

JPMorgan India Short Term Income Fund

(An Open ended Income Scheme)

KEY INFORMATION MEMORANDUM

Offer of Units of Rs. 10/- each for cash during the New Fund Offer and Ongoing Offer for Units at NAV based prices, subject to applicable loads.

New Fund Offer Opens on: March 18, 2010

New Fund Offer Closes on: March 23, 2010

Scheme re-opens for continuous sale and repurchase on: March 26, 2010

SPONSOR: JPMorgan Asset Management (Asia) Inc.

Correspondence Office: 21/F Chater House, 8 Connaught Road, 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

Asset Managers to JPMorgan Mutual Fund

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

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 certified by the AMC, key personnel, investors' rights & services, risk factors, penalties & pending litigations etc. Investors should, before investing, 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. Capitalised terms used in this KIM and not defined have the meaning assigned to them in the SID.

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

This Key Information Memorandum is dated March 12, 2010

J.P.Morgan
Asset Management

Investment Objective

The investment objective is to generate income by investing primarily in money market and short term debt instruments. However, there can be no assurance that income can be generated, regular or otherwise or that the investment objective of the Scheme will be realised.

Asset Allocation Pattern of the Scheme

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

Instruments	Indicative allocation (% of net assets)	Risk profile
Money market and *Debt instruments including government securities with maturity / average maturity / residual maturity / interest rate reset not greater than 1 year.	65 - 100%	Low
*Debt instruments with maturity / average maturity / residual maturity / interest rate reset greater than 1 year.	0 - 35%	Low to Medium

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

Floating rate debt instruments are debt instruments issued by Central / State Governments, corporates, PSUs, etc. with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, quarterly, half yearly, and annually or any other periodicity that may be mutually agreed between the issuer and the Fund. The Scheme shall not invest in foreign securitised debt.

Money market instruments include commercial papers, commercial bills, treasury bills, Collateralised Borrowing and Lending Obligations (CBLO), Government Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, usance bills and any other like instruments as specified by the RBI from time to time.

The Scheme can invest up to 50% of net assets in foreign securities. The Scheme shall not engage in stock lending. The scheme will not take any leverage position in derivatives. The total investment in debt securities and gross exposure in derivatives, if any, shall not exceed the net assets of the scheme. However, the Scheme can borrow in accordance with SEBI Guidelines.

The Scheme retains the flexibility to invest across all securities in the debt and money market instruments. The Scheme may also invest in units of debt and liquid Mutual Fund schemes.

The endeavour of the scheme will be to maintain the modified duration in a range of 1-3 years depending upon interest rate view. However, this can undergo a change in case the market condition warrant and according to fund manager's view.

At present, JPMorgan Mutual Fund has 3 debt schemes - JPMorgan India Liquid Fund, JPMorgan India Treasury Fund and JPMorgan India Active Bond Fund. JPMorgan India Liquid Fund holds a portfolio which has a residual maturity of not more than 91 days. JPMorgan India Treasury Fund holds a portfolio which has a residual maturity of around 3-6 months. JPMorgan India Active Bond Fund holds a portfolio which has a residual maturity of around 7-10 years. However, JPMorgan India Short Term Income Fund proposes to hold a portfolio which would have a residual maturity of around 1-3 years.

Risk Profile of the Scheme

Mutual Fund units involve investment risks including the possible loss of principal.

Standard Risk Factors:

- 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 Short Term Income 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 and investors in the Scheme are not being offered any guaranteed / assured returns.

Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

a) Risks associated with 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 interest and 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.

b) Risks associated with investing in Bonds

- The NAV of the Scheme, to the extent invested in Debt Securities, will be affected by changes in the 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 its issuer's ability to meet interest and principal payments on its obligations and the market perception of the creditworthiness of the issuer of such instruments.

- 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. The AMC may choose to invest in unlisted Debt Securities that offer attractive yields within regulatory limits. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investment due to its holdings of the unlisted Securities may be affected if they have to be sold prior to the target date of investment.
- 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, 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 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.
- **Prepayment Risk:** The Borrower may prepay the receivables prior to their respective due dates. This may result in change in the yield and tenor for the Scheme.
- 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.

c) Risks associated with investing in Derivatives

- The Mutual Fund may use derivatives in connection with its investment strategies. 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.
- 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. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in losses that significantly exceed a fund's original investment. Certain derivatives may give rise to a form of leverage. As a result, a fund may be more volatile than if the fund had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the fund's portfolio Securities.
- 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.

d) Risk 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.

e) Risks associated with Overseas Investment

Subject to necessary approvals, in terms of all applicable guidelines issued by SEBI and RBI from time to time 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.

Currency Risk: The foreign securities are issued and traded in foreign currencies. As a result, their values may be affected by changes in the exchange rates between foreign currencies and the Indian Rupees as well as between currencies of countries other than India. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the securities of companies that trade or operate in such countries.¹

f) Risks associated with investing in Securitised Debt

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 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 installments 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.

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 installments 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.

g) Risks associated with investing 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 the 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 the Trust not being construed as a “True Sale”. Legal opinion is normally obtained to the effect that the assignment of receivables to the 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 an investor’s agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of the investor’s agent to the assets / receivables is not in its capacity as agent / Trustee but in his 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 an investor’s agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of the investor’s agent. Legal opinion is normally obtained to the effect that the investors agent’s recourse to assets / receivables is restricted in his 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 obligors 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, due to investors, the investors may be exposed to a potential loss. Due care is normally taken to ensure that the servicer enjoys the highest credit rating on a standalone basis to minimize co-mingling risk.

h) Risks associated with investing in Government Securities

Market Liquidity risk with fixed rate Government Securities: Even though the Government Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, liquidity of the Scheme may suffer in case the relevant guidelines issued by RBI undergo any adverse changes.

Interest Rate risk associated with Government Securities: While Government Securities carry minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income Securities fall and when interest rates decline, the prices of fixed income Securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the Government’s Credit Rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

Risks associated with floating rate Government Securities: Floating rate securities issued by the Government (coupon linked to Treasury bill benchmark or an inflation linked bond) have the least sensitivity to interest rate movements compared to other Securities. Some of these Securities are already in issue. These Securities can play an important role in minimising interest rate risk in a portfolio.

As per SEBI circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003, and SEBI/IMD/CIR No. 1/42529/05 dated June 14, 2005 the Scheme should have a minimum of 20 (twenty) Unit Holders and no single Unit Holder should account for more than 25% of the corpus of the Scheme. In case of non-fulfilment of either of the aforesaid conditions in a three-month time period or the end of the succeeding calendar quarter, whichever is earlier, from the close of the NFO Period of the Scheme, the Scheme shall be wound up by following the guidelines prescribed by SEBI. The aforesaid conditions should also be met in each subsequent calendar quarter thereafter on an average basis. SEBI has further prescribed that if any investor breaches the 25% limit over a calendar quarter, a rebalancing period of one month will be allowed to the investor and thereafter the investor who is in breach of the limit shall be given 15 (fifteen) days notice to redeem his exposure over the 25% limit. In the event of failure on the part of the said investor to redeem the excess exposure, the excess holding over the 25% limit will be automatically redeemed by the Mutual Fund at the Applicable NAV on the 15th day of the notice period.

