

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

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 16th January, 2009.

SPONSOR: MORGAN STANLEY Principal place of business: 1585, Broadway, New York, 10036, United States of America	THE BOARD OF TRUSTEE: Office: Forbes Building, Charanjit Rai Marg, Fort, Mumbai - 400 001	ASSET MANAGEMENT COMPANY: MORGAN STANLEY INVESTMENT MANAGEMENT PVT. LTD. Registered and Corporate Office Address: Forbes Building, Charanjit Rai Marg, Fort, Mumbai - 400 001
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Name of the Scheme	Morgan Stanley Growth Fund (an open ended equity scheme)		Morgan Stanley A.C.E. Fund (an Across Capitalisations Equity fund)	
Investment Objective	The investment objective of the scheme is to achieve long-term capital appreciation by investing primarily in equity and equity related securities of companies having large market capitalization.		The investment objective of the scheme is to generate long-term capital growth, from an actively managed portfolio of equity and equity related securities including equity derivatives.	
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity and Equity related instruments of companies having large capitalization#	65-100%	Equity and Equity Related Instruments	65-100%
	Equity and Equity related instruments other than mentioned in above	0-35%	Debt and Money Market Instruments*	0-35%
	Debt & Money market instruments*	0-35%	*including securitised debt	
	*including securitized debt. #For the purpose of this Scheme, any company having a minimum threshold limit of market capitalization which is equal to or more than the market capitalization of the 100th stock in BSE 100, as on the date of investment shall qualify as Large Cap company. Investment in Derivatives - up to 50% of the Net Assets of the Scheme. Investments in foreign securities permitted by SEBI from time to time - up to 30% of Net Assets of the Scheme. However, no investment shall be made in foreign securitized debt.		Investment in Derivatives - up to 50% of the Net Assets of the Scheme. Investment in foreign securities - up to 30% of the Net Assets of the Scheme. However, no investment shall be made in foreign securitized debt.	
Risk Profile of the Scheme	Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Investments in different types of securities are subject to different levels and kinds of risk. Accordingly, the Schemes' risk may increase or decrease depending upon its investment pattern. Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.			
Plans and Options	Growth Option and Dividend Option. Dividend Option offers re-investment and pay-out facility.			
Applicable NAV	For Purchase including Switch-ins: (a) In respect of valid Purchase applications (along with necessary documents) accepted at an Official Point of Acceptance along with a local cheque or demand draft payable at par at the place where it is received up to 3 p.m. on a Business Day, the closing NAV of the day of receipt of application will be applicable. (b) In respect of valid Purchase applications (along with necessary documents) accepted at an Official Point of Acceptance along with a local cheque or demand draft payable at par at the place where it is received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable. For Redemption including Switch-outs: (a) In respect of valid applications accepted at an Official Point of Acceptance up to 3 p.m. the closing NAV of the day of receipt of application will be applicable; and (b) In respect of valid applications accepted at an Official Point of Acceptance after 3 p.m. the closing NAV of the next Business Day will be applicable.			
Minimum Application Amount/Number of Units	Purchase	Additional Purchase	Repurchase/Redemption	
	Rs. 5,000/- and multiples of Re. 1 thereof	Rs. 1,000/- and multiples of Re. 1 thereof	Rs. 1,000/- and multiples of Re. 1 thereof	
Despatch of Repurchase (Redemption) Proceeds	Within 10 working days of the receipt of the redemption request at the authorised centre of Morgan Stanley Mutual Fund.			
Benchmark Index	BSE 100		BSE 200	

