

**POWER OF ATTORNEY
(Joint Holder)**

TO ALL TO WHOM THESE PRESENTS SHALL COME, I/We

(‘the joint account holders’) Indian Inhabitant(s) residing / having our office at

_____ (hereinafter referred to as the Customer, which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include, where the Customer is an individual or a proprietorship firm, his / her heirs, executors and administrators. DO SEND GREETINGS:

WHEREAS:

1. Quantum Information Services Pvt. Ltd. (QIS or PFN), a Company incorporated under the Companies act, 1956 and having its registered office at 103, Regent Chambers, Nariman point, Mumbai- 400 021 is also registered with Association of Mutual Funds of India (“AMFI”), and also acts as a distributor for mutual funds.
2. The Customer from time to time proposes to invest/disinvest in the Units of Mutual Funds (hereinafter referred to as Units).
3. The Customer is desirous of executing this Power of Attorney and is desirous of appointing QIS as an attorney under this Power of Attorney acting through its officers duly authorized by QIS as its constituted Attorney for the purpose of acting on the specific instructions in the manner prescribed as the Customer may from time to time give on the QIS website www.personalfn.com to invest/disinvest in Units.
4. The POA shall become invalid once customer ceases to be a customer of QIS; in such case customer may directly deal with the AMC.
5. The Customer represents that he/she/they(?) is/are holding a Customer Relationship Number (CRN) or PFN ID across the said accounts with QIS and is operating the same either singly or on either or survivor basis with another person/s and is fully authorized and competent to act and operate the said Accounts.

All expressions used in this Power of Attorney shall have the same meaning as those expressions used in the applicable Terms and Conditions and Rules in respect of the Services provided by QIS, except where the context otherwise specifies.

NOW KNOW YE ALL AND THESE PRESENTS WITNESSETH that the I / We do hereby authorize, nominate, constitute and appoint QIS and as per the terms and conditions herein contained to be my / our true and lawful Attorney for and on behalf of me / us to do all or any of the acts, matters and things and to exercise all or any of the powers and authorities hereby conferred, that is to say:-

1. To act on my / our the specific instructions which would be communicated in the manner as instructed on the QIS website www.personalfn.com to invest/disinvest in Units of mutual funds specified.
2. To do all such acts and execute all such writings, forms etc., as the I / we may specifically direct the Attorney including :
 - a. To subscribe to and / or purchase and / or acquire and / or invest in Units and pay the requisite consideration for the same out of the amount transferred by me / us to account designated by QIS.
 - b. To sell, redeem, transfer or otherwise deal with or dispose off Units and receive the consideration for the same and give effectual receipts in respect thereof and credit the amounts so received to my / our designated account in accordance

with my / our the instructions given to the Attorney in the manner agreed by me / us and specified on the website.

- c. To receive dividend, interest and other accretions and amounts in respect of said Units of Mutual Funds and give effectual receipts and discharges in respect thereof.
3. To sign all instructions, documents, forms and to do all such acts, deeds and things as may be required for purchasing, subscribing, and / or redeeming said Units of Mutual Funds as I / we may specify from time to time.
4. To confirm having read and understood the content of the offer documents of various schemes of mutual funds in which QIS may invest on behalf of myself/ ourselves as per instructions given and not to hold QIS liable for any transaction processed on the basis of information/ instructions provided by me / us .
5. To comply and / or cause to be complied with all statutory and other requirements attached to or arising out of these premises and for these purpose to take such steps and actions necessary or proper, including signing of affidavits, indemnity, declarations, legal documents, deeds and writings required.
6. To correspond with and give notice to the corresponding asset management company/ body corporate/ issuer/ registrar/ and transfer agent of securities including giving instructions with regard to nomination/ change in investment plans/ any other changes that may be necessitated.
7. To do or omit to do all such acts and things as attorney may in its discretion consider being necessary or desirable in order to exercise its powers hereunder or to comply with any laws, orders rules, regulations or directions of any government or regulatory or other authorities.
8. My attorney shall not be liable for any loss that may result from failure/ inability in electronic connectivity or rejection of my/ our application for any reason whatsoever.

AND GENERALLY to sign all letters, correspondence and other documents and to execute and perform any other act, deed or thing whatsoever which ought to be done, executed or performed or which in the opinion of the said Attorney ought to be done, executed or performed in or about for the purposes as stated above, as fully and effectually to all intents and purposes as I / we could do if I / we were present and did the same it being my / our intent and desire that all matters and things respecting the same shall be under the full management and directions of the said Attorney.

AND I / we do hereby, for my / our successors and assigns, allow, ratify and confirm all and whatsoever the said Attorney or their substitutes shall do or cause to be done in terms of this Power Of Attorney and indemnify the attorney against all costs, charges, claims and expenses incurred therefore and hold harmless the attorney and its officers, directors, and employees as authorised by the Board.

AND I / we agree that attorney shall exercise the powers and authorities conferred under the above Power of Attorney only pursuant to the instructions in that behalf given by the Customer; such instructions shall be given through the website [www.personalfn.com], electronically and such instructions shall be deemed to have been given by me / us and such recording or other record of such instructions by attorney shall be admissible as evidence and shall not be questioned by me / us and shall be conclusive and binding against me / us and attorney may also exercise the powers and authorities conferred herein to meet my / our obligations under the terms & conditions entered into / to be entered into with attorney.

AND I / We hereby agree that all such acts done by my/our above mentioned attorney shall be deemed to be acts done by me/us and if necessary shall be ratified by me/us on the instructions of the said attorney.

IN WITNESS WHEREOF, I / we, the said _____
has / have executed these presents on this ____ day of _____ 2010.

(1st Holder)
Name:

(2nd Holder)
Name:

Signed and delivered in our presence.

Witness:

1. (NAME) (SIGNATURE)
2. (NAME) (SIGNATURE)