Options	The Scheme offer two options - growth option and dividend option. The dividend option offers weekly, fortnightly, and monthly dividend reinvestment options and monthly dividend payout.
Applicable NAV (after the Scheme opens for repurchase and sale)	<p>For Purchase</p> <ol style="list-style-type: none"> a. Where the application is received upto 3.00 pm on a Business Day 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; b. Where the application is received after 3.00 pm on a Business Day 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; c. 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. <p>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.</p> <p>Note: For the avoidance of doubt, where applications are received for an amount of less than Rs. 1 crore on a Non-Business Day the closing NAV of the next Business Day shall be applicable.</p> <p>For Redemption</p> <ol style="list-style-type: none"> a. Where the application is received up to 3.00 pm on a Business Day - Closing NAV of the day of receipt of application; and b. Where the application is received after 3.00 pm on a Business Day - Closing NAV of the next Business Day. <p>Note: In case of applications received on a Non-Business Day the closing NAV of the next Business Day shall be applicable.</p>

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 this SID as applicable to Purchase and Redemption shall be applied respectively to the 'Switch-in' and 'Switch-out' applications.

Minimum Application Amount / Number of Units	Purchase Rs. 5,000/- per application and in multiples of Re. 1/- thereafter.	Additional Purchase Rs. 1,000/- per application and in multiples of Re. 1/- thereafter.	Repurchase Rs. 5,000/- or 500 Units.
Despatch of Repurchase (Redemption) Request	The Mutual Fund will endeavour to dispatch the Redemption proceeds within 3 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.		
Benchmark Index	CRISIL Short - Term Bond Fund Index		
Dividend Policy	<p>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 MF Regulations. 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.</p> <p>The AMC shall dispatch 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.</p>		
Name of the Fund Managers	Mr. Nandkumar Surti and Mr. Namdev Chougule		
Name of the Trustee	JPMorgan Mutual Fund India Private Limited.		
Performance of the Scheme	The Scheme being a new scheme, does not have a performance track record.		

Expenses of the Scheme

(i) Load structure:

For NFO and Ongoing Offer basis

Entry Load:

NIL

Exit Load:

For each Redemption	(% of Applicable NAV)
Within 15 days from the date of allotment in respect of Purchase made other than through SIP	0.15%
Within 15 days from the date of allotment in respect of each Purchase made through SIP	0.15%

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

There will be no Load for Units created as a result of dividend reinvestment and bonus Units.

No Loads will be chargeable in case of switches made between different Scheme Options.

All Loads are intended to enable the AMC to recover expenses incurred for promotion or distribution and sale 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.

For the most up to date information on Entry / Exit Loads investors are advised to contact their ISC or the AMC at its toll-free number (1800-22-5763) prior to any application / redemption.

New Fund Offer Expenses:

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationery, bank charges etc.

(ii) Recurring expenses:

Continuous offer:

These are the fees and expenses for operating the Scheme. These expenses include investment management and advisory fee charged by the AMC, the Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.25% of the daily average net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund (www.jpmmorganmf.com).

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.	0.03
Marketing & Selling Expenses including Agents Commission and statutory advertisement	0.60
Brokerage & Transaction Cost pertaining to the distribution of Units	

Particulars	% of Net Assets
Audit Fees / Fees and expenses of Trustees	0.02
Costs related to investor communications	0.01
Costs of fund transfer from location to location	0.10
*Other Expenses	0.14
Total Recurring Expenses	2.25

*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 reserves the right to change the above, both inter se or in total, subject to prevailing Regulations.

The purpose of the above table is to assist in understanding the various costs and expenses that the Unit Holder in the Scheme will bear directly or indirectly.

The above estimates for recurring expenses for the Scheme are based on the corpus size of INR 1000 million, and may change to the extent assets are lower or higher.

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, as given below.

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.

Tax treatment for the Investors (Unit Holders)

Investors are advised to refer to the details in the SAI and also independently refer to his/her tax advisor. For tax purposes please refer to the SID and SAI for more details.

Daily Net Asset Value (NAV) Publication

The AMC shall update the NAVs on the website of the Mutual Fund (www.jpmmorganmf.com) and that of the Association of Mutual Funds in India (www.amfiindia.com) by 9.00 pm every Business Day. [Toll free number - 1800-22-5763].

For Investor Grievances Please Contact

Name and Address of Registrar and Share 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: 91-22-6714 6000
 Fax :91-22-6714 6902, 91-22-6719 8915, 91-22-6719 8912
 E-mail: investor.jpm@db.com; distributor.jpm@db.com

Name and Address of AMC
JPMorgan Asset Management India Private Limited
 Address: Kalpataru Synergy, 3rd Floor, West Wing, Santacruz- East, Mumbai - 400 055
 Telephone : 91-22 - 6783 7000
 Fax : 91-22 - 6783 7002
 E-mail : india.investors@jpmorgan.com

Unit Holders' Information

An account statement will be sent by ordinary post / courier / electronic mail to each Unit Holder, stating the number of Units purchased, not later than 30 (thirty) days from the close of the NFO Period. For ongoing periods, an account statement will be sent within 10 Business Days from allotment. Unit Holders under SIP/STP/SWP would receive the account statement once every quarter ending March, June, September and December within 10 (ten) Business Days of the end of the respective quarter. However, the first account statement under SIP/STP/SWP shall be issued within 10 Business Days of the initial Investment. In case of any specific request received from a Unit Holder, the account statement would be sent to the Unit Holder within 5 (five) Business Days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the Unit Holders under SIP/STP/SWP to their e-mail address on a monthly basis, if so mandated.

The AMC will, before the expiry of one month from the close of each half year (i.e. March 31 and September 30), disclose the half yearly results and the full portfolio of the Scheme by either sending a complete statement to all the Unit Holders or by publishing such statement, by way of an advertisement, in one English daily newspaper having nationwide circulation and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. An annual report of the Scheme will be prepared as at the end of each financial year (March 31) and copies of the report or an abridged summary thereof will be mailed to all Unit Holders.

N.B. Data and information shall be up-to-date but in no case older than 30 days from the date of KIM.

INSTRUCTIONS & NOTES

1. GENERAL

- The application form should be completed in ENGLISH in BLOCK LETTERS only.
- Please read the Key Information Memorandum and the Scheme Information Document containing the terms of offer carefully before investing. In the Scheme Information 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**".
- Please strike out any section that is not applicable. Any cancellation and modification on any of the mandatory information should be countersigned.
- 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.
- 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.
- 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:
 - Certified copy of resolution or authority to make the application.
 - 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.
 - For Trusts / Fund, certified true copy of the resolution from the Trustee(s) authorising such transaction.
 - The application should be signed under their official designation.
- 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

- Name and address shall be given in full without any abbreviations. Please provide a copy of the address proof.
- 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.
- 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.
- 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 :

- PAN is required for all unit holders in the folio, including guardians.
- PAN is required for NRI investors also.
- 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 instalments 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:

- Voter Identity Card
- Driving License
- Government / Defense identification card
- Passport
- Photo Ration Card
- Photo Debit Card (Credit card not included because it may not be backed up by a bank account)
- Employee ID cards issued by companies registered with Registrar of Companies
- Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
- ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks
- Senior Citizen / Freedom Fighter ID card issued by Government
- Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI

- Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL)

- 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 is effective from August 1, 2009.

- 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) or AMFI's website (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.

- 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.

- 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.

- 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 (Growth or Dividend) for which the application is made. The dividend option offers weekly, fortnightly, monthly dividend reinvestment options and monthly dividend payout.

