**IN CASE THE FIRST MICRO SIP INSTALLMENT IS PROCESSED (AS THE CHEQUE MAY BE BANKED), AND THE APPLICATION IS FOUND TO BE DEFECTIVE,** the Micro SIP registration will cease for future installments. No refund to be made for the units already allotted. However, redemptions will be allowed.

The Minimum Investment criteria will not be applicable in the above case.

(iv) Investors may submit any one of the following PHOTO IDENTIFICATION documents along with Micro SIP application as proof of identification in lieu of PAN.

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

The photo identification documents have to be current and valid and also to be either self attested or attested by ARN holder (AMFI Registered Distributor).

While making subsequent Micro SIP applications with the mutual fund, an investor can quote the existing folio and reference number where the Micro SIP has been registered and not be required to submit the supporting documents.

(b) Special SIP Facility (through Auto Debit, ECS/Direct Debit/Standing Instructions)

1. No Cheque will be required for first installment. Hence, it will work like Zero balance account of a Bank.
2. The allotment of units for first SIP installment will be made on the opted SIP date out of the 6 SIP Dates (1st, 5th, 10th, 15th, 20th, 25th of every month) which would at least be 30 days after the submission of application form and other documents.
3. All the other terms and conditions of the Scheme will remain unchanged.

**Kindly also note that below mentioned of the AMC will be relocated to the following address from 1st August, 2009**

**ADDENDUM**

**INVESTMENT OBJECTIVES:** 

**JM Equity Fund** (an open-ended growth scheme), To provide optimum capital growth and appreciation.

**JM Basic Fund** (an open-ended equity oriented growth scheme). The primary objective of the Scheme is to provide capital appreciation to the Unitholders through equity investments in leading companies for long term capital growth. No assured return. Monthly Income is not assured and is subject to the availability of the distributable surplus.

**JM High Income Fund** (an open-ended income scheme). The primary objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities and to enable investors to receive a dividend from total income, as permitted under the Income Tax Act, 1961 from time to time. However, there can be no assurance that the investment objective of the scheme will be achieved. **JM High Income Tax Saver Fund** - Series I (a closed-ended equity linked savings scheme), The investment objective is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities and to enable investors to receive a dividend from total income, as permitted under the Income Tax Act, 1961 from time to time. However, there can be no assurance that the investment objective of the scheme will be achieved.

**JM Medium Term Fund** (an open-ended monthly income fund) To provide steady current income as well as long term growth of capital.

**JM MIP Fund** (an open-ended monthly income fund) To provide steady current income as well as long term growth of capital.

**JM Tax Gain Fund** (an open-ended linked savings scheme), The investment objective is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities and to enable investors to receive a dividend from total income, as permitted under the Income Tax Act, 1961 from time to time. However, there can be no assurance that the investment objective of the scheme will be achieved.

**JM Tax Savings Fund** (an open-ended linked savings scheme), The investment objective is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities and to enable investors to receive a dividend from total income, as permitted under the Income Tax Act, 1961 from time to time. However, there can be no assurance that the investment objective of the scheme will be achieved.

**JM Tax Free Fund** (an open-ended linked savings scheme) The investment objective of the Scheme is to provide capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

**JM Tax Free Income Fund** To provide steady current income as well as long term growth of capital.

**JM Telecom Sector Fund** (an open-ended equity oriented growth fund), The primary investment objective of the Scheme is to provide capital appreciation by primarily investing in small cap and mid-cap stocks. Small cap stock is defined as any company which has a market capitalization less than 10% of the market capitalization of the last stock in S&P CNX NIFTY.

**JM India Value Fund** (an open-ended equity oriented growth fund), The investment objective of the Scheme is to generate capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

**JM India fund** (an open-ended equity oriented growth fund), The investment objective of the Scheme is to provide capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

**JM Emerging Leaders Fund** (an open-ended equity oriented growth scheme), The primary investment objective of the Scheme is to provide capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

**JM Small & Mid-Cap Fund** (an open-ended equity oriented growth fund) The investment objective of the Scheme is to provide capital appreciation by primarily investing in small cap and mid-cap stocks. Small cap stock is defined as any company which has a market capitalization less than 10% of the market capitalization of the last stock in S&P CNX NIFTY.

**JM HI FI Fund** (an open-ended diversified fund), The investment objective of the Scheme is to provide capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

**JM Low Risk Fund** (an open-ended diversified fund), The investment objective of the Scheme is to provide capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

**JM SAFETY FIRST Fund** To provide steady current income as well as long term growth of capital.

**JM Tax Free Savings Fund** (an open-ended linked savings scheme), The investment objective is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities and to enable investors to receive a dividend from total income, as permitted under the Income Tax Act, 1961 from time to time. However, there can be no assurance that the investment objective of the scheme will be achieved.

**JM Telecom Sector Fund** (an open-ended equity oriented growth fund), The investment objective of the Scheme is to provide capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

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**JM Tax Free Income Fund** To provide steady current income as well as long term growth of capital.

**JM Tax Gain Fund** (an open-ended linked savings scheme), The investment objective is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities and to enable investors to receive a dividend from total income, as permitted under the Income Tax Act, 1961 from time to time. However, there can be no assurance that the investment objective of the scheme will be achieved.

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**JM Low Risk Fund** (an open-ended diversified fund), The investment objective of the Scheme is to provide capital appreciation through investment in debt instruments and related securities provided in the nature of an interest to the investors.

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