Name of the Scheme	Morgan Stanley Growth Fund	Morgan Stanley A.C.E. Fund																					
Dividend Policy	The Board of Trustees may decide to distribute by way of dividend, the surplus arrived at through 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 Board of Trustees. The decision of Board of Trustees with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be announced in advance. The unit holders have the option of receiving the dividend or re-investing the same. The dividend will be re-invested at the applicable NAV of the immediately following Business Day. However, there is no assurance or guarantee that the dividends will be regularly paid, though it is the intention of the Mutual Fund to make regular dividend distribution.																						
Names of Fund Manager(s)	Mr. Sridhar Sivaram and Mr. Amay Hattangadi	Mr. Jayesh Gandhi																					
Name of the Trustee Company	The Sponsor has appointed a Board of individual Trustees (BoT) to be the Trustees of Morgan Stanley Mutual Fund. As of the date of this KIM, the Board of Trustees consists of Dr. Abid Hussain, Mr. Jagdish Baijal and Mr. Michael Kollins.																						
Performance of the Scheme (as on December 31, 2008)	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns of Growth Option</th> <th>Scheme Returns* %</th> <th>Benchmark Returns % [BSE 100]</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>-56.76</td> <td>-55.28</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>-4.81</td> <td>0.23</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>8.83</td> <td>10.16</td> </tr> <tr> <td>Returns since inception [February 18, 1994]</td> <td>10.2</td> <td>6.7</td> </tr> </tbody> </table>	Compounded Annualised Returns of Growth Option	Scheme Returns* %	Benchmark Returns % [BSE 100]	Returns for the last 1 year	-56.76	-55.28	Returns for the last 3 years	-4.81	0.23	Returns for the last 5 years	8.83	10.16	Returns since inception [February 18, 1994]	10.2	6.7	<table border="1"> <thead> <tr> <th>Absolute Returns of Growth Option</th> <th>Scheme Returns* %</th> <th>Benchmark Returns %</th> </tr> </thead> <tbody> <tr> <td>Since Inception (3rd April, 2008)</td> <td>-35.77</td> <td>-40.69</td> </tr> </tbody> </table>	Absolute Returns of Growth Option	Scheme Returns* %	Benchmark Returns %	Since Inception (3rd April, 2008)	-35.77	-40.69
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Expenses of the Scheme	<p>Continuous Offer:</p> <p>(i) Load Structure:</p> <p>Entry Load (including SIP and Switch-in):</p> <table border="1"> <tr> <td>For Purchases of less than Rs. 5 crore</td> <td>2.25%</td> </tr> <tr> <td>For Purchases of Rs. 5 crore and above</td> <td>Nil</td> </tr> </table> <p>Exit Load (including SWP, STP and Switch-out):</p> <table border="1"> <tr> <td>(a) For purchases of less than Rs. 5 crore:</td> <td></td> </tr> <tr> <td>If redeemed on or before the expiry of one year from the date of allotment</td> <td>1%</td> </tr> <tr> <td>After the expiry of one year from the date of allotment</td> <td>Nil</td> </tr> <tr> <td>(b) For purchases of Rs. 5 crore and above</td> <td>Nil</td> </tr> </table> <p>Load Exemptions:</p> <p>No entry and exit load shall be charged in case of:</p> <p>[i] issue and redemption of bonus units, [ii] units allotted on reinvestment of dividend, [iii] investments by Fund-of-Funds Scheme(s)</p> <p>No entry load shall be levied in case of:</p> <p>[a] switches made between different plans/options of the same scheme, and [b] switches made into the Scheme from any other equity oriented scheme/s of MSMF.</p> <p>It is clarified that for the purposes of applicability of Exit Load in case of point [a] above, the original date of investment shall be considered for the purposes of calculating holding period, and in case of point [b] above, the date of switch shall be considered for the purposes of calculating holding period. Please also note in case of both point [a] and [b] above, Exit Load, if any, shall be applicable only at the time of final exit from the equity oriented schemes of Morgan Stanley Mutual Fund [MSMF].</p> <p>Pursuant to SEBI guidelines dated December 31, 2007, no entry load will be levied where application for investments in the Scheme is not routed through any distributor/agent/broker. Please refer the section titled "Waiver of Load for Direct Applications" for further details.</p> <p>(ii) Recurring Expenses:</p> <p>First Rs. 100 crore of the average daily net assets : 2.50% Next Rs. 300 crore of the average daily net assets : 2.25% Next Rs. 300 crore of the average daily net assets : 2.00% Balance : 1.75%</p> <table border="1"> <tr> <td>Actual expenses for the previous financial year : 1.36% of the average Net Asset Value.</td> <td>Actual expenses for the previous financial year : N.A. since the initial allotment of the scheme was made on April 3, 2008.</td> </tr> </table>		For Purchases of less than Rs. 5 crore	2.25%	For Purchases of Rs. 5 crore and above	Nil	(a) For purchases of less than Rs. 5 crore:		If redeemed on or before the expiry of one year from the date of allotment	1%	After the expiry of one year from the date of allotment	Nil	(b) For purchases of Rs. 5 crore and above	Nil	Actual expenses for the previous financial year : 1.36% of the average Net Asset Value.	Actual expenses for the previous financial year : N.A. since the initial allotment of the scheme was made on April 3, 2008.
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INFORMATION COMMON TO ALL SCHEMES

Waiver of Load for Direct Applications	<p>Pursuant to SEBI Circular No. SEBI/IMD/CIR No.10/112153/07 dated December 31, 2007 regarding waiver of entry load for direct applications (where applications are not routed through any distributor/agent/broker) investors are advised to take note of the following procedure for submission of 'Direct' applications:</p> <ol style="list-style-type: none"> Investors should ensure to write the word 'DIRECT' in the column 'Distributor's Name and ARN No.' or 'Broker Code' in their applications for purchases/additional purchases/swiches in cases where such applications are not routed through any distributor/agent/broker. Compliance with the above mentioned procedure would ensure allotment of units without levy of entry load, if any. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'Distributor's Name and ARN No.' or 'Broker Code' is already printed, alterations, if any, in the column 'Distributor's Name and ARN No.' or 'Broker Code' should be counter signed by sole/1st unit holder, failing which, the application will be processed as if no alterations were made. Transaction slips/application forms where the column under 'Distributor's Name and ARN No.' or 'Broker Code' is left blank, the same will be processed as 'Direct' applications.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information hosted on www.morganstanley.com/indiamf and www.amfiindia.com and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 daily newspapers. NAV can also be viewed on www.morganstanley.com/indiamf and www.amfiindia.com . You can also call us on our Toll Free No. 1800 425 1313, or on Non Toll Free No. 040 2342 8757.

INFORMATION COMMON TO ALL SCHEMES (Contd.)