If no indication is given in the application form, 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 weekly 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. 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.

- Cheque should be drawn in favour of **JPMorgan India Short Term Income Fund** and crossed 'A/c. Payee only'. Applicant must write Application Form Number on the reverse of the cheques accompanying the Application Form.

6. FAX INSTRUCTIONS

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

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

the Unit Holder / Investor confirms that:

1. She/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 / Mutual Fund / Registrar to accept such Facsimile Instructions is for the Unit Holder's / Investor's convenience.
2. The AMC / Mutual Fund / Registrar is authorised to act on any Facsimile Instruction which the AMC / Mutual Fund / Registrar in its sole discretion believes is transmitted from the Unit Holder / Investor and, provided that the AMC exercises due care in carrying out its internal verification procedures, the AMC / Mutual Fund / Registrar shall not be liable for acting in good faith on such Facsimile Instructions which are transmitted from unauthorised persons.
3. Any transaction entered into by the AMC / Mutual Fund / Registrar pursuant to a Facsimile Instruction in good faith and in the absence of gross negligence, default or fraud shall be binding upon the Unit Holder / Investor whether made with or without his/her authority, knowledge or consent.
4. The Unit Holder / Investor agrees that security procedures adopted by the AMC / Mutual Fund / Registrar may include signature verification, telephone callbacks or a combination of the same. Callbacks may be recorded by tape recording device and the Unit Holder / Investor consents to such recording and agrees to co-operate with the AMC / Mutual Fund / Registrar to enable confirmation of such Facsimile Instruction requests. The Unit Holder / Investor further accept that the Facsimile Instruction shall not be considered until time stamped appropriately as a valid transaction request in the Scheme in line with the SEBI Regulations. In case of Initial Purchases, the transaction shall be processed and units allotted on the basis of the time stamped facsimile, provided all requisite physical / original documents (subject to the same being in order) are submitted to the AMC / Mutual Fund / Registrar by 5:30 pm on the same day. It shall be the sole obligation of the Investor to ensure that the requisite physical / original documents (subject to the same being in order) are submitted to the AMC / Mutual Fund / Registrar by 5:30 pm on the same day, failing which the application / transaction will be rejected. The AMC / Mutual Fund reserves the right to reject the application in case the original varies from the Fax Instruction received.
5. The AMC / Mutual Fund / Registrar shall not be liable and the Unit Holder / Investor shall indemnify the AMC / Mutual Fund / Registrar and hold the AMC / Mutual Fund / Registrar harmless against any legal action, procedure, claim, loss, damages or costs which may be brought against the AMC / Mutual Fund / Registrar or suffered or incurred by the AMC / Mutual Fund / Registrar and which shall have arisen either directly or indirectly out of or in connection with the AMC / Mutual Fund / Registrar accepting Facsimile Instructions and acting thereon, whether or not such Facsimile Instructions are confirmed in writing by the Unit Holder / Investor and whether or not such Facsimile Instructions in fact originate from the Unit Holder / Investor.

Note: Initial Purchases through Facsimile Instructions will not be accepted during the NFO.

7. COMMUNICATION

JPMorgan Mutual Fund has a 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 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 our website : www.jpmmorganmf.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.

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.
- NRIs need to provide their overseas address (mandatory).
- Cheques / DDs are drawn in favour of '**JPMorgan India Short Term Income Fund**', 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							✓	✓

JPMorgan India Short Term Income Fund

NFO Opens on: March 18, 2010
NFO Closes on: March 23, 2010

J.P.Morgan

Asset Management

APPLICATION FORM

(Please refer to instructions carefully before filling out this form)

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

Application no. **ST**

Distributor code ARN - 11770	Sub-broker code PDF - 10000	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 - 5 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.	Employee SID (for employees of J.P. Morgan only)
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3. APPLICANT INFORMATION

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

Name of first applicant			Date of birth*
Mr.	Ms.	M/s.	D D M M Y Y Y Y

*In case where PAN is not provided, providing date of birth is mandatory or else the application is liable to be rejected.

Name of guardian (in case of minor)
Mr. Ms.

Name of Contact person (In case of institutional investors)
Mr. Ms.

Designation of the contact person

Name of second applicant
Mr. Ms.

Name of third applicant
Mr. Ms.

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
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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]^ (*Please refer instruction 2 (e) on pg. 9)

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

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)

Bank particulars (Name of the bank)	Branch
--------------------------------------------	--------

Branch address	City
-----------------------	------

Account number	Account type [Please ✓] <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR
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RTGS or neft - IFSC code	R E Q U I R E D	9 digit MICR code
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Direct credit facility (please refer to the list of banks that offer direct credit facility on page 9). 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 ✓]

<input type="radio"/> Upto Rs. 5,00,000	<input type="radio"/> Rs. 5,00,001 to Rs. 25,00,000	<input type="radio"/> Rs. 25,00,001 to Rs. 1,00,00,000	<input type="radio"/> Rs. 1,00,00,001 to Rs. 5,00,00,000	<input type="radio"/> Rs. 5,00,00,001 and above
-----------------------------------------	-----------------------------------------------------	--------------------------------------------------------	----------------------------------------------------------	-------------------------------------------------

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application no. **ST**

Received from: Mr. / Ms. _____

Application for units of **JPMorgan India Short Term Income Fund**

Option (Please ✓ any one) Growth (default) Weekly Dividend Reinvestment Fortnightly Dividend Reinvestment
 Monthly Dividend Reinvestment Monthly Dividend Payout

Cheque / D.D. no. _____ for Rs. _____ dated _____

Drawn on bank _____

Office Signature, stamp & date

Please read Terms & Conditions overleaf

First SIP cheque and subsequent SIP via ECS (debit clearing) in select banks.

The Trustee

JPMorgan Mutual Fund India Private Limited

I / We have read and understood the contents of the Scheme Information Document of the following scheme(s) and the terms & conditions of SIP ECS (debit clearing).

Please (✓) any one.

- I / We hereby apply for ECS under the SIP (debit clearing) of the following scheme(s) / option and agree to abide by the terms and conditions of the following scheme(s) / plan / option (new registration).
- Please change my / our bank account for ECS (debit clearing) (change in bank account).
- I / We hereby apply for cancellation of ECS (debit clearing) facility for SIP of the following scheme / option (cancellation).

INVESTOR AND SIP DETAILS

Folio no. (for existing unit holder) / Application no. (for new investor)

Sole / First investor name

Scheme name **JPMorgan India Short Term Income Fund**

Option (Please ✓) Growth (default) Weekly Dividend Reinvestment Fortnightly Dividend Reinvestment
 Monthly Dividend Reinvestment Monthly Dividend Payout

Each SIP instalment amount (Rs.) Frequency (Please ✓) Monthly (default) Quarterly Fortnightly

First SIP transaction via cheque no. Cheque dated Amount (Rs.)

SIP date (Please ✓) [for ECS (debit clearing)] 1st (default) 10th 15th 25th All dates* (see overleaf)

There must be at least 21 days gap between the first SIP cheque and subsequent due date of ECS (debit clearing).

SIP period [for ECS (debit clearing)] Start from End on (default 6 instalments)

I/We hereby, authorise JPMorgan Mutual Fund and its authorised service providers, to debit my/our following bank account by ECS (debit clearing) for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank name

Branch name

Bank city

Account number Account type (Please ✓) Savings Current

9 digit MICR code^ RTGS or neft - IFSC code

^ Please provide the MICR code of the bank branch from where the ECS is to be effected. MICR codes starting or ending with 00 are not valid for ECS.

