche Investor Services Private Limited, 2nd Floor, Tower 1, Logitech Park, M.V. Road, Saki Naka, Andheri (E), Mumbai 400 072  
**Tel.** 022 - 6714 6000 **Fax** 022 - 6714 6902 **E-mail** investorjpm@db.com



## ECS : TERMS AND CONDITIONS

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP / SWP enrolment form before applying.

1. The first cheque should be drawn on the same bank account which is to be registered for ECS (debit clearing). Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (debit clearing) is registered.
2. First SIP cheque and subsequent SIP instalments via ECS (debit clearing) should be of the same amount.
3. Please submit the following documents at least 21 days before the first SIP date for ECS (debit clearing) :
  - Application form for the respective scheme(s)
  - SIP ECS facility form
  - First SIP cheque
4. The cities / banks / branches in the list on page 11 may be modified / updated / changed / removed at any time in the future entirely at the discretion of JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via ECS (debit clearing) route will be discontinued without prior notice.
5. Investors will not hold JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
6. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited, its registrars and other service providers shall not be responsible and liable for any damages, compensation for any loss, damage, etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
7. JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to reject any application without assigning any reason thereof.
8. Please refer to the Key Information Memorandum / Offer Document of the respective scheme(s) for applicable NAV, risk factors, load and other information.
9. You can choose to change your bank account or discontinue this facility by giving 15 days written notice to any of our Investor Service Centres.

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\* If the investor chooses this option, the mandate will be carried out for all four dates specified.

### JPMorgan Mutual Fund

**Note:** All future communications in connection with this application should be addressed to the nearest JPMorgan Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where the application was lodged.

**Asset Management Company**

: JPMorgan Asset Management India Private Limited  
Kalpataru Synergy, 3rd Floor, West Wing, Santacruz (East), Mumbai - 400 055. **Tel.:** 022 - 6783 7016 **Fax :** 022 - 6783 7001  
**E-mail** india.investors@jpmorgan.com **Toll free no.** 1-800-22-5763 (JPMF) **MTNL landline** 022 - 2281 7222

**Registrar & Transfer Agent**

: Deutsche Investor Services Private Limited, 2nd Floor, Tower 1, Logitech Park, M.V. Road, Saki Naka, Andheri (E), Mumbai 400 072  
**Tel.** 022 - 6714 6000 **Fax** 022 - 6714 6902 **E-mail** investorjpm@db.com

(Please read instructions overleaf)

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

Broker code	Sub-broker code	For office use
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The Trustee

**JPMorgan Asset Management India Private Limited**

I / We have read and understood the contents of the Offer Document of the following scheme(s) and the terms & conditions overleaf. I / We hereby apply for enrolment under the STP / SWP of the following scheme(s) / plan(s) / option(s) and agree to abide by the terms and conditions of the following scheme(s) / plan(s) / option(s).

**2. APPLICANT INFORMATION**

Folio no. (for existing Unit holder) / Application no. (for new investor) \_\_\_\_\_

**Name of sole / first applicant**

Mr. Ms. M/s. \_\_\_\_\_

PAN no. M A N D A T O R Y Y [Mandatory - Please refer to instruction no.2(d) on page 17] Please  PAN card copy  KYC compliant

**Name of guardian (in case First / Sole applicant is a minor)**

Mr. Ms. M/s. \_\_\_\_\_

PAN no. M A N D A T O R Y Y [Mandatory - Please refer to instruction no.2(d) on page 17] Please  PAN card copy  KYC compliant

**Name of second applicant**

Mr. Ms. M/s. \_\_\_\_\_

PAN no. M A N D A T O R Y Y [Mandatory - Please refer to instruction no.2(d) on page 17] Please  PAN card copy  KYC compliant

**Name of third applicant**

Mr. Ms. M/s. \_\_\_\_\_

PAN no. M A N D A T O R Y Y [Mandatory - Please refer to instruction no.2(d) on page 17] Please  PAN card copy  KYC compliant

**3. SYSTEMATIC TRANSFER PLAN (STP) DETAILS (This application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Transfer Plan)**

