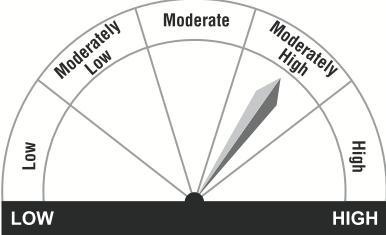
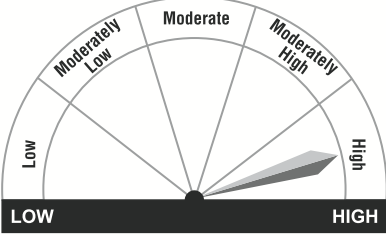
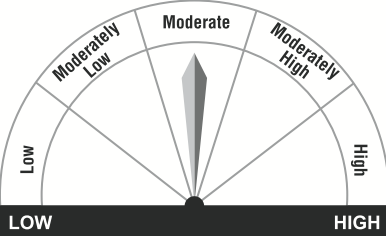
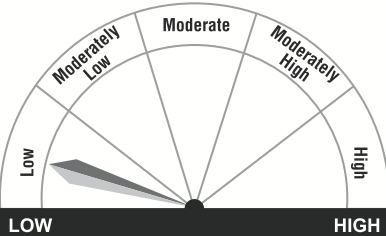
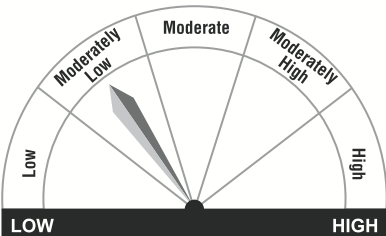


KEY INFORMATION MEMORANDUM
& COMMON APPLICATION FORM

Mafatlal Centre, 9th Floor, Nariman Point, Mumbai – 400 021 • Toll Free: 1800-209-0101 • E-mail: service@tataamc.com • Website: www.tatamutualfund.com

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 (SID) & Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.tatamutualfund.com. The Scheme particulars have been prepared in accordance with Securities & Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date & filed with Securities & 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.

NAME OF THE SCHEMES	RISK-O-METER
<p>These products are suitable for investors who are seeking*:</p> <p>Tata Balanced Fund: • Long Term Capital Appreciation. • Investment predominantly in equity & equity related instruments & some portion (between 25% to 35%) in fixed income instruments.</p> <p>Tata Large Cap Fund: • Long Term Capital Appreciation. • Investment predominantly in equity & equity related securities of large cap companies.</p> <p>Tata Equity P/E Fund: • Long Term Capital Appreciation. • Investment (minimum 70%) in equity & equity related instruments of companies whose rolling P/E is lower than rolling P/E of S&P BSE Sensex.</p> <p>Tata Dividend Yield Fund: • Long Term Capital Appreciation. • Investment (minimum 70%) in equity & equity related instruments/stocks having dividend yield higher than dividend yield of stocks of S&P BSE Sensex.</p> <p>Tata Equity Opportunities Fund: • Long Term Capital Appreciation. • Investment in equity & equity related instruments of well researched value & growth oriented companies across all market capitalization.</p> <p>Tata Ethical Fund: • Long Term Capital Appreciation. • Investment in equity & equity related instruments of Shariah Principles compliant companies & in other instruments allowed under Shariah principles.</p> <p>Tata Mid Cap Growth Fund: • Long Term Capital Appreciation. • Investment predominantly in equity & equity related instruments of growth oriented mid cap companies.</p> <p>Tata India Tax Savings Fund: • Long Term Capital Appreciation. • An equity linked savings scheme (ELSS) Investing predominantly in Equity & Equity related instruments.</p> <p>Tata Index Fund: • Nifty: • Long Term Capital Appreciation. • To reflect / mirror the CNX Nifty returns by investing in the same stocks which comprises of CNX Nifty Index.</p> <p>• Sensex: • Long Term Capital Appreciation. • To reflect / mirror the S&P BSE Sensex returns by investing in the same stocks which comprises of S&P BSE Sensex.</p> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	<div><p>Investors understand that their principal will be at Moderately High risk</p></div>
<p>This product is suitable for investors who are seeking*:</p> <p>Tata Infrastructure Fund: • Long Term Capital Appreciation. • Investment Predominantly in equity / equity related instruments of the companies in the Infrastructure sector in India.</p> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	<div><p>Investors understand that their principal will be at High risk</p></div>
<p>These products are suitable for investors who are seeking*:</p> <p>Tata Income Fund: • Long Term Capital Appreciation & Regular Income • Investment in Debt / Money Market Instruments / Government Securities.</p> <p>Tata Income Plus Fund: • Long Term Capital Appreciation & Regular Income • Investment in Debt/Money Market instruments/Government Securities.</p> <p>Tata Dynamic Bond Fund: • Short Term to Medium Capital Appreciation • Investment in Debt / Money Market Instruments / Government Securities.</p> <p>Tata Gilt Mid Term Fund: • Medium Term Capital Appreciation • Investment predominantly in Government Securities (upto 15 years maturity)</p> <p>Tata Gilt Securities Fund: • Long Term Capital Appreciation & Regular Income • Investment predominantly in Government Securities</p> <p>Tata Gilt Short Maturity Fund: • Short Term to Medium Capital Appreciation & Regular Income. • Investment predominantly in Government Securities (average maturity upto 6 years)</p> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	<div><p>Investors understand that their principal will be at Moderate risk</p></div>
<p>These products are suitable for investors who are seeking*:</p> <p>Tata Liquid Fund: • Regular Fixed Income for Short Term • Investment in Debt / Money Market Instruments / Government Securities.</p> <p>Tata Money Market Fund: • Regular Fixed Income for Short Term • Investment in Money Market Instruments.</p> <p>Tata Liquidity Management Fund: • Regular Fixed Income for Short Term • Investment in Debt / Money Market Instruments / Government Securities.</p> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	<div><p>Investors understand that their principal will be at Low risk</p></div>
<p>These products are suitable for investors who are seeking*:</p> <p>Tata Floater Fund: • Regular Fixed Income for Short Term • Investment in Debt / Money Market Instruments / Government Securities.</p> <p>Tata Treasury Manager Fund: • Regular Fixed Income for Short Term • Investment in Debt/Money Market instruments excluding Government Securities.</p> <p>Tata Short Term Bond Fund: • Regular Fixed Income for Short Term • Investment in Debt / Money Market instruments / Government Securities.</p> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	<div><p>Investors understand that their principal will be at Moderately Low risk</p></div>

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We believe that when it comes to investment
needs, no two investors are alike. That is why, we
have a range of funds that are as wide as your
personal and financial goals. So, no matter what
your needs are, we have a range of funds that
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Expertise that's trusted

Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.

SCHEME OBJECTIVE AND SCHEME OPTIONS

Equity Schemes	Investment Objective	Option	Sub option	Payout Option
Tata Large Cap Fund - Regular Plan Tata Large Cap Fund - Direct Plan	Investment predominantly in equity & equity related securities of large cap companies.	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Equity P/E Fund - Regular Plan Tata Equity P/E Fund - Direct Plan	Investment (minimum 70%) in equity & equity related instruments of companies whose rolling P/E is lower than rolling P/E of BSE Sensex.	Growth	-	-
		Dividend Trigger Option A (5%)	-	Payout / Reinvestment
		Dividend Trigger Option B (10%)		
Tata Dividend Yield Fund - Regular Plan Tata Dividend Yield Fund - Direct Plan	Investment (minimum 70%) in equity & equity related instruments/stocks having dividend yield higher than dividend yield of stocks of BSE SENSEX.	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Equity Opportunities Fund - Regular Plan Tata Equity Opportunities Fund - Direct Plan	Investment in equity and equity related instruments of well researched value and growth oriented companies across all market capitalization.	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Ethical Fund - Regular Plan Tata Ethical Fund - Direct Plan	Investment in equity and equity related instruments of Shariah Principles compliant companies and in other instruments allowed under Shariah principles.	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Mid Cap Growth Fund - Regular Plan Tata Mid Cap Growth Fund - Direct Plan	Investment predominantly in equity and equity related instruments of growth oriented mid cap companies.	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Infrastructure Fund Regular Plan Tata Infrastructure Fund Direct Plan	Investment Predominantly in equity / equity related instruments of the companies in the Infrastructure sector in India.	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata India Tax Savings Fund Regular Plan Tata India Tax Savings Fund Direct Plan	An equity linked savings scheme (ELSS) Investing predominantly in Equity & Equity related instruments.	Growth	-	-
		Dividend	-	Payout
Tata Index Fund - Regular Plan Tata Index Fund - Direct Plan	To reflect / mirror the CNX NIFTY / S&P BSE returns by investing in the same stocks which comprises of CNX NIFTY / S&P BSE Index.	Nifty	-	-
		Sensex	-	-
		Growth	-	-
Tata Balanced Fund - Regular Plan Tata Balanced Fund - Direct Plan	Investment predominantly in equity & equity related instruments and some portion (between 25% to 35%) in fixed income instruments.	Dividend	Periodic Dividend	Payout / Reinvestment
			Monthly Dividend	

- Note:**
- Ongoing/Additional subscription for Bonus option under both plans (Direct and Regular) of Tata Income Fund and Tata Mid Cap Growth Fund is discontinued with effect from 28 May, 2015. However, existing investors holding units under bonus option can redeem / switch their holdings on any business day.
 - Tata Long Term Equity Fund has been renamed as Tata India Tax Savings Fund, w.e.f. 21 December, 2015. Tata Pure Equity Fund has been renamed as Tata Large Cap Fund, w.e.f. 29 February, 2016.

Default option under Direct / Regular Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.

SCHEME OBJECTIVE AND SCHEME OPTIONS

Liquid / Debt Schemes	Investment Objective	Option	Sub option	Payout Option
Tata Liquid Fund Regular Plan Tata Liquid Fund Direct Plan	Investment in Debt/Money market instruments /Government securities	Growth	-	-
		Dividend	Daily Dividend	Reinvestment
			Weekly Dividend Monthly Dividend	Payout / Reinvestment
Tata Liquidity Management Fund Regular Plan Tata Liquidity Management Fund Direct Plan	Investment in Debt/Money market instruments /Government securities	Growth	-	-
		Dividend	Daily Dividend Weekly Dividend	Reinvestment
Tata Money Market Fund Regular Plan Tata Money Market Fund Direct Plan	Investment in Money market instruments	Growth	-	-
		Dividend	Daily Dividend	Reinvestment
Tata Treasury Manager Fund Regular Plan Tata Treasury Manager Fund Direct Plan	Investment in Debt/Money market instruments excluding Government securities	Growth	-	-
		Dividend	Daily Dividend	Reinvestment
			Weekly Dividend Monthly Dividend	Payout / Reinvestment
Tata Floater Fund Regular Plan Tata Floater Fund Direct Plan	Investment in Debt/Money market instruments /Government securities	Growth	-	-
		Dividend	Daily Dividend	Reinvestment
			Weekly Dividend Periodic Dividend	Payout / Reinvestment
Tata Short Term Bond Fund Regular Plan Tata Short Term Bond Fund Direct Plan	Investment in Debt/Money market instruments /Government securities	Growth	-	-
		Dividend	Periodic Dividend Fortnightly Dividend	Payout / Reinvestment
Tata Income Fund Regular Plan Tata Income Fund Direct Plan	Investment in Debt/Money market instruments /Government securities	Growth	-	-
		Dividend	Periodic Dividend	Payout / Reinvestment
			Quarterly Dividend Half Yearly Dividend	
Tata Income Plus Fund Regular Plan Tata Income Plus Fund Direct Plan	Investment in Debt/Money market instruments /Government securities	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Dynamic Bond Fund Regular Plan Tata Dynamic Bond Fund Direct Plan	Investment in Debt/Money market instruments /Government securities	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Gilt Short Maturity Fund Regular Plan Tata Gilt Short Maturity Fund Direct Plan	Investment predominantly in Government securities (average maturity upto 6 years)	Growth	-	-
		Dividend	-	Payout / Reinvestment
Tata Gilt Mid Term Fund Regular Plan Tata Gilt Mid Term Fund Direct Plan	Investment predominantly in Government securities (upto 15 years maturity)	Growth	-	-
		Dividend	Quarterly Dividend Periodic Dividend	Payout / Reinvestment
Tata Gilt Securities Fund Regular Plan Tata Gilt Securities Fund Direct Plan	Investment predominantly in Government securities	Growth	-	-
		Dividend	-	Payout / Reinvestment

Note: • Ongoing/Additional subscription for Bonus option under both plans (Direct and Regular) of Tata Income Fund and Tata Mid Cap Growth Fund is discontinued with effect from 28 May, 2015. However, existing investors holding units under bonus option can redeem / switch their holdings on any business day.

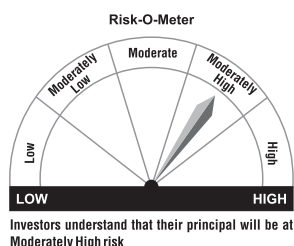
Default option under Direct / Regular Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.

SCHEME DETAILS AND RISK-O-METER

TATA LARGE CAP FUND (TLCF)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in equity & equity related securities of large cap companies

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Pradeep Gokhale

INVESTMENT OBJECTIVE: The investment objective of the scheme is to provide income distribution and /or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

ASSET ALLOCATION PATTERN OF THE SCHEME:

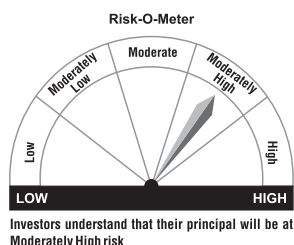
**Proportion (%) of funds available				
Instrument	Minimum Upto	Likely Around	Maximum upto	Risk Profile
Equity & Equity related instruments (Listed)	-	95	100	High
Equity and Equity related instruments (Unlisted)	-	0	5	High
Money Market Instruments	-	5	30	Low to Medium

Investment may be made in derivatives futures/options for hedging and portfolio balancing. ** at the time of investments.

Investment Strategy: TLCF is a diversified equity fund. The overall focus of the fund management is to buy into fundamentally undervalued large cap companies through a process of rigorous research.

The Scheme would invest in companies based on various criteria including sound professional management, track record, industry scenario, growth prospectus, liquidity of the securities, etc. The Scheme will emphasise on well managed, good quality companies with above average growth prospectus.

TATA DIVIDEND YIELD FUND (TDYF)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment (minimum 70%) in equity & equity related instruments/stocks having dividend yield higher than dividend yield of stocks of BSE SENSEX.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Rupesh Patel

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to provide income distribution and /or medium to long term capital gains by investing predominantly in high dividend yield stocks.

ASSET ALLOCATION PATTERN OF THE SCHEME:

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
High Dividend Yield Equity & equity related instruments	70	100	High
Other equity / equity related instruments	0	30	High
Debt & Money Market Instruments *	0	30	Low to Medium

* Securitized debt will not normally exceed 50% of the net assets of the scheme. Investments in derivative instruments may be used in the manner & to extent permissible under SEBI Regulations. ** at the time of investments. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme.

Investment Strategy: The fund manager will invest primarily in equity shares that have a high dividend yield. Dividend Yield will be considered as high if it is in greater than the Dividend Yield of the BSE SENSEX last released / published by BSE. Dividend Yield released / published by the BSE is available on its website: www.bseindia.com.

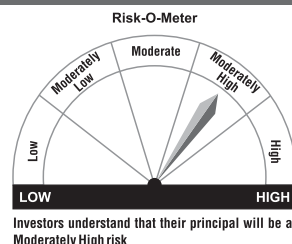
High Dividend Yield can be defined as the Yield or returns by way of dividend (that is the total ₹ Dividend per share declared for the previous accounting year) which an equity share gives as compared with the market price of the share at the time of investment. A high dividend yielding share is one which gives a higher dividend yield than that of the BSE SENSEX (last published). e.g. Price of a script : ₹ 50/- and Dividend Declared : 40% (i.e. ₹ 4/- on face value ₹ 10/-) (Total dividend, including interim if any, declared during the last accounting year). Hence the dividend yield of the script is: $8\% (4 / 50 * 100)$.

Supposing the dividend yield of the BSE SENSEX as on date of purchase of the above script is 5%, since the Dividend Yield of the script is more than that of the BSE SENSEX i.e 8%, the same will be considered as a high dividend yield stock. (Other script selection criteria would only be applicable once the initial dividend yield criteria is fulfilled). Historically high dividend yielding stocks provide greater degree of protection in a falling market. At the same time, it provides good possibilities of capital appreciation in reviving market, resulting in good capital gains. Re rating for such stocks is always a possibility due to its low price to adjusted book value ratio and its low market capitalization. Investment in high dividend stocks targets to achieve better yield than what is available in interest bearing securities, but avoiding the undue exposure to the volatile stock markets. It is a general belief that high dividend paying companies are rich in cash generations from its business. At the same time high dividend yield indicates underpricing for the stock in spite of its cash generation. This can unlock potential growth for the stock prices.

Since the high dividend yield is only one of the factors involved in the evaluation of a company's investment-worthiness, investment decisions cannot be based on high dividend yield alone. Other parameters such as management competitiveness, business competitiveness, growth prospects, etc would also be considered. However, all other factors remaining favourable, investment would be made primarily in high dividend stocks as mentioned above. Under normal circumstances atleast 70% of the scheme's assets would be invested in high dividend yield stocks. The Fund could also invest in equity shares of other companies i.e other than high dividend stocks to the extent of 30% of the net assets.

Further the scheme may also invest in not exceeding 30% of the scheme's assets in debt instruments such as non convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures, Securitized Debt, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Floating Rates Bonds/Notes and Government securities and Money Market Instrument like Call Deposit, Repos, Commercial Paper, Certificate of Deposit, Treasury Bills etc. This is for providing ongoing liquidity & preservation of capital in a bear market.

TATA EQUITY OPPORTUNITIES FUND (TEOF)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment in equity & equity related instruments of well researched value & growth oriented companies across all market capitalization.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Pradeep Gokhale, Rupesh Patel.

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to provide income distribution and /or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

ASSET ALLOCATION PATTERN OF THE SCHEME:

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Equity and Equity related instruments	65	100	High
Debt* (Including Money Market)	0	35	Low to Medium

* Securitized debt will not normally exceed 50% of debt & money market instruments.

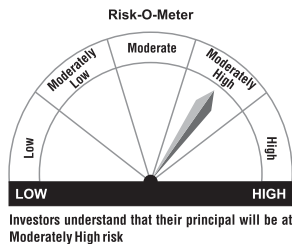
Investment may be made in derivatives futures/options for hedging & portfolio balancing. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments

Investment Strategy: The moneys collected under this Scheme shall be invested only in transferable securities in the capital market or in the money market. The scheme will predominantly invest in equity and equity related instruments of well researched and growth oriented companies.

The Scheme would invest in companies based on various criteria including sound professional management, track record, industry scenario, growth prospectus, liquidity of the securities, etc. The Scheme will emphasise on well managed, good quality companies with above average growth prospectus.

The Fund may invest in derivatives instruments such as Futures, Options, Forward Rate Agreements (FRAs) & Interest Rate Swaps (IRS) or such other instruments as may be permitted under the regulations. The use of derivatives will only be done for hedging and portfolio balancing in accordance with the SEBI (Mutual Funds) Regulations and within the parameters approved by the Trustee Company.

TATA ETHICAL FUND (TEF)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment in equity and equity related instruments of Shariah Principles compliant companies and in other instruments allowed under Shariah principles.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Pradeep Gokhale

INVESTMENT OBJECTIVE: The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related instruments and the secondary objective is to generate consistent returns by investing in debt and money market securities. The fund will have the flexibility to invest in a wide range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification and using derivative as a risk management tool.

ASSET ALLOCATION PATTERN OF THE SCHEME:

**Proportion (%) of funds available		
Instruments	Indicative Allocations (% of total assets)**	Risk Profile
Equity & Equity Related Shariah compliant listed, to be listed and unlisted securities of companies and other instruments if allowed under Shariah Principles.	Upto 100%	High

** at the time of investments. The fund may keep some portion of its portfolio in cash or zero interest liquid assets.

Investment Strategy: For the purpose of seeking returns for the investors in a Shariah compliant way in the securities which form part of the Shariah Compliant Universe, it shall be based on the following guidelines when investing:

1. The fund shall invest only in listed, to be listed and unlisted securities of companies incorporated in, or operating principally from, or carrying significant operations in, or derive substantial revenue from India. Such securities may include; a. Common Stock or Equities; b. GDRs; or c. other instruments with equity features.
2. The fund shall not invest in the instruments which are in form and substance not compliant with the Shariah principles, such instruments include the following: a. Preferred Stock (preference shares or securities with such features); b. Options; c. Conventional Money Market Instruments; d. Futures; and e. Other derivative instruments.
3. The fund shall not leverage its assets for borrowing;

4. The fund shall not indulge in short selling;

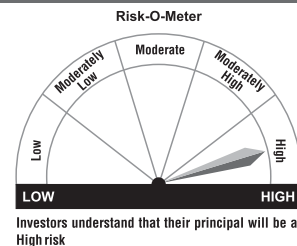
5. As required the fund may keep some portion of its portfolio in cash or zero interest liquid assets.

In addition to the above restrictions for permitted type of securities, the fund will invest only in securities of companies that comply with the Shariah requirements.

The Fund Manager is precluded from investment in companies involved in Prohibited Activities and companies breaching the Permitted Financial Ratios as provided under section 'Restrictions on Investments' in SID. The Fund Manager & his team will identify the stocks for investment from the stock universe from CNX 500 Shariah which is the benchmark index for the scheme.