Accountholder name as in bank account

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (debit clearing). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We will also inform JPMorgan Mutual Fund about any changes in my / our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Date

SIGNATURE(S)

First account holder's signature (As in bank records)	Second account holder's signature (As in bank records)	Third account holder's signature (As in bank records)

For office use only (not to be filled in by the investor)

Recorded on Scheme code
Recorded by Credit account number

Authorisation of the bank account holder (to be signed by the Investor)

This is to inform that I/we have registered for the RBI's Electronic Clearing Service (debit clearing) and that my payment towards my investment in JPMorgan Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/we authorise the representative carrying this ECS (debit clearing) mandate form to get it verified & executed.

Bank account number

SIGNATURE(S)		
First applicant	Second applicant	Third applicant

SYSTEMATIC INVESTMENT PLAN (SIP) : INSTRUCTIONS (Please read the Scheme Information Document for more details)

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

- The SIP application form should be completed in English and in block letters only. Please (✓) 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 Scheme Information Document of the scheme before investing. The Scheme Information Document / Key Information Memorandum of the scheme is available with the ISCs, brokers / distributors and also displayed at the JPMorgan Mutual Fund website i.e. www.jpmorganmf.com.
 - New investors need not have an existing folio for investments into the scheme / option. Such investors can start a folio with an SIP. However, in case of SIP investments an investor can enter the Scheme with a minimum SIP amount of Rs. 1,000/-.
- 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.
 - All SIP investments must be of equal amounts including the first instalment.
- SIP offers investors the Monthly, Quarterly and Fortnightly Systematic Investment Plan.
- 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 JPMorgan India Short Term Income Fund under SIP is Rs. 1,000/-.
 - Total minimum number of cheques / instalments under SIP is 6 and the aggregate of such cheques / payment instructions shall not be less than Rs. 6,000/-.
- All SIP cheques (non-ECS) must be dated 1st, 10th, 15th or 25th of a month / quarter. 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 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 "JPMorgan India Short Term Income 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 (debit clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP direct debit 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.

ECS : TERMS AND CONDITIONS

Please read this form in conjunction with the SIP terms and conditions before applying.

- 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.
 - First SIP cheque and subsequent SIP instalments via ECS (debit clearing) should be of the same amount.
 - Please submit the following documents at least 15 days gap before the first SIP date for ECS (debit clearing) :
 - Application form
 - SIP ECS facility form
 - First SIP cheque
 - 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.
 - 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.
 - JPMorgan Mutual Fund / JPMorgan Asset Management India Private Limited reserves the right to reject any application without assigning any reason thereof.
 - Please refer to the Key Information Memorandum and Scheme Information Document for applicable NAV, risk factors, load and other information.
 - 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.
 - The First Instalment of an ECS will begin after 21 days from the date of allotment.
- * 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 7225 **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** investor.jpm@db.com

DESIGNATED BANK COLLECTION CENTRES FOR NFO PERIOD

HDFC BANK :