From scheme **JPMorgan India** Option  Growth (default)  Dividend  
 Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment\*  Weekly dividend reinvestment\*  
 Fortnightly dividend reinvestment\*  Monthly dividend reinvestment\* \*as applicable

To scheme **JPMorgan India** Option  Growth (default)  Dividend  
 Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment\*  Weekly dividend reinvestment\*  
 Fortnightly dividend reinvestment\*  Monthly dividend reinvestment\* \*as applicable

STP dates (Please  1<sup>st</sup> (default)  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup>) Fixed amount per instalment (Rs.) \_\_\_\_\_

Frequency (Please  any one only)  Daily STP  Weekly STP  Fortnightly STP  Monthly STP (default) No. of instalments \_\_\_\_\_

Enrolment period From M M Y Y Y To M M Y Y Y Total amount of transfer (Rs.) \_\_\_\_\_

**4. SYSTEMATIC WITHDRAWAL PLAN (SWP) DETAILS (This application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Withdrawal Plan)**

Scheme **JPMorgan India** Option  Growth (default)  Dividend  
 Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment\*  Weekly dividend reinvestment\*  
 Fortnightly dividend reinvestment\*  Monthly dividend reinvestment\* \*as applicable

SWP dates (Please  1<sup>st</sup> (default)  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup>) Amount of withdrawal per instalment (Rs.) \_\_\_\_\_

Frequency (Please  any one only)  Monthly SWP (default)  Quarterly SWP No. of instalments \_\_\_\_\_

Enrolment period From M M Y Y Y To M M Y Y Y Total withdrawal amount (Rs.) \_\_\_\_\_

**5. DECLARATION AND SIGNATURES**

**Applicable to NRI / FI / PIO:** I am / we are not U.S. or Canadian person(s) or resident(s) in or citizen(s) of the United States of America or Canada. I / We confirm that I am/we are Non-Resident(s) of Indian nationality / origin and that I/we have remitted funds and 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 / FCNR account.

**In case of non residents (please tick as appropriate):** The units issued to me / us will be held as  a) investment  b) business asset

**Corporate applicants only:** (A corporation should affix its company stamp or seal, if any) I am / we are duly authorised to execute and deliver this Master Account Agreement. The corporation is not organised or incorporated under the laws of the United States of America.

**By signing this form, I / we explicitly warrant that I / we remain in full compliance with all the declarations set out in section 10 of the Common Application Form previously completed by me / us and these declarations are deemed repeated in full for this and all future transactions in JPMorgan Mutual Fund.**

If you have any doubt as to the content of these declarations, please contact 1800-22-5763 (JPMF) before signing this form.

(These signatures will be matched against the signatures in the repurchase or other transactions and in case of improper match or difference in the signatures, investors will be requested to get their signature verified by their banks.)

Date \_\_\_\_\_

SIGNATURE(S)		
Sole / First applicant	Second applicant	Third applicant

Please note : Signature(s) should be as they appear in the application form and in the same order. In case the mode of holding is joint, all applicants are required to sign.

**ACKNOWLEDGEMENT SLIP (To be filled in by the investor)**

Received from: Mr. / Ms. / M/s. \_\_\_\_\_

(Please )

**STP** From scheme **JPMorgan India** \_\_\_\_\_  
 To scheme **JPMorgan India** \_\_\_\_\_

**SWP** From scheme **JPMorgan India** \_\_\_\_\_

**Total STP / SWP amount (Rs.)** \_\_\_\_\_ on  Daily  Weekly  Fortnightly  Monthly (default)  Quarterly basis.

Enrolment form no.

**S**

Office Signature, stamp & date
--------------------------------

## SYSTEMATIC INVESTMENT PLAN (SIP) : INSTRUCTIONS (Please read the Offer Document for more details)

Please note that the investor has to fill out a common application form for lumpsum and SIP investments.

