

Morgan Stanley Short Term Bond Fund

(An open-ended Debt Scheme)

Credit Risk Rating mfAAA by ICRA*

Morgan Stanley

NFO Opens on: May 12, 2009

NFO Closes on: May 20, 2009

Offered by Morgan Stanley Mutual Fund

Offer for Units of Rs. 10 Per Unit for cash during the New Fund Offer Period and at NAV based prices upon re-opening.

Scheme Re-opens for continuous sale and repurchase no later than 30 days from the date of closure of NFO.

KEY INFORMATION MEMORANDUM (FOR NFO PERIOD AND ONGOING OFFER)

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information 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 27 April, 2009

*ICRA has assigned the "Credit Risk Rating mfAAA" to Morgan Stanley Short Term Bond Fund which means that Morgan Stanley Short Term Bond Fund carries the lowest credit risk, similar to that associated with long-term debt obligations rated in the highest-credit-quality category. This rating should however, not be construed as an indication of the performance of the aforesaid Fund or of volatility in its returns. Further, the above rating should not be treated as ICRA's recommendation to buy, sell or hold the units issued under the said Fund.

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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Investment Objective	The investment objective is to generate income from a diversified portfolio of short to medium term debt and money market securities.				
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)		
	Money market and debt instruments* with residual maturity/average maturity/interest rate reset not greater than 1 year		25%-100%		
	Debt instruments* including Government Securities with residual maturity greater than 1 year		0-75%		
	*including securitized debt up to 100% of the Net Assets. No investment shall be made in foreign securitized debt.				
	Investment in Fixed Income 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, as mentioned above, no investment shall be made in foreign securitized debt.				
Risk Profile of the Scheme	<p>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:</p> <ul style="list-style-type: none"> In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income, money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the bond and stock markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges. Investments in different types of securities are subject to different levels and kinds of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern, e.g. investments in corporate bonds carry a higher level of risk than investments in Government securities. Further, even among corporate bonds, bonds which have a higher rating are comparatively less risky than bonds which have a lower rating. 				
Plans and Options	The following are the plans/options available under the Scheme:				
	Plan	Option	Sub-options	Frequency	Record Date
	Regular	Dividend	Dividend Reinvestment and Pay-out	Monthly	Last Friday* of the month
	Regular	Growth	-	-	-
	Institutional Plus	Dividend	Dividend Reinvestment	Weekly	Every Friday*
	Institutional Plus	Dividend	Dividend Reinvestment and Pay-out	Monthly	Last Friday* of the month
	Institutional Plus	Growth	-	-	
	Regular Plan and Institutional Plus Plan will share a common portfolio.				
	*If Friday is a holiday, then the record date shall be the previous Business day.				
Applicable NAV (after the Scheme opens for Repurchase and Sale)	<p>The Cut-off time for the Scheme is 3 p.m. and the Applicable NAV will be as under:</p> <p>For Purchase including Switch-ins:</p> <p>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; and</p> <p>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.</p> <p>Important Note: Please note that in respect of purchase of units 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> <p>For Redemption including Switch-outs:</p> <p>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</p> <p>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.</p>				
Minimum Application Amount/Number of Units	Purchase		Additional Purchase		Repurchase/Redemption
	Regular Plan- Rs. 5,000/- plus in multiples of Re. 1/-		Regular Plan- Rs. 1,000/- plus in multiples of Re. 1/-		Regular Plan- Rs. 1,000/- plus in multiples of Re. 1/-
	Institutional Plus Plan - Rs. 50 lac plus in multiples of Re. 1/-		Institutional Plus Plan - Rs. 1 lac plus in multiples of Re. 1/-		Institutional Plus Plan - Rs. 1,000/- plus in multiples of Re. 1/-