Agra : Shop No. F3, F3-A, 1st Floor, Friend's Plaza, Sanjay Place, Agra-282 002 **Ahmedabad** : Astral Building, Next To HDFC House, Opposite Reliance General Insurance Building, Near Mithakhali Six Roads, Navrangpura-380 009 **Ahmednagar** : Amber Plaza, Station Road, Opp. ADCC Bank Sahakar Gruh, Ahmednagar-414 001 **Ajmer** : AMC No. 13/10 & 14/10, Near Suchma Kendra, Adjacent to Swami Complex, Ajmer-305 001 **Akola** : Sethi Heights, Opp. to Collector Office, Z. P. Road, Akola-444 001 **Aligarh** : 3-316 Ramghat Road, Near Devi Tray Hospital, Aligarh-202 001 **Allahabad** : 2nd Floor, Above Honda Showroom, 58, Sardar Patel Marg, Civil Lines, Allahabad-211 001 **Alwar** : Bhagat Singh Circle, Road No. 2, Alwar-301 001 **Ambala** : Shingar Palace Complex, Nicholson Road, Ambala Cantt-133 001 **Amravati** : C/o Rasik Plaza, Jaistambh Chowk, Morshi Road, Amravati-444 601 **Amreli** : 2 Manekpura, Station Road, Amreli-365 601 **Amritsar** : 1st Floor, 26 Kennedy Avenue, Court Road, Amritsar-143 001 **Anand** : 1st Floor, Sanket Towers, Opp. Anand Arts College, Grid Road, Anand-388 001 **Ankleshwar** : Commercial Plot-73 / P, GIDC Estate, S. A. Motors Building, Ankleshwar-395 002 **Asansol** : CMS Dept, P. C. Chatterjee Market, G. T. Road, Rambhandu Tala, Asansol-713 303 **Aurangabad** : Shivani Chambers, Manjeet Nagar, Jalna Road, Opp. Akashwani, Aurangabad-431 001 **Bagalkot** : CTS No. 121, B. S. No. 39, Ward X, Opposite Railway Station, Bagalkot-587 102 **Balasore** : C/o Bharat Motors, F. M. Circle, Balasore-756 001 **Bangalore** : No. 8 / 24 Salco Centre, Richmond Road, Bangalore-560 025 **Bardoli** : Shree Ambika Niketan Temple, Bardoli-394 601 **Bareilly** : 154, First Floor, Krishna Palace, Civil Lines, Opp. DM's Residence, Bareilly-243 001 **Baroda** : 5th Floor, Midway Heights, Next to Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda, Raopura, Baroda-390 001 **Batala** : SCF 173-174 Jalandhar Road, Batala-143 505 **Begusarai** : Kachari Chowk, Begusarai-851 101 **Belgaum** : 3rd Floor, Khimjibhai Complex, Belgaum-590 006 **Bhagalpur** : Khalifa Bagh Chowk, Triveni Apartments, Dr. R. P. Road, Bhagalpur-812 002 **Bharuch** : Near Octroi Naka, Link Road, Bharuch-392 001 **Bhatinda** : 83/1, 1st Floor, Civil Lines, Liberty Chowk, Guru Kanshi Marg, Bhatinda-151 001 **Bhavnagar** : 1st Floor, Gopi Arcade, Opp. Takhteshwar Post Office, Waghawadi Road, Bhavnagar-364 001 **Bhilai** : Chauhan Estate, G. E. Road, Supela, Bhilai-490 023 **Bhilwara** : 2-3-4, S.K. Plaza Complex, Pur Road, Bhilwara-311 001 **Bhiwadi** : SP 54, Ashiana Arcade, RIICO Industrial Area, Bhiwadi-301 019 **Bhiwani** : S 175 D, Meham Chowk, Bhiwani-127 201 **Bhopal** : Service Branch, 1st Floor, Zone 1, M. P. Nagar, Bhopal-462 011 **Bhubaneswar** : Business Park, First Floor, C111, Saheednagar, Bhubaneswar-751 007 **Bhuj** : 101 & 102 Sunrise Tower, 11 - Vijaynagar Society, Hospital Road, Bhuj-370 001 **Bhusaval** : Mansingh Complex, C.T.S. No. 3294, H No. 4 / 285, Jamner Road, Opposite CSM Complex, Bhusaval-425 201 **Bikaner** : Roshan Plaza, Rani Bazar, Bikaner-334 001 **Bilaspur** : A - 99, Link Road, Near Agrasen Chowk, Bilaspur C. G., Bilaspur-495 001 **Bokaro** : B-9 City Centre, Sector IV, Bokaro Steel City, Bokaro-827 004 **Burdwan** : 45, G. T. Road, Birhata, Burdwan-713 001 **Calicut** : 3rd Floor, Simax Tower, Kannur Road, Nadakkavu, Calicut-673 013 **Chandigarh** : SCO 371 / 372, Sector 35 - B, Chandigarh-160 034 **Changanacherry** : CMS Dept., Golden Tower, M. C. Road, Vezhakattichira, Changanacherry-686 101 **Chengannur** : Govt. Hospital Junction, Chengannur-689 121 **Chennai** : Mariam Centre, Ground Floor, 751 B, Anna Salai, Chennai-600 002 **Cochin** : 1st Floor, SL Plaza, Palarivattom, Cochin-682 025 **Coimbatore** : 1635, Classic Tower, Trichy Road, Coimbatore-641 018 **Cuddapah** : 72 - 1A, Dwarka Nagar, Beside Sandhya Theatre, Nagaraju, Palli Village, Cuddapah-516 001 **Curchorem** : CMS Dept, Mopkar Chamunda, Ground Floor, Near Post Office, Curchorem - Sanguem Road, Curchorem-403 706 **Cuttack** : Bajrakbati Road, Cuttack-753 001 **Dahanu** : Matruashish Building, Irani Road, Dahanu Road, Dahanu-401 602 **Daman** : Arc Shopping Mall, Dilip Nagar, Teen Batti, Daman-396 210 **Darbhanga** : Natraj Bhawan, Tower Chowk, Darbhanga-846 004 **Davangere** : No. 621, BHM Enclave, Binny Co. Road, Mandipet, Davangere-577 002 **Dehradun** : 56, Rajpur Road, Uttaraanchal, Dehradun-248 001 **Deogarh** : Assam Access Road, New Tower Chowk, Deogarh-814 112 **Dhanbad** : Sri Ram Plaza, 1st Floor, Bank More, Dhanbad-826 001 **Dharamsala** : 363 / 6, Centre Point, Civil Lines, Dharamsala-176 216 **Dhule** : Lane No. 6, Mundada Arcade, Parola Road, Dhule-425 001 **Durgapur** : Balai Commercial Complex, 3rd Floor, Nachan Road, Benachity, Durgapur-713 213 **Erode** : 456, Brough Road, Erode-638 001 **Fazilka** : MC 594, Gaushala Road, Fazilka-152 123 **Ferozepur** : CMS Dept, Building 307 / 7, The Mall, Ferozepur City-152 002 **Gandhidham** : Plot No. 1, Sector 8, Rabindranath Tagore Road, Near GPO, Gandhidham-370 201 **Gaya** : Near Ganta Ghar, K. P. Road, Gaya-823 001 **Gondal** : Ground and First Floor, College Chowk, Next to Central Bank of India, Gondal-363 031 **Gorakhpur** : Wholesale Banking Operations, Shreenath Complex, 10, Park Road, Civil Lines, Gorakhpur-273 001 **Guntur** : 87-90, Main Road, Lakshimpuram, Guntur-522 007 **Gurdaspur** : CMS Dept., SCF-1 & 2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur-143 521 **Guwahati** : Fancy Bazar Branch-WBO, Mishra Complex, Jail Road, Guwahati-781 001 **Gwalior** : J. K. Plaza, Gast Ka Tazia, Lashkar, Gwalior-474 001 **Hajipur** : Vimal Complex, Dak Bangalow Complex, Opp. T. V. S. Showroom, Hajipur-844 101 **Haldwani** : 8/6, Nainital Road, Bhotia Prao, Haldwani-263 141 **Hamirpur** : Hotel Paradise, New Road National Highway-88, Hamirpur-177 001 **Hazaribagh** : Annada Chowk, Guru Gobind Singh Road, Hazaribagh-825 301 **Himmatnagar** : G. F., Shop No. 5-8 & First Floor 4-9, Kumar House, Durga Oil Mill Compound, Himmatnagar-383 001 **Hisar** : Plot No. 3-4, MCA Area Railway