- SIP is available to investors in all the schemes of JPMorgan Mutual Fund.
- The SIP application form should be completed in English and in block letters only. Please tick (✓) in the appropriate circle. The SIP application form, complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of Deutsche Investor Services Private Limited as designated by the AMC from time to time.
- New investors who wish to enroll for SIP are required to fill the scheme application form. New investors are advised to read the Offer Document of the scheme(s) before investing. The Offer Document / Key Information Memorandum(s) of the scheme(s) is available with the ISCs, brokers/distributors and also displayed at the JPMorgan Mutual Fund website i.e. [www.jpmorganmf.com](http://www.jpmorganmf.com).
  - New investors need not have an existing folio for investments into respective schemes / options. Such investors can start a folio with an SIP. However, in case of SIP investments an investor can enter the scheme(s) with a minimum SIP amount. For details, refer to page 18.
- The application is liable to be rejected if any of the following are not provided:
  - Permanent Account Number (PAN) and PAN proof for all applicants.
  - Bank details.
  - FIRC certificate for NRI (or cheque copy).
  - Investor name & address.
  - Date of birth of minor.
  - Overseas address for NRI.
  - Unsigned application.
  - Corporate documents, including Authorised Signatory List (ASL) as applicable.
  - Please refer to page 14 for SIP minimum investment amounts.
  - All SIP investments must be of equal amounts including the first instalment.
- SIP offers investors the following two Plans: (i) Monthly Systematic Investment Plan (MSIP) and (ii) Quarterly Systematic Investment Plan (QSIP).
- The investor must submit post-dated cheques for each month/quarter. There should be a gap of one month / one quarter between two cheques.
  - Minimum amount per cheque for each scheme under MSIP and QSIP is Rs.1,000/-.
  - Total minimum number of cheques/instalments under MSIP (default) and QSIP is six.
- All SIP cheques (non-ECS) must be dated 1st, 10th, 15th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December for a total amount of Rs.60,000/- he will be required to issue six cheques all bearing the same date (except for the first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 10th, 15th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP. Please note that there should be minimum gap of 21 days for the ECS mandate to take effect. For post dated cheques to take effect, there should be a minimum of 15 days.

For NRIs / NREs, please provide a copy of the cheque leaf or FIRC certificate.
- Units will be allotted on the above applicable date. In case the date falls on a non-business day or falls during a book closure period, the immediate next business day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques.
- Cheques should be drawn in favour of the respective "scheme name", for example, for JPMorgan India Equity Fund the cheque should be drawn in favour of "JPMorgan India Equity Fund" and crossed "A/c Payee Only". Unit holders must write the SIP enrolment/application form number on the reverse of the cheques accompanying the forms.
- Payment may be made by cheques drawn on any bank which is situated at, and is a member of, the bankers' clearing house located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money order or postal orders will be accepted.
- Investors / Unit holders may also enroll for SIP ECS enrolment facility through Electronic Clearing Service (debt clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP direct debt facility available with banks / branches which may be included from time to time in order to enroll for this facility. However, the first instalment will be by way of a cheque. Please fill up the application form for SIP ECS enrolment, if you are opting for this facility.
- Returned cheque(s) may not be presented again for collection. In case returned cheques are presented again, the necessary charges are liable to be debited to the investor.**
- An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statements will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. In the case of a specific request received from investors, the Mutual Fund will provide the account statement to investors within five working days from receipt of such a request without any charges. Further, a soft copy of the account statement shall be mailed to investors under SIP to their e-mail address on a monthly basis, if so mandated.
- Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such a request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the unit holder.
- The Trustee reserves the right to change/modify the terms and conditions of the SIP.

## SYSTEMATIC TRANSFER PLAN (STP) INSTRUCTIONS (Please read the Offer Document for more details)

- The transfer will commence from the start date that is provided by the applicant in the STP form.
- Please clearly tick the frequency of the STP (daily or weekly or fortnightly or monthly).
- The STP request should be received at an Investor Service Centre at least 15 days before the first transfer date.
- The AMC should be given clear instructions of discontinuance of at least 15 days in the case of an STP.
- The transaction needs to be supported by a copy of the PAN proof (PAN card / PAN allotment letter).
- In case the date that is chosen for the STP falls on a non-business day, the transaction will take effect from the following business day.
- The STP application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Transfer Plan.
- For selection of multiple STP dates under the same folio, a multiple number of STP forms are to be filled in.
- The transfers under this facility can be made on a daily / weekly / fortnightly / monthly basis.