For Investor Grievances please contact	Name and Address of Registrar: Karvy Computershare Private Limited Karvy Registry House, Unit: Morgan Stanley Mutual Fund, 21, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034 email: msmfcustomercare@karvy.com	Mr. Sidhartha Gupta, Investor Relations Officer, 5th Floor, Forbes Building, Charanjit Rai Marg, Fort, Mumbai 400 001 Tel. No: 91 22 2209 6600 Toll Free No: 1800 425 1313 Non Toll Free No: 040 2342 8757 email: mfinvestorcare@morganstanley.com
Unit holders' Information	<p>(1) Account Statement will be provided on each transaction. However, in case of SIP/STP/SWP transactions, the same may be sent once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, in such cases the first account statement shall be issued within 10 working days of the initial investment.</p> <p>(2) Annual Report or an abridged summary thereof shall be provided to the unit holders by post. A soft copy of the Annual Report shall be mailed to the unit holders' email address, if so mandated.</p> <p>(3) Unaudited financial results of the scheme shall be published for the half-year ending 31st March and 30th September every year, in an English national daily newspaper and Marathi daily newspaper.</p> <p>(4) Scheme portfolio as of 31st March and 30th September shall be either mailed to the unit holders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.</p> <p>Please refer to the Statement of Additional Information and Scheme Information Document for further details.</p>	

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

GENERAL INFORMATION

- Please read the Scheme Information Document containing the terms of offer. Your attention is particularly drawn to the sections on "Prevention of Money Laundering and Know Your Customer". Please refer to the Scheme Information Document and the Key Information Memorandum carefully before filling the Form. All applicants are deemed to have accepted the terms of the Scheme Information Document subject to which this offer is being made and bind themselves to such terms of the Scheme Information Document upon signing the Application Form and tendering the payment.
- The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK letters. Please (✓) in the appropriate box, wherever boxes (☐) have been provided.
- Applications under Power of Attorney/Body Corporate/Registered Society/Trust/Partnership: In case of an application under a Power of Attorney, the application should be accompanied by an original Power of Attorney or by a duly notarised copy of the Power of Attorney. The Mutual Fund/Trustee/AMC reserves the right to reject the application forms not accompanied by a Power of Attorney. Further, the Mutual Fund/Trustee/AMC reserves the right to hold Redemption proceeds in case the requisite documents are not submitted. For applications by a company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the Scheme should furnish a certified copy of resolution or authority to make the application as the case may be, a list of specimen signatures of the authorised officials, duly certified/attested and a 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 as the case may be. In case of a trust/fund, it shall submit a certified true copy of the resolution from the trustee(s) authorising such Subscriptions and Redemptions. The authorised officials should sign the application under their official designation.
- Application form incomplete in any respect or not accompanied by a Cheque or Demand Draft (DD) for the amount payable are liable to be rejected and the money paid will be refunded without any interest thereon. An application may be accepted or rejected at the sole and absolute discretion of AMC, without assigning any reason whatsoever.

APPLICANT'S INFORMATION

- Applicants must provide all the details under Applicant's Information in the Application Form. Name and address must be given in full (P.O. Box Address alone is not sufficient). In case of NRIs/FIIs, 'Overseas Address' should also be provided.
- The Signature(s) may be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his/her official seal. Applications by minor should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF.
- Please provide the name of the Guardian in case of investments on behalf of minor or the name of the Contact Person in case of investments by a Company/Body Corporate/Partnership Firm/Trust/Society/FIIs/Association of Persons/Body of Individuals.
- Investor has an option to receive communication through email. Please furnish your email in the Form. The investor always has a right to demand a physical copy of any or all the documents in respect of the services provided by the Mutual Fund.

MANDATORY INFORMATION

9. PERMANENT ACCOUNT NUMBER (PAN) DETAILS

SEBI has made it mandatory for all applicants (in case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of investment*. If the applicant is a minor, and does not possess his/her own PAN, the father or mother or guardian shall quote their PAN, as the case may be. In order to verify whether the PAN details are quoted correctly in the application form, the applicants shall enclose a photocopy of the PAN card duly attested by the ARN distributors, ISCs of Morgan Stanley Mutual Fund, bank managers or judicial authorities. Attestation will be done after verification with the original PAN card.

*includes fresh purchase, additional purchase, Systematic Investment.

Applications which do not comply with the above shall be rejected. Investors may please note that transactions accompanied with Form 49A and Form 60/ 61 will be rejected.

Accordingly, Investors may note the following:

- Investors are required to furnish the PAN along with a copy of a document**, evidencing the PAN irrespective of the amount of application.
- If the investment is being jointly made with other co-applicants, the PAN for each of the co-applicants should be furnished along with a copy of a document**, evidencing the PAN for each of the co-applicant.
- In case of applications made by guardian on behalf of minor, please furnish Guardian's PAN along with a copy of a document**, evidencing the PAN for the Guardian.
- Applications, where the details of the documents submitted as evidence for PAN do not match with the Applicants/existing information available with Morgan Stanley Mutual Fund, will be rejected.
- Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.**

**PAN Card/Refund Order/Assessment Order/any correspondence from the Income Tax Authority.

10. KNOW YOUR CUSTOMER ACKNOWLEDGEMENT LETTER (KYC LETTER)

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

The KYC requirements can be completed by filling up the prescribed form and submitting the same along with the other requisite details/proof (attested true copies of supporting documents relating to proof of identity and address or verification with the original) to a designated Point of Service appointed by CDSL Ventures Ltd., the Central Agency appointed for receiving the Forms, processing data and providing the KYC Acknowledgement letter. As a token of having verified the identity and address of the investor/s, the Central Agency will issue a KYC Acknowledgement Letter to each investor.