Road, Hisar-125 001 **Hoshiarpur** : Wholesale Banking Operations, 1st Floor, Sutheri Road, Hoshiarpur-146 001 **Hosur** : No. 24 & 25, Maruthi Nagar, Near Dharga, Sipcot PO, Hosur-635 126 **Hubli** : T. B. Revankar Complex, Vivekanand Hospital Road, Hubli-580 029 **Hyderabad** : WBO 1-10-60/3, III Floor, Suryodaya, Begumpet, Hyderabad-500 016 **Ichalkaranji** : House No. 7-55, Main Road, Janata Chowk, Ichalkaranji-416 115 **Indore** : CMS Department (WBO), 1st Floor, Brilliant Avenue, Sch. No. 94, Sector-B, Behind Bombay Hospital, Ring Road, Indore-452 010 **Jabalpur** : First Floor, Vijayanagar Branch, Wholesale Banking Operations, Kumbhare Mansion, 636, Vijayanagar, SBI Chowk, MR-4 Main Road, Jabalpur-482 002 **Jagadhri** : First Floor, Plot No. 1, Rajesh Nagar Colony, Ambala Road, Jagadhri-135 003 **Jagraon** : 368 B, Kapoor Building, Tehsil Road, Jagraon-142 026 **Jaipur** : 1st Floor, O-10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur-302 001 **Jalandhar** : 911, Near Narinder Cinema, G. T. Road, Jalandhar-144 001 **Jalgaon** : Plot No. 134 / 135, DSP Chowk, Facing Mahal Road, Jalgaon-425 001 **Jammu** : CB 13, Railhead Complex, Gandhi Nagar, Jammu Tawi, Jammu-180 001 **Jamnagar** : 3rd Floor, 'Abhishek', Near Savan Apartment, Saru Section Road, Jamnagar-361 008 **Jamshedpur** : C/o Mithila Motors Ltd., Near Ram Mandir, Bistupur, Jamshedpur-831 001 **Jhansi** : Damro Cinema Complex, Civil Lines, Jhansi-284 001 **Jind** : SCF-5 Near Rani Talab, Jind-126 102 **Jodhpur** : Keshav Complex, 1st Floor, 15 Nimbera House, Mandore Road, Jodhpur-342 003 **Junagadh** : Moti Palace, Ground Floor, Opp. Rajjinagar, Junagadh-362 001 **Kadi** : Radhaswami Complex, R. S. No. 242, Nr. N. C. Desai Petrol Pump, Highway Char Rastha, Kadi-382 715 **Kaithal** : 1450-1451-A/4, Ambala Road, Near Pehowa Chowk, Kaithal-136 027 **Kangra** : Opp. Government Polytechnic, Kangra-176 001 **Kannur** : CMS Dept., K. V. R. Towers, South Bazar Road, Kannur-670 002 **Kanpur** : Navin Market Branch, 15/46, Civil Lines, Kanpur-280 001 **Kapurthala** : MGN School, Mall Road, Kapurthala-144 601 **Karad** : Near Hotel Sangam, Pune Bangalore Highway, Karad-415 110 **Karnal** : SCO 778-779, Opp. Mahabir Dal Hospital, Kanjipura Road, Karnal-132 001 **Karur** : 126 / D / E, Anna Plaza, Kovai Road, Karur-639 002 **Khanna** : Second Floor, Ravindra Complex, G.T. Road, Opposite Bus Stand, Khanna-141 401 **Kolhapur** : Gem Stone, Raosaheb Vichare Complex, 517, E Ward, New Shahupuri, Near Central Bus Stand and Parikh Pool, Kolhapur-416 001 **Kolkata** : Abhilasha II, 6, 1st Floor, 6 Royd Street, Kolkata-700 016 **Kota** : Show Room No. 13-14, Main Jhalawar Road, Kota-324 007 **Kotkapura** : B-X/740, Faridkot Road, Kotkapura-151 204 **Kottayam** : 3rd Floor, Unity Building, Opp. MDC Centre, K. K. Road, Kottayam-686 002 **Kuruksheetra** : CMS Dept., Shop No. 1 to 5, Kalawati Market, Railway Road, Kuruksheetra-136 118 **Latur** : Shri Prabha Arcade, Shop No. 3-6, M.G. Road, Near Nagar Parishad, Opp. Town Hall, Latur-413 512 **Lucknow** : Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow-226 001 **Ludhiana** : Wholesale Banking Operations, SCO 54, Phase-2, Urban Estate-Dugri, Ludhiana-141 002. **Madurai** : Nithya Kalyani Towers, No. 34, Krishnayar Tank Street, No. 8, North Veli Street, Madurai-625 001 **Mandi Gobindgarh** : Hukum Chand Bansal Building, Main Post Office Road, Mandi Gobindgarh-147 301 **Mangalore** : M. N. Towers, Kadri, Mangalore-575 002 **Manjeri** : CMS Dept, Kurikal Plaza, Bldg #20/1245, Kacheripady, Malapurram Road, Manjeri-676 121 **Mathura** : CMS Dept, OPS BSA College, Gaushala Road, Mathura-281 001 **Meerut** : 1st Floor, 381 Western Kutchery Road, Meerut-250 001 **Mehsana** : Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu Highway, Mehsana-384 002 **Moga** : G.T. Road, Opp. D. C. Office, Moga-141 001 **Moradabad** : Chaddha Shopping Complex, GMD Road, Moradabad-244 001 **Morvi** : Om Shopping Centre, Revapur Main Road, Morvi-363 641 **Mumbai** : Maneckjiwadia Building, Nanik Motwani Marg, Mumbai-400 023 **Muzzafarnagar** : 53/4-A Bhag Kambal Wala, Jansat Road, New Mandi, Muzzafarnagar-251 001 **Muzzafarpur** : Above Maruti Showroom, Choti Saria Ganj, Muzzafarpur-842 001 **Mysore** : Mythiri Arcade, 1st Main, Saraswathipuram, Mysore-570 009 **Nabha** : SCO 14-15, Patiala Gate, Nabha-147 201 **Nadiad** : Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad-387 001 **Nagpur** : 303 & 304 3rd Floor, Wardh Road, 12, Milestone, Near Lokmat Square, Nagpur-440 010 **Narnaul** : Opp. S. P. Residence Mahinder Garh Road, Narnaul-123 001 **Nasik** : Archit Centre, 3rd Floor, Chandak Circle Link Road, Opp. Sandeep Hotel, Near Mahamarg Bus Stand, Nasik-422 002 **Navsari** : Nandini Complex, Ground Floor, Station Road, Sandh Kuva, Navsari-396 445 **Nawanshahar** : B 1 / 48, Banga Road, Nawanshahar-144 514 **Nellore** : G. T. Road, Nellore-524 001 **New Delhi** : FIG-OPS, 1st Floor, Kailash Bldg, New Delhi-110 001 **Palakkad** : 8/246, Chandra Nagar, Palakkad-678 007 **Palanpur** : Parth Complex, Near Cozy Tower, Opp. Joravar Palace, Palanpur-385 001 **Panipat** : 801 / 4, G. T. Road, Panipat-132 103 **Panjim** : Swami Vivekanand Road, 301, Milroc Lar Menezes, Opp. Gomantak Maratha Samaz, Panjim-403 001 **Pathanamthitta** : CMS Dept., Aban Arcade Ward # 9/1128, Pathanamthitta-Kumbazha Road, Pathanamthitta-689 645 **Patiala** : S.C.O. 1150, First Floor, Leela Bhawan, Patiala-147 001 **Patna** : Rajendra Ram Plaza, Exhibition Road, Patna-800 001 **Perinthalmanna** : Calicut Road, Perinthalmanna, Malappura Dist, Perinthalmanna-679 322 **Phagwara** : Kalra Road, Opp. Hanuman Garhi Mandir, G. T. Road, Phagwara-144 401 **Pondicherry** : TS No. 6, 100 Feet Road, Ellaipillaichavady, Pondicherry-605 005 **Porbandar** : Om Shiv Sakthi, R.D. Chamber, Porbandar-360 575 **Pune** : Fortune Square, Model Colony, Pune-411 016 **Quilon** : VGP Buildings, Door No. XVI/1539 (1320A), Vadakumbhagom Ward, Irumpupalam, Kollam-691 001 **Raipur** : Chawla Tower, Near Bottle House, Shankar Nagar, Raipur-492 001 **Rajahmundry** : H. No. : 46-17-20,