## SYSTEMATIC WITHDRAWAL PLAN (SWP) INSTRUCTIONS (Please read the Offer Document for more details)

- The request for an SWP should be received at an Investor Service Centre at least 15 days before the first due date for withdrawal.
- For details please refer to the table on page 18.
- The AMC should be given clear instructions of discontinuance of at least 15 days in the case of an SWP.
- The withdrawal will commence from the withdrawal start date that is mentioned in the SWP form.
- The SWP application form needs to accompany the application form of the scheme in case a new applicant opts for Systematic Withdrawal Plan.
- For selection of multiple SWP dates under the same folio, a multiple number of SWP forms are to be filled in.

(To be filled in by individual(s) applying singly or jointly)

Scheme name JPMorgan India Plan (Please  Retail  Institutional  Super Institutional)

Option (✓)  Growth (default)  Dividend  
 Dividend reinvestment (default)  Dividend payout  Daily dividend reinvestment\*  Weekly dividend reinvestment\*  Fortnightly dividend reinvestment\*  
 Monthly dividend reinvestment\* \*as applicable

I / we \_\_\_\_\_ and \_\_\_\_\_  
do hereby nominate the person(s) more particularly described hereunder / and / cancel the nomination made by me / us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Folio No. \_\_\_\_\_

<b>1. FIRST NOMINEE</b>	
Name of the nominee Mr. Ms. M/s. _____ Address of nominee (Please provide full address) _____ _____ _____ Pin code _____	Date of birth (if nominee is minor) D   D   M   M   Y   Y   Y   Y _____   _____   _____   _____   _____   _____   _____   _____ Percentage of allocation / share _____ Relationship with nominee _____ Signature of guardian _____
<b>2. SECOND NOMINEE</b>	
Name of the nominee Mr. Ms. M/s. _____ Address of nominee (Please provide full address) _____ _____ _____ Pin code _____	Date of birth (if nominee is minor) D   D   M   M   Y   Y   Y   Y _____   _____   _____   _____   _____   _____   _____   _____ Percentage of allocation / share _____ Relationship with nominee _____ Signature of guardian _____
<b>3. THIRD NOMINEE</b>	
Name of the nominee Mr. Ms. M/s. _____ Address of nominee (Please provide full address) _____ _____ _____ Pin code _____	Date of birth (if nominee is minor) D   D   M   M   Y   Y   Y   Y _____   _____   _____   _____   _____   _____   _____   _____ Percentage of allocation / share _____ Relationship with nominee _____ Signature of guardian _____

NAME AND SIGNATURE(S) OF APPLICANT(S)		
First applicant	Mr. Ms. M/s. _____	_____
Second applicant	Mr. Ms. M/s. _____	_____
Third applicant	Mr. Ms. M/s. _____	_____
<b>Sole / First applicant</b>	<b>Second applicant</b>	<b>Third applicant</b>

The address as per our records, under the folio, is applicable for this form.

For Office Use

## INSTRUCTIONS

1. These instructions are subject to SEBI Regulations / applicable laws.
2. 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. If the units are held jointly, all jointholders will sign the nomination form.
3. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be 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.
4. The Nominee shall not be a trust, other than a religious or charitable trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
5. Nomination in respect of the units stands rescinded upon the transfer of units.
6. Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
7. 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.
8. 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.
9. Unitholders should mention the number of nominees who shall receive the amounts in the event of his/her death in ratio mentioned by the unit holder. In case the ratio is not mentioned, the holding will be equally split. However, the AMC reserves the right to treat such requests as incomplete.
10. Nomination cannot be made in favour of NRI or PIO residents of the United States of America and Canada.