Please note that presently, it is mandatory for all applications for subscription of Rs. 50,000/- and above to attach the KYC Acknowledgement letter for all applicants (including joint holders, PoA holders, and guardian in case of minor), along with the Investment Application Form/s, Transaction Form/s while investing for the first time in every folio. This will be applicable for all investors (both individual and non-individual). In this behalf, the AMC reserves the right to reject any application and effect a mandatory Redemption of Units allotted within 30 Business Days from the date of the allotment.

For details, please refer to the Scheme Information Document of the Scheme, and/or contact any Investor Service Centre of Morgan Stanley Mutual Fund.

11. BANK ACCOUNT DETAILS

Applicants should provide the name of the bank, branch address, account type and account number of the Sole/First Applicant. Please note that as per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. Applications without this information will be deemed to be incomplete and shall be rejected by the Mutual Fund.

12. INVESTMENT DETAILS

- Applicants should indicate the Plan/Option and Dividend Mode, for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Application Form.
- In case Applicants wish to opt for both the Plans/Options, separate Application Forms will have to be filled.
- If no indication is given for the Option, the investment will be deemed to be for the Growth Option.
- Under the Dividend Option investor can further select Reinvestment or Payout Option. If no indication is given the investment will be deemed to be for the Reinvestment Option.

13. PAYMENT DETAILS

- The Cheque/DD should be drawn in favour of the scheme name and crossed **Account Payee Only. PAYMENT BY STOCKINVESTS/OUTSTATION CHEQUES/POSTAL ORDER/MONEY ORDER/CASH/POST DATED CHEQUES IS NOT PERMITTED.**
- The Cheque/DD should be payable locally at the centre where the Application is deposited. The Cheque/DD should be drawn on any Bank which is situated in the city where the application is submitted and is a member/sub-member of the Bankers.

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM (Contd...)

- (c) Clearing House Cheques/DDs drawn on a Bank not participating in the Clearing House will not be accepted. For investment under different options, separate Cheques/DDs should be attached and separate application forms have to be filled.
- (d) The Application form number and name of Sole/First applicant should be mentioned on the reverse of the Cheque/DD that accompanies the application.
- (e) Investors residing at locations, where the Morgan Stanley Mutual Fund Investor Servicing Centres (ISCs) do not have any collection arrangement, are requested to make payment by DDs. DD charges would be borne by the AMC only where the AMC does not have branch/ISC or other collection facilities. SBI DD charges are treated as standard DD charges for this purpose. SBI DD charges w.e.f. February 11, 2008 are given below:

Remittance Upto Rs. 10000/-	Rs. 30/-
Remittance Above Rs. 10000/-	Rs. 2.50/- per Rs. 1000/- (Minimum Rs. 50/- and Maximum Rs. 12500/-)

Source: SBI website (www.sbi.co.in)

- (f) AMC in the normal course will not reimburse the DD charges. AMC will process the application for eligible number of units after adding permissible DD charges, if applicable.
- (g) In the event that DD amount with permissible DD charges is not sufficient to allot minimum number of units, AMC will refund the amount represented by the instrument deposited.
- (h) **For NRI/Persons of Indian Origin/FII Investors:**

Repatriation Basis: Payments by NRIs/FIIs residing abroad, may be made by way of Indian Rupee drafts purchased abroad or by way of cheques drawn on Non Resident External Accounts (NRE Accounts) payable locally at the centre where the application is deposited. Payments can also be made by means of Rupee drafts payable locally at the centre where the application is deposited and purchased out of funds held in NRE Account/FCNR Account. In case of Indian Rupee drafts purchased abroad or subscription through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit/FIRC should be enclosed.

Non Repatriation Basis: NRIs investing on a non-repatriable basis may do so by issuing Cheque/DD, debiting Non Resident Ordinary (NRO) accounts.

14. COMMUNICATION

Morgan Stanley Mutual Fund has an online service which gives you the latest details of your account including current value of your investment. The Account Statement, Annual Reports or other information etc. may be sent to unit holders by email in lieu of printed documents. Please furnish your email and indicate the nature of communication you wish to receive over email.

When a unit holder has communicated email address and has provided consent for sending communication only via email, the AMC/Mutual Fund/Registrars & Transfer Agents after having sent the email to the registered email address of the unit holders are

not responsible for the email 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 email address.

In case of a large document, a suitable link will 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 the communication and the AMC will arrange for the same to be sent to the unit holder.