Despatch of Repurchase (Redemption) Request	As per Regulations, the redemption or repurchase proceeds shall be dispatched to the unit holders within 10 working days from the date of redemption or repurchase. However, the Mutual Fund shall endeavor to dispatch the Redemption proceeds within 3 Business Days from the acceptance of a valid Redemption request.
Benchmark Index	CRISIL Short-Term Bond Fund Index
Dividend Policy	The Trustees 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 Trustees. The Trustees 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. The Unit Holders have the option of receiving the dividend or reinvesting the same. Though, it is the intention of the Mutual Fund to make regular dividend distribution, there is no assurance or guarantee that the dividends will be regularly paid.
Name of the Fund Manager	Mr. Ritesh Jain
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 Bajjal, Mr. Dorab Sopariwala, Mr. Blair Pickerell and Mr. James Garrett.
Performance of the scheme	This Scheme being a new scheme does not have any performance track record.
Expenses of the Scheme	<p>(i) Load Structure New Fund Offer Period Entry Load: Nil Exit Load: Nil Continuous Offer Entry Load: Nil Exit Load: Regular Plan and Institutional Plus Plan : 0.25% if redeemed within 15 days of allotment. No entry and exit load shall be charged in case of: [a] issue and redemption of bonus units, [b] dividend reinvested, [c] investments by Fund-of-Funds Scheme(s), [d] SWP and STP transactions, [e] switches made inter-se between different Plans/Options of the Morgan Stanley Short Term Bond Fund. Please refer Scheme Information Document for detailed load structure.</p> <p>(ii) Recurring Expenses First Rs. 100 crore of the average daily net assets: 2.25% Next Rs. 300 crore of the average daily net assets: 2.00% Next Rs. 300 crore of the average daily net assets: 1.75% Balance: 1.50%</p> <p>(iii) Actual expenses for the previous financial year: Not Applicable being a new scheme.</p>
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/switches 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. <p>Please note that there is no Entry Load for this fund.</p>
Tax Treatment for the Investors (Unitholders)	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.
For Investor Grievances Please Contact	<p>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: msmfcustomer@karvy.com</p> <p>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</p>
Unitholders' Information	<ol style="list-style-type: none"> 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. For those unit holders who have provided an email address, the account statement shall be sent by email. The unit holder may however, request for a physical account statement by writing/calling the AMC/ISC/R&T. Annual Report or an abridged summary thereof shall be provided to the unit holders by post or shall be sent by email to those investors who have provided an email address. 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. 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>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 and Statement of Additional Information 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 the investor does not clearly specify the choice of Option/Sub Option/Frequency at the time of investing, it will be treated as a Dividend /Reinvestment/ Monthly for both Regular Plan and Institutional Plus plan as applicable.
If the investor does not specify the plan, the plan allotted will be based on the minimum application amount criteria for each plan.

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.
- 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.
- The Application form number and name of Sole/First applicant should be mentioned on the reverse of the Cheque/DD that accompanies the application.
- 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)

- 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.
- 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.
- 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, 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

- 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.
- 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.

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

- (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 June 20, 2007 there are no countries as non-operative).

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

OFFICIAL POINTS OF ACCEPTANCE DURING ONGOING OFFER AND NFO PERIOD

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:** 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: **Bhubaneswar:** 624, Sahid Nagar, 1st Floor, Bhubaneswar - 751 007 **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 **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001 **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opp. Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001 **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001 **Kanpur:** 15/46, Opp. Muir Mills, Civil Lines, Kanpur - 208 001 **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001 **Ludhiana:** SCO-3, BAWA Building, Feroze Gandhi Market, Ludhiana - 141 001 **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003 **Nagpur:** Sadoday Arcade, Above Top 'n' Town, Dharampeth, Nagpur - 440 001 **Surat:** G-16 Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 009 **Vadodara:** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390 007

OFFICIAL POINTS OF ACCEPTANCE DURING ONGOING OFFER

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, Waghwadi Road, Bhavnagar - 364 001 **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, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022 **Chennai:** Flat No. F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp. Chief City Metropolitan Court, #108, Adhithanar Salai, Egmore, Chennai - 600 002 **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753 001 **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 **Guwahati:** 54 Sagarika Bhawan, R. G. Baruah Road (AIDC Bus Stop), Guwahati - 781 024 **Hubli:** 8 & 9, Upper Ground Floor, C Block, Akshaya Park, Gokul Road, Hubli - 580 030 **Hyderabad:** 8-2-596 Karvy Plaza, 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 **Jalandhar:** Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No. 28, G T Road, Jalandhar - 144 004 **Jamnagar:** 108 Madhav Plaza, Opp. SBI Bank, Near Lal Bangalor, Jamnagar - 361 001 **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur - 342 001 **Kolkata:** 16, Jatin Bagchi Road, Kolkata - 700 029 **Madurai:** Rakesh Towers, 30-C, Bye-pass Road, 1st Floor, Opp. Nagappa Motors, Madurai - 625 010 **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 **Nasik:** S-12, 2nd Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapir, 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, First Floor, Shevapet, Salem - 636 002 **Trichy:** 60, Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy 621 017 **Trivandrum:** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010 **Varanasi:** D64/132, 1st Floor, Anant Complex, Sigra, 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.

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/- for Regular Plan and Rs. 50 lacs for Institutional Plus Plan.
 - 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							✓		

Offered by Morgan Stanley Mutual Fund

NFO Period
from May 12, 2009 to May 20, 2009

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

1 EXISTING UNIT HOLDER'S INFORMATION (Please mention the Folio No. and proceed to Section 4. Please note that applicant details and mode of holding will be as per existing Folio Number.)

Folio No.

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

2a APPLICANT'S INFORMATION

NAME OF THE SOLE/FIRST APPLICANT

(Mr./Ms./Mrs./M/s/Others) First Name Middle Name Last Name Date of Birth Sex
DD MM YYYY Male Female

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

LEGAL STATUS OF SOLE/FIRST APPLICANT (Please

Individual HUF Company/Body Corporate Trust Partnership FII Bank/FI AOP/BoI
 Club/Society NRI/PIO Minor NGO Defence Establishment Others (Please specify) _____

OCCUPATION OF SOLE/FIRST APPLICANT (Please

Service Business Professional Student Retired Housewife Agriculture Others (Please specify) _____

GUARDIAN (if sole/first applicant is minor)/**CONTACT PERSON** (in case of non-individual investors only) (PAN/KYC Compliance not required for contact person)