## INVESTOR SERVICE CENTRES

### JPMorgan Asset Management India Private Limited :

<b>Ahmedabad</b>	: 302, Megha House, Near Law Garden, Mithakhali Six Road, Navrangpura, Ahmedabad - 380 006.
<b>Bengaluru</b>	: 501, 5th Floor, Prestige Centre Point, 7, Cunningham Road, Bengaluru - 560 052.
<b>Chennai</b>	: T V Loganathan Towers, 2nd Floor, No. 95, V. M. Street, R.K. Salai, Mylapore, Chennai - 600 004.
<b>Kolkata</b>	: 22 Camac Street, Block B, 5th Floor, Kolkata - 700 016.
<b>Mumbai</b>	: Kalpataru Synergy, 3rd Floor, West Wing, Santacruz East, Mumbai - 400 055.
<b>New Delhi</b>	: 715-716, 7th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
<b>Pune</b>	: Office No. 301, Nandadeep, Above Odyssey Shop, F.C. Rd., Shivajinagar, Pune - 411 005.

### Deutsche Investor Services Private Limited :

**Investor Service Centres** : The Registrar will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distribution channels, etc. (mobilised on behalf of their clients) with whom the AMC has entered / may enter into specific arrangements for purchase / sale / switch of Units.

**Agra** : Unit No.13/A, 1st Floor, Kailash Tower, Block No. E 16/8, Sanjay Place, Agra - 282 002. **Ahmedabad** : M-Square Building, First Floor, Swastik Char Rasta, B/H City Centre, Opp. Om Complex, Off C.G. Road, Ahmedabad - 380 009. **Ajmer** : Shop No.25, K. C. Complex, Opposite Subhash Udhyan Hospital Road, Ajmer - 305 001. **Allahabad** : UGF-10, Vashisht Vinayak Tower, Tashkend Marg, Civil Lines, Allahabad - 211 001. **Amravati** : Shop No. 5, 1st Floor, Gulshan Towers, Jaistamb Tower, Near Panchsheel Theatre, Amravati - 444 601. **Amritsar** : Front Portion, 2nd Floor, 77, Railway Link Road, Amritsar - 143 001. **Aurangabad** : Shop No. 4, Alaknanda Complex, Adalat Road, Near Baba Petrol Pump, Aurangabad - 431 005. **Bangalore** : 104, Prestige Meridiann - 1, No. 29, M.G. Road, Bangalore - 560 001. **Bareilly** : 320, Akash Floors, City Station Road, Civil Line, Bareilly - 243 001. **Belgaum** : Sri Sukh Sagar Shopping Complex, Ground Floor, CTS# 10618/1/2/3, Nehru Nagar, Belgaum - 590 010. **Bhavnagar** : Sterling Point, 2nd Floor (220-221), Waghawadi Road, Bhavnagar - 364 002. **Bhilai** : Shyam Shakuntala Complex, 209, Ground Floor, 2/4 Nehru Parisar, Near Nehru Nagar Rail Crossing, Bhilai- 490 022. **Bhopal** : Vijay Stambh BG-17, Ground Floor, MP Nagar, Opp. UTI, Bhopal - 462 011. **Bhubaneswar** : Metro House, Shop No. 5, A 410, Vanivihar, Bhubaneswar - 751 004. **Calicut** : C14, C15, 2nd Floor, Sky Tower Shopping Mall, Municipal Corporation Door No. 5/3283, Situated at Bank Road Junction, Kozhikode, Calicut - 673 001. **Chandigarh** : SCO 154-155, Sector 17 C, 2nd Floor, Deepak Tower, Chandigarh, - 160 017. **Chennai** : No.141, Old No. 193, 1st Floor, Pasla Foreign Exchange Bldg, Next to Tata Motors, Anna Salai, Chennai - 600 002. **Cochin** : 3rd Floor, B - Block, BAB Towers, Atlantis, M. G. Road, Ernakulam, Cochin - 682 