15. NOMINATION

- (a) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
- (b) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- (c) The Nominee shall not be a Trust (other than a Religious or Charitable Trust), Society, Body Corporate, Partnership Firm, Karta of a Hindu Undivided Family or a Power of Attorney holder. A Non Resident Indian can be a Nominee subject to the Exchange Control Regulations of RBI, in force, from time to time.
- (d) Nomination in respect of the units stands rescinded upon the transfer of units.
- (e) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir.
- (f) 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.
- (g) On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

16. WHO CANNOT INVEST:

It should be noted that the following persons cannot invest in the Scheme(s):

- (a) Any individual who is a Foreign national.
- (b) Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme(s). These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and Trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
- (c) Non Resident Indians residing in the United States of America and Canada.
- (d) Non Resident Indians residing in the Financial Action Task Force (FATF), Non Compliant Countries and Territories (NCCTs) (as on August 14, 2007 there are no countries as non - co-operative).

17. The Trustee/AMC retains the sole and absolute discretion to reject any application.

OFFICIAL POINTS OF ACCEPTANCE DURING ONGOING OFFER

MORGAN STANLEY INVESTMENT MANAGEMENT PVT. LTD. : **Ahmedabad:** Broadway Business Center, 1st Floor, Sahajanand Complex, C. G. Road, Ahmedabad 380 006 **Bangalore:** 928, Regus Business Centre, Level 9, Raheja Towers, 26/27 Mahatma Gandhi Road, Bangalore 560 001 **Chandigarh:** Office No. 303, 3rd Floor, Reliant Business Centre, SCO No. 60-61-62, Sector 17 C, Chandigarh 160 017 **Chennai:** 208/209, Apeejay Business Centre, Apeejay House, 39/12 Haddows Road, Nungambakkam, Chennai 600 006 **Hyderabad:** Office No. 214 DBS Business Centre, 43 - 46 Sardar Patel Road, Secunderabad 500 003 **Kolkata:** Office No. 8, 8th Floor, Apeejay Business Centre, Apeejay House, Block A, 15 Park Street, Kolkata 700 016. **Mumbai:** 201 DBS House, Prescott Street, Opp. Cathedral Senior School, Fort, Mumbai 400 001. **New Delhi:** 11th Floor, HT House, 18-20, K G Marg, Connaught Place, New Delhi 110 001 **Pune:** Master's Executive Centre, Cabin No. 5, 1237 Sneh Leela, Apte Road, Pune 411 001.

KARVY COMPUTERSHARE PRIVATE LIMITED : **Ahmedabad:** 201-202, Shail Buildings, Opp. Madhusudhan House, Off C. G. Road, Nr. Navrangpura Telephone Exchange, Ahmedabad - 380 006 **Amritsar:** 72A, Taylor's Road, Aga Heritage, Gandhi Ground, Amritsar - 143 001 **Asansol:** 18, G. T. Road, 1st Floor, Asansol - 713 301 **Bangalore:** No. 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025 **Bhavnagar:** Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364 001 **Bhubaneswar:** 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751 007 **Burdwan:** 63 G. T. Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713 101 **Calicut:** 2nd Floor, Sowbhagya Shopping Complex, Mavoor Road, Calicut - 673 004 **Chandigarh:** SCO-371-372, 1st Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022 **Chennai:** Flat No. F11, 1st Floor, Akshya Plaza, (Erstwhile Harris Road), Opp. Chief City Metropolitan Court, #108, Adhithanar Salai, Egmore, Chennai - 600 002 **Cochin:** Shop No. II, 2nd Floor, Jewel Arcade, Above Oriental Insurance Ltd., Layam Road, Cochin - 682 011 **Coimbatore:** 29/1, 1st Floor, Chinthamani Nagar, Opp. Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore - 641 011 **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753 001 **Dehradun:** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001 **Durgapur:** Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur - 713 213 **Guntur:** Door No. 6-10-18, Sai House, 10/1, Arundelpet, Guntur - 522 002 **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near HUDA Office, Gurgaon - 122 001 **Guwahati:** 54 Sagarika Bhawan, R. G. Baruah Road (AIDC Bus Stop), Guwahati - 781 024 **Hubli:** Giriraja House, No. 451/B, Ward No.1, Club Road, Hubli - 580 029 **Hyderabad:** 21, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034 **Indore:** LG-3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp. Bombay Hospital, Scheme No. 54, Indore - 452 010 **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opp. Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001 **Jamnagar:** 108 Madhav Plaza, Opp. SBI Bank, Near Lal Bangalow, Jamnagar - 361 001 **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistapur, Jamshedpur - 831 001 **Kanpur:** 15/46, Opp. Muir Mills, Civil Lines, Kanpur - 208 001 **Kolkata:** 16, Jatin Bagchi Road, Kolkata - 700 029 **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001 **Ludhiana:** SCO-3, BAWA Building, Feroze Gandhi Market, Ludhiana - 141 001 **Madurai:** Rakesh Towers, 30-C, Bye-pass Road, 1st Floor, Opp. Nagappa Motors, Madurai - 625 010 **Mangalore:** 2nd Floor, Brigade Plaza, Kudmul Ranga Rao Road, Mangalore - 575 003 **Margao:** 2nd Floor, Dalal Commercial Complex, Opp. Hari Mandir, Pajifond, Margao - 403 601 **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001 **Mumbai:** DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Mumbai - 400 023 **Mysore:** L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001 **Nagpur:** Sadoday Arcade, Above Top 'n' Town, Dharampeth, Nagpur - 440 001 **Nasik:** S-12, 2nd Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapur, Tower Road, Navsari - 396 445 **New Delhi:** 2E/23, Jhandewalan Extn., New Delhi - 110 055 **Panipat:** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat - 132 103 **Patna:** 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800 001 **Pune:** Srinath Plaza, C Wing, Office No. 58 and 59, 3rd Floor, Dnyaneshwar Paduka Chowk, Survey No. 184/4, F. C. Road, Pune - 411 004 **Rajkot:** 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram, Rajkot - 360 001 **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001 **Salem:** 49/50, Fort Main Road, Old No. 17, 1st Floor, Shevapet, Salem - 636 002 **Surat:** G-16 Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 009 **Trichy:** 60, Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy 621 017 **Trivandrum:** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010 **Vadodara:** Piccadilly, Office # 5, 1st Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390 007 **Varanasi:** D64/132, 1st Floor, Anant Complex, Siga, Varanasi 221 010 **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010 **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016