In case of change of Shariah compliance status of any company post investment by the scheme, the fund manager will exit from the scrip within the time limit suggested by Shariah Advisor and if required will purify the portion of dividend received from prohibited activities by donating the relevant portion of the dividend to the charities recommended by independent sharia advisor.

TATA INFRASTRUCTURE FUND (TISF)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation & Current Income
- Investment Predominantly in equity / equity related instruments of the companies in the Infrastructure sector in India.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Rupesh Patel.

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity/ equity related instrument of the companies in the infrastructure sector.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of net assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments of companies in the Infrastructure Sector	70	100	High
Equity and equity related instruments of other companies	0	30	High
Debt and Money Market Instruments*	0	30	Low to Medium

*investments by the scheme in the securitised debt will not exceed 20% of the debt and money market instruments in the scheme.

The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme.

The scheme may invest upto 25% of the net assets in the foreign/ overseas securities.

Not more than 25% of the net assets of the scheme can be deployed in stock lending. The scheme would limit its exposure, with regards to securities lending, for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending.

The AMC may from time to time for a short term period on defensive consideration invest upto 100% of the funds available in Money Market Instruments, the primary motive being to protect the Net Asset Value of the Scheme and protect unitholders interests so also to earn reasonable returns on liquid funds maintained for redemption/repurchase of units

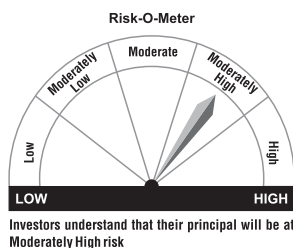
Investment Strategy: The scheme invests predominantly in equity/ equity related instruments of companies in the infrastructure sector. Infrastructure sector comprises of Energy, Power & Power Equipment, Oil & Gas & related industries, Petroleum & related industries, Coal, Mining, Aluminium & other Metal Industries, Steel & Steel Utilities, Engineering, Construction

& Construction Related Industries, Cement, Transportation, Ports, Telecommunications, Housing, Banking & Financial Services & Healthcare & Related Industries.

Infrastructure sector plays important role in country's development and GDP growth. India has already negotiated the difficult transition from public infrastructure creation to a market-determined model. An ambitious reform programme initiated earlier & followed up by the governments has opened doors for private sector / foreign investment in infrastructure projects such as energy, petroleum, telecommunications transportation sectors etc. and in the Indian context, removal of regulatory and availability constraints on any product or service, has catalyzed investments, attracted competition and rationalized costs leading to a new growth trajectory. The infrastructure sector in the country is thus poised for accelerated growth in the coming years.

The Scheme will emphasize well managed, high quality companies with above average growth prospects that can be purchased at a reasonable price. Typically these companies will be highly competitive, with a large and growing market share. In selecting specific stocks, the Asset Management Company will consider and evaluate amongst various criteria network, consistent growth, strong cash flows, high return on capital etc. Investment in fixed income securities (wherever possible) will be mainly in investment grade listed / unlisted securities. In case of investment in debt instruments that are not rated, specific approval of the Board of AMC and Trustee Company will be taken.

TATA MID CAP GROWTH FUND (TMCGF)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in equity & equity related instruments of growth oriented mid cap companies.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Atul Bhole

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains..

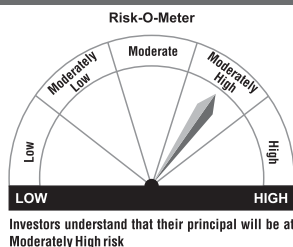
ASSET ALLOCATION PATTERN OF THE SCHEME:

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Equity and Equity related instruments**	65	100	High
Debt* (Including Money Market)	0	35	Low to Medium

* Securitised debt will not normally exceed 50% of the debt components. Investment in derivatives/futures/options may be done for trading, hedging & portfolio balancing. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme. ** The scheme will invest atleast 65% in Midcap stocks.

Investment Strategy: The moneys collected under this Scheme shall be invested only in transferable securities in the capital market or in the money market. As per SEBI (Mutual Funds) Regulations 1996, the Fund shall not make any investments in any un-listed securities of associate/group companies of the Sponsors. The fund would be focused towards investments in mid cap stocks.

TATA INDIA TAX SAVINGS FUND (TITSF)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- An equity linked savings scheme (ELSS) investing predominantly in Equity & Equity related instruments.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Rupesh Patel

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to provide medium to long term capital gains along with income tax relief to its Unitholders, while at all times emphasising the importance of capital appreciation.

Investment made in the scheme will qualify for income tax exemption (subject to 3 years lock-in) under section 80C of Income Tax Act 1961.

ASSET ALLOCATION PATTERN OF THE SCHEME:

**Proportion (%) of funds available				
Instrument	Minimum Upto	Likely Around	Maximum upto	Risk Profile
Equity and Equity related instruments (Listed/Unlisted)	-	80	100	High
Debt & debt related instruments (Listed/Securitized)	-	10	20	Low to Medium
Debt & debt related instruments (Unlisted/Securitized)	-	5	10	Low to Medium
Money Market Instruments	-	5	100	Sovereign

** at the time of investments. Investment by the scheme in securitized debt, will not normally exceed 20% of the debt investment in the scheme. Investment in derivatives/futures/options may be done for trading, hedging & portfolio balancing. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme.

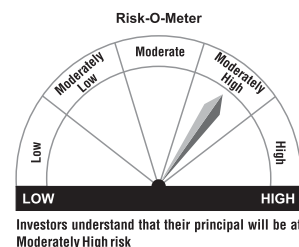
Investment Strategy: The Scheme will invest primarily in equity / equity related instruments. The scheme may also invest in debt instruments such as non convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures, Securitised Debt, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Floating Rate Bonds / Notes, Government securities and Money Market Instrument like Repos, Commercial Paper, Certificate of Deposit, Treasury Bills, etc.

The funds collected under the scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months.

Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board.

The Scheme will emphasize well managed, high quality companies with above average growth prospects that can be purchased at a reasonable price. Typically these companies will be highly competitive, with a large and growing market share. In selecting specific stocks, the Asset Management Company will consider and evaluate amongst various criteria network, consistent growth, strong cash flows, high return on capital etc. Investment in fixed income securities (wherever possible) will be mainly in investment grade listed / unlisted securities. In case of investment in debt instruments that are not rated, specific approval of the Board of AMC and Trustee Company will be taken.

TATA INDEX FUND (NIFTY & SENSEX)



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- To reflect / mirror the CNX NIFTY returns by investing in the same stocks which comprises of CNX NIFTY Index.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Pradeep Gokhale

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to reflect/ mirror the market returns with minimum tracking errors.

ASSET ALLOCATION PATTERN OF THE SCHEME:

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Securities Covered by the CNX NIFTY	95	100	High
Money Market Instruments	0	5	Low to Medium

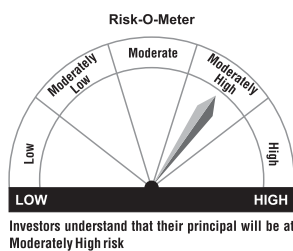
(Sensex) (TIFS)

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Securities Covered by the S&P BSE SENSEX	95	100	High
Money Market Instruments	0	5	Low to Medium

The scheme may invest in derivative instruments like index futures, stock futures, options contracts, warrants, convertible securities, swap agreements or other derivative products, as & when introduced but always subject to regulatory requirement. ** at the time of investments.

Investment Strategy: Tata Index Fund is a passively managed scheme investing mainly in equity shares of only those companies comprised in the CNX Nifty Index / SENSEX as may be defined from time to time. The Scheme is not an active Index fund and hence will be investing/holding securities in the same proportion as that of CNX Nifty / SENSEX regardless of their investment merit. A passively managed scheme like an index fund holds securities in the same proportion as that of a market index in an attempt to closely match the returns generated by the index, subject to tracking errors.

As part of the Fund Management process, the Trustee Company may permit the use of derivative instruments such as index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objectives of the scheme.

TATA EQUITY P/E FUND (TEQPEF)

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment (minimum 70%) in equity & equity related instruments of companies whose rolling P/E is lower than rolling P/E of BSE SENSEX.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Atul Bhole

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to provide reasonable & regular income along with possible capital appreciation to its Unitholder.

ASSET ALLOCATION PATTERN OF THE SCHEME:

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Equity & Equity Related (Companies whose rolling P/E at the time of investment is lower than the rolling P/E of the BSE SENSEX)	70	100	High
Equity and Equity Related (Others Companies)	0	30	High
Debt (Including Money Market)*	0	20	Low to Medium

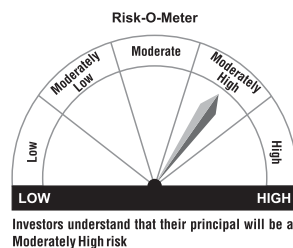
Investment by the scheme in securitised debt, will not normally exceed 50% of debt & money market instruments. Investment in derivative instruments may be done for trading, hedging & Portfolio balancing. The scheme will have maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments.

Investment Strategy: The scheme seeks to identify under valued companies and under normal circumstances at least 70% of the net assets would be invested in shares which have a rolling P/E ratio based on the past four quarterly earnings for individual companies as compared with the rolling P/E of the BSE SENSEX based on past four quarterly earnings of the BSE SENSEX stocks. Sometimes the P/E ratio is also referred as the "P/E multiple", because it could be an indication of how much investors may be willing to pay per rupee of earnings. A company with a high P/E ratio may have to eventually live up to the high expectations of the investors by substantially increasing its earnings, failing which its stock price could drop. It may be useful to compare the P/E ratios of companies in the same industry, or to the market in general, or against the company's own historical P/E.

The rolling P/E of the last completed quarter is considered for the company as well as for the BSE SENSEX. The rolling P/E is used, and not the forward P/E, as forward P/E is based on estimates of future profits, and is therefore uncertain. The Fund would invest in stocks which are a part of the BSE SENSEX as well as in those which are not a part of the BSE SENSEX. There could also be companies which are poised for a sharp turnaround or a substantial improvement in profitability wherein the rolling EPS (and therefore the rolling P/E) may not be truly representative of the company's valuations. The Fund may also invest in such companies (whose rolling P/E may be higher than that of the BSE SENSEX), but such investments would be restricted to 30% of the net assets / funds available.

Since the P/E ratio is only one of the factors involved in the evaluation of a company's investment-worthiness, investment decisions cannot be based on this ratio alone. Other parameters such as management competitiveness, business competitiveness, growth prospects, etc would also be considered. However, all other factors remaining favourable, investment would be made only if the rolling P/E of the scrip is less than the rolling P/E of the BSE SENSEX at the time of investment. In the case of an initial public offering of equity shares of a company (i.e. there is no traded price available), the book-building price or the issue price would be considered in lieu of the traded price for the purposes of computation of the P/E ratio of the company.

The Tata Equity P/E Fund would seek to identify undervalued companies in the market, and predominantly invest in companies whose rolling P/E is lesser than that of the BSE SENSEX (these companies may or may not be a part of the BSE SENSEX). The Fund could also invest in equity shares of other companies and in debt and money market instruments to the extent of 30% of the net assets.

TATA BALANCED FUND (TBF)

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in equity & equity related instruments and some portion (between 25% to 35%) in fixed income instruments.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Atul Bhole (Equity Portfolio) & Akhil Mittal

INVESTMENT OBJECTIVE: The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

ASSET ALLOCATION PATTERN OF THE SCHEME:

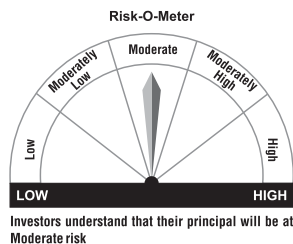
**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Equity & Equity related instruments	65	75	High
Debt & Money Market and Cash (Listed / Unlisted / Securitised)	25	35	Low to Medium

Investment by the scheme in securitised debt, will not normally exceed 50% of the net assets in the scheme. Investment in derivatives/futures/options may be done for trading, hedging & portfolio balancing. The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments.

Investment Strategy: The Scheme would invest in companies based on various criteria including sound professional management, track record, industry scenario, growth prospectus, liquidity of the securities, etc. The Scheme will emphasise on well managed, good quality companies with above average growth prospectus whose securities can be purchased at a good yield and whose debt securities are concerned investments (wherever possible) will be mainly in securities listed as investments grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited (formerly, Investment Information and Credit Rating Agency of India Limited), Credit Analysis and Research Limited (CARE) etc. In case of investments in debt instruments that are not rated, specific approval of the Board will be taken except in case of Government Securities being sovereign bonds. However, in case of investment in unrated securities prior board approval is not necessary if investment in within the parameters as stipulated by the board.

Any change in the asset allocation affecting the investment profile of the scheme shall be effected only in accordance with the provisions of sub-regulation 15A of regulation 18 of SEBI (Mutual Funds) Regulations 1996.

TATA GILT SECURITIES FUND



This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation & Regular Income
- Investment predominantly in Government Securities.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Akhil Mittal

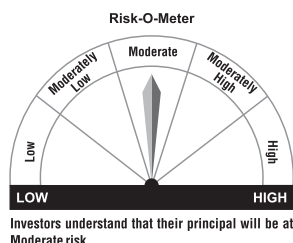
INVESTMENT OBJECTIVE: An open ended debt fund investing predominantly in Government securities. The investment objective of the Scheme will be to generate risk-free return & thus provide medium to long term capital gains & income distribution to its Unitholders, while at all times emphasizing the importance of capital preservation.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Government Securities	65	100	Low to Sovereign
Money Market Instruments	0	35	Low to Medium

For investment strategy refer page 20.

TATA GILT SHORT MATURITY FUND



This product is suitable for investors who are seeking*:

- Short term to Medium Capital Appreciation & Regular Income
- Investment predominantly in Government Securities (average maturity upto 6 years).

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Akhil Mittal

INVESTMENT OBJECTIVE: An open ended debt fund investing predominantly in Government securities. The investment objective of the Scheme will be to generate risk-free return & thus provide medium to long term capital gains & income distribution to its Unitholders, while at all times emphasizing the importance of capital preservation.

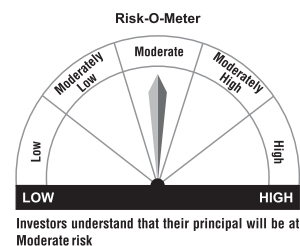
ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Government Securities	65	100	Low to Sovereign
Money Market Instruments	0	35	Low to Medium

Under normal circumstances this plan will have average portfolio maturity not exceeding 6 years.

For investment strategy refer page 20.

TATA GILT MID TERM FUND



This product is suitable for investors who are seeking*:

- Medium Term Capital Appreciation
- Investment predominantly in Government Securities (upto 15 years).

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Akhil Mittal

INVESTMENT OBJECTIVE: An open ended debt fund investing predominantly in Government securities. The objective of the scheme is to provide reasonable returns and high liquidity to the Unitholders by investing predominantly in Government Securities having residual maturity upto 15 years.

ASSET ALLOCATION PATTERN OF THE SCHEME:

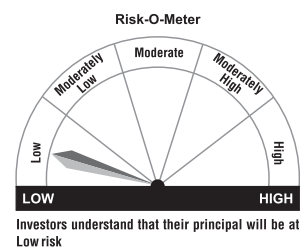
Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Government Securities having residual maturity upto 15 years	65	100	Low to Sovereign
Money Market Instruments	0	35	Low to Medium

Currently investment in securitised debt is not envisaged.

Exposure to derivative instruments will be restricted to 50% of the net assets of the scheme. Investment in derivative instrument may be done for hedging and portfolio balancing.

For investment strategy refer page 20.

TATA LIQUID FUND (TLF)



This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term
- Investment in Debt / Money Market Instruments / Government Securities

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Amit Somani

INVESTMENT OBJECTIVE: An open ended liquid Scheme. The investment objective is to create a highly liquid portfolio of good quality debt as well as money market instruments so as to provide reasonable returns & high liquidity to the Unitholders.

ASSET ALLOCATION PATTERN OF THE SCHEME:

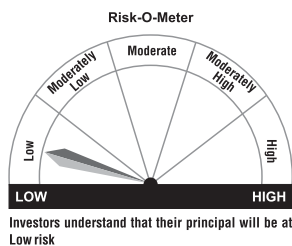
Instruments	Indicative allocations (% of total assets)		Risk Profile
	Likely Around	Maximum Upto	
Debt & Debt Related (Listed / Securitized)	30	100	Low to Medium
Debt & Debt Related (Unlisted / Securitized)	10	80	Low to Medium
Money Market Securities	60	100	Low / Sovereign

Investment by the scheme in securitised debt will not normally exceed 50% of the debt investment of the Scheme.

Investment in derivatives/futures/options may be done for hedging & portfolio balancing.

For investment strategy refer page 19.

TATA LIQUIDITY MANAGEMENT FUND (TLMF)



This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term
- Investment in Debt / Money Market Instruments / Government Securities.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Amit Somani

INVESTMENT OBJECTIVE: An open ended Liquid Scheme. The objective of the scheme is to generate reasonable returns alongwith high liquidity & safety by investing in a portfolio of money market & other short term debt instruments.

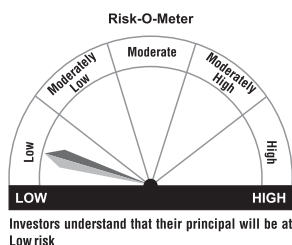
ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
Money Market & other Short term debt Instruments	0	100	Low to Medium

* The scheme may invest up to a maximum of 20% of the scheme's net assets in domestic securitized debt. The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. Investment in derivative instruments may be done for hedging & Portfolio balancing.

For investment strategy refer page 20.

TATA MONEY MARKET FUND (TMMF)



This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term
- Investment in Money Market Instruments.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Amit Somani

INVESTMENT OBJECTIVE: An open ended money market scheme (liquid fund category). The investment objective is to create a highly liquid portfolio of money market instruments so as to provide reasonable returns and high liquidity to the unitholders.

ASSET ALLOCATION PATTERN OF THE SCHEME:

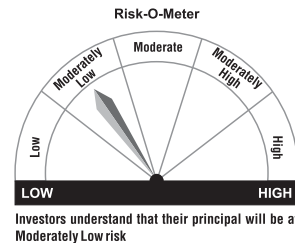
Instruments	Indicative allocations (% of total assets)	Risk Profile
Money Market Instruments	Upto 100%	Low to Sovereign

No investments will be made in securitized and other debt instruments.

In line with SEBI Circular No. SEBI / IMD / CIR No. 13 / 150975 / 09 Dated January 19, 2009, the scheme shall make investment in / purchase money market securities with maturity upto 91 days only.

For investment strategy refer page 20.

TATA TREASURY MANAGER FUND (TTMF)



This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term
- Investment in Debt / Money Market instruments excluding Government Securities.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Amit Somani

INVESTMENT OBJECTIVE: An open ended debt scheme. The investment objective of the scheme is to generate reasonable returns alongwith liquidity by investing predominantly in a portfolio of money market & other short term debt instruments.

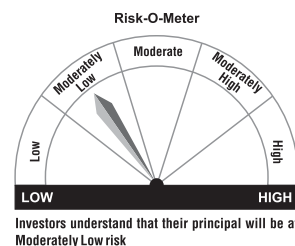
ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
Debt and Money Market Instruments with maturity upto one year	50	100	Low to Medium
Debt & Debt Related Instruments with maturity more than one year	0	50	Low to Medium

The scheme will not invest in Government of India dated securities. The notional amount of net outstanding exposure to derivative will not exceed 100 % of the Scheme's net assets. Investment by the scheme in securitized debt, will not normally exceed 50% of the debt investment of the Scheme. No investment will be made in foreign securitized debt.

For investment strategy refer page 19.

TATA FLOATER FUND (TFF)



This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term
- Investment in Debt / Money Market Instruments / Government Securities.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

FUND MANAGER: Akhil Mittal

INVESTMENT OBJECTIVE: An open ended debt scheme. The investment objective of the Scheme is to generate stable returns with a low interest rate risk strategy by creating a portfolio that is predominantly invested in good quality floating rate debt instruments, money market instruments & in fixed rate debt instruments, which can also be swapped for floating rate returns. There can be no assurance that the investment objective of the scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
Floating Rate Debt instruments* & money market instruments (including securitized debt)	65	100	Low to Medium
Fixed Rate Debt Securities (including securitized debt)	0	35	Low to Medium

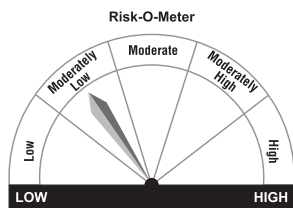
* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

Investment in securitised debt will be restricted to a maximum of 50% of the net assets of the scheme. No investment will be made in foreign securitised debt.

The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. Investment in derivative instruments may be done for hedging and Portfolio balancing.

For investment strategy refer page 19.

TATA SHORT TERM BOND FUND



Investors understand that their principal will be at Moderately Low risk

This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term
- Investment in Debt / Money Market Instruments / Government Securities.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Akhil Mittal

INVESTMENT OBJECTIVE: An open ended debt scheme. The investment objective will be to create a liquid portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns & liquidity to the Unitholders.

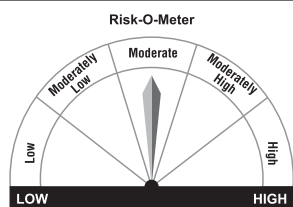
ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)	Risk Profile
	% of Corpus	
Short Term Debt Securities & Securitized Debt	0-100	Low to Medium
Money Market Instruments & Cash	0-100	Low

Investment by the scheme in securitised debt will not normally exceed 70% of the net assets of the scheme. Investment in derivative instruments may be done for hedging and Portfolio balancing. The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme.