015. **Coimbatore** : No. 424-E, 2nd Floor, Red Rose Towers, D. B. Road, R. S. Puram, Coimbatore - 641 002. **Cuttack** : C/o Handloom House, 1st Floor, Badambadi, Link Road, Brajraj, Opposite LIC Colony, Cuttack - 753 012. **Dehradun** : Shop No. 25, Ground Floor, Radha Palace Shopping Complex, 78 Rajpur Road, Dehradun - 248 001. **Durgapur** : 3rd Floor, City Plaza-II, Near City Centre Bus Stand, Durgapur - 713 216. **Erode** : Property No. 859, N.S.T.V. Complex, 1st Floor, Shivranganji Hotel, Brough Road, Erode - 638 001. **Goa (Panjim)** : F1 & F2, Alfaran Plaza, 1st Floor, M. G. Road, Near Don Bosco High School, Panjim, Goa - 403 001. **Gorakhpur** : Room No 12, First Floor, Mangalam Tower, 13 A, Civil Lines, Golghar, Gorakhpur - 273 001. **Guntur** : 2nd Floor, Aditya Complex, Door No. 6-19-35, 13th Main Road, Arundalpet, Guntur - 522 002. **Gurgaon** : Ground Floor, Vatika Atrium, Block-B, Sector-53, Gurgaon - 122 001. **Guwahati** : Ganapati Enclave, Ulubari, G. S. Road, Ground Floor, Guwahati - 781 007. **Gwalior** : Ganapati Plaza, Plot No. 40, Citi Center, Gwalior - 474 011. **Hubli** : Shop No. G-2, Ground Floor, Revankar Comfort, Door No. 450/1A, Deshpande Nagar, Hubli - 580 030. **Hyderabad** : 6-3 - 1093/UG-3 (A&B), Vintage Boulwvard, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082. **Indore** : B-3, Aru Plaza, 582, M.G. Road, Opp. Hukumchand Ghantaghar, Indore - 452 001. **Jabalpur** : 55, Mezzanine Floor, Chandrika Towers, Model Road, Near Shastri Bridge, Napier Town, Jabalpur - 482 002. **Jaipur** : No. 605, Plot No. 15, 6th Floor, Green House, Ashok Marg, C-Scheme, Jaipur - 302 001. **Jalandhar** : Rachna Towers, 1st Floor, GT Road, Jalandhar - 144 003. **Jamnagar** : 106, Madhav Complex, P. N. Marg, Opp. D.K.V College, Jamnagar - 361 004. **Jamshedpur** : Bharat Business Center, Ram Mandir Area, Beside Mithiala Motors, Bistupur, Jamshedpur - 831 001. **Jodhpur** : Office No. 209, 2nd Floor, Aadeshwar Tower, Chopasni Road, Jodhpur - 342 001. **Kanpur** : Office No. 216 & 217, 2nd Floor, Kan Chambers, 14/ 113. Civil Lines, Kanpur - 208 001. **Kolhapur** : 517/2, Shop No. 84, Gemstone Rai Bahadur Vichare Complex, New Sahupuri, Near S T Stand, Kolhapur - 416 001. **Kolkata** : Lords Building, 7/1 Lord Sinha Road, Block No. GF/D, Ground Floor, Kolkata - 700 071. **Kota** : 2nd Floor, Mewara Plaza, 344, Shopping Center, Rawat Bhata-Guman Pura Road, Kota - 324 007. **Lucknow** : Sky Hi Chambers, F-1, 1st Floor, Park Road, Lucknow - 226 001. **Ludhiana** : Fortune Chambers, S.C.O. 16-17, 4th Floor, Feroze Gandhi Market, Opp. Stock Exchange, Ludhiana - 141 001. **Madurai** : Plot No. 10, Vishnu Plaza, near P. T. R. Bridge, 2nd Floor, Shop No. 16, Ground Floor, Reliance Money, Vaigai Colony, 80 ft. Road, Anna Nagar, Madurai - 625 020. **Mangalore** : 2nd Floor, "Manasa Towers", M. G. Road, Kodailbail, Mangalore - 575 003. **Moradabad** : Shop No. 7, Sai Sadan Complex, Ground Floor, Jail Road, Near Head