Main Road, Danavaipet, Rajahmundry-533 103 **Rajapalayam** : No. 251, Thenkasi Road, Kadambankulam, Rajapalayam-626 117 **Rajkot** : Wholesale Banking Operations, Shivalik-V, 3rd Floor, Makkam Chowk, Gondal Road, Rajkot-360 002 **Rajpura** : 11-12 Block B, Chandigarh Patiala Road, Rajpura-140 401 **Ramganjmandi** : Shanti Sadan, Opposite Sabji Bazar No. 1, Ramganj Mandi, Ramganjmandi-325 519 **Ramgarh** : NH-33, Main Road, Ramgarh Cantonment, Ramgarh-829 122 **Ranchi** : Rohini, 1st Floor, 56, Circular Road, Ranchi-834 001 **Raniganj** : NSB Road, Plot No. 408, Raniganj-713 347 **Ratlam** : 90, Station Road, Ratlam-475 001 **Ratnagiri** : Show Room No. 3, Mangesh Shanta Apt., Near Maruti Mandir, Ratnagiri-415 612 **Rewari** : L-203, Old Court Road, Model Town, Rewari-123 401 **Rishikesh** : M. No. 53, M. J. Mall, Railway Road, Rishikesh-249 201 **Rohatak** : Jawahar Market, Opposite D Park, Delhi Rohtak Road, Rohtak-124 001 **Roorkee** : 313 / 8, Civil Lines, Roorkee-247 667 **Ropar** : Sohana Chandigarh Rd., College Road, Ropar-141 001 **Rourkela** : Bisra Road, Dwivedi Bhawan, Dwivedi Square, Rourkela-769 001 **Rudrapur** : Plot No. 1 & 2, Nanital Road, Rudrapur-263 153 **Saharanpur** : Mission Compound, Court Road, Adjoining Top Shop, Saharanpur-247 001 **Salem** : 5 / 241 - F, Rathna Arcade, Omalur Main Road, Salem-636 004 **Sambalpur** : Nayapara, Golbazar Chowk, Sambalpur-768 001 **Sangamner** : Shop No. 1, Janak Plaza, Opposite Kubera Sankul, New Nagar Road, Sangamner-422 605 **Sangli** : 640, Venkatesh Senate, Miraj Road, Sangli-414 416 **Sangrur** : Shop No. 1-2-3, Kaula Park Market, Sangrur-148 001 **Shillong** : Police Bazar, Shillong-793 001 **Shimla** : Jankidas Building, 3, The Mall, Shimla-171 001 **Shimoga** : No. 447, Sharavathi Complex, Saverlane Road, Shimoga-577 201 **Siliguri** : No. 3, Ramkrishna Samity Building, Sevoke Road, Pani Tanki More, Siliguri-734 401 **Silvassa** : 1-16 Jaypee House, Opp. Patel Petrol Pump, Vapi Silvassa Road, Silvassa-396 230 **Sindhnanur** : R. K. Complex, Kushtagi Road, Sindhnanur-584 128 **Solan** : Opp. State Bank of India, The Mall, Solan-173 212 **Solapur** : Sun Plaza, 1st Floor, 8516 / 11, Murari Peth, Lucky Chowk, Solapur-413 007 **Srinagar** : M. S. Shopping Mall, Residency Road, Srinagar-190 001 **Surat** : Wholesale Banking Operations, 1st Floor, Sai Mall, Cross Way-1, Near Ram Chowk, Ghod Dod Road, Surat-395 007 **Surendranagar** : Middle Point, Near Milan Cinema, Surendranagar-363 002 **Thalassery** : AVK Nair Road, Thalassery-670 001 **Theni** : No. 422 - A, Periyakulam Road, Opposite Convent, Theni Allinagaram, Theni-625 531 **Thiruvalla** : Illampallil Buildings, 26/149 (1 & 2), MC Road, Tiruvalla-689 101 **Tirunelveli** : 12, 13, Trivandrum High Road, Vannarpet, Palayamkottai, Tirunelveli-627 002 **Tirupati** : #19-8-180, 1st Floor, Besides IBP Petrol Bunk, Above Saryus Super Market, Tirupati-517 501 **Tirupur** : 2nd Floor, 169, Chidambaram Complex, Kumaran Road, Tirupur-641 604 **Tirur** : KMS Tower, Thazepalam, Tirur-676 101 **Trichur** : Global Centre, M. G. Road, Trichur-680 004 **Trichy** : A-10, Lakshmi Arcade, 11th Cross Main Road, Thillainagar, Trichy-620 018 **Trivandrum** : Wholesale Banking Operations, Bob Plaza, T C 12 / 149 (3), Pattom, Trivandrum-695 004 **Udaipur** : 03, Durga Nursery Road, 2nd Floor, Udaipur-313 001 **Udupi** : Panduran Towers, Court Road, Diana Circle, Udupi-576 101 **Unjha** : Suvudhi Complex, 1st Floor, Nr. Radha Krishna Temple, Station Road, Unjha-382 170 **Valsad** : 1st Floor, Ekta Appt., Near R J J High School, Thithal Road, Valsad-396 001 **Vapi** : 1st Floor, Kanta Trade Centre, Behind Asopalav Hotel, GIDC, Char Rasta, Vapi-396 195 **Varanasi** : D 58 / 2, Kuber Complex, Rathayatra Crossing, Varanasi-221 010 **Vellore** : No. 73, Officers Line, Krishna Nagar, Vellore-632 001 **Veraval** : Amrutdeep, Opp. Public Garden, Rajamahar Road, Veraval-362 265 **Vijayawada** : 40-1-48 / 2, M. G. Road, Labbipet, Vijayawada-520 010 **Visakhapatnam** : 1st Floor, Poduri Castle, Above Raymond Showroom Dwarka Nagar, Visakhapatnam-530 016 **Warangal** : No. 1-8-605 / 1, Nakkalgutta, Hanamkonda, Warangal-506 002.