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

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

NAME OF THE SECOND APPLICANT

(Mr./Ms./Mrs./M/s/Others) First Name Middle Name Last Name Date of Birth
DD MM YYYY

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

NAME OF THE THIRD APPLICANT

(Mr./Ms./Mrs./M/s/Others) First Name Middle Name Last Name Date of Birth
DD MM YYYY

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

Mode of Operation (Please Single Joint Anyone or Survivor

PoA HOLDER DETAILS (If the investment is being made by a Constituted Attorney please furnish Name and PAN of PoA holder)

PAN (Mandatory - Please attach Proof)

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

2b CONTACT DETAILS OF SOLE/FIRST APPLICANT

Address for Correspondence (P.O. Box Address is not sufficient)

City/Town _____
State _____ PIN

Overseas Address (Mandatory for NRI/FII Applicants)

City/Town _____ State _____
Country _____ Postal Code _____

Tel. (Office) (ISD) (STD) | Tel. (Res.) (ISD) (STD) | Mobile (ISD) |

Fax (ISD) (STD) | email _____

3 BANK ACCOUNT DETAILS (MANDATORY)

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

Bank Name _____ Branch _____

City _____ MICR Code (This is a nine digit number next to your Cheque Number)

IFSC Code (This is an eleven digit alpha numeric number on your cheque)

Morgan Stanley

ACKNOWLEDGEMENT SLIP
(To be filled in by the Applicant/Authorised Signatory)

App.
No.

Received from
(Mr./Ms./Mrs./M/s/Others) _____

towards application for units of **Morgan Stanley Short Term Bond Fund**

Plan (Please Regular Option (Please Weekly Dividend Reinvestment# Monthly Dividend Reinvestment Monthly Dividend Payout
 Institutional Plus Growth (# Only for Institutional Plus Plan)

Investment Type (✓)	Investment/SIP Instalment	Investment Cheque/First SIP Cheque Details
<input type="checkbox"/> Lumpsum	Rs. _____	Cheque No. _____ dated _____ drawn on Bank Branch City
<input type="checkbox"/> SIP	Rs. _____	

All purchases are subject to realisation of Cheque/DD.

Collection centre/ISC stamp, date & signature

4 INVESTMENT DETAILS

Scheme **Morgan Stanley Short Term Bond Fund**

Plan (Please ✓) Regular Institutional Plus Weekly Dividend Reinvestment# Monthly Dividend Reinvestment Monthly Dividend Payout (# Only for Institutional Plus Plan) Growth

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

(A) LUMP SUM INVESTMENT:

Investment Amount Rs. _____ 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 (available for Regular Plan only) [Also fill up the SIP Auto debit (ECS) Facility Form]:

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

Drawn on Bank _____ Cheque favouring "Morgan Stanley Short Term Bond Fund"
 Branch _____ City _____
 Account Type (Please ✓) Savings Current NRE NRO FCNR Others (Please specify) _____

SIP THROUGH POST-DATED CHEQUES (FOR ONGOING OFFER)* (* Cheques for all Months 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 am/we 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/FIIs: 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 Short Term Bond Fund
(An open-ended debt scheme)

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)

SIP available for Regular Plan only

Scheme **Morgan Stanley Short Term Bond Fund**

Investment Amount Rs. (Minimum Rs. 1000) No. of Instalments (Minimum 6) Total Amount Rs.

First payment by Cheque only

First SIP Instalment Cheque Details :

Cheque No. Dated DD MM YYYY

Drawn on Bank Cheque favouring "Morgan Stanley Short Term Bond Fund"

Branch City

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

Plan (Please Regular

Option (Please Monthly Dividend Reinvestment Monthly Dividend Payout Growth

SIP Period From MM YYYY To MM YYYY

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

SIP Date (Please 1st or 5th or 10th or 15th or 25th

SIP Frequency (Please Monthly

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 authorise 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

- SIP is available under Regular Plan only and during the NFO, SIP with only Auto Debit facility is available.
- 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.
- 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.
- 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.
- 5. SYSTEMATIC INVESTMENT (SIP) DETAILS**
 - Please furnish the following details with respect to your systematic investment:
 - Scheme - Plan - Option.
 - SIP Instalment Amount (Minimum Rs. 1000/-)
 - No. of SIP Instalments (Minimum 6 instalments)
 - SIP Frequency (Monthly) & SIP Date (1st/5th/10th/15th/25th)
 - SIP Auto Debit Period (Auto Debit commencement date and end date). Please note that your Auto Debit would commence from your second SIP Instalment.
 - The first SIP cheque date should be same as the date of submission of the Application Form.
 - 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.
- 6. AUTHORISATION OF BANK ACCOUNT HOLDER(S)**
 - Please furnish your Bank Account details from which the SIP Auto Debit is to be effected.
 - 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.
 - 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

- 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.
- 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.
- 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.
- 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.
- 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.
- MSMF/MSIMPL reserves the right to reject any application without assigning any reason thereof.
- 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

- 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 Auto Debit Period
- 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.
- All Applicants for the SIP Investment have signed the Form at the appropriate places.
- 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.