P. O., Moradabad - 244 001. **Mumbai** : Prospect Chambers, G 02 B, Shop No. 315, Opp. Thomas Cook / HSBC Bank, D.N. Road, Fort, Mumbai - 400 001. **Mysore** : Shop No. 7, Mythri Arcade No. 2766, New Kantharaja URS Road, Saraswathi Puram, Mysore - 570 009. **Nagpur** : Shop No.10, Prathiba Sankul, North Ambazari Road, Dharam Peth, Next to Alankar Theatre, Nagpur - 440 010. **Nasik** : Suyojit Chambers, G-2, Trimbak Naka, Near New CBS, Nasik - 422 002. **Nellore** : Shop No.1, Ravula Arcade Shopping Complex, GNT Road, Nellore - 524 001. **New Delhi** : 910 & 911, 9th Floor, Narayan Manzil, Barakamba Road, New Delhi - 110 001. **Panipat** : N K Towers, 2nd Floor, Near IB College, G.T. Road, Panipat - 132 103. **Patiala** : 2nd Floor, 29, New Leela Bhawan, Patiala - 147 001. **Patna** : 209, 2nd Floor, Hari Niwas Complex, Dak Bungalow Road, Patna - 800 001. **Pune** : Shop No.7, Ground Floor, Jalan Corner, N. C. Kelkar Marg, C.T.S. No. 538 & 539, Narayan Peth, Pune - 411 030. **Rajamundry** : 36-7-8, 1st Floor, SBI Complex, Stadium Road, Innespet, Rajamundry - 533 101. **Rajkot** : L-1, Puja Commercial Complex, Harihar Chowk, Near GPO, Sadar Bazar, Panchnath Plot, Rajkot - 360 001. **Ranchi** : Gel Church Complex, AC Market, Shop No. 22, Ground Floor, Main Road, Ranchi - 834 001. **Rourkela** : Triveni Complex, 2nd Floor, Opp. Hotel Sukh Sagar, Madhusudan Marg, Rourkela - 769 001. **Salem** : Divya Towers, VII A, 2nd Floor, Next to Bank of Maharashtra, 4th Main, Shevapet, Salem - 636 001. **Sambalpur** : Quality Manison, Ground Floor, Main Road, Below SBI Evening Branch, Nayapara, Gole Bazar, Sambalpur - 768 001. **Siliguri** : Gitanjali Complex, Co-operation Bank, 2nd Floor, Sevoke Road, Siliguri - 734 001. **Surat** : Shop No. G -12, Ground Floor, Jolly Plaza, Athwa Gate, Opp. Athwa Gate Police Station, Surat - 395 001. **Trichy** : Aravindh Plaza, 1st Floor, No. 2, Fort Station Road, Trichy - 620 002. **Trivandrum** : TC 26/15 (16), 2nd Floor, Anna's Arcade, Spencer's Junction, Trivandrum - 695 001. **Udaipur** : Daulat Chambers, 406, 3rd Floor, 4-D, Sardarpura, Udaipur - 313 001. **Vadodara** : No. 301, 3rd Floor, Gokulesh - 2, Opposite Ivory Terrace, Sampatrao Colony, R. C. Dutt Road, Alkapuri, Vadodara - 390 005. **Valsad** : 303 K. B. Mall, Hallar Road, Valsad - 396 001. **Varanasi** : Kuber Chambers, 3rd Floor, Rath Yatra Crossing, B. C. Towers, Varanasi - 221 010. **Vijayawada** : Door No. 39-1-88, Saptagiri Complex, 1st Floor, MG Road, Labbipet, Vijayawada - 520 010. **Vizag** : Shop No. 2, Ground Floor, 2nd Line Redname Regency, Dwarka Nagar, Vizag - 530 001. **Warangal** : Green Square Plaza, No. 5-9-116,117,121,122, Opposite Public Garden, Hanamkonda, Warangal Division, Warangal - 506 001.

The above list is subject to change from time to time. The investors are advised to contact the Investor Service Centre / office of the AMC for exact location and contact numbers of the Collecting Bankers / AMC offices / ISCs.