LIST OF COLLECTION CENTRES

JPMORGAN ASSET MANAGEMENT INDIA PRIVATE LIMITED :

Ahmedabad : 302, Megha House, Near Law Garden, Mithakhali Six Road, Navrangpura, Ahmedabad - 380 006. Tel.: 079-66131701 **Bengaluru** : 501, 5th Floor, Prestige Centre Point, 7, Cunningham Road, Bengaluru - 560 052. Tel.: 080-66510051 **Chennai** : T V Loganathan Towers, 2nd Floor, No. 95, V. M. Street, R.K. Salai, Mylapore, Chennai - 600 004. Tel.: 044-32427949 **Kolkata** : 22 Camac Street, Block B, 5th Floor, Kolkata - 700 016. Tel.: 033-64590182 **Mumbai** : Kalpataru Synergy, 3rd Floor, West Wing, Santacruz East, Mumbai - 400 055. Tel.: 022-67837000 **New Delhi** : 715-716, 7th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001. Tel.: 011-66130805 / 802 / 803 **Pune** : Office No. 301, Nandadeep, Above Odyssey Shop, F.C. Rd., Shivajinagar, Pune - 411 005. Tel.: 020-66081000

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 282002. **Ahmedabad**: M-Square Building, First Floor, Swastik Char Rasta, B/H City Centre, Opp. Om Complex, Off C.G. Road, Ahmedabad 380009 **Ajmer**: No. 25, K. C Complex, opposite Subhash Udhyan, Ajmer 305001 **Allahabad**: UGF-10, Ground Floor, Vashistha Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad 211001 **Amravati**: Shop No. 5, 1st Floor, Gulshan Towers, Jaistamb Chowk, Near Pancsheel Theatre, Amravati 444601 **Amritsar**: Front Portion, 2nd Floor, Block No. 77, Railway Link Road, Amritsar 143001 **Aurangabad**: Alaknanda Complex, Shop No. 4, Adalat Road, Near Baba Petrol Pump, Aurangabad 431005. **Bengaluru**: 104, 1st Floor, Prestige Meridian 1, M. G. Road, Bengaluru 560001. **Bareilly**: 320, Akash Floors, City Station Road, Civil Line, Bareilly 243001. **Belgaum**: Sri Sukh Sagar Shopping Complex, Ground Floor, CTS# 10618/1&2, Nehru Nagar, Belgaum 590010. **Bhavnagar**: Sterling Point, 2nd Floor (220-221), Waghawadi Road, Bhavnagar 364002. **Bhilai**: Shyam Shakuntala Complex, 209, Ground Floor, 2/4, Nehru Parisar, Near Nehru Nagar Rail Crossing, Bhilai 490022. **Bhopal**: SG -17, B Block, Ground Floor, Vijay Stambh, Zone -1, MP Nagar, Bhopal 462011. **Bhubaneswar**: Metro House, Shop No. 5, A 410, Vanivihar, Bhubaneswar 751004 **Calicut**: C 14, C15, 2nd Floor, Sky Tower Shopping Mall, Municipal Corporation Door No. 5/3283, Situated at Bank Road Junction, Kozhikode, Calicut 673001. **Chandigarh**: SCO 154-155, Sector 17 C, 2nd Floor, Deepak Towers, Chandigarh 160017. **Chennai**: Pasla Foreign Exchange Bldg, Next to Tata Motors, 1st Floor, Door No. Old No. 141, New No. 193 Mount Road, Anna Salai, Chennai 600002. **Coimbatore**: No. 424-E, 2nd Floor, Red Rose Towers, D. B. Road, R. S. Puram, Coimbatore 641002. **Cuttack**: 1st Floor, Brajraj Bhawan, Link Road, Opposite New LIC Colony, Cuttack 753012. **Dehradun**: Shop No. 25, Ground Floor, Radha Palace Shopping Complex, 78 Rajpur Road, Dehradun 248001. **Durgapur**: 3rd Floor, City Plaza-II, City Residency, Burdwan, Durgapur 713216. **Erode**: No. 859, N.S.T.V. Building, 1st Floor, Opp. Shivranjani Hotel, Brough Road, Erode 638001. **Goa (Panjim)**: Afran Plaza, 1st Floor, Shop No. F1 & F2, Near Don Bosco High School, M.G. Road, Panjim, Goa 403001. **Gorakhpur**: Room No. 12, First Floor, Mangalam Tower, 13 A, Civil Lines, Golghar, Gorakhpur 273001. **Guntur**: 2nd Floor, Aditya Complex, 6-19-35, 13th Main Road, Arundalpet, Guntur 522002. **Gurgaon**: Ground Floor, Vatika Artrium, Block-B, Sector-53, Gurgaon 122002. **Guwahati**: Ganapati Enclave, Opposite Bora Service Station, G. S. Road, Ulubari, Guwahati 781007. **Gwalior**: Ganapati Plaza, 1st Floor, City Centre, Gwalior 474011. **Hubli**: Shop No. G-2, Revankar Comfort, Door No. 450/1A, Deshpande Nagar, Hubli 580030. **Hyderabad**: 6-3-1093/UG-3 (A & B), Vintage Boulevard, Raj Bhavan Road, Somajiguda, Hyderabad 500082 **Indore**: B3, Aru Plaza, 582 M.G. Road, Opp. Hukumchand Ghantaghar, Indore 452001. **Jabalpur**: Mezzanine Floor, Chandrika Towers, 55, Model Road, Near Shastri Bridge, Napier Town, Jabalpur 482002 **Jaipur**: No. 605, Plot No. O-15, Ashok Marg, C-Scheme, Green House, Jaipur 302 001. **Jalandhar**: Municipal No. B IX/2-2785-A/2, Rachana Chambers, Near BMC Chowk, Civil Lines, Jalandhar 144001. **Jamnagar**: 106, Madhav Complex, P. N. Marg, Opp. D.K.V. College, Jamnagar 361004. **Jamshedpur**: Bharat Business Center, Ground Floor, Ram Mandir Area, Beside Mithila Motors, Bistupur, Jamshedpur 831001. **Jodhpur**: Office No. 209, 2nd Floor, Aadeshwar Tower, Chopasni Road, Jodhpur 342001. **Kanpur**: Office No. 216 & 217, 2nd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur 208001. **Kochi**: Opp. Cochin Shipyard, 3rd Floor, Block B, BAB Towers, Atlantis, M.G. Road, Ernakulam, Kochi 682015. **Kolhapur**: Shop No. 84, Gemstone Rao Bahadur Vichare Complex, 517/2, New Shahupuri, Near S. T. Stand, Kolhapur 416001. **Kolkata**: Lords Building, 7/1, Lord Sinha Road, Block No. GF/D, Ground Floor, Kolkata 700071. **Kota**: 2nd Floor, Mewara Plaza, 344, Shopping Center, Rawat Bhata-Guman Pura Road, Kota 324007. **Lucknow**: SkyHi Chambers, F-1, 1st Floor, Park Road, Lucknow 226001. **Ludhiana**: Fortune Chambers, S.C.O, 16-17, 4th Floor, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana 141001. **Madurai**: Vishnu Plaza, Near P T R Bridge, Shop No. 16, 11nd Floor, Vaigai Colony, 80' Road, Anna Nagar, Madurai 625020. **Mangalore**: Manasa Towers, 2nd Floor, Kodialbail, M.G. Road, Mangalore 575003. **Moradabad**: Shop No 7, Sai Sadan Complex, Ground Floor, Jail Road, Moradabad 244001. **Mumbai**: Prospect Chambers, G 02 B, D N Road, Fort, Mumbai 400001. **Mysore**: Shop No. 7, Cellar, Mythri Arcade, Saraswathipuram, Mysore 570009. **Nagpur**: Shop No. 10, Prathiba Sankul, North Ambazari Road, Nagpur 440010. **Nasik**: Suyojit Chambers, Ground Floor, G-2, Trimbak Naka, Near CBS, Nasik 422002. **Nellore**: Shop No. 1, Ravula Arcade Shopping Complex, GNT Road, Nellore 524001. **New Delhi**: 910/911 A, 9th Floor, Narain Manzil, Barakhamba Road, New Delhi 110001. **Panipat**: N. K. Towers, 2nd Floor, Near IB College, G. T. Road, Panipat 132103. **Patiala**: 2nd Floor, Plot No. 29, New Leela Bhawan Market, Patiala 147001. **Patna**: Hari Niwas, Shop No. 209, 2nd Floor, Dak Bungalow Road, Patna 800001. **Pune**: Shop No. 7, Ground Floor, Janan Corner, CTS No. 538 & 539, Narayan Peth, N. C. Kelkar Marg, Pune 411030. **Rajahmundry**: 36-7-8, 1st Floor, SBI Complex, Stadium Road, Innespet, Rajahmundry 533101. **Rajkot**: L-1, Puja Commercial Complex, Harihar Chowk, Near GPO, Panchnath Plot, Rajkot 360001. **Ranchi**: Shop No. 22, AC Market, G.E.L. Church Complex, Main Road, Ranchi 834001. **Rourkela**: Triveni Complex, 2nd Floor, Madhusudan Marg, Opp. Hotel Sukh Sagar, Rourkela 769001. **Salem**: VII A, 2nd Floor, Divya Towers, Fort Main Road, Shevapet, Salem 636002. **Sambalpur**: Quality Mansion, Ground Floor, Main Road, Nayapara, Gole Bazar, Sambalpur 768001. **Siliguri**: Gitanjali Complex, 2nd Floor, Sevoke Road, Near PCM Tower, Siliguri 734001. **Surat**: Shop No. G12, Ground Floor, Jolly Plaza, Opp. Atwagate Police Station, Atwagate, Surat 395001. **Trichy**: Aravindh Plaza, 1st Floor, No. 2, Fort Station Road, Trichy 620002. **Trivandrum**: 2nd Floor, Annas Arcade, TC 26/15(80), Opp. AG's Office, Spencer Junction, M. G. Road, Trivandrum 695001. **Udaipur**: 406, 3rd Floor, 4-D, Daulat Chambers, Sardarpura, Udaipur 313001. **Vadodara**: No. 301, Gokulesh 2, R. C. Dutt Road, Alkapuri, Vadodara 390005. **Valsad**: 303, K.B. Mall, Hallar Road, Old Vasant Talkies, Valsad 396001. **Varanasi**: Kuber Complex, 3rd Floor, Unit 16, Rath Yatra Crossing, Varanasi 221010. **Vijayawada**: Door No. 39-1-80, Saptagiri Complex, 1st Floor, M. G. Road, Labbipet, Vijayawada 520010. **Vizag**: Shop No. 1, Ground Floor, Rednam Regency, Dwarka Nagar, Vizag 530001. **Warangal**: Shop No. C-40, 1st Floor, Green Square, Opposite Public Garden, Hanamkonda, Warangal 506001.

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.