For updated and detailed list of Official Points of Acceptance refer to the Customer Service section on our website.

4 INVESTMENT DETAILS

Scheme _____ **Plan** (Please ✓) Growth Dividend **Option** (Please ✓ if you have opted for Dividend Plan) Dividend Payout Dividend Reinvestment

5 PAYMENT DETAILS (Please choose Section A or B below) (Refer Instruction 13)

(A) LUMP SUM INVESTMENT:

Investment Amount Rs. _____ (Minimum Rs. 5000) DD Charges (if applicable) Rs. _____ Net Amount in Figures Rs. _____

Net Amount in Words _____
 Mode of Payment (strike off whichever is not applicable) _____ Cheque/DD No. _____ Dated _____ DD MM YYYY

Drawn on Bank _____

Branch _____ City _____

Account Type (Please ✓) Savings Current NRE NRO FCNR Others _____ (Please specify)

(B) SIP INVESTMENT:

Investment Amount Rs. _____ (Minimum Rs. 1000) No. of Instalments _____ (Minimum 6) Total Amount Rs. _____ SIP Period From _____ MM YYYY To _____ MM YYYY

First payment by Cheque only _____ The first SIP date for ECS (Debit Clearing)/Direct Debit should be on or after 21 days after allotment of units.

First SIP Instalment Cheque Details:

Cheque No. _____ Dated _____ DD MM YYYY SIP Date (Please ✓) 1st 5th 10th 15th 25th

Drawn on Bank _____ Cheque favouring Name of the Scheme _____ SIP Frequency (Please ✓) Monthly or Quarterly

Branch _____ City _____

Account Type (Please ✓) Savings Current NRE NRO FCNR Others _____ (Please specify)

SIP THROUGH AUTO DEBIT (ECS)
 Please also fill up the SIP Auto Debit (ECS) Facility Form

OR

SIP THROUGH POST-DATED CHEQUES* (* Cheques for all Months/Quarters should be of same date)

Second and subsequent Instalment Cheque Details:
 Cheque Nos. From _____ To _____
 Dated From _____ DD MM YYYY To _____ DD MM YYYY

6 NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) (Refer Instruction 15)

I/We do hereby nominate the person more particularly described hereunder/and cancel the nomination made by me/us earlier.

Sr. No.	Name and Address of Nominee(s)*	Date of Birth	Name and Address of Guardian	Signature of Guardian	Proportion^ (%) (should aggregate to 100%)
1.	Nominee 1				
2.	Nominee 2				
3.	Nominee 3				

*Maximum three nominees will be allowed

^Would be allocated in equal proportion if left blank

7 COMMUNICATION/INFORMATION

I/We wish to receive the following documents via email in lieu of physical documents (Please ✓) Account Statement Annual Report Other Statutory Information

I/We wish to avail facilities/information through (Please ✓) Phone Internet and request to send us the necessary form.

8 DECLARATION AND SIGNATURES

The Trustees, Morgan Stanley Mutual Fund

I/We have read and understood the contents of the Scheme Information Document of the scheme(s) of Morgan Stanley Mutual Fund including the sections on "who cannot invest" and "important note on Anti Money Laundering, Know Your Customer (KYC) and Investor Protection". I/We hereby apply for allotment/purchase of units in the scheme and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We am/are authorised to make this investment and the amount invested in the scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any Regulatory Authority in India. I/We hereby authorise Morgan Stanley Mutual Fund, its Investment Manager and its agent to disclose details of my investment to my bank(s)/Morgan Stanley Mutual Fund's bank(s) and/or distributor/broker/investment advisor. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. I/We understand that AMC reserves the right to refuse/reject the allotment of units in case of incomplete/incorrect information produced by me/us.

Applicable for NRIs/Person of Indian Origin/FILs: I/We confirm that I am/We are Non Resident(s) of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR account.

Date _____ DD MM YYYY

SIGNATURES (ALL APPLICANTS must sign here)

Sole/First Applicant/Guardian

Second Applicant

Third Applicant

SIP AUTO DEBIT (ECS) FACILITY FORM

Registration-cum-Mandate Form for ECS (Debit Clearing)

Morgan Stanley

App.
No.