For investment strategy refer page 19.

TATA INCOME FUND



Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation & Regular Income.
- Investment in Debt / Money Market Instruments / Government Securities.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Akhil Mittal

INVESTMENT OBJECTIVE: An open ended debt scheme. The investment objective of the Scheme will be to provide income distribution and/ or medium to long term capital gains while at all times emphasising the importance of safety & capital appreciation.

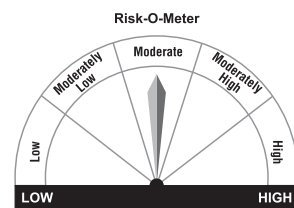
ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Likely Around	Maximum Upto	
Debt & Debt Related Instruments (Listed / Securitized)	55	95	Low to Medium
Debt & Debt Related Instruments (Unlisted / Securitized)	40	95	Medium
Money Market Instruments	5	100	Low to Sovereign

Investment by the scheme in securitised debt will not normally exceed 50% of the net assets of the Scheme. Investment in derivatives/futures/options may be done for hedging & portfolio balancing.

For investment strategy refer page 19.

TATA INCOME PLUS FUND



Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation & Regular Income.
- Investment in Debt / Money Market Instruments / Government Securities.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Akhil Mittal

INVESTMENT OBJECTIVE: An open ended pure debt Scheme investing only in debt & money market instrument. The investment objective of the Scheme will be to provide income/bonus distribution and/or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

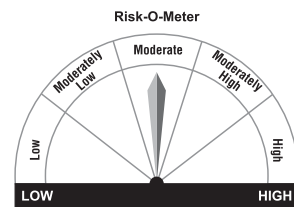
ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)	Risk Profile
	% of Corpus	
Debt & Debt Related Instruments	0-100	Low to Medium
Money Market Instruments	0-100	Low

Investment in derivative instruments may be done for hedging & Portfolio balancing.

For investment strategy refer page 19.

TATA DYNAMIC BOND FUND (TDBF)



Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:

- Short Term to Medium Capital Appreciation.
- Investment in Debt / Money Market Instruments / Government Securities.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

FUND MANAGER: Akhil Mittal

INVESTMENT OBJECTIVE: An open ended pure debt scheme. The investment objective of the Scheme is to provide reasonable returns & high level of liquidity by investing in debt instruments including bonds, debentures & Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, repos of different maturities & as permitted by regulation so as to spread the risk across different kinds of issuers in the debt markets.

ASSET ALLOCATION PATTERN OF THE SCHEME:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
Money Market and Debentures with residual maturity of less than 1 year.	0	100	High/ Medium/ Low
Debt instrument with maturity more than 1 year	0	100	Medium to Low

Investment by the scheme in securitised debt will not normally exceed 70% of the net assets of the scheme. The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. Investment in derivative instruments may be done for hedging and Portfolio balancing. For investment strategy refer page 19.

RISK PROFILE OF THE SCHEMES

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investments.

Scheme specific Risk Factors are summarized below:

TDYF: Risk associated with high dividend yield stocks : Though the investments would be in companies having a track record of dividend payments, the performance of the scheme would inter alia depend on the ability of these companies to sustain dividends in future.

TIFN/TIFS: Tracking errors are inherent in any index fund and such errors may cause the scheme to generate return which are not in line with the performance of the CNX Nifty / S&P BSE SENSEX or one or more securities covered by / included in the CNX Nifty / S&P BSE SENSEX. To the extent that some assets/ funds may be deployed in Stock Lending / Money Market Operations, the Scheme will be subject to risks relating to such deployment / operations and may also contribute to tracking errors. The deviation of the NAV of the respective plan from the Sensex or Nifty is expected to be in the range of 2-3% per annum. However it may so be that the actual tracking error can be higher or lower than the range given. In case of investments in derivative instruments like index futures, the risk/reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is an untested market.

TEF: Securities may from time to time be classified as non shariah complaint depending on the requirements of restrictions mentioned in the Scheme Information Document. This may restrict the ability of the scheme to sell such securities at a desired price.

TISF: The scheme being sector specific will be affected by risks associated with the Infrastructure sector.

TLF, TLMF: Risk Factors Concerning Floating Rate Debt Instruments and Fixed Rate Debt Instruments Swapped For Floating Rate Return:

1. **Basis Risk (Interest Rate Movement):** During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These type of events may result in loss of value in the portfolio.

2. **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However depending upon the market conditions the spreads may move adversely or favourably leading to fluctuation in NAV. In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investments. Scheme specific Risk Factors are summarised below:

All investments in Mutual Funds are subject to market risks and there can be no assurance that the scheme's objective will be achieved.

- The present schemes are not guaranteed or assured return schemes.
- Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk.
- Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital.
- The Sponsors are not responsible or liable for any loss resulting from the operations of the Mutual Fund beyond the contribution of an amount of ₹.1 lac made by them towards setting up of the Mutual Fund.
- Investments in mutualised debt are subject to resource risk, credit risk, bankruptcy risk.
- Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

RISK MITIGATION MEASURES**(A) Risk mitigation measures for equity investments:**

Investment in equity has an inherent market risk which can not be mitigated generally. However following measures have been implemented with an objective to mitigate /control other risks associated with equity investing:

Nature of Risk	Mitigation Measures
Regulatory Risk	<ul style="list-style-type: none"> Online monitoring of various exposure limits by the Front Office System. Also as a back up, manual controls are also implemented.
Poor Portfolio Quality	<ul style="list-style-type: none"> Pre approved universe of stocks based on strong fundamental research. New stock addition only with the prior approval of investment committee.
Performance Risk	<ul style="list-style-type: none"> Periodical review of stock wise profit & loss. Review of scheme performance vis. a vis. benchmark index as well as peer group.
Liquidity Risk	<ul style="list-style-type: none"> Periodical review of the liquidity position of each scrip (Market capitalization, average volume in the market vis. a vis. Portfolio Holding)
Concentration Risk	<ul style="list-style-type: none"> Cap on maximum single sector exposure. Cap on maximum single stock exposure. Exposure to minimum 'X' number of stocks / sectors in a portfolio.
Shariah Non Compliance	Based on update of the shariah compliant universe, liquidate holdings of securities which do not form part of the universe within a prescribed time.

Further, with respect to investments in overseas securities, apart from other risks, there is an inherent risk of currency fluctuation which can not be mitigated. However, the fund will strive to minimize such risk by hedging in the FOREX market as and when permitted.

(B) Scheme Specific Risk Mitigation Measures:

Tata Infrastructure Fund: The Scheme will invest predominantly in the equity / Equity related instruments of companies engaged in infrastructure & infrastructure related sectors. The slowdown in the infrastructure & related sectors due to any unforeseen circumstances may result in under performance of stocks in which the fund has invested. Under such circumstances, to reduce the adverse impact of slowdown, the Fund Manager will focus on stock specific opportunities in the sector & try to veer capital allocation towards better performing companies within the sector those companies which are likely to grow at above average rate & also avail the leeway to use cash/investment permitted in other sectors as a tactical call.

(C) Risk Mitigation Measures for Debt Investments:

Investment in debt has an inherent interest rate & price risk, which can not be mitigated generally. However following measures have been implemented with an objective to mitigate / control other risks associated with debt investing.

Type of Risk	Mitigation / Measures
Liquidity Risk	<ul style="list-style-type: none"> Focus on good quality paper at the time of portfolio construction Portfolio exposure spread over various maturity buckets to inline with expected outflow Use of exit load to restrict redemption in short period, if applicable Maintenance of certain amount of liquidity to meet unexpected redemption. Borrowing arrangement with Banks to meet unexpected high redemption.
Credit Risk	<ul style="list-style-type: none"> In house dedicated team for credit appraisal Issuer wise exposure limit Rating grade wise exposure limit Independent rating of scheme portfolio by recognized rating agency, except for TGSF / TGSFR / TGMTF. Periodical portfolio review by the Board of AMC <p>Specific to Government Securities Fund:</p> <ul style="list-style-type: none"> Government dated securities with near zero default risk In house dedicated team for credit appraisal. Issuer wise exposure limit
Interest Rate Risk	<ul style="list-style-type: none"> Close watch on the market events. Active duration management. Cap on Average Portfolio maturity depending upon the scheme objective & strategy. Portfolio exposure spread over various maturities. Regulatory Risk Online monitoring of various exposure limits by the Front Office System Also as a backup, manual control are also implemented.
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System Also as a back up, manual control are also implemented

Common points for risk strategy adopted for investing in Debt Schemes: The Scheme would invest in companies based on various criteria, both qualitative and quantitative, such as sound financials, past track record, growth prospects, industry scenario, professional management, external credit rating, tenor, yield, liquidity of the securities etc. The scheme invests in instruments rated as investment grade by the recognised rating agencies like, CRISIL, ICRA, CARE, FITCH etc. In case of investments in unrated debt instruments, specific approval of the Board will be obtained.

PLANS AND OPTIONS

Kindly refer page no. 1 & 2 for Plans and Options of the Schemes.

APPLICABLE NAV

- i) **Cut off timing for subscriptions (including switch in) for all open ended schemes of Tata Mutual Fund except Tata Liquid Fund, Tata Liquidity Management Fund & Tata Money Market Fund is as under:**

Application Size	Applicable NAV
For application amount of Rs. 2 Lacs* & above * Multiple applications (purchase including switch in) submitted by investor on same day for the same scheme, shall be aggregated at investor level (i.e. First holder / Sole Holder) for determination of Rs. 2 Lacs.	NAV of the day on which the funds are realized up to 3.00 p.m. (Subject to transaction being time-stamped upto 3 p.m. on the date of realization of funds).
For application amount upto Rs. 2 Lacs	If application is time stamped before 3 p.m on any business day - Applicable NAV shall be the closing NAV of the date of receipt of the application. If application is time stamped after 3 p.m on any business day - Applicable NAV shall be the closing NAV of the next business day.

In case of switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch out scheme.

- ii) **Applicable NAV and cut- off time for subscriptions/switch in transaction for Tata Liquid Fund, Tata Liquidity Management Fund and Tata Money Market Fund:**

Subscriptions & Switch-ins*	Applicable NAV
In respect of valid application is received upto 2.00 p.m. on a Business Day & funds are available for utilization i.e entire amount has been credited to the bank account of the scheme before the cut-off time.*	The closing NAV of the day immediately preceding the day of receipt of application
In respect of valid application received after 2.00 p.m. on a Business Day & funds are available for utilization i.e entire amount has been credited to the bank account of the scheme after the cut-off time.	The closing NAV of the day immediately preceding the next Business Day.
Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.

* In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switchout scheme.

- iii) **Applicable NAV & cut-off timing for Repurchase/Redemption including Switch-outs or Reverse Sweep for All Schemes:**

- Where the valid application is received upto 3.00 pm at the Official Point of Acceptance, Closing NAV of the same day shall be applicable.
- Where the valid application is received after 3.00 pm at the Official Point of Acceptance, the closing NAV of the next business day shall be applicable.

For liquid schemes/plans Mutual Fund shall calculate NAVs for every calendar day. Further, the day(s) on which the money markets are closed/ not accessible, shall not be treated as business day(s).

No outstation cheques will be accepted.

As per the existing procedure, the applications will be time stamped in accordance with the SEBI Guidelines.

The Trustee/AMC may alter the limits & other conditions in line with the regulations.

Switch Transactions

Valid application for “switch out” shall be treated as redemption and for “switch in” shall be treated as purchases and the relevant NAV of “Switch in” and “Switch Out” shall be applicable accordingly.

Above cut off timings shall also be applicable to investments made through ‘Sweep’ mode.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Name of the Schemes/Plan	Purchase	Additional Purchase	Repurchase
<ul style="list-style-type: none"> • Tata Large Cap Fund – Regular Plan • Tata Large Cap Fund – Direct Plan • Tata Ethical Fund – Regular Plan • Tata Ethical Fund – Direct Plan • Tata Dividend Yield Fund – Regular Plan • Tata Dividend Yield Fund – Direct Plan • Tata Equity PE Fund – Regular Plan • Tata Equity PE Fund – Direct Plan • Tata Equity Opportunities Fund – Regular Plan • Tata Equity Opportunities Fund – Direct Plan • Tata Infrastructure Fund – Regular Plan • Tata Infrastructure Fund – Direct Plan • Tata Index Fund – Regular Plan (Sensex & Nifty) • Tata Index Fund – Direct Plan (Sensex & Nifty) • Tata Balanced Fund – Regular Plan • Tata Balanced Fund – Direct Plan • Tata Mid Cap Growth Fund – Regular Plan • Tata Mid Cap Growth Fund – Direct Plan • Tata Gilt Securities Fund – Regular Plan • Tata Gilt Securities Fund – Direct Plan • Tata Gilt Short Maturity Plan – Regular Plan • Tata Gilt Short Maturity Plan – Direct Plan • Tata Gilt Mid Term Fund – Regular Plan • Tata Gilt Mid Term Fund – Direct Plan • Tata Short Term Bond Fund – Regular Plan • Tata Short Term Bond Fund – Direct Plan • Tata Income Plus Fund – Regular Plan • Tata Income Plus Fund – Direct Plan • Tata Dynamic Bond Fund – Regular Plan • Tata Dynamic Bond Fund – Direct Plan 	₹ 5,000/- & in multiples of ₹ 1/-	₹ 1,000/- & in multiples of ₹ 1/-	Redemption request can be made in amounts with a minimum of ₹ 500 or 50 units
<ul style="list-style-type: none"> • Tata India Tax Savings Fund – Regular Plan* • Tata India Tax Savings Fund – Direct Plan* 	₹ 500/- & in multiples of ₹ 500/-	₹ 500/- & in multiples of ₹ 500/-	Redemption request can be made in amounts with a minimum of ₹ 500 or 50 units.
<ul style="list-style-type: none"> • Tata Income Fund – Regular Plan • Tata Income Fund – Direct Plan 	Periodic Dividend Option, Half Yearly Dividend Option, Growth Option: ₹ 5,000/- & in multiples of ₹ 1/- Quarterly Dividend Option: ₹ 10,000/- & in multiples of ₹ 1/-	Periodic Dividend Option, Half Yearly Dividend Option, Quarterly Dividend Option, Growth Option: ₹ 1000/- & in multiples of ₹ 1/-	Redemption request can be made in amounts with a minimum of ₹ 500 or 50 units.
<ul style="list-style-type: none"> • Tata Money Market Fund – Regular Plan • Tata Money Market Fund – Direct Plan 	₹ 5,000/- & in multiples of ₹ 1/-	₹ 1,000/- & in multiples of ₹ 1/-	Redemption request can be made in amounts with a minimum of ₹ 500 & in multiples of ₹ 1/- thereafter or for all units.
<ul style="list-style-type: none"> • Tata Liquidity Management Fund – Regular Plan • Tata Liquidity Management Fund – Direct Plan 	₹ 10,000/- & in multiples of ₹ 1/-	₹ 1,000/- & in multiples of ₹ 1/-	Redemption request can be made in amounts with a minimum of ₹ 1,000 or 1 unit.
<ul style="list-style-type: none"> • Tata Liquid Fund – Regular Plan • Tata Liquid Fund – Direct Plan • Tata Floater Fund – Regular Plan • Tata Floater Fund – Direct Plan • Tata Treasury Manager Fund – Regular Plan • Tata Treasury Manager Fund – Direct Plan 	₹ 5000/- & in multiples of ₹ 1/-	₹ 1000/- & in multiples of ₹ 1/-	Redemption request can be made in amounts with a minimum of ₹ 1,000 or 1 unit.

Note: • There will be no minimum amount requirement in case of all units switch in to any scheme mentioned above, except for Tata Long Term Equity Fund where the minimum amount is Rs.500/- and in multiples of ₹ 500/- . * Tata Long Term Equity Fund has been renamed as Tata India Tax Savings Fund, w.e.f. 21 December, 2015.

Minimum Systematic Investment Plan (SIP) amount and Minimum number of SIP installments for all the schemes shall be as under:

SIP Frequency	Monthly	Monthly	Quarterly	Quarterly
Minimum SIP Amount	500	1000	1000	1500
Minimum number of Installments	12	6	6	4

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Within 10 working days of the acceptance of the redemption request at the authorized centre of Tata Mutual Fund.

BENCHMARK INDEX

Tata Large Cap Fund, Tata India Tax Savings Fund, Tata Equity P/E Fund, Tata Index Fund - Sensex: **S&P BSE SENSEX**.

Tata Equity Opportunities Fund : **S&P BSE 200**.

Tata Dividend Yield Fund, Tata Infrastructure Fund : **CNX 500 Index**.

Tata Ethical Fund : **CNX 500 Shariah**.

Tata Mid Cap Growth Fund : **CNX Mid Cap Index**.

Tata Index Fund - Nifty : **CNX NIFTY**

Tata Balanced Fund : **CRISIL BALANCED FUND INDEX**

Tata Liquid Fund, Tata Floater Fund, Tata Liquidity Management Fund, Tata Money Market Fund: **Crissil Liquid Fund Index**.

Tata Short Term Bond Fund, Tata Treasury Manager Fund: **Crissil Short Term Bond Fund Index**.

Tata Income Fund, Tata Income Plus Fund: **Crissil Composite Bond Fund Index**.

Tata Gilt Securities Fund, Tata Gilt Short Maturity Plan, Tata Gilt Mid Term Fund, Tata Dynamic Bond Fund: **I-Sec Composite Index**.

TDYF, TISF, TEF, TMC GF & TIXF: The aforementioned Schemes offered by "Tata Asset Management Ltd." is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL) & its affiliates. IISL do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) & disclaims all liability to the owners of "Tata Asset Management Ltd." or any member of the public regarding the advisability of investing in securities generally or in the name of the product as mentioned above linked to CNX (CNX Nifty, CNX 500, CNX 500 Shariah, CNX Midcap Index) Index or particularly in the ability of the CNX (CNX Nifty, CNX 500, CNX 500 Shariah, CNX Midcap Index) Index to track general stock market performance in India. Please read the full Disclaimers in relation to the CNX (CNX Nifty, CNX 500, CNX 500 Shariah, CNX Midcap Index) Index in the Scheme Information Document."

DIVIDEND POLICY

In case of Dividend Option the profits received / earned and so retained and reinvested may be distributed as dividend, to the unitholders who hold the units on the record date of declaration of the dividend, at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company. The dividend distribution warrants shall be despatched within 30 days of the declaration of the dividend. Guided by the philosophy of value-oriented returns, the Trustee Company may periodically capitalise net earnings of the Scheme (including interest income and realised gains on the Securities) by way of allotment/credit of bonus Units to the Unitholders Accounts in either option.

Dividend Payout Option: Unitholders have the facility of either redeem the dividend in cash (i.e by dividend warrant / direct transfer, etc) or to reinvest dividend within the scheme. In case of daily dividend option, the dividend will be compulsorily reinvested within the option at relevant ex - dividend NAV.

Dividend Reinvestment Option: Unitholders under this Option also have the facility of reinvestment of the dividend so declared, if so desired. Dividend Distribution Warrants will not be despatched to such Unitholders. The dividend declared would be reinvested in the Scheme on the immediately following ex-dividend date.

TIFN, TIFS, TBF (Monthly Dividend Option), TLF, TSTBF, TIF, TGSF, TIFP, TTMF, TGSMF, TGMTF, TLMF, TMMF, TDBF: In order to reduce the expenses of the scheme and also for the convenience of the investors if dividend amount is less than ₹ 250/- (or any other amount as may be specified by the AMC from time to time). The dividend shall be reinvested within the scheme at the applicable ex dividend NAV.

For all the above schemes, the Trustees can change the periodicity the dividends depending upon the availability of distributable profit / surplus.

TFF: If Dividend amount is less than ₹ 500/- the dividend amount will be compulsorily reinvested in the scheme on the next business day at relevant ex - dividend NAV.

Under each scheme: The Fund does not assure any targeted annual return / income nor any capitalisation ratio. Accumulation of earnings and / or capitalisation of bonus units and the consequent determination of NAV, may be suspended temporarily or indefinitely.

Dividend Sweep Facility: Under this facility investor can opt for reinvestment of dividend into any other scheme of Tata Mutual Fund. This facility is available only for those investors who have opted for dividend reinvestment facility. This facility is not available to those investors who have opted for dividend payout facility. Under this facility, the net dividend amount (i.e net of statutory levy / taxes if any) will be automatically invested on the ex dividend date into other scheme of TATA Mutual Fund specified by the investor at the applicable NAV of that scheme & accordingly equivalent units will be allotted in lieu of dividend, subject to the terms of the schemes. The minimum and maximum amount is not applicable for this facility. No entry load or exit load will be levied on the units issued in lieu of dividend. AMC reserves the right to modify or withdraw this facility without prior notice.

Dividend Sweep facility is not available in those plans where dividend distribution/declaration frequency is daily.

Default Option: For default option of all schemes, kindly refer page no. 32 & 33.

Book Closure: Please note that whenever any dividend is declared by the scheme, there may be a book closure and during that period units of the scheme will not be traded on the stock exchange.

NAME OF TRUSTEE COMPANY

Tata Trustee Company Limited

PERFORMANCE OF THE SCHEMES AS ON 31 DECEMBER, 2015

Name of the Schemes	Compounded Annualised Returns			
	Returns for Last 1 Year	Returns for Last 3 Years	Returns for Last 5 Years	Returns Since Inception
Tata Large Cap Fund - Regular Plan				
Scheme Returns %	1.34	14.18	8.53	22.33
Benchmark Returns % (S&P BSE SENSEX)	-5.03	10.37	4.95	11.10
Tata Equity Opportunities Fund - Regular Plan				
Scheme Returns %	6.57	19.83	12.10	12.64
Benchmark Returns % (S&P BSE 200)	-1.48	11.69	5.91	11.08
Tata Ethical Fund - Regular Plan				
Scheme Returns %	7.16	20.83	13.07	17.32
Benchmark Returns % (CNX 500)	6.00	17.70	8.65	NA
Tata India Tax Savings Fund - Regular Plan				
Scheme Returns %	12.94	21.46	13.24	20.32
Benchmark Returns % (S&P BSE SENSEX)	-5.03	10.37	4.95	10.92
Tata Mid Cap Growth Fund - Regular Plan*				
Scheme Returns %	10.83	28.59	17.82	12.50
Benchmark Returns % (CNX Midcap Index)	6.46	16.35	8.62	NA
Tata Index Fund - Regular Plan (Nifty)				
Scheme Returns %	-4.09	10.09	5.25	17.17
Benchmark Returns % (CNX Nifty)	-4.06	10.40	5.31	17.00
Tata Index Fund - Regular Plan (Sensex)				
Scheme Returns %	-4.94	10.16	4.86	16.83
Benchmark Returns % (S&P BSE SENSEX)	-5.03	10.37	4.95	17.51
Tata Dividend Yield Fund - Regular Plan				
Scheme Returns %	4.60	16.49	10.81	17.30
Benchmark Returns % (CNX 500 Index)	-0.72	12.34	6.36	13.86
Tata Balanced Fund - Regular Plan				
Scheme Returns %	6.97	19.84	14.59	16.77
Benchmark Returns % (CRISIL BALANCED FUND Index)	0.48	10.13	6.75	NA
Tata Equity P/E Fund - Regular Plan				

PERFORMANCE OF THE SCHEMES AS ON 31 DECEMBER, 2015

Name of the Schemes	Compounded Annualised Returns			
	Returns for Last 1 Year	Returns for Last 3 Years	Returns for Last 5 Years	Returns Since Inception
Scheme Returns %	0.31	20.06	11.31	20.68
Benchmark Returns % (S&P BSE SENSEX)	-5.03	10.37	4.95	15.77
Tata Infrastructure Fund - Regular Plan				
Scheme Returns %	-0.15	12.35	3.21	13.96
Benchmark Returns % (CNX 500 Index)	-0.72	12.34	6.36	12.69
Tata Liquid Fund - Regular Plan				
Scheme Returns %	8.34	8.85	9.03	7.40
Benchmark Returns % (Crisil Liquid Fund Index)	8.23	8.83	8.63	6.82
Tata Short Term Bond Fund - Regular Plan				
Scheme Returns %	8.23	9.30	9.16	7.86
Benchmark Returns % (Crisil Short Term Bond Fund Index)	8.66	9.13	8.87	7.06
Tata Income Fund - Regular Plan				
Scheme Returns %	6.90	9.00	8.80	8.38
Benchmark Returns % (Crisil Composite Bond Fund Index)	8.63	8.82	8.54	NA
Tata Gilt Securities Fund - Regular Plan				
Scheme Returns %	5.91	9.45	8.64	9.25
Benchmark Returns % (I-Sec Composite Index)	8.37	9.11	8.98	NA
Tata Gilt Short Maturity Plan - Regular Plan				
Scheme Returns %	8.05	8.76	8.45	6.73
Benchmark Returns % (I-Sec Composite Index)	8.37	9.11	8.98	7.53
Tata Income Plus Fund - Regular Plan				
Scheme Returns %	6.24	8.66	8.42	6.46
Benchmark Returns % (Crisil Composite Bond Fund Index)	8.63	8.82	8.54	6.57
Tata Floater Fund - Regular Plan				
Scheme Returns %	8.59	9.06	9.21	8.08
Benchmark Returns % (Crisil Liquid Fund Index)	8.23	8.83	8.63	7.40
Tata Treasury Manager Fund - Regular Plan				
Scheme Returns %	8.14	8.60	8.86	8.20
Benchmark Returns % (Crisil Short Term Bond Fund Index)	8.66	9.13	8.87	8.09
Tata Liquidity Management Fund - Regular Plan				
Scheme Returns %	7.70	8.30	8.60	7.15
Benchmark Returns % (Crisil Liquid Fund Index)	8.23	8.83	8.63	7.54
Tata Gilt Mid Term Fund - Regular Plan				
Scheme Returns %	7.32	10.42	9.41	8.91
Benchmark Returns % (I-Sec Composite Index)	8.37	9.11	8.98	8.57
Tata Money Market Fund - Regular Plan				
Scheme Returns %	8.35	8.93	9.12	7.76
Benchmark Returns % (Crisil Liquid Fund Index)	8.23	8.83	8.63	7.14
Tata Dynamic Bond Fund - Regular Plan				
Scheme Returns %	7.10	10.34	9.24	6.81
Benchmark Returns % (I-sec Composite Index)	8.37	9.11	8.98	7.20

* Tata Mid Cap Growth Fund - Regular Plan Returns are given for Dividend Option. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded.

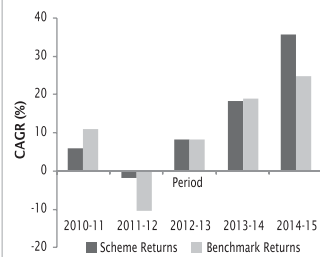
PERFORMANCE OF THE SCHEMES OF LAST FIVE FINANCIAL YEARS

PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.

TATA LARGE CAP FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	6.03	10.94
2011-12	-1.89	-10.47
2012-13	8.32	8.23
2013-14	18.21	18.85
2014-15	35.80	24.89

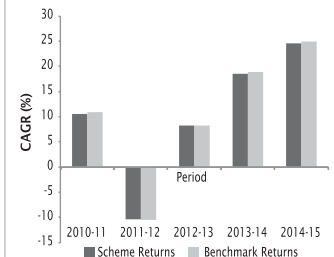
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 07 May, 1998



TATA INDEX FUND - REGULAR PLAN (SENSEX)

Financial Year	Scheme Returns	Benchmark Returns
2010-11	10.56	10.94
2011-12	-10.37	-10.47
2012-13	8.25	8.23
2013-14	18.56	18.85
2014-15	24.57	24.89

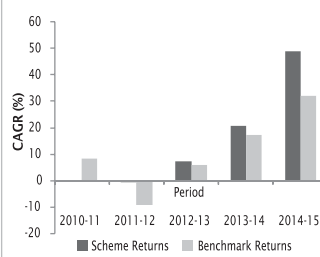
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 25 February, 2003



TATA EQUITY OPPORTUNITIES FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	-0.25	8.15
2011-12	-0.78	-9.26
2012-13	7.13	6.03
2013-14	20.81	17.19
2014-15	49.01	31.93

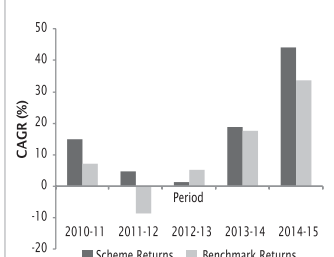
Returns are given for Growth Option. Benchmark: S&P BSE 200. Date of Allotment: 25 Feb, 1993



TATA DIVIDEND YIELD FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	14.93	7.26
2011-12	4.82	-8.72
2012-13	1.36	5.13
2013-14	18.79	17.72
2014-15	44.05	33.56

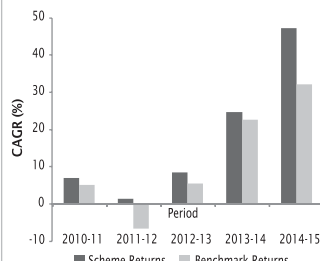
Returns are given for Growth Option. Benchmark: CNX 500 Index. Date of Allotment: 22 November, 2004



TATA ETHICAL FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	7.06	5.12
2011-12	1.40	-6.51
2012-13	8.51	5.60
2013-14	24.68	22.74
2014-15	47.25	32.19

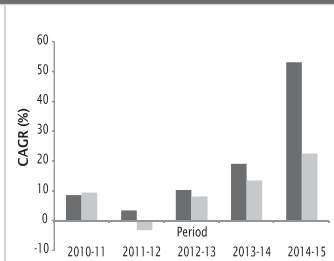
Returns are given for growth option. Benchmark: CNX 500 Shariah. Date of Allotment: 24 May, 1996



TATA BALANCED FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	8.49	9.37
2011-12	3.32	-3.16
2012-13	10.17	8.18
2013-14	18.96	13.40
2014-15	53.16	22.53

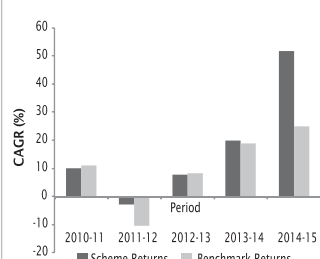
Returns are given for growth option. Benchmark: CRISIL BALANCED FUND Index. Date of Allotment: 08 October, 1995



TATA INDIA TAX SAVINGS FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	9.91	10.94
2011-12	-2.85	-10.47
2012-13	7.72	8.23
2013-14	19.93	18.85
2014-15	51.67	24.89

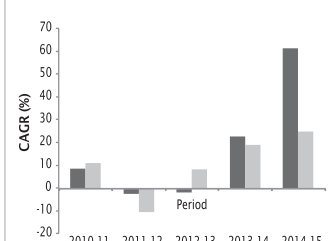
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 31 Mar, 1996



TATA EQUITY P/E FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	8.53	10.94
2011-12	-2.45	-10.47
2012-13	-1.92	8.23
2013-14	22.57	18.85
2014-15	61.32	24.89

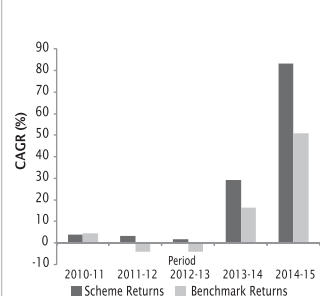
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 29 June 2004.



TATA MID CAP GROWTH FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	3.84	4.35
2011-12	3.27	-4.08
2012-13	1.52	-4.02
2013-14	29.32	16.36
2014-15	83.11	50.96

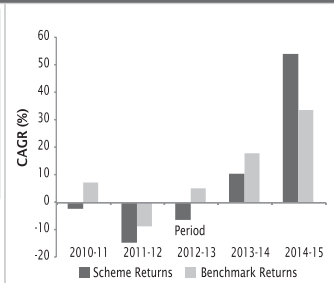
Returns are given for Dividend Option. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded. Benchmark: CNX Midcap Index. Date of Allotment: 01 July, 1994



TATA INFRASTRUCTURE FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	-2.51	7.26
2011-12	-14.78	-8.72
2012-13	-6.42	5.13
2013-14	10.38	17.72
2014-15	54.00	33.56

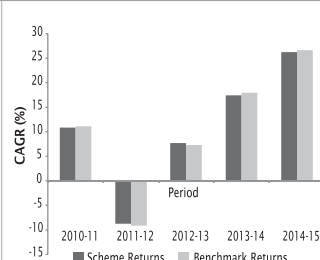
Returns are given for Growth Option. Benchmark: CNX 500 Index. Date of Allotment: 31 December, 2004.



TATA INDEX FUND - REGULAR PLAN (NIFTY)

Financial Year	Scheme Returns	Benchmark Returns
2010-11	10.79	11.14
2011-12	-8.79	-9.20
2012-13	7.62	7.31
2013-14	17.41	17.98
2014-15	26.23	26.65

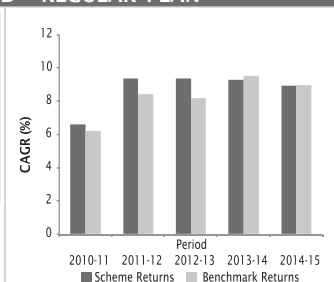
Returns are given for growth option. Benchmark: CNX Nifty. Date of Allotment: 25 February, 2003



TATA LIQUID FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	6.59	6.21
2011-12	9.38	8.42
2012-13	9.35	8.17
2013-14	9.28	9.54
2014-15	8.92	8.98

Returns are given for Growth Option. Benchmark: Crisil Liquid Fund Index. Date of Allotment: 22nd May 2003.



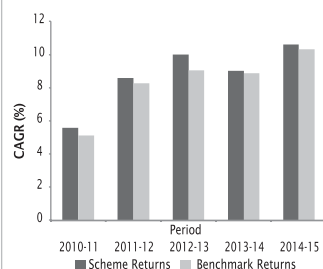
PERFORMANCE OF THE SCHEMES OF LAST FIVE FINANCIAL YEARS

PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.

TATA SHORT TERM BOND FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	5.58	5.12
2011-12	8.58	8.26
2012-13	10.01	9.05
2013-14	9.01	8.86
2014-15	10.62	10.33

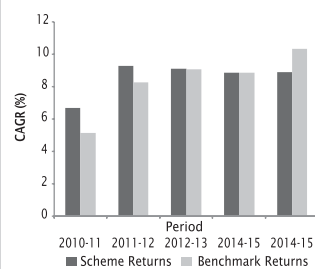
Returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 8th August 2002.



TATA TREASURY MANAGER FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	6.67	5.12
2011-12	9.27	8.26
2012-13	9.10	9.05
2013-14	8.85	8.86
2014-15	8.90	10.33

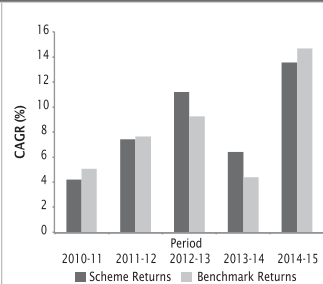
Returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 13th July 2007.



TATA INCOME FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	4.19	5.06
2011-12	7.44	7.66
2012-13	11.21	9.24
2013-14	6.40	4.39
2014-15	13.57	14.67

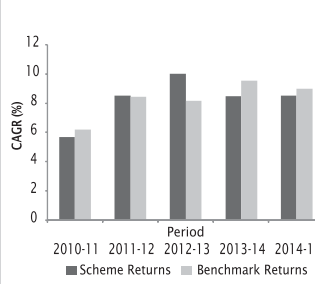
Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 28th April 1997.



TATA LIQUIDITY MANAGEMENT FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	5.70	6.21
2011-12	8.52	8.42
2012-13	10.03	8.17
2013-14	8.47	9.54
2014-15	8.50	8.98

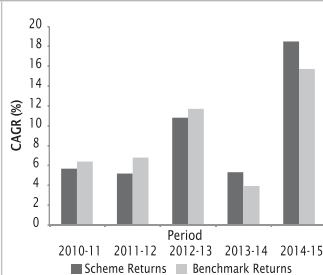
Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 03rd March 2006.



TATA GILT SECURITIES FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	5.69	6.41
2011-12	5.17	6.79
2012-13	10.83	11.69
2013-14	5.31	3.96
2014-15	18.49	15.72

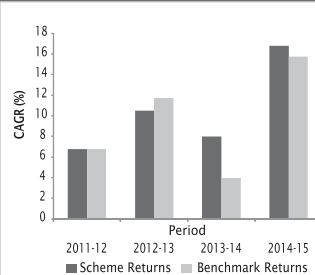
Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 15th July 2003.



TATA GILT MID TERM FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	N.A.	N.A.
2011-12	6.75	6.79
2012-13	10.52	11.69
2013-14	7.99	3.96
2014-15	16.76	15.72

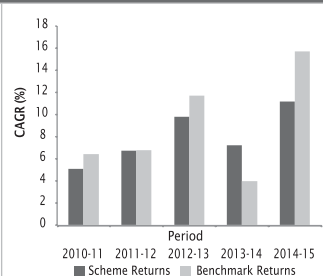
Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 24th June 2010.



TATA GILT SHORT MATURITY PLAN - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	5.07	6.41
2011-12	6.73	6.79
2012-13	9.81	11.69
2013-14	7.23	3.96
2014-15	11.15	15.72

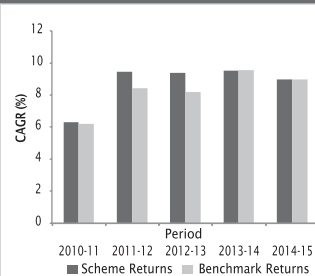
Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 06th Sep. 1999.



TATA MONEY MARKET FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	6.30	6.21
2011-12	9.46	8.42
2012-13	9.38	8.17
2013-14	9.51	9.54
2014-15	8.99	8.98

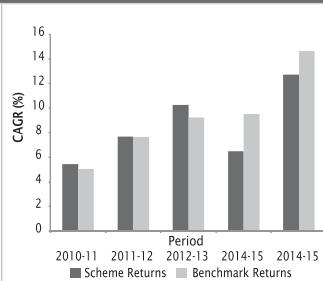
Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 01 September 2004.



TATA INCOME PLUS FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	5.46	5.06
2011-12	7.69	7.66
2012-13	10.26	9.24
2014-15	6.49	9.54
2014-15	12.73	14.67

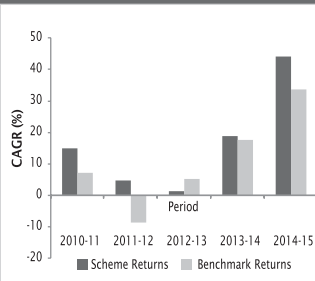
Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 11th November 2002.



TATA DYNAMIC BOND FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	5.42	6.41
2011-12	7.05	6.77
2012-13	9.76	11.69
2013-14	9.18	3.96
2014-15	14.59	15.72

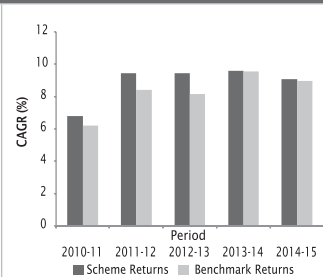
Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 03rd September 2003.



TATA FLOATER FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2010-11	6.80	6.21
2011-12	9.45	8.42
2012-13	9.43	8.17
2013-14	9.61	9.54
2014-15	9.09	8.98

Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 06th September 2005.



Expenses of the Scheme

I] Applicable load structure for investments made (as a % of relevant NAV) Entry Load: Nil. (Entry Load is not applicable, w.e.f. August 01, 2009).

Name of the Schemes	Exit Load
Tata Large Cap Fund	1% of the applicable NAV if redeemed on or before expiry of 365 days from the date of allotment.
Tata Equity Opportunities Fund	
Tata Dividend Yield Fund	
Tata Infrastructure Fund	
Tata Income Fund	
Tata Income Plus Fund	
Tata Balanced Fund	
Tata Mid Cap Growth Fund	
Tata Equity P/E Fund	
Tata Ethical Fund	
Tata Index Fund - Regular Plan Nifty & Sensex	0.25% of the applicable NAV if redeemed on or before 7 days from date of allotment.
Tata India Tax Savings Fund	3 years lock-in (Nil after 3 years)
Tata Liquid Fund	Nil
Tata Gilt Short Maturity Plan	
Tata Floater Fund	
Tata Money Market Fund	
Tata Gilt Mid Term Fund	
Tata Liquidity Management Fund	
Tata Treasury Manager Fund	
Tata Gilt Securities Fund	0.50% of NAV if redeemed on or before expiry of 180 days from the date of allotment.
Tata Dynamic Bond Fund	0.50% of NAV if redeemed on or before expiry of 30 days from the date of allotment.
Tata Short Term Bond Fund	

Further no load shall be charged on units allotted on reinvestment of dividend.

Load structure will be the same for Regular Plan & Direct Plan except that:

No exit load shall be charged for any switch between Regular Plan (i.e. existing plan) and Direct Plan where the transaction has been received

without broker code in the Regular Plan. Switch from Regular Plan to Direct Plan shall be subject to applicable exit load where the transaction has been received with broker code in the Regular Plan.

Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.

II] Annual Recurring Expenses

Actual Expenses % to daily net assets for the F.Y. 2014-2015		
Name of the Scheme	Direct Plan	Regular Plan
Tata Balanced Fund	1.97%	2.39%
Tata Dividend Yield Fund	2.12%	2.78%
Tata Equity Opportunities Fund	1.57%	2.60%
Tata Equity P/E Fund	2.12%	2.83%
Tata Ethical Fund	2.12%	2.94%
Tata Index Fund - Nifty	1.32%	1.76%
Tata Index Fund - Sensex	1.33%	1.79%
Tata Infrastructure Fund	2.12%	2.51%
Tata Mid Cap Growth Fund	2.12%	2.80%
Tata Large Cap Fund	1.35%	2.60%
Tata India Tax Savings Fund	2.12%	2.95%
Tata Dynamic Bond Fund	0.78%	1.80%
Tata Floater Fund	0.17%	0.31%
Tata Gilt Mid Term Fund	0.39%	1.33%
Tata Gilt Securities Fund	1.01%	1.94%
Tata Gilt Short Maturity Fund	0.84%	1.60%
Tata Income Fund	1.05%	1.84%
Tata Income Plus Fund	1.00%	2.12%
Tata Liquid Fund	0.19%	0.30%
Tata Liquidity Management Fund	0.10%	0.15%
Tata Money Market Fund	0.13%	0.22%
Tata Short Term Bond Fund	0.37%	1.12%
Tata Treasury Manager Fund	0.30%	1.00%

In addition to above, the investor should refer website of Tata Mutual Fund for the latest expense ratio of the schemes.

Note: Actual expenses is inclusive of additional limit as specified in sub-regulation (6A) (b) & (c) of regulation 52 of SEBI (Mutual Funds) Regulations'1996 and Service Tax on investment management fees.

III] Fees and Expenses

The maximum recurring expenses of the scheme(s) are estimated below:

Ref	Expenses Head	Equity & Balanced Schemes Except For Tata Index Fund (Nifty & Sensex)	Tata Index Fund (Nifty & Sensex)	Debt Oriented Schemes
	Investment Management and Advisory Fees	% of Daily Net Assets #		
	Trustee fee	Upto 2.50%	Upto 1.50%	Upto 2.25%
	Audit fees			
	Custodian fees			
	RTA Fees			
	Marketing & Selling expense incl. agent commission			
	Cost related to investor communications			
	Cost of fund transfer from location to location			
	Cost of providing account statements and dividend redemption cheques and warrants			
	Costs of statutory Advertisements			
	Cost towards investor education & awareness (at least 2 bps)			
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.			
	Service tax on expenses other than investment and advisory fees			
	Service tax on brokerage and transaction cost			
(a)	Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (c) (i) & (6) (a)	Upto 2.50%*	Upto 1.50%*	Upto 2.25%*
(b)	Additional expenses under regulation 52 (6A) (c)	Upto 0.20%	Upto 0.20%	Upto 0.20%
(c)	Additional expenses for gross new inflows from specified cities	Upto 0.30%^	Upto 0.30%^	Upto 0.30%^

* Excluding service tax on investment and advisory fees

Note: Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc & no commission for distribution of Units will be paid / charged under Direct Plan. Expense ratio for Direct Plan will be disclosed on the website of Tata Mutual Fund 'www.tatamutualfund.com'

^ Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least -

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Notes:

- 1) The maximum recurring expenses shall be subject to following limits**

Ref	Maximum Recurring Expenses	Equity & Balanced Schemes Except for Tata Index Fund (Nifty & Sensex)	Tata Index Fund (Nifty & Sensex)	Debt Oriented Schemes
a	on the first Rs.100 crores of the daily net assets	2.70%	1.70%	2.45%
b	on the next Rs.300 crores of the daily net assets	2.45%	1.70%	2.20%
c	on the next Rs.300 crores of the daily net assets	2.20%	1.70%	1.95%
d	on the balance of the assets	1.95%	1.70%	1.70%

** including additional limit of 0.20% specified in sub regulation (6A)(c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996.

- 2) In addition to the expenses indicated above, the scheme will also bear the service tax on investment management & advisory fees
- 3) Brokerage & transaction costs (including service tax) which are incurred for the purpose of execution of trade may be capitalised to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Service tax on brokerage and transaction cost paid for execution of trades shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the asset management company or by the trustee or sponsors.
- 4) AMC shall annually set apart atleast 2 basis point on daily net assets for investor's education and awareness initiatives.
- 5) The investor should refer to the website of the mutual fund for the latest expense ratio of the scheme.

INVESTMENT STRATEGY AND PRODUCT DIFFERENTIATION OF THE SCHEMES				
Scheme Name	Asset Allocation Pattern	Primary Investment Focus	AUM as on Jan. 31, 2016 (₹ Crore)	No. of Folios as on Jan. 31, 2016
Tata Mid Cap Growth Fund (TMCGF)	65% to 100% investment in Equity & equity related instruments & up to 35% in debt & money market instruments.	Primary investment focus on equity & equity related securities of well researched growth oriented mid cap companies. At present we do not have other similar scheme.	527.36	77,513
Tata Equity Opportunities Fund (TEOF)	65% to 100% investment in Equity & equity related instruments & up to 35% in debt & money market instruments.	Primary focus on investing in equity & equity related instruments of well researched value & growth oriented companies across all market capitalization At present we do not have other similar scheme.	1,116.23	220,178
Tata Equity P/E Fund (TEQPEF)	70% to 100% investment in Equity & Equity related - Companies whose rolling P/E at the time of investment is lower than the rolling P/E of the BSE SENSEX up to 30% in other equities & up to 20% in debt instruments.	Primarily at least 70% of the net assets would be invested in equity shares whose rolling P/E ratio on past four quarter earnings for individual companies is less than rolling P/E of the BSE SENSEX stocks. At present we do not have other similar scheme.	564.31	64,276
Tata Dividend Yield Fund (TDYF)	70% to 100% investment in High Dividend Yield Equity & Equity related instruments & up to 30% in other equities & debt instruments.	Primarily focus on investing in high dividend yield stocks. Minimum 70% of the net assets shall be invested in stocks having dividend yield higher than dividend yield of BSE SENSEX stocks. At present we do not have other similar scheme.	282.22	34,710
Tata Large Cap Fund (TLCF)	70% to 100% investment in listed equity & equity related instruments & up to 5% in unlisted equities. 5% to 30% investment in Money Market instruments.	Primarily investment in equity & equity related instruments of large market cap companies. At present we do not have other similar scheme.	779.09	105,570
Tata Ethical Fund (TEF)	Upto 100% Equity & Equity Related Shariah compliant listed, to be listed & unlisted securities of companies & other instruments if allowed under Shariah Principles.	Primarily focus on investing in equity & equity related instruments of companies across all market capitalization stocks. As per scheme information document mandate, the scheme do not invest in few sectors/companies like Liquor, Tobacco, Consumer Goods, Finance & Banking & other Investments in Interest Bearing Securities. At present we do not have other similar scheme.	407.08	33,796
Tata India Tax Savings Fund (TITSF)	80% to 100% investment in Equity & related instruments. 10% to 20% investment in listed debt instruments. 5% to 10% investment in unlisted debt instruments & 5% to 100% investment in Money market instruments.	Primarily invest in equity & equity related instruments It is an open ended equity linked saving scheme With a compulsory lock in period of three years from the date of allotment. As per the provisions of section 80C of Income Tax Act, 1961, investments made by the Individuals & HUFs in this scheme (along with other prescribed investments) will qualify for a deduction upto ` 1 Lac from Gross Total Income. At present we do not have other similar scheme.	243.11	50,563
Tata Infrastructure Fund (TISF)	70% to 100% investment in Equity & Equity related Instruments of companies in the infrastructure sector. Up to 30% investment in other equities & Debt & money Market instruments.	Primarily focus on equity / equity related instruments of the companies in the Infrastructure sector in India. At present we do not have other similar scheme.	614.27	118,038
Tata Balanced Fund (TBF)	65% to 75% investment in Equity & equity related instruments & 25% to 35% in debt & money market instruments.	The scheme invests both in equity & debt instruments with a little bias towards equity & equity related instruments. For taxation purpose is treated as an equity oriented scheme. So, this schemes turns almost as aggressive as normal equity scheme in case of bullish market phase but less risky when market heads southward. At present we do not have other similar scheme.	5,330.82	181,916
Tata Young Citizens' Fund (TYCF)	Around 50% investments in Equity & equity related instruments, around 45% to 50% investments in Debt & related instruments & 5% to 100% in money market instruments.	The scheme invests both in equity & debt instruments & there is no bias towards equity & equity related instruments. For taxation purpose, it is treated as Non-equity & Non-liquid scheme. At present we do not have other similar scheme.	199.56	43,513

Differentiation applicable for TIFA, TFF, TSTBF, TIFP, TDBF, TTMF, TLF, TLMF, TGSFR, TGSF, TMMF.

INVESTMENT STRATEGY AND PRODUCT DIFFERENTIATION OF THE SCHEMES

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on Jan. 31, 2016 (₹ Crore)	No. of Folios as on Jan. 31, 2016
Tata Income Fund (TIFA)	To provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of safety & capital appreciation.	An open ended Debt Fund. The investment strategy is to invest in longer duration paper in the favourable interest rate scenario. The average portfolio maturity/duration is subject to internal cap. The Fund will invest in wide range of listed/unlisted Debt & Money Market Instruments. in securities issued / guaranteed by central/state government, Securities issued by private/public corporation such as bonds, debentures, notes, strips & securitized, obligations of banks, fixed/floating rate securities, money market instruments such as commercial paper, certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The scheme will not invest in securities rated below investment grade.	253.60	3,495
Tata Floater Fund (TFF)	To generate stable returns with a low interest rate risk strategy by creating a portfolio that is predominantly invested in good quality floating rate debt instruments, money market instruments & in fixed rate debt instruments which can also be swapped for floating rate returns.	An open ended Debt Fund. The investment strategy of the scheme is to generate consistent returns alongwith lower volatility by investing predominantly in Floating Rate & Money Market instruments. As per the present strategy scheme is biased towards short term instruments. Exposure to non money market fixed rate bearing securities will be limited to 35% of the assets. The Fund will have flexibility to invest in wide range of Debt & Money market Instruments. It may invest in securities issued/ guaranteed by central/state government, corporate bond such as, zero coupon bonds, Fixed & floating rate securities, debentures, notes, strips & securitized obligations of banks, money market instruments such as commercial paper, certificate of deposit & other instruments as permitted by RBI/SEBI from time to time. The scheme will not invest in securities rated below investment grade.	3,544.55	12,932
Tata Short Term Bond Fund (TSTBF)	To provide reasonable returns & high level of liquidity by creating a liquid portfolio of good quality debt as well as Money Market instruments of different maturities, as permitted by the regulations so as to spread the risk across different issuers in the debt market	An open ended Debt Fund. The investment strategy of the scheme is to invest in a portfolio of short duration instruments. The average portfolio maturity/duration is subject to internal cap which is much less than the TIFA. The Fund will invest in wide range of short term listed/unlisted Debt & Money Market Instruments. It may invest in securities issued/guaranteed by the central/state government, corporate debt such as bonds, debentures, notes, fixed/floating rate securities, money market instruments such as Commercial paper, Certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The Scheme will not invest in securities rated below investment grade.	4,644.45	10,085
Tata Income Plus Fund (TIPF)	The investment objective of the Scheme will be to provide income / bonus distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.	An open ended Debt Fund. The investment strategy is to invest in longer duration paper in the favourable interest rate scenario. However the average portfolio maturity is subject to internal cap. As per the internal portfolio maturity restrictions, TIPF can take exposure to longer duration instruments than the TIFA. Hence in the risk reward chart the scheme is above the TIFA. The Fund will have flexibility to invest in wide range of Debt & Money Market Instruments. It may invest in securities issued / guaranteed by central/state government, corporate debt such as bonds, debentures, notes, strips & securitized, obligations of banks, fixed/floating rate securities, money market instruments such as commercial paper, certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The scheme will not investment in securities rated below investment grade.	109.46	1,303
Tata Treasury Manager Fund (TTMF)	To generate reasonable returns alongwith liquidity by investing predominantly in a portfolio of money market & other short term debt instruments.	An open ended debt fund. Strategy of the scheme is to generate consistent returns alongwith lower volatility by investing predominantly in a portfolio of money market & other short term debt instruments. As per the terms of the Scheme Information Document (SID), the scheme shall invest atleast 50% of the net assets in securities having maturity upto one year. Further scheme can not invest in Government of India Dated Securities. The Fund will have flexibility to invest in wide range of Debt & Money Market Instruments. It will invest in corporate debt such as bonds, debentures, notes, strips & securitized, obligations of banks, fixed/floating rate securities, money market instruments such as commercial paper, certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The scheme will not investment in securities rated below investment grade. It will not invest in securities issued / guaranteed by central/state government.	354.15	6,114
Tata Dynamic Bond Fund (TDBF)	The investment objective of the Scheme is to provide reasonable returns & high level of liquidity by investing in debt instruments including bonds, debentures & Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, repos of different maturities & as permitted by regulation so as to spread the risk across different kinds of issuers in the debt markets.	The investment strategy of the scheme is to realize investment objective. The Scheme would invest in companies based on various criteria including sound professional management, track record, industry scenario, growth prospects, liquidity of the securities, etc. The Scheme will emphasise on well managed, good quality companies with above average growth prospects whose securities can be purchased at a good yield and whose debt securities are concerned investments (wherever possible) will be mainly in securities listed as investments grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited (formerly, Investment Information and Credit Rating Agency of India Limited), Credit Analysis and Research Limited (CARE) etc. In case of investments in debt instruments that are not rated, specific approval of the Board will be taken except in case of Government Securities being sovereign bonds. However, in case of investment in unrated securities prior board approval is not necessary if investment in within the parameters as stipulated by the board.	1,013.51	5,057

INVESTMENT STRATEGY AND PRODUCT DIFFERENTIATION OF THE SCHEMES

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on Jan. 31, 2016 (₹ Crore)	No. of Folios as on Jan. 31, 2016
Tata Liquid Fund (TLF)	To create a highly liquid portfolio of good quality debt as well as money market instruments.	An open ended Liquid Fund. As per the terms of the Scheme Information Document (SID), the Scheme can invest 100% of its net assets in debt & money market instruments having maturity upto 91 days. It also has flexibility to invest 100% in non money market fixed income instruments. The Fund will have flexibility to invest in wide range of listed/unlisted Debt & Money Market Instruments. The scheme will invest in instruments having maturity upto 91 days. It may invest in securities issued / guaranteed by central/state government, corporate debt such as bonds, debentures, notes, strips & securitized, obligations of banks, fixed/floating rate securities, money market instruments such as commercial paper, certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The scheme will not investment in securities rated below investment grade.	1,714.59	4,570

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on Jan. 31, 2016 (₹ Crore)	No. of Folios as on Jan. 31, 2016
Tata Money Market Fund (TMMF)	The investment objective is to create a highly liquid portfolio of money market instruments so as to provide reasonable returns and high liquidity to the unitholders.	An open ended Money market scheme (Liquid category). As per the terms of the Scheme Information Document (SID), the scheme will invest 100% of its net assets in Money market securities. The Primary objective of the Scheme is to create a highly liquid portfolio of money market instruments so as to provide reasonable returns and high liquidity to the unitholders by investing 100% of the fund available in money market instruments. No investments will be made in securitized and other debt instruments. The scheme shall make investment in / purchase money market securities with maturity upto 91 days only.	4,130.10	2,732
Tata Liquidity Management Fund (TLMF)	To generate reasonable returns alongwith high liquidity & safety by investing in a portfolio of money market & short term instruments.	An open ended Liquid Scheme. As per the terms of the Scheme Information Document (SID), the Scheme can invest 100 % of its net assets in debt & money market instruments having maturity upto 91 days. It has flexibility to invest 100% in non money market fixed income instruments also. The scheme generally invests in very short maturity instruments compares to Tata Liquid Fund. The Fund will have flexibility to invest in wide range of listed/unlisted Debt & Money Market Instruments. The scheme will invest in instruments having maturity upto 91 days. Predominantly invest would be in short term instruments like CBLO,REPO. It may invest in securities issued / guaranteed by central/state government, corporate debt such as bonds, debentures, notes, strips & securitized, obligations of banks, fixed/ floating rate securities, money market instruments such as commercial paper, certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The scheme will not investment in securities rated below investment grade.	27.41	449

INVESTMENT STRATEGY AND PRODUCT DIFFERENTIATION OF THE SCHEMES

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on Jan. 31, 2016 (₹ Crore)	No. of Folios as on Jan. 31, 2016
Tata Gilt Securities Fund- (TGSFR)	To generate risk free return & to provide medium to long term capital gains & income distribution to unitholders & all time emphasising capital preservations.	An Open ended Debt Fund investing predominantly in Government securities. As per the terms of the SID, for generating risk free returns the scheme can invest predominantly in Government of India dated securities & money market instruments like CP & CD. TGSFR can take exposure to long duration paper. The Fund will predominantly invests in sovereign securities issued by the Central/State Government and /or any security unconditionally guaranteed by the Government of India & Money Market Instruments like Commercial Paper, Certificate of Deposit, Treasury Bills, & other instruments permitted by SEBI/RBI from time to time. The scheme will not investment in securities rated below investment grade. The Fund will take exposure in long duration papers. The investment can be made in Debt instruments	99.65	815
Tata Gilt Securities-Short Maturity Fund (TGSMF)	To generate risk free return & to provide medium to long term capital gains & income distribution to unitholders & all time emphasising capital preservations.	An Open ended Debt Fund investing predominantly in Government securities. As per the terms of the SID, for generating risk free returns the scheme can invest predominantly in Government of India dated securities & money market instruments like CP & CD. Under normal circumstances the average portfolio maturity shall not exceed 6 years. The Fund will predominantly invests in sovereign securities issued by the Central/State Government and /or any security unconditionally guaranteed by the Government of India & Money Market Instruments like Commercial Paper, Certificate of Deposit, Treasury Bills, & other instruments permitted by SEBI/RBI from time to time. The scheme will not investment in securities rated below investment grade.	33.20	81
Tata Gilt Mid Term Fund (TGMTF)	To generate reasonable returns and high liquidity to the unitholders.	An open ended debt fund investing predominantly in Government Securities. As per the terms of the SID, the scheme can invest predominally in Government of India dated securities & Money Market instruments like CP, CD and like instruments. TGMTF can invest predominantly in the sovereign securities issued by the Central/ State Government and /or any security unconditionally guaranteed by the Government of India and Money market instruments like Commercial Paper, Certificate of Deposits, CBLO, Repo, Treasury Bills & other instruments as permitted by RBI/SEBI from time to time The scheme will not invest in securities rated below investmnet grade. The fund predominantly invest in the instruments having residual maturity upto 15 years.	197.27	443

TAX TREATMENT

Certain tax benefits as described below are available, under present taxation laws to the Unitholders holding Units of Mutual Fund Scheme as an investment. The information set out below is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, **each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme.** Income Tax benefits to the mutual fund and to the unitholder is in accordance with the prevailing tax law as certified by the mutual funds tax consultant.

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme.

Following is a tax treatment for income arising from investment in-

A) INVESTMENTS IN EQUITY ORIENTED FUNDS :

As per the Explanation to Section 115T of Income Tax Act 1961, an equity oriented fund is defined as a fund whose investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund. The percentage of equity share holding of the fund shall be computed with reference to the annual average of the monthly average of the opening and closing figures.

Following is the tax treatment for income arising from investment :

	Resident Investors/NRI's	Mutual Fund
	Rate of Tax	
Tax on Dividend Distributed	Nil	Nil
Capital Gains:		
Long Term(units held for more than 12 months)	Nil	NA
Short Term(units held for 12 months or less)	15%	NA

* The above mentioned Tax rates shall be increased by applicable Surcharge, Education cess @2% and Secondary and Higher Education Cess @ 1%. The Surcharge and cess applicability varies with the category of investors like surcharge at 12% to be levied in case of individual/HUF unit holders where their income exceeds Rs. 1 Crore. Surcharge at 7% to be levied for domestic corporate unitholders where income exceeds Rs. 1 Crore but less than Rs. 10 Crores and at 12%, where income exceeds Rs.10 Crores.

Securities Transaction Tax

Securities Transaction Tax ("STT") is applicable on transactions of purchase or sale of units of an equity oriented fund entered into on a recognized stock exchange or on sale of units of equity oriented fund to the Fund. The STT rates as applicable are given in the following table:

Taxable securities transaction	Payable by	Rate (as a % of value of the transaction)
Purchase/ Sale of an equity share in a company where · the transaction of such purchase is entered into in a recognized stock exchange; and · the contract for the purchase of such share is settled by the actual delivery or transfer of such share	Purchaser/ Seller	0.1%
Sale of a unit of an equity oriented fund, where a) the transaction of such purchase is entered into in a recognized stock exchange; and b) the contract for the purchase of such unit is settled by the actual delivery or transfer of such unit	Seller	0.001%
Sale of an equity share in a company or a unit of an equity oriented funds on non-delivery basis	Seller	0.025%
Sale of option in securities	Seller	0.017%
Sale of an option securities, where option is exercised	Purchaser	0.125%
Sale in a futures in securities	Seller	0.01%
Sale of unit of an equity oriented fund to the Mutual Fund itself	Seller	0.001%

The Fund is responsible for collecting the STT from every person who sells the Unit to it at the rate mentioned above. The STT collected by the Fund during any month will have to be deposited with the Central Government by the seventh day of the month immediately following the said month.

B) INVESTMENTS IN NON-EQUITY ORIENTED FUNDS

Dividend Distribution tax (DDT) - Payable by the scheme		
Scheme Category	Dividend paid to resident individuals / HUF/NRI	Dividend paid to other Investors like Domestic Companies, AOP/BOI
Debt Funds	25.00%*	30.00%*

*The above mentioned tax rates shall be increased by Surcharge and cess as applicable.

Tax on Capital Gains (Payable by the Investors)			
Rate of Capital Gain Tax *			
	All Resident Investors	Domestic Companies	NRI
Short Term Capital Gain (Units held for 36 months or less)	As per relevant Slab of Total Income chargeable to Tax	30%	As per relevant Slab of Total Income chargeable to Tax
Long Term Capital Gain (Units held for more than 36 months)			
With Indexation	20%	20%	NA
Without Indexation	NA	NA	Listed-20% Unlisted-10%

* The above mentioned Tax rates shall be increased by Surcharge @ 7.00% in case of domestic companies where the income exceeds Rs.1 crore but less than Rs.10 crores and @ 12%, where income exceeds Rs.10 Crores. In case of individual/HUF category of investors, the surcharge will be 12% where their income exceeds Rs.1 Crore.

The tax would be further increased by Education Cess @ 2% and Secondary and Higher Education Cess @ 1%.

Deduction under section 80C [Applicable only for Tata India Tax Savings Fund (ELSS) Scheme]

As per the Act, section 80C is inserted from the financial year commencing on and from April 01, 2005. As per the section, subject to the provisions, an individual/HUF is entitled to a deduction from Gross Total Income upto Rs. 1, 50,000/- (along with other prescribed investments) for amounts invested in any units of a mutual fund notified under section 10(23D) of the Act, under any plan formulated in accordance with such scheme as the Central Government may notify.

If any tax liability arising post redemption on account of change in tax treatment with respect to Dividend Distribution Tax/Capital Gain Tax, by the tax authorities, shall be solely borne by the investors and not by the AMC or Trustee Company.

For further details on taxation please refer to the clause on Taxation in the SAI.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.tatamutualfund.com and www.amfiindia.com. You can also call us at the Toll Free No.: 1800-209-0101.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Registrar: Computer Age Management Services Pvt. Ltd., No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. G Sathyanarayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax 28283 613 camslb1@camsonline.com

AMC Office: Ms. Kashmira Kalwachwala, Tata Asset Management Ltd. (Investment Manager for Tata Mutual Fund) 9th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. Toll Free No.: 1800-209-0101 (Lines opens on Sundays also), Fax: 22613782, Email: service@tataamc.com, Website: www.tatamutualfund.com

UNITHOLDERS' INFORMATION

Account Statement: On acceptance of application for financial transaction, a confirmation specifying the number of Units allotted/redeemed will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of transaction.

Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address/ email address not later than five business days from the date of subscription.

Consolidated Account Statement (CAS) (SEBI Cir Ref CIR/IMD/DP/31/2014 dated Nov 12,2014.

1.) A single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories within ten days from the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place. In case there is no transaction in any of the mutual fund folios & demat accounts then CAS with holding details will be sent to the Unitholders on half yearly basis. 2.) The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. Such investors will get monthly account statement from Tata Mutual Fund in respect of transactions carried out in the schemes of Tata Mutual Fund during the month. 3.) In other cases i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being sent presently within ten days from the end of the month in which financial transaction takes place & on half yearly basis in case there is no financial transaction in any of the mutual fund folios. 4.) In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However the Unitholders have an option to receive CAS in physical form at the address registered in the Depository system. 5.) The dispatch of CAS by Depositories to Unitholders would constitute compliance by Tata Asset Management Ltd / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996.

Official Points of Acceptance of Transaction through MF utility: Tata Mutual Fund has entered into an agreement with MF Utilities India Private Limited ("MFUI"), a "Category II -Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple schemes of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Point of Sales(POS) and website/mobile application of MFUI (available currently and also updated from time to time) shall be eligible to be considered as 'official points of acceptance' for all financial and non-financial transactions in the schemes of Tata Mutual Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com.

Applicability of NAV shall be based on time stamping as evidenced by confirmation slip given by POS of MFUI and also the realization of funds in the Bank account of Tata Mutual Fund (and NOT the time of realization of funds in the Bank account of MFUI) within the applicable cut-off timing. The Uniform Cut -off time as prescribed by SEBI and mentioned in the SID / KIM shall be applicable for applications received through such facilities.

Investors are requested to note that MFUI will allot a Common Account Number ("CAN") i.e. a single reference number for all investments in the mutual fund industry for transacting in multiple schemes of various mutual funds through MFUI and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through MFUI. Investors are requested to visit the website of MFUI i.e. www.mfuindia.com to download the relevant forms.

For any queries or clarifications related to MFUI, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and public holidays) or send an email to clientservices@mfuindia.com.

Pursuant to Association of Mutual Funds in India (AMFI) Best Practices Guidelines Circular No. 48/2014-15 dated June 24, 2014 on the process for dealing with applications where the scheme name in the Application Form / Transaction Slip & payment instrument differs has been standardized.

In case of fresh/additional purchases, if the name of a particular Scheme on the application form/transaction slip differs from the name of the scheme on the Payment instrument, the application will be processed & units allotted at applicable NAV of the scheme mentioned in the application form / transaction slip duly signed by investor(s).

Tata Asset Management Ltd. (AMC) reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

The AMC thereafter shall not be responsible for any loss suffered by the investor due to the discrepancy in the scheme name mentioned in the application form/transaction slip and payment instrument.

Transaction Charge: Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs.10,000/- and above be allowed to be paid to the distributors of the Tata Mutual Fund products. The transaction charge shall be subject to the following: 1. There shall be no transaction charges on direct investments. 2. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs.10,000/- and above. 3. For first time investor in Mutual Funds, the distributor may be paid Rs.150/- as transaction charge per subscription of Rs.10,000/- and above. 4. The transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor and the balance amount shall be invested. 5. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment. 6. There shall be no transaction charge on subscription below Rs. 10,000/-. 7. In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- and above. In such cases the transaction charge shall be recovered in first 3/4 successful installments. 8. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to fresh/ additional purchase.

The transaction charges would be deducted only in respect of those transactions where the concern distributor has opted for opt in for levying transaction charge. In case distributor has chosen 'Opt Out' of charging the transaction charge, no transaction charge would be deducted from transactions registered. It may further be noted that distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the product.

Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.

SEBI Circular dated Sept 13, 2012 has directed mutual funds to capture the unique identity number(EUIN) of the employee/sales person of the distributor interacting with the investor for the sale of mutual funds products in addition to the valid AMFI registration number(ARN) code of the distributor, ARN code of the sub broker. In the interest of the investors it is urged to ensure that the box/space provided for EUIN number, ARN code for distributor and ARN code of the sub broker in the application form to be properly filled up. It is out-most important to provide the EUIN number particularly in advisory transactions, which will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person on whose advice the transaction was executed leaves the employment of the distributor or his/her sub broker.

The Fund will disclose details of the investor's account and all his transactions to the intermediaries whose stamp appears on the application form. In addition, the fund will disclose details as necessary, to the Fund's and investor's bankers, for the purpose of effecting payments to the investor. Further, investors' may also be disclosed to Government Authorities such as income tax authorities, SEBI, etc.

The unitholder may request for a physical account statement by writing/ calling the AMC/ISC/R&T.

Portfolio Disclosure: Tata Mutual Fund / Tata Asset Management Ltd shall disclose portfolio (along with ISIN) as on the last day of the month for all their schemes on its website on or before the tenth day of the succeeding month. The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 & September 30, publish its complete statement of the scheme portfolio in one English daily newspaper having all India circulation & in a newspaper published in the language of the region where the Head Office of the Fund is situated & update the same on AMC's website www.tatamutualfund.com & AMFI's website within 30 days in format prescribed by SEBI.

Unaudited Financial Results: Tata Mutual Fund/ Tata Asset Management Ltd shall within one month from the close of each half year, that is on 31st March & on 30th September, host a soft copy of its unaudited financial results on its website.

Tata Mutual Fund / Tata Asset Management Ltd shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation & in a newspaper having wide circulation published in the language of the region where the Head Office of the fund is situated in the format specified in Twelfth Schedule of SEBI (Mutual Funds) Regulations 1996.

Annual Report: Annual report or Abridged Summary will be available on AMC's website www.tatamutualfund.com and sent by way of email link to the investor's registered email address or Physical copies (If investor's email address is not registered), not later than four months after the close of each financial year (March 31). The unit holders may request for a physical

copy of scheme annual reports or abridged summary by writing to the Asset Management Company/Investor Service Centre/Registrar & Transfer Agents. The full text of the Annual Report will be available for inspection at the office of the Fund.

Eligibility for application

The following persons (subject, wherever relevant to, Sale of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for the purchase of the Units:

- Adult individuals, either singly or more than one (not exceeding three) on first holder basis or jointly on an either or survivor/any one basis.
- Parents, or other lawful Guardians on behalf of Minors.
- Companies, corporate bodies, public sector undertakings, trusts, wakf boards or endowments, funds, institutions, associations of persons or bodies of individuals and societies (including co-operative societies) registered under the Societies Registration Act, 1860 (so long as the Purchase of Units is permitted under their respective constitutions).
- Mutual Funds (including any Scheme managed by AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996).
- Asset Management Companies (in accordance with Regulation 24(3) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996) including a Fund of Fund schemes.
- Partnership firms, in the name of the partners.
- Hindu Undivided families (HUF) in the sole name of the Karta.
- Financial and Investment Institutions / Banks.
- Army/Navy/Air Force, para military Units & other eligible institutions.
- Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws.
- Scientific and Industrial Research organisations (so long as the Purchase of Units is permitted under their respective constitutions)
- Provident / Pension (Gratuity/ Superannuation & such other retirement & employee benefit & other similar funds (so long as the Purchase of Units is permitted under their respective constitutions.)
- Non-resident Indians/persons of Indian origin residing abroad (NRIs) on a full repatriation basis.
- Foreign Portfolio Investor (FPI) as defined under Regulation 2 (1)(h) Securities Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.
- Overseas Financial Organisations which have entered into an arrangement for investment in India, inter-alia, with a Mutual Fund registered with SEBI and which arrangement is approved by the Central Government.
- International Multilateral Agencies approved by the Government of India.

Compliance under Foreign Account Tax Compliance Act (FATCA) regulations:

United States of America (US) has introduced chapter no. 4 in the US Internal Revenue Code as a part of the Hiring Incentives to Restore Employment (HIRE) Act, which was enacted by the US legislature to create employment opportunities in US. The HIRE Act includes Foreign Account Tax Compliance Act (FATCA), which now forms a part of the US-IR Code. The regulations for FATCA have undergone revision since 2010 and the final regulations make the FATCA provisions effective from July 1, 2014.

The objective of FATCA is to detect "US Persons", who evade US taxes by using financial account maintained outside US. The US persons are defined as those who have either US citizenship or US residency. The FATCA stipulates reporting on -

- i. US taxpayers about certain foreign financial accounts and offshore assets.
- ii. Foreign Financial Institutions (FFIs) about financial accounts with them of US taxpayers or foreign entities in which US taxpayers hold substantial ownership interest.

FFIs (including mutual funds in India) are required to periodically report information on accounts of US persons, who maintain balances above a threshold. In the event of a default in the reporting of information on accounts of US taxpayers, a withholding of 30% of the payment made from US sources will be imposed on the recalcitrant account holders and non-participating Financial Institutions. SEBI vide its circular no. CIR/ MIRS/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Tata Asset Management Limited (TAML) is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC would be required to comply with the rules & regulations of FATCA, from time to time.

In order to ensure compliance with FATCA and other rules / directions / notifications as may be issued by Government of India or other regulatory authority, Mutual Funds are required to institute a process to identify US Person investors and report the same.

Applicants are required to refer to the "FATCA information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as

incomplete and are liable to be rejected. Investors are requested to provide information required by the regulatory authority and may undergo changes on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund.

Applicants who cannot Invest: · A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S. · A person who is resident of Canada · OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.

The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.

How to apply:

KYC Procedure: · SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries' viz. Mutual Funds, Portfolio Managers, etc. New Investors are therefore requested to use the common KYC Application Form & carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.tatamutualfund.com. The list of documents required to complete the KYC Process is given in the application form. · It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors from the Effective Date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. Tata Asset Management Limited & NISM / AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks. · Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI. Please refer to the Scheme Additional Information & Application form for the instructions. Units will be allotted within five working / business days from the date of closure of the NFO.

Application forms complete in all respects, accompanied by or cheque / draft are to be submitted to any of the Authorised Investor Service Centres, as stated in the scheme information document or as may be decided by AMC from time to time. All cheques and bank drafts accompanying the application form should contain the application form number and the name of the applicant on its reverse. For additional instructions, investors are requested to follow the application form carefully. **All cheques/ drafts by the applicants should be made out in favour of "The name of the scheme" and crossed "A/c Payee and Not Negotiable".**

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the scheme name in the application form e.g. "**Scheme Name – Direct Plan**". Investors should also indicate "Direct" in the ARN column of the application form.

For Existing Investments: Investors wishing to transfer their accumulated unit balance held under Existing Plan (through lumpsum / systematic investments made with or without Distributor code) to Direct Plan will have to switch /redeem their investments (subject to applicable Exit Load, if any) & apply under Direct Plan.

Investors who have invested without Distributor code & have opted for Dividend Reinvestment facility under Existing Plan may note that the dividend will continue to be reinvested in the Existing Plan only.

Application form (duly completed), along with a cheque (drawn on Chennai) / DD (payable at Chennai) may also be sent by Mail directly to the Registrar viz. Computer Age Management Services (Private) Limited, Unit : Tata Mutual Fund, No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034.

If there is no Authorised Investor Service Centres where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of "The name of the scheme" and crossed "A/c Payee and Not Negotiable" respectively payable at Chennai, after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) from the amount of investment. If such bank charges / commission are not deducted by the applicant, then the same may not be reimbursed. However in case of application along with local Cheque or Bank Draft payable at Mumbai, at / from locations where TMF has its designated Authorised Investor Service Centres, Bank Draft charges/ commission may have to be borne by the applicant. In such cases the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application.

Option to hold Units in dematerialized (demat) form: W.e.f. 01 January, 2012 option to hold Units in dematerialized (demat) form is available for subscription by way of SIP, also in all schemes of Tata Mutual Fund (except for subscription in Plans / Options where dividend distribution frequency is less than one month). In case of SIP, units will be allotted based on the applicable NAV as per respective SID & will be credited to investors Demat Account on weekly basis on realisation of funds. Investors opting for allotment of units in demat form shall mention demat account details in the application form.

For restriction on acceptance of third party payments for subscription of units of schemes, kindly refer application / instruction form.

Subscription by NRIs

In terms of Schedule 5 of Notification no. FEMA 20/2000 dated May 3, 2000, RBI has granted general permission to NRIs to purchase, on a repatriation basis units of domestic mutual funds. Further, the general permission is also granted to NRIs to sell the units to the mutual funds for repurchase or for the payment of maturity proceeds, provided that the units have been purchased in accordance with the conditions set out in the aforesaid notification. For the purpose of this section, the term "mutual funds" is as referred to in Clause (23D) of Section 10 of Income-Tax Act 1961. However, NRI investors, if so desired, also have the option to make their investment on a non-repatriable basis.

Subscription by FPI

Foreign portfolio investor (FPI) means a person who satisfies the eligibility criteria prescribed under regulation 4 and has been registered under Chapter II of SEBI (Foreign Portfolio Investors) Regulations, 2014, provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid.

No person shall buy, sell or otherwise deal in securities as a foreign portfolio investor unless it has obtained a certificate granted by the designated depository participant on behalf of SEBI.

Under SEBI (Foreign Portfolio Investors) Regulations, 2014 FPI (FII/Sub Account of FII) are allowed to invest in Units of schemes floated by domestic mutual funds, whether listed on a recognized stock exchange or not; subject to compliance of the investment limits and terms and conditions as may be specified by SEBI/RBI.

Mode of Payment on Repatriation basis

NRIs

In case of NRIs and persons of Indian origin residing abroad, payment may be made by way of Indian Rupee drafts purchased abroad and payable at Mumbai or by way of cheques drawn on Non-Resident (External) (NRE) Accounts payable at par at Mumbai. Payments can also be made by means of rupee drafts payable at Mumbai and purchased out of funds held in NRE / FCNR Accounts.

In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

FIIIs (which are deemed FPI)

FIIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-resident Rupee Account maintained by the FII with a designated branch of an authorized dealer with the approval of the RBI subject to the terms and conditions set out in the aforesaid notification.

Mode of payment on Non-Repatriation basis

In case of NRIs/Persons of Indian origin seeking to apply for Units on a non-repatriation basis, payments may be made by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the Application Form is accepted.

Refunds, interest and other distribution (if any) and maturity proceeds/ repurchase price and /or income earned (if any) will be payable in Indian Rupees only. The maturity proceeds/repurchase value of units issued on repatriation basis, income earned thereon, net of taxes may be credited to NRE/FCNR account (details of which should be furnished in the space provided for this purpose in the Application Form) of the non-resident investor or remitted to the non-resident investor. Such payments in Indian Rupees will be converted into US dollars or into any other currency, as may be permitted by the RBI, at the rate of exchange prevailing at the time of remittance and will be dispatched through Registered Post at the unitholders risk. The Fund will not be liable for any loss on account of exchange fluctuations, while converting the rupee amount in US dollar or any other currency. Credit of such proceeds to NRE/FCNR account or remittance thereof may be permitted by authorized dealer only on production of a certificate from the Fund that the investment was made out of inward remittance or from the Funds held in NRE/FCNR account of the investor maintained with an authorized dealer in India. However, there is no objection to credit of such proceeds to NRO/NRSR account of the investor if he so desires.

Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.

Rejection of applications

Applications not complete in any respect are liable to be rejected. The Trustee Company may reject any application not in accordance with the terms of the Scheme.

Documents to be submitted

In the case of applications under Power of Attorney

If any application or any request for transmission is signed by a person holding a valid Power of Attorney, the original Power of Attorney or a certified copy duly notarised should be submitted with the application or the transmission request, as the case may be, unless the Power of Attorney has already been registered with the Fund / Registrar.

In the case of applications by limited Company or a corporate body or an eligible institution or a registered society or a Trust or a Fund or a FI, etc.

In the case of applications by limited Company or a corporate body or an eligible institution or a registered society or a trust or a fund or a FI, a certified true copy of the Board resolution of the managing body authorising investments in Units including authority granted in favour of the officials signing the application for Units & their specimen signature etc. alongwith a certified copy of the Memorandum & Articles of Association & / or bye-laws & / or trust deed & / or partnership deed & Certificate of Registration should be submitted. The officials should sign the application under the official designation. In the case of a Trust/ Fund, it shall produce a resolution from the Trustee(s) authorising such purchases.

The above mentioned documents or duly certified copy thereof must be lodged separately at the office of the Registrar to the Offer, quoting the serial number of the application.

In case of non submission of the above mentioned documents, the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application.

Transactions through online facilities / electronic modes: The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, the movement of funds from the investors' bank account to the Scheme's bank account may happen via the Intermediary / Aggregator service provider through a Nodal bank account and post reconciliation of fund. The process of movement of funds from the investors' bank account into the Scheme's Bank account in case of online transaction is governed by Reserve Bank of India(RBI) vide their circular Ref. RBI/2009-10/231 DPSS. CO.PD.No.1102/02.14.08/2009-10 dated 24th November, 2009. The process followed by the aggregator and the time lines within which the Funds are credited into the Scheme's bank account is within the time lines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction. The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary / aggregator or by the Mutual Fund. While the movement of Funds out of the investors' Bank account may have happened on T day, however post reconciliation and as per statutory norms the allotment can happen only on availability of Funds for utilization by the AMC/MF and accordingly the transaction will be processed as per the applicable NAV based on availability of funds for utilization. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Tata Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth & efficient functioning of the Scheme(s).

TRANSACTION THROUGH STOCK EXCHANGE PLATFORM

Tata Mutual Fund has signed an agreement with BSE & NSE for allowing transactions in the Scheme through stock exchange platform.

The schemes covered in this KIM are admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Under this facility investors can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform. The introduction of this facility is pursuant to guidelines issued by SEBI vide circular SEBI/IMD/CIR No.11/183204/2209 dated November 13, 2009 and the Stock Exchanges viz. BSE & NSE.

The following are the salient features of the new facility introduced for the benefit of investors:

1) This facility i.e. purchases (Lumpsum & SIP)/redemption of units will be available to both existing & new investors. Switching of units will not be permitted through stock exchange platform. 2) The investors will be eligible to purchase /redeem units of the aforesaid schemes. The list of eligible schemes is subject to change from time to time. 3) All trading members of BSE & NSE who are registered with AMFI as Mutual Fund Advisors & who have signed up with Tata Asset Management Ltd & also registered with BSE & NSE as Participants ("AMFI certified stock exchange brokers") will be eligible to offer this facility to investors. In order to facilitate transactions in mutual fund units through the stock exchange infrastructure, BSE has introduced BSE StAR MF Platform & NSE has introduced Mutual Fund Service System (MFSS). 4) The units of eligible Schemes are not listed on BSE & NSE & the same cannot be traded on the Stock Exchange like shares. The window for submission of application for purchase/redemption of units on BSE & NSE will be available between 9 a.m. & 3 p.m. or such other timings as may be decided by the Stock Exchanges. 5) The eligible AMFI certified stock exchange brokers will be considered as Official Points of Acceptance (OPA) of Tata Mutual Fund as per SEBI circular No. SEBI/IMD/CIR No/11/78450/06 dated October 11, 2006. 6) Investors have an option to subscribe/redeem units in physical or dematerialized form on BSE StAR & NSE MFSS MF system. In case of redemption request received through MFSS/BSE StAR/DP residual units will continue to remain in the Registrar & Transfer Agents records & the residual units will be redeemed only after investor request to redeem. 7) The facility to purchase through SIP is available in demat form on both BSE StAR & NSE MFSS platform. 8) As clarified by SEBI vide its circular no.CIR/IMD/DF/10/2010 dated August 18, 2010, restriction on transfer of units shall not be applicable to units held in dematerialized mode & thus the units are freely transferable. However the restrictions on transfer of units of ELSS schemes during the lock in period shall continue to be applicable

as per the ELSS guidelines. 9) Investors will be able to purchase/redeem units in eligible schemes in the following manner:

(i.) Purchase of Units:

a. Physical Form (Available on NSE MFSS & BSE StAR MF)

· The investor who chooses the physical mode is required to submit all requisite documents along with the purchase application (subject to applicable limits prescribed by BSE / NSE) to the AMFI certified stock exchange brokers. · The AMFI certified stock exchange broker shall verify the application for mandatory details & KYC compliance. · After completion of the verification, the purchase order will be entered in the Stock Exchange system & an order confirmation slip will be issued to investor. · The investor will transfer the funds to the AMFI certified stock exchange brokers. · Allotment details will be provided by the AMFI certified stock exchange brokers to the investor.

b. Dematerialized Form (Available on NSE MFSS & BSE StAR MF)

· The investors who intend to deal in depository mode are required to have a demat account with Central Depository Services (India) Ltd ("CDSL") / National Securities Depository Ltd. ("NSDL"). · The investor who chooses the depository mode is required to place an order for purchase of units (subject to applicable limits prescribed by BSE/NSE) with the AMFI certified stock exchange brokers. · The investor should provide their depository account details to the AMFI certified stock exchange brokers. · The purchase order will be entered in the Stock Exchange system & an order confirmation slip will be issued to investor. · The investor will transfer the funds to the AMFI certified stock exchange brokers.

(ii.) Redemption of Units:

a. Physical Form (Available on BSE StAR & NSE MFSS Platform)

· The investor who chooses the physical mode is required to submit all requisite documents along with the redemption application (subject to applicable limits prescribed by BSE / NSE, if any) to the AMFI certified stock exchange brokers. There is no maximum cap on redemption request. · The redemption order will be entered in the Stock Exchange system & an order confirmation slip will be issued to investor. · In case of redemption request received through MFSS/BSE StAR/DP residual units will continue to remain in the Registrar & Transfer Agents records & the residual units will be redeemed only after investor request to redeem. · The redemption proceeds will be credited to the bank account of the investor, as per the bank account mandate recorded with Tata Mutual Fund & within the timelines as per SEBI regulations as applicable from time to time or it will be sent to the investor in the mode selected by the investor. · Redemption request may also be submitted to any of the Investor service centers. · In case investors desire to convert the physical units into dematerialized form, the dematerialized request will have to be submitted with the Registrar.

b. Dematerialized Form (Available on NSE MFSS & BSE StAR MF)

· The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL & units converted from physical mode to demat mode prior to placing of redemption order. · The investor who chooses the depository mode is required to place an order for redemption (subject to applicable limits prescribed by BSE/NSE) with the AMFI certified stock exchange brokers. The investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account. · The redemption order will be entered in the system & an order confirmation slip will be issued to investor. · Presently no limit is applicable for the redemption of units. · In respect of investors having demat account & purchasing & redeeming units through stock brokers & clearing members, investors shall receive redemption amount (If units are redeemed) & units (if units are purchased) through broker/clearing member's pool account. The Asset Management Company/ Mutual Fund will pay proceeds to the broker/clearing member (in case of redemption) & broker/clearing member in turn to the respective investor & similarly units shall be credited by MF/AMC into broker/clearing members' pool account (in case of purchase) & broker/clearing member in turn to the respective investor. It is to be noted that payment of redemption proceeds to the broker/clearing members by MF/AMC shall discharge MF/AMC of its obligation of payment to individual investor & in case of purchase of units, crediting units into broker/clearing member pool account shall discharge MF/AMC of its obligation to allot units to individual investor. Stock Exchanges & Depositories shall provide investor grievance handling mechanism to the extent they relate to disputes between their respective regulated entity & their client.

1) Applications for purchase/redemption of units which are incomplete /invalid are liable to be rejected. 2) In case of non-financial requests/ applications such as change of address, change of bank details, etc. investors should approach Investor Service Centres (ISCs) of Tata Mutual Fund if units are held in physical mode & the respective Depository Participant(s) if units are held in demat mode. 3) An account statement will be issued by Tata Mutual Fund to investors who purchase/ redeem their units under this facility in physical mode. In case of investors who intend to deal in units in depository mode, a demat statement will be sent by Depository Participant showing the credit/debit of units to their account. 4) The applicability of NAV will be subject to guidelines issued by SEBI from time to time on Uniform cut-off timings for applicability of NAV of Mutual Fund Scheme(s)/Plan(s). 5) Investors will have to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/CDSL/ NSDL & Tata Mutual Fund to participate in this facility. 6) Investors should get in touch with Investor Service Centres (ISCs) of Tata Mutual Fund for further details. The Trustee reserves the right to change/modify the features of this facility at a later date.

Date: 29 February, 2016.

Common Application Form For Tata Mutual Fund

ALL THE DETAILS REQUESTED IN THE FORM ARE MANDATORY FOR EACH OF THE APPLICANTS

Sr. No.:

1. Advisor / Distributor Information

Refer Sec. B

Details of the advisor empanelled with Tata Mutual Fund who has guided you for this investment.	Broker / ARN Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code
	EUIN Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.	
	In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive transaction charges, ₹ 150/- (for First time mutual fund investor) or ₹ 100/- (for investor other than First time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.		
	Sole / 1 st Applicant Signature / Thumb Impression	2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression

2. Applicant's Information

Refer Sec. A, C & I

The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement. There can be upto 3 holders. No joint holders allowed with 1st applicant as a minor. Any applicants should not be a resident of Canada or a person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933 and corporations or other entities organised under the laws of the U.S. For Individual applicant(s) who are KYC compliant prior to January 01, 2012 i.e. the KYC status reflects as "MF - VERIFIED BY CVLMP", additionally 'KYC Change Details Form' is required. For Non- KYC Compliant Applicant(s), additionally "KYC-Individual Form" is required.

1st Applicant's Details

The first applicant will be the primary holder and all correspondence will be sent to him/her. Only the first holder can be a minor.	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	PAN / PEKRN
	Name	
	Date of Birth (DOB) DD / MM / YYYY	In case of Minor: Proof of DOB: <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others

Power Of Attorney (POA) / Proprietor Details / Guardian details in case of minor applicant

POA / Proprietor / Guardian Details	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	PAN / PEKRN
	Name	
	Relationship with the Minor Applicant <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	Proof of Relationship <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others

Tax Status

<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> NRI-Non-Repatriation <input type="checkbox"/> Minor - Resident Individual <input type="checkbox"/> Minor - NRI <input type="checkbox"/> Person of Indian Origin	<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Hindu Undivided Family <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Trust <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Body Corporate <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Body of Individuals <input type="checkbox"/> Society / Club <input type="checkbox"/> Non Profit Organization	<input type="checkbox"/> Overseas Citizen of India <input type="checkbox"/> Foreign National Resident in India <input type="checkbox"/> Qualified Foreign Investor <input type="checkbox"/> Foreign Portfolio Investor <input type="checkbox"/> Foreign Institutional Investor
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3. Contact Details

Refer Sec. D

Mailing address

This is required for initial communication, we will overwrite this address with the 1 st Applicants address as per the KRA records			
			City
	PIN	State	Country
	Residence Phone (prefix STD Code)	Office Phone (prefix STD Code)	
	Mobile	Email	Extn

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Overseas address

Mandatory for Non-Resident Individuals and Overseas Investors in addition to the mailing address.			
			City
	State	ZIP Code	Country

4. Investment Instrument Details Refer Sec. E

The name of the first applicant should be available on the investment Cheque. Cheque/ DD to be drawn in favour of 'Name of the Scheme'	Gross Amount (₹) (A)	DD Charges (₹) (if any) (B)	Net Amount (₹) (Cheque / DD Amount) (A - B)
	Account Number	A/c Type	Dated
			D D / M M / Y Y Y Y
	Drawn on Bank		Cheque / DD No.
Branch		Branch City	

5. Investment Scheme Details Refer Sec. F & Product Labels

Scheme Name			
Plan (select any one)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct		
Option			
Sub Option			
Div. Payout Option (select any one)	<input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout		

6. Bank Account Details Refer Sec. G

This must be an Indian account. The 1 st applicant should be a holder in this account.	The bank account details provided below will be held on record and considered as default bank mandate to pay redemption proceeds and dividend payouts (if applicable).		
	Bank Name		Branch
	Account number		A/C type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE
	MICR	IFSC for RTGS	IFSC for NEFT
	Address		
	City	PIN	State

Refer Sec. H & I

☐ Single ☐ Joint ☐ Any one or Survivor (Default)

Joint holder should be major i.e. above 18 years

<input type="checkbox"/> Mr.	<input type="checkbox"/> Ms.	PAN / PEKRN	Status
			<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI
Name			

Joint holder should be major i.e. above 18 years

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	PAN / PEKRN <div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI
Name		

Refer Sec. J

CATEGORIES	FIRST APPLICANT / GUARDIAN	SECOND APPLICANT	THIRD APPLICANT
Occupation »	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)
Annual Income »	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Networth in (Mandatory for Non-individual) ₹ as on <div> <div>D D / M M / Y Y Y Y Y</div> <div>(not older than 1 year)</div> </div>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Networth in ₹ as <div> <div>D D / M M / Y Y Y Y Y</div> <div>on (not older than 1 year)</div> </div>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Networth in ₹ as on <div> <div>D D / M M / Y Y Y Y Y</div> <div>(not older than 1 year)</div> </div>
Others »	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person

For Non Individuals only (Companies, Trust, Partnership etc.)	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: <input type="checkbox"/> Yes <input type="checkbox"/> No	
	(if No, mandatory to attach the UBO declaration)	
	Non Individual investors involved/providing any of the mentioned services	
	<input type="checkbox"/> Foreign Exchange / Money Changer Services	<input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services
	<input type="checkbox"/> Money Lending / Pawning	<input type="checkbox"/> None of the above

Refer Sec. K

CATEGORIES	FIRST APPLICANT / GUARDIAN	SECOND APPLICANT	THIRD APPLICANT
Country of Birth »			
Place of Birth »			
Nationality »			
Type of address given » at KRA	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
Are you also a » resident in any other country(ies) for tax purposes?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
	If yes, complete section below.		
Country of Tax Residency 1 »			
Tax Identification Number 1 »			
Identification Type 1 »			
Country of Tax Residency 2 »			
Tax Identification Number 2 »			
Identification Type 2 »			

Supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet been issued, please provide an explanation and attach this to the form

FATCA Related Details for Non Individuals: Please submit Form W8 BEN-E / Specified declaration (Enclosed)

10. Nomination Details

Refer Sec. L

Mandatory for Individual(s) applying singly or jointly.

You can nominate up to 3 persons to receive the Units allotted to you in your folio in the unfortunate event of death of all unit holders. All payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/ Mutual Fund/ Trustees.

Select any one » ☐ Register nomination as below ☐ I wish to register multiple nominees (use separate form) ☐ I do not wish to nominate.

Nominee Name		
Nominee's relationship with 1st holder	Date of Birth D D / M M / Y Y Y Y	Proof of DOB (in case of minor) <input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others
Address		
		City
State	PIN	Country
If the nominee is a minor to be filled by Guardian » Name of the Guardian		
Address of the Guardian		
		City
State	PIN	Country
Guardian's Relationship with the Nominee <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	Proof of relationship <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Passport <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Others	Signature of Nominee / Guardian
1 st Applicant Signature / Thumb Impression	2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression

11. Demat Account Details

Refer Sec. M

Ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. In case the details are found to be incorrect, Units will be allotted in physical mode.

Fill these details only if you wish to have your units in Demat mode.

Depository participant Name	
Central Depository Securities Limited Target ID No. 	National Securities Depository Limited DP ID No. I N Beneficiary Account No.

12. Declaration and Signatures

Refer Sec. N

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:-

- I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form.
- I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment. The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Tata Asset Management Limited (TAML)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.
- I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/ updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
- I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment.
- For Foreign Nationals Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.
- For NRIs/ PIO/OCIs only: I/We confirm that my application is in compliance with applicable Indian and Foreign laws.

Date:

1 st Applicant Signature / Thumb Impression	2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression
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Thank you for your Interest in Tata Mutual Fund

5 simple steps to open your Investment Account

Step 1	Complete the relevant sections of this Application Form in English and In CAPITAL.
Step 2	Sign and date this Application Form.
Step 3	Enclose your Investment Cheque/DD drawn in favour of " Scheme Name ", dated, signed and crossed 'A/c Payee only.'
Step 4	Attach the relevant documents as per the list below.
Step 5	Submit your application form to the Nearest Collection Centre. List of the Centre available on our website www.tatamutualfund.com and on page nos. 23 to 25.

Forms required in addition to the Application form.

Type of Investor	Purpose	Details of form
Individual	For Investment through Systematic Investment Plan (SIP)	"SIP Auto Debit Facility" available on Page no. 15.
	KYC compliant Individual applicants prior to January 01, 2012 i.e. the KYC status reflects as "MF - VERIFIED BY CVLMF"	"KYC Change Details Form" available on our website www.tatamutualfund.com
	Non- KYC Compliant Applicant(s)	"KYC-Individual Form" available on our website www.tatamutualfund.com
	For Individuals in case of registration of more than one nominee	"Multiple Nomination Form" available on our website www.tatamutualfund.com
	For Payments through 3 rd Party (esp. in case of minors)	"Third Party payments Form" available on our website www.tatamutualfund.com
Non-Individuals	UBO and FATCA details	"FATCA" and "UBO Form" available on page no. 19 and 21.
	Non - Individual Applicant(s), KYC Non-Compliant or KYC Compliant prior to January 01, 2012	"KYC-Non Individual Form" available on our website www.tatamutualfund.com

	Documents	Companies / Trusts / Societies / Partnership Firms / LLP / Flls*	FPI	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1.	Board/ Committee Resolution/ Authority Letter	✓				
2.	List of Authorised Signatories with Specimen Signature(s) @	✓	✓			✓
3.	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable			✓		✓
4.	Proof of Date of Birth				✓	
5.	Proof of Relationship with Guardian				✓	
6.	PIO / OCI Card (as applicable)			✓		
7.	Certificate of registration granted by Designated Depository Participant on behalf of SEBI		✓			

@ Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

A. General Instructions:

- Please read the Key Information Memorandum (KIM)/ Scheme Information Document(s) (SID) of the Scheme and Statement of Additional Information (SAI) and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme.
- The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The AMC reserves the right to reject the application forms, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.
- New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form.
- Applications complete in all respects, may be submitted at the Official Points of Acceptance (OPAs) (list available on page no. 23 to 25) of Tata Mutual Fund (TMF, the Fund). Application can be sent directly to the registrar along with a Demand Draft (DD) payable at Chennai on the address: Computer Age Management Services (Private) Limited (Cams), Unit: Tata Mutual Fund. 178/10 Kodambakkam High Road, Opp.Hotel Palmgrove Nungambakkam, Chennai-600034.
- The Application form number, PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
- Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.
- Non-individual investors (Corporate, Societies, Trusts, etc.) are required to submit specified documents such as bylaws, trust deed, board resolutions, Authorized Signatory List and other similar documents along with the subscription application. Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) provided by the non-individual investors are inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor. It is the responsibility of the Non-individual investors to inform TAML /TMF about any change to the Authorized Signatory List or Board resolution.
- Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents.

- x. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.
- xi. Units will be allotted subject to realization of payment proceeds.
- xii. Despatch of Account Statement:
 - a. On acceptance of application for financial transaction, a confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of transaction for ongoing scheme.
 - b. Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address/email address not later than five business days from the date of subscription.
 - c. Thereafter a Single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories within ten days from the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place. In case there is no transaction in any of the mutual fund folios & demat accounts then CAS with holding details will be sent to the Unitholders on half yearly basis.
 - d. In other cases i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being sent presently within ten days from the end of the month in which financial transaction takes place & on half yearly basis in case there is no financial transaction in any of the mutual fund folios.
 - e. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However the Unitholders have an option to receive CAS in physical format the address registered in the Depository system.
 - f. Investors are requested to check contents of the account statement on receipt. Any discrepancy should be reported to the AMC / Registrar within 7 calendar days of the receipt of the statement; else contents of the statement would be presumed to be correct and binding.
- xiii. Investors will be sent Account Statements & Cheques by courier/ ucp/registered post. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivered to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
- xiv. The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to the investor.
- xv. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.

B. Advisor / Distributor Information

- i. Investments through distributors:

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI).

Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

- ii. Employee Unique Identification Number (EUIIN):

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

- iii. New cadre distributors:

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. However these schemes are not eligible to be sold by such distributors. In case your application for subscription is received through such distributor, it is liable to be rejected.

- iv. Overseas Distributors:

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. However, such Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUIIN requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

- v. Transaction Charges:

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Limited/ Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs.150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction charges in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs.10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction Charges shall not be deducted:

- a. where the Distributor of the investor has not opted to receive any Transaction Charges
- b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- e. for purchases / subscriptions routed through Stock Exchange(s).

TAML/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. If the PAN details are available, then the First/ Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge)

vi. Direct Investment:

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker / ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

C. Account Holder's Information:

- i. The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement.
- ii. To enable electronic credits the Name of the 1st applicant should match in the bank account.
- iii. All communication and payments shall be made by the fund in the name of and favouring the First/ sole applicant. In case of applications made in joint names without indicating the Mode Of Holding, Mode of Holding will be deemed as 'Anyone or Survivor' and processed accordingly.
- iv. Applicants who cannot Invest:
 - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S.
 - A person who is resident of Canada
 - OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.
 - The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.
- v. Applications in the name of minors:
 - a. The minor shall be the first and the sole holder in an account.
 - b. No Joint holders will be allowed in case the first holder is a minor. In case investor provides joint holder/s details in the application, those details will not be captured.
 - c. Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - d. Guardian should mention the relationship with minor on the application
 - e. A document evidencing the relationship should be submitted along with application for the first time during the opening of account. Guardian should submit any one of the following documents:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing the relationship
 - f. Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing showing the date of birth of the minor.
 - g. The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

h. Further, in case of SIP/STP/SWP registration requests, the Mutual Fund/ the AMC will register SIP/STP/SWP in the folio held by a minor and the SIP/STP/SWP will continue till the request for change of Tax Status to Major is received and processed in the folio.

- vi. Applications under a power of attorney or by a limited company or a body corporate or an Eligible institution or a registered society or a trust or limited liability partnership (LLP) or Partnership must be accompanied by the original power of attorney/ board resolution or a Certified true copy/duly notarized copy of the same. Authorised officials should sign the Application form under their official designation. A list of specimen signatures of the Authorised officials, duly certified / attested should also be attached to the application form.

D. Contact Details:

- i. Address and contact details like telephone, mobile and email address must be written in full.
- ii. On successful validation of the investor's PAN for KYC, the 1st Applicants address provided in the KYC form / KRA records will override the address mentioned in this form.
- iii. Overseas address is mandatory for Non- Resident Individuals and Overseas Investors in addition to the mailing address.
- iv. E-mail Communication: If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same.
- v. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.
- vi. The AMC / Trustee reserve the right to send any communication in physical mode.

E. Investment Instrument Details

- i. Payment may be made by CTS 2010 MICR cheque/Demand Drafts (DD) drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest OPA.
- ii. A single cheque/DD amounting to the investment amount must be drawn in favour of "Scheme Name" dated, signed and crossed 'A/c Payee only.'

If the Scheme name on the application form and on the payment instrument are different, the application will be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

In the case of transfer instruction/cheque payment for the following banks for Non Equity Schemes, the same should be made favouring as follows:

FOR ALL NON EQUITY SCHEMES	
Bank Name	In Favour of
HDFC BANK LTD	In name of the scheme
ICICI BANK LTD	In name of the scheme
STANDARD CHARTERED	In name of the scheme
AXIS BANK LTD	TATA TRUSTEE CO LTD A/C TMF
DEUTSCHE BANK	TMF Collection A/c - CAMS
IDBI BANK LTD	In name of the scheme
CITIBANK	In name of the scheme
HSBC	TMF Collection A/c - CAMS

- iii. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no OPA available for Investors.

The AMC will not accept any request for refund of demand draft charges

- iv. Payments received from NRIs, PIOs, FIIs, OCIs, FPI:
- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.
 - FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
 - FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
- v. Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
- vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
- vii. Third Party payments: TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
- Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
 - In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
 - For Example:
 - Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This is a valid application.
 - Illustration 2: An Application submitted in joint names of A & B & C along with cheque issued from a bank account in names of B, C & Y. This is an invalid application.
 - Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This is a valid application.
 - Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 - Payment by Parents / Grand-Parents / Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. Please note that payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third Party Payment.
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of an FII or a Client.
 - Investors submitting their applications through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party. In order

for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available on at our OPAs and website www.ownapieceofindia.co.in from the investors (guardian in case of minor) and the person making the payment i.e. third party. The said Declaration Form shall, inter-alia, contain the details of the bank account from which the payment is made and the relationship with the investor(s).

The Mutual Fund shall adopt operational procedures to ascertain whether payments are Third Party Payments.

F. Investment Details

- For the minimum Application amount per scheme please refer page no. --- of the KIM.
- Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form. For the details of the Options and Sub-Options in each scheme refer page of the scheme.
- Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.
- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc & no commission for distribution of Units will be paid / charged under Direct Plan.
- Default under Direct / Regular Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

- In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
- In case of discrepancies in the amount received from the investor and the amount mentioned in the application, the unit will be allotted for amount received in our bank account.
- Default option for scheme:

Scheme Names	Default Option
For All Equity Schemes other than Tata Equity P/E Fund Regular Plan & Direct Plan	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Equity P/E Fund Regular Plan & Tata Equity P/E Fund Direct Plan	<ul style="list-style-type: none"> Dividend Trigger Option (B) - 10% level in case Growth option / Dividend Trigger Option A/ Dividend Trigger Option (B) is not mentioned. Dividend Sweep to Tata Floater Fund - Growth Option In case the dividend sub option (Dividend Payout / Dividend Reinvestment / Dividend Sweep to Tata Floater Fund - Growth Option) is not mentioned.

Scheme Names	Default Option
Default value for Trigger facility for Tata Infrastructure Fund - (Growth)	<ul style="list-style-type: none"> Default Trigger level: 10%. Default Trigger option: Switch to Tata Floater Fund - Growth Option. In case you wish to opt for the trigger option in Tata Infrastructure Fund - Growth option, please mention your choice for the Trigger Level either 5% or 10% and the Trigger Option i.e. either switch to Tata Floater Fund (Growth) or Redeem explicitly in the space provided for payout
Tata Balanced Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Monthly dividend in case Dividend sub option (Monthly / Periodic) is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Regular Saving Equity Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Quarterly Dividend in case Dividend sub option (Monthly / Quarterly) is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Long Term Equity Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend payout option is not mentioned.
Tata Liquid Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Daily Dividend in case Dividend sub option (Daily / Weekly / Monthly) is not mentioned Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Money Market Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned.
Tata Liquidity Management Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Daily Dividend in case Dividend sub option (Daily/ Weekly) is not mentioned. The dividend amount will be compulsorily reinvested in the scheme on ex-dividend date. In case of reinvestment units will be allotted at applicable NAV in lieu of dividend.
Tata Floater Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Daily Dividend in case Dividend sub option (Daily/Weekly/Periodic) is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Floating Rate Long Term Fund	<ul style="list-style-type: none"> Growth in case Growth or Income (Dividend) option is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Treasury Manager Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Daily Dividend in case Dividend sub option (Daily/ Weekly/Monthly) is not mentioned Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Short Term Bond Fund	<ul style="list-style-type: none"> Growth in case Growth or Dividend option is not mentioned. Fortnightly Dividend in case Dividend sub option (Fortnightly/ Periodic) is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.

Scheme Names	Default Option
Tata Income Fund	<ul style="list-style-type: none"> Growth in case Growth / Dividend option is not mentioned. Half Yearly Dividend in case Regular Income sub option (Quarterly / Half Yearly / Periodic) is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Income Plus Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Dynamic Bond Fund	<ul style="list-style-type: none"> Growth in case Growth option or Dividend option is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Gilt Securities Fund	<ul style="list-style-type: none"> Growth in case Growth/Dividend option is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Gilt Short Maturity Plan	<ul style="list-style-type: none"> Growth in case Growth/Dividend option is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.
Tata Gilt Mid Term Fund	<ul style="list-style-type: none"> Growth in case Growth/Dividend option is not mentioned. Periodic Dividend in case Dividend sub option (Quarterly / Periodic) is not mentioned. Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.

In case the investor has existing units in the Dividend Payout option of the scheme and subsequently he purchases units in the Dividend Reinvestment option, or vice-versa, the last option selected will be taken as default unless specified otherwise.

G. Bank Account Details

- Investors have to provide their bank details viz. name of bank, branch, address, account type and number, bank's Indian Financial System Code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s).etc. to the Mutual Fund to receive redemption / dividend proceeds. In order to protect the interest of Unit holders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details. Applications without complete bank details are liable for rejection.
- In case the bank account provided for encashment of redemption / Dividend proceeds is different from the bank account from which the investment is made, applicants need to mandatorily provide an unsigned cancelled cheque leaf/ bank statement/any other documentary proof or banker's confirmation (where the name of the First /Sole investor and the bank account number are mentioned) to ascertain the ownership of the bank account mentioned. Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- Further, in exceptional cases where Third Party Payments as mentioned in Section E (vii) are accepted, the investor is required to submit any one of the documentary proofs for the payout bank account.
- Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents

relating to pay-out bank account details, the pay-in bank details will be captured for redemption/ dividend payouts

v. **DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS:**

- a. Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT):
 1. The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).
 2. NEFT is electronic fund transfer mode that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.
 3. Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.
- b. Direct Credit: Tata Mutual Fund have arrangement with the following banks to directly credit the redemption/Dividend/ Refund payout into the investor's Bank account: ICICI Bank Ltd.; HDFC Bank Ltd.; Axis Bank; IDBI Bank; Standard Chartered Bank; Kotak Mahindra Bank; HSBC Bank; Deutsche Bank; Citi Bank; Oriental Bank of Commerce; State Bank of India (Core banking centers only - subject to validation) to directly credit the redemption/Dividend/Refund payout into the investor's Bank account. Investors need to provide a cancelled cheque leaf having core banking account number and name of the investor printed on it for verification. The list of bank is subject to change from time to time.
- c. Electronic Clearing Service (ECS) Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the due amount in the mandated bank account whenever the payment is made through ECS. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units.
- d. In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption /dividend proceeds shall be effected via the RTGS / NEFT mechanism only. Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC / DD as may be feasible.
- e. Any charges levied by the investor's bank for receiving payment through ECS/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.
- f. Investors to note that the instruction to the bank for Direct Credit/NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/dividend/refund proceeds. Tata Mutual Fund will not be responsible In case the bank does not credit the investor's bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. Tata Mutual Fund will not be liable for any losses/claims, etc. arising on account of processing the direct credit of redemption / dividend proceeds on the basis of the Bank Account details as provided by the investor in the application form.

- g. A separate advice regarding credit of amount(s) via electronic mode will be sent to the Unitholder. It should be noted that while the Fund will make all efforts, there is no commitment that the electronic payment facility will be made available to all desirous investors. Applicants in cities not covered under ECS facility or in case the NEFT/RTGS details are not available will receive redemption/ dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders.

- h. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

- vi. **Multiple Bank Account Registration:** An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.

H. **Joint Applicants**

- i. If there is more than one applicant, please fill in all details as requested in the Relevant section.
- ii. Applicants should specify the mode of holding. If the mode of holding is not specified Or is ambiguous, the default option for such applications will be 'Any one or Survivor'.
- iii. PAN / KYC compliance and other KYC details are mandatory for all applicants, Irrespective of mode of holding.
- iv. FATCA and supplementary KYC details are mandatory for all applicants, irrespective of mode of holding
- v. In the case of joint holders and irrespective of mode of holding, the sole/first-named Applicant/unit holder will receive all account statements, dividend or redemption/ Refund payments, and all other relevant correspondences.

I. **Permanent Account Number (PAN)**

- i. SEBI has made it mandatory for all applicants except PAN Exempt KYC applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. Tata Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, Please contact any of the Investor Service Centres / CAMS / Distributors or visit our website www.tatamutualfund.com for further details.

ii. **PAN EXEMPT INVESTMENTS**

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) & Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments upto Rs. 50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form & submit a copy thereof alongwith the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission

of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a financial year exceeds Rs. 50,000, such an application will be rejected. Fresh/Additional Purchase & Systematic Investment Plans will be covered in the limit of Rs. 50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. The detailed procedures/requirements for accepting applications shall be as specified by the AMC/Trustee from time to time & their decision in this behalf will be final & binding.

* HUFs and other categories are not eligible for such investments.

J. KYC Requirements and Details

- i. Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.
- ii. Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.
- iii. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.
- iv. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.
- v. Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.
- vi. Effective January 01, 2012, there were Key changes in the KYC norms, where in In-Person Verification (IPV) – Information provided in the KYC form has to be verified in person by the AMC, its Registrar and Transfer Agent (RTA) or distributors who are AMFI / NISM certified and compliant with Know Your Distributor (KYD) guidelines were added and some changes have been made in the KYC application form viz. Marital status to be provided, proofs to be submitted for PAN exempt investors and acceptable Proof of Address and Identity etc.
- vii. Individual investors who have already complied with the KYC requirement (KYC compliant) prior to January 01, 2012 i.e. the KYC status reflects as "MF - VERIFIED BY CVLMF" need to complete and submit the KYC – Change Details Form along with the application form and need to complete the IPV process.
- viii. Investors who have NOT completed the KYC process for investment in Mutual Fund – New uniform KYC norm as explained above is applicable and the KYC acknowledgment issued by the KRAs like CVL KRA, CAMSKRA, NDML KRA can be used for all investments in securities market, including mutual funds. Such investors need to complete and submit the KYC – Individual Form along with the application form and need to complete the IPV process.
- ix. Units held in electronic (demat) form: For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. The AMC reserves the right to ask for further documentation if required.

- x. In the event of non compliance of KYC requirements, the Trustee/ AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any

K. Foreign Account Tax Compliance Act (FATCA) Details

- i. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- ii. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details in case of Non Individual investors. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e. within a period of 30 days.
- iii. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.
- iv. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- v. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
- vi. For any questions about the tax residency or other definitions or terms used, Investors should contact their tax advisor. US citizen, should include United States in the foreign country information field along with the US Tax Identification Number (TIN).
- vii. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- viii. Applicants should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising the applicant of the same. Further, applicant also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- ix. Applicant undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
- x. Please note that applicants/unit holders may receive more than one request for information if they have multiple relationships/ accounts/folios. Therefore, it is important that the applicant responds to each of our request, even if they believe, they have already supplied any previously requested information.
- xi. In case any of the specified information provided by the applicant/ unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, it's Sponsor, Asset Management

Company, Trustees, their employees / associated parties and the RTAs.

- xii. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

L. Nomination Details

As per SEBI regulations, you can assign a nominee to the investments, to whom the amounts will be payable on death of the some or all Unit holders as the case may be. It is mandatory to fill this section and sign in the specified place; even if you do not wish to nominate anybody it is mandatory for you to select the option for the same. If you wish to appoint multiple nominees please fill up the Application Form for Multiple Nominations and submit it along with this form.

- i. 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. If the units are held jointly, all joint holders will sign the nomination form if the purchase application is received through a PoA holder, the nomination section should be separately signed by the unitholder.
- ii. Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) along with Proof of Date of Birth of the nominee(s) and Proof of relationship with Guardian shall be provided by the unit holder.
- iii. The nominee shall not be a trust (other than religious and charitable trust), society, body corporate, partnership firm, and member of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force.
- iv. Nomination in respect of the units stands rescinded upon the transfer of units.
- v. Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc.
- vi. The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly and who have originally made the nomination.
- vii. On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units in favour of the Nominee(s).
- viii. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/ share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees).
- ix. Nomination will not be allowed in a folio held on behalf of a Minor.
- x. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- xi. In case a folio has joint holders, ALL Joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint".

- xii. Every new nomination for a folio/account will overwrite the existing nomination.
- xiii. Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
- xiv. Nomination by a unit holder shall be applicable for investments in all schemes in the folio.

M. Demat Account

- i. Investors have an option to hold the units in dematerialized form for all schemes except for the funds where the units are offered under the Daily / Weekly/ Fortnightly Dividend Options.
- ii. Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master.
- iii. To capture correct depository account details, investors are required to submit Client Master.
- iv. Only those applications where the details are matched with the depository data will be treated as valid applications for allotment of units in dematerialised form.
- v. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements.
- vi. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.
- vii. Please note that where the applicant has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.
- viii. For purchase in an Ongoing Scheme, the units will be allotted in demat form based on the applicable NAV as per the terms of the respective SID and will be credited to the Investors' demat account on weekly basis on realization of funds. For e.g. Units will be credited to Investor's Demat Account every Monday on the basis of realization status received during the last week (Monday to Friday).

N. Declarations and Signatures

- i. Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- ii. Thumb impressions and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a magistrate or a Notary Public or a special Executive Magistrate under his/her official seal.
- iii. Applications by minors should be signed by their guardians.
- iv. In the case of an HUF, the Karta should sign on behalf of the HUF.
- v. Authorised officials should sign the form under their official designation and company seal. A list of specimen signatures of the authorised officials, duly certified and attested, should also be attached to the application form.
- vi. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment should be submitted.



Expertise that's trusted

TATA MUTUAL FUND

Mafatlal Centre 9th Floor Nariman Point Mumbai - 400 021

ADDITIONAL PURCHASE / SWITCH FORM



1. INVESTOR DETAILS

Folio No.	1st Unit Holder
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2. ADVISOR DETAILS

Refer Instruction 2.

Broker / ARN Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIIN Code
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I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor or personnel. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression
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3. SWITCH DETAILS

Refer Instruction 4.

From Scheme / Plan / Option			
<input type="checkbox"/> Amount (in figure)	₹	OR <input type="checkbox"/> Units (in figure)	OR <input type="checkbox"/> All Units

4. ADDITIONAL PURCHASE DETAILS

Refer Instruction 3.

Payment Mode : <input type="checkbox"/> OTM facility (Registered in folio) <input type="checkbox"/> Cheque / DD <input type="checkbox"/> Fund Transfer <input type="checkbox"/> NEFT / RTGS			
Gross Amount (A) ₹	DD Charges (if any) (B) ₹	Net Amount (A - B) ₹	
Account Number	Account Type	Dated D D / M M / Y Y Y Y	
Drawn on Bank		Cheque / DD / UTR No.	
Branch		Branch City	

5. SWITCH-IN / ADDITIONAL PURCHASE DETAILS

Scheme Name	
Plan (select any one) <input type="checkbox"/> Regular <input type="checkbox"/> Direct	
Option	
Sub Option	Div. Payout Option: (select any one) <input type="checkbox"/> Div. Reinvest <input type="checkbox"/> Div. Payout

6. DECLARATION AND SIGNATURES

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the Key Information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment. The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. (3) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Tata Asset Management Limited (TAML)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. (4) That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom. (5) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. (6) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. (7) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. (8) I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. (9) For Foreign Nationals Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status. (10) For NRIs/ PIO/OCIs only: I/We confirm that my application is in compliance with applicable Indian and Foreign laws.

Date: _____

Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression
---	--	--

Acknowledgement Slip

Sr. No.:



Received from Mr./Ms./M/s. _____ PAN _____ ₹ _____
for switch-in/purchase in Scheme Name _____ (mention cheque details overleaf) Subject to realisation.

INSTRUCTIONS FOR FILLING UP THE EXISTING INVESTOR APPLICATION FORM

1. The Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes are available on www.tatamutualfund.com. Investors having read and understood the terms of SAI, SID and KIM of the respective schemes must refer SID/KIM for default values and minimum subscription / redemption values.

2. Advisor / Distributor Information

- i. Investments through distributors: As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
- ii. Employee Unique Identification Number (EUN): Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person / relationship manager of the distributor/sub broker with respect to the transaction and EUN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
- iii. New cadre distributors: Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. In case your application for subscription through such distributor, is not from an eligible scheme, it is liable to be rejected.
- iv. Overseas distributors: For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. However, such Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUN requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

v. Transaction Charges:

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Limited/ Mutual Fund will deduct transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the transaction Charges). transaction Charge of Rs. 100 per purchase / subscription of Rs. 10,000 and above are deductible (per Scheme Plan - Option) from the purchase / subscription amount and payable to the Distributor. the balance amount shall be invested.

Transaction Charges shall not be deducted:

- a. where the Distributor of the investor has not opted to receive any Transaction Charges
- b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- e. for purchases / subscriptions routed through Stock Exchange(s).

vi. Direct Investment:

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker / ARN - Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

3. Investment Information

- i. It is mandatory to provide the folio number.
- ii. The Application form number / Folio number / PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
- iii. For investment a cheque/DD amounting to the value of investment must be drawn in favour of "Name of the Scheme" dated, signed and crossed 'A/c Payee only.'
- iv. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no Official Point of Acceptance available for Investors.
The AMC will not accept any request for refund of demand draft charges
- v. Cash, Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
- vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.

vii. Third Party payments: TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means

- a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
- b. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
- c. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 1. Payment by Parents / Grand-Parents / Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. Please note that payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third Party Payment.
 2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 3. Custodian on behalf of an FII or a Client.

viii. Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form.

ix. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.

x. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc & no commission for distribution of Units will be paid / charged under Direct Plan.

xi. Default under Direct / Regular Plan:

Sn.	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

xii. Growth option is the default option where no option has been selected by the investor.

xiii. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.

xiv. In case of discrepancies in the amount received from the investor and the amount mentioned in the application form the units will be allotted for amount received in our bank account.

xv. Units will be allotted subject to realization of payment proceeds.

xvi. ADDITIONAL PURCHASE THROUGH OTM FACILITY: If you are making payment through OTM facility registered in your folio, please tick the relevant box and do not attach any cheque. If more than one bank account is registered in your folio under OTM facility, please mention the bank account number and bank name where you wish the debit to happen. If the same is not mentioned or is not registered, default bank mandate under OTM facility will be considered to debit the purchase amount.

4. Instructions for Switch

- i. Investors can switch-out amount /units, subject to meeting the minimum amount criterion of the switch-in schemes.
- ii. The condition for minimum amount in the switch-in schemes is not applicable for "ALL UNITS"switch-out.
- iii. If amount to be switched is insufficient in the Switch-out scheme then the balance available free units in the scheme will be switched subject to the minimum application amount of the Switch-in Scheme(s).
- iv. Separate Switch-out request is required for Regular Plan and Direct Plan. Switch-out request is required to clearly contain the name of the Plan / option failing which the below mentioned business rule will apply:
 - a. If the folio has both the Plans / option and Both plans have unit balance under same option then switch-out will be processed in Regular Plan.
 - b. If the folio has both the Plans / option and One plan has NIL balance and other has unit balance under same option, switch-out will be processed from Plan / option which has unit balance
 - c. If the Folio has only one Plan / option then switch-out will be processed from that Plan/option
 - d. Folio has both the Plans and Both plans have unit balance under different options then the switch request will be rejected

5. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.

Acknowledgement Slip

Cheque Details

Cheque No. _____ Dated _____ A/c. No. _____ Bank _____

Call 1800 209 0101 (9 am to 9.30 pm)

Subject to realisation.

Received for Folio No. / Application No. _____ ☐ OTM Debit Mandate Form ☐ SIP Form

A. Instructions to fill one time mandate (OTM)

1. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id. TMF / TAMIL reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).
4. Investors are required to provide an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Investors cheque/ bank account details are subject to third party verification. The Investors cheque/ bank account details are subject to third party verification. In case the investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then submit any one of the following:
 - a. Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
 - b. A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Tata Mutual Fund.
6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by Tata Mutual Fund.
8. Tick (✓) on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
13. The mandate will be valid till 31/12/2099
14. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
15. Investors agree and acknowledge that they will not hold the AMC responsible for any delay and/or failure in debiting his bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC.
16. Investors agree to abide by the terms and conditions that may be intimated to them by the AMC/Bank with respect to the NACH/ECS/Direct Debit/SI from time to time.
17. The investors hereby authorize the representatives of Tata Asset Management Limited, Investment Manager to Tata Mutual Fund carrying this mandate form to get it verified and executed.
18. The investors authorize the Bank to debit their bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for participation in NACH/ECS/Direct Debit/SI.
19. Note: Accordingly, with effect from November 15, 2010 TMF will not accept applications for subscriptions accompanied with third party payment instruments except in exceptional situations. Third Party Payment is defined as:
 - a. Payment made through an instrument issued from an account other than that of the beneficiary investor.
 - b. In case of payments from a joint bank account, the 1st holder of the mutual fund folio has to be one of the joint holders of the Bank Account from which payment is made.
 - c. Investments from the investor's account with a different bank i.e., the pay-in & payout banks are different, if the pay-in bank mandate could not be established to be that of the investor, it will also be treated as third party investment.

The exceptional situations where the same will not be applicable are as follows:

 - a. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
 - b. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
20. In case SIP/ Micro SIP investments are made through "Third Party Payments" i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up and submit the "Third Party Declaration Form" (available at our ISCs and website www.tatamutualfund.com) along with the SIP enrollment form.
21. The investor agrees to abide by the terms and conditions of NACH facility of NPCI, Direct Debit facility of Banks, and ECS facility of RBI. Tata Mutual Fund (TMF) / TAMIL, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold TMF / TAMIL, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the

specific SIP date due to various clearing cycles of Auto Debit /ECS / local holidays. TMF shall endeavor to register the one time mandate and SIPs through NACH however if for any reason what so ever the registrations of OTM is unsuccessful; TMF shall endeavor to register the SIP through other debit modes like Direct Debit, Standing Instructions, ECS, RECS etc.

B. Instructions for SIP Registration form (OTM already registered)

1. SIP Registration form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box () where boxes have been provided. Registration form complete in all respects, should be submitted at any of the Official Point of Acceptance of Tata Mutual Fund.
2. New Investors who wish to enroll are required to fill (i) OTM Mandate Form (ii) SIP Registration Form and (iii) the respective Scheme Application form (included in the Key Information Memorandum). New Investors can apply for SIP into respective Scheme / Plans / Option without any existing investment /folio.
3. This SIP registration form has to be filled where a onetime mandate is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.
4. Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions or lumpsum purchase transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
5. In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
6. W.e.f 1st January 2011, KYC is mandatory for all investors including SIP investments. This is a **one-time KYC compliance process**, a copy of the KYC compliance letter is mandatory to be submitted while investing the amount for the first time. Existing investors need to comply and submit KYC during Renewal of SIP if not submitted earlier. Applications for subscriptions without a valid KYC compliance may be rejected. In the event of non-compliance of KYC requirements, the Trustees/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holding's of the investors at the applicable NAV, subject to payment of exit load (as applicable) and recovery of unamortized NFO expenses. **KYC is required for Micro SIP as well.** Please refer to SAI for more details.
7. **Investments through distributors:** As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and / or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
Employee Unique Identification Number (EUID): Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. EUID would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form. However, if the transaction is executed without any interaction or advice of the employee/ relationship manager / sales person of the distributor the EUID box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form.
Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUID requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such **Overseas Distributors** are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors
New cadre distributors: Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. However these schemes are not eligible to be sold by such distributors. In case your application for subscription is received through such distributor, it is liable to be rejected.
8. **Transaction Charge:** In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, TAMIL/TMF will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).
 Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.
 Transaction charges in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments. Transaction Charges shall not be deducted:
 - a. where the Distributor of the investor has not opted to receive any Transaction Charges
 - b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
9. In case there are more than one OTM mandates registered for the folio, investor has to specify the Bank Name and the account number which needs to be debited for the SIP. In case the bank name and the account numbers are not mentioned, or there is any ambiguity, the SIP request is liable for rejection.
10. Investors should indicate the Plan (viz. Direct Plan/ Regular Plan) for which the subscription is made by indicating the