Please refer to instructions before filling up this form. All sections to be filled legibly in English and in BLOCK CAPITALS.

Distributor's Name and ARN No.	Sub-Broker/Branch Code	Date of receipt	Bank Serial No.	Bank Branch Code	For office use
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1 APPLICANTS' INFORMATION (MANDATORY)

Existing Unit holder's Folio No.

NAME OF THE SOLE/FIRST APPLICANT/UNIT HOLDER

(Mr./Ms./Mrs./M/s/Others) First Name Middle Name Last Name

Please KYC Compliant (Refer Instruction 10, please attach proof) (For applications of Rs. 50,000/- or more)

2 SYSTEMATIC INVESTMENT PLAN (SIP) DETAILS (MANDATORY)

Scheme **Plan** (Please) Growth Dividend **Option** (Please if you have opted for Dividend Plan) Dividend Payout Dividend Reinvestment

Investment Amount Rs. (Minimum Rs. 1000) No. of Instalments (Minimum 6) Total Amount Rs. SIP Period From MM YYYY To MM YYYY

First payment by Cheque only The first SIP date for ECS (Debit Clearing)/Direct Debit should be on or after 21 days after allotment of units.

First SIP Instalment Cheque Details :

Cheque No. Dated DD MM YYYY SIP Date (Please) 1st 5th 10th 15th 25th

Drawn on Bank Cheque favouring name of Scheme SIP Frequency (Please) Monthly or Quarterly

Branch City

Account Type (Please) Savings Current NRE NRO FCNR Others (Please specify bit down)

3 AUTO DEBIT AUTHORISATION OF BANK ACCOUNT HOLDER(S) (MANDATORY)

Account No. **Account Type** (Please) Savings Current NRE NRO FCNR Others (Please specify)

Bank Name

Branch Address

City

MICR Code (This is a nine digit number on your cheque) IFSC Code (This is a eleven digit alpha numeric number on your cheque)

This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing) Direct Debit and that my/our payment towards my/our investment in Morgan Stanley Mutual Fund shall be made from my/our above-mentioned bank account with your bank. I/We hereby authorise MSIMPL - Investment Manager to Morgan Stanley Mutual Fund, acting through their authorised service providers and representatives carrying this ECS Mandate Form to get it verified and executed. I/We hereby further authorise MSIMPL through their authorised service providers to debit my/our above bank account by ECS (Debit Clearing) for collection of SIP payments. Mandate verification charges, if any, may be charged to my/our account.

NAME(S) & SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS

Name(s) of Bank Account Holder(s)

Sole/1st Bank Account Holder

2nd Bank Account Holder

3rd Bank Account Holder

Signature(s) of Bank Account Holder(s)

(To be signed by all holders if mode of operation of Bank Account is 'Joint' as it appears in Bank records.)

To, The Branch Manager

Bank Name Branch

Sub: Mandate verification for Account No.

This is to inform you that I/We have registered for making payment towards my/our investments in Morgan Stanley Mutual Fund by debit to my/our above account directly or through ECS (Debit Clearing). I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form.

Further, I authorize my/our representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you, **Sole/1st Bank Account Holder** **2nd Bank Account Holder** **3rd Bank Account Holder**

Yours sincerely

Signature(s) of Bank Account Holder(s)

(To be signed by all holders if mode of operation of Bank Account is 'Joint' as it appears in Bank records.)

FOR OFFICE USE ONLY (Not to be filled in by investor)

Recorded on Recorded by Credit A/c. No.

GENERAL INSTRUCTIONS FOR FILLING UP THE SIP AUTO DEBIT (ECS) FACILITY FORM

1. New applicants need to fill in this form for the purpose of availing the facility of Systematic Investments (SIP) through Auto Debit (ECS). Please furnish the Name of all applicants as they appear in the Application form.
2. Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment is liable to be rejected.
3. Please furnish PAN for each applicant/unitholder together with an attested copy of PAN Card. If the amount you propose to invest is Rs. 50,000/- or more, you need to also enclose a KYC Acknowledgement letter issued by CDSL Ventures Limited for each applicant/unitholder.

4. SYSTEMATIC INVESTMENT (SIP) DETAILS

- (a) Please furnish the following details with respect to your systematic investment:
 1. Scheme - Plan - Option.
 2. SIP Instalment Amount (Minimum Rs. 1000/-)
 3. No. of SIP Instalments (Minimum 6 instalments)
 4. SIP Frequency (Monthly/Quarterly) & SIP Date (1st/5th/10th/15th/25th)
 5. SIP Auto Debit Period (Auto Debit commencement date and end date). Please note that your Auto Debit would commence from your second SIP Instalment.
- (b) The first SIP cheque date should be same as the date of submission of the Application Form.
- (c) The first SIP instalment has to be in the form of a cheque and has to be drawn on the same bank account which is to be registered for ECS (Debit Clearing)/Direct Debit. In case the cheque is of a different bank account or the payment is through Demand Draft, please enclose a cancelled cheque leaf of your bank account or alternatively a copy thereof. This would help us cross-verify your bank details appearing in the cheque with the details furnished in this form and let you know of discrepancies, if any, for early corrective action.

5. AUTHORISATION OF BANK ACCOUNT HOLDER(S)

- (a) Please furnish your Bank Account details from which the SIP Auto Debit is to be effected.
- (b) It is mandatory to furnish the 9 Digit MICR Code of your Bank in this section. This is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of this information, your SIP Application would be rejected.
- (c) Please mention name of all bank account holders. If the mode of operation of your bank account is joint, all bank account holders would need to sign in the same order and manner in which their signatures appear on bank accounts.

TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT FACILITY

1. SIP facility is offered to the investors using RBI's Electronic Clearing Services (ECS Debit Clearing Facility). By opting for this facility, the investor agrees to abide by the terms and conditions subject to which this facility is offered by RBI.
2. The SIP Auto Debit (ECS) facility is offered only to investors having Bank Accounts in select cities listed here: • Agra • Ahmedabad • Allahabad • Amritsar • Asansol • Aurangabad • Bangalore • Bardhaman • Baroda • Belgaum • Bhilwara • Bhopal • Bhubaneswar • Bijapur • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangere • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Goa • Gorakhpur • Guwahati • Gwalior • Haldia • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Patna • Pondicherry • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Sholapur • Siliguri • Surat • Thirupur • Tirupati • Trichur • Trichy • Trivandrum • Tumkur • Udaipur • Udipi • Varanasi • Vijayawada • Vizag. The cities/banks/branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of MSMF/MSIMPL without assigning any reasons or prior notice. If any city/bank/branch is removed, SIP instructions for investors in such city/bank/branch via ECS (Debit Clearing)/Direct Debit route will be discontinued without prior notice.
3. The first SIP date for ECS (Debit Clearing)/Direct Debit should be at least 21 days after the date of allotment of units. Please take this into account while entering the SIP Auto Debit period and indicate the correct SIP Auto Debit commencement date.
4. Investors will not hold MSMF/MSIMPL, its registrars and other service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
5. MSMF/MSIMPL, 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 its full responsibility.
6. MSMF/MSIMPL reserves the right to reject any application without assigning any reason thereof.
7. Please refer to the Key Information Memorandum/Scheme Information Document of the respective Scheme(s) for Applicable NAV, risk factors, load and other information.

SIP AUTO DEBIT (ECS) FACILITY FORM - CHECKLIST

1. Name of Sole/First Applicant is furnished in the form.
Scheme - Plan - Option - Dividend Frequency (if applicable) are furnished on the Form.
Systematic Investment Details listed below are furnished:
 SIP Instalment Amount No. of SIP Instalments Preferred SIP Date SIP Frequency SIP Auto Debit Period
2. Complete Bank Account Details from which you wish your SIP Auto Debit/Direct Debit to happen are completely furnished.
 Name of Sole/1st Holder of Bank A/c is furnished Bank A/c No. is correctly furnished
 MICR code is furnished Cancelled Cheque leaf/Copy of Cheque leaf is attached.
3. All Applicants for the SIP Investment have signed the Form at the appropriate places.
4. All Bank Account Holders have signed the Form at the places in the same order and manner in which their signatures appear on Bank Records.

CHECKLIST FOR FILLING UP THE APPLICATION FORM

Please ensure the following:

- Name, date of birth, address, and contact details and tax status of sole/first applicant are given in full.
- PAN is furnished for all applications and PAN proof is attached.
- KYC compliance confirmation (For applications of Rs. 50,000/- or more) is attached.
- Your bank account details MICR code (9 digit) and IFSC code (11 digit) are entered correctly and completely. A cancelled cheque leaf of such account is enclosed if the investment instrument is a demand draft or from a different bank account.
- For joint applicants, if any, mode of holding, names, birth dates are furnished.
- Your preferred investment option is indicated as growth or dividend reinvestment or dividend payout.
- Lumpsum Investment details are furnished and following conditions are fulfilled:
 - Your investment is not below the minimum investment amount of Rs. 5,000/-.
 - If you are paying by a demand draft, you have filled the details as investment amount = DD charges + DD amount.
 - Your investment cheque is drawn in favour of scheme dated and signed. On the reverse of the cheque the name of the sole/first applicant and the application number are written.
- SIP Investment details are furnished and following conditions are fulfilled:
 - Your investment is not below the minimum investment amount of Rs. 1,000/-.
 - Your investment cheque is drawn in favour of scheme dated and signed. On the reverse of the cheque the name of the sole/first applicant and the application number are written.
- Nomination details are filled in. If you do not wish to nominate, please ensure that the nomination section is crossed out.
- The form is duly signed by all applicants.

Accompanying documents

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

Documents	Individual	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FIs	Persons of Indian Origin
Proof of PAN	✓	✓	✓	✓	✓	✓	✓	✓	✓
KYC Compliance	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO Card									✓
Resolution/Authorisation to invest		✓	✓	✓		✓		✓	
List of Authorised Signatories with Specimen signature(s)		✓	✓	✓	✓	✓		✓	
Memorandum & Articles of Association		✓							
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditors' Certificate								✓	
Notarised Power of Attorney					✓				
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE/FCNR a/c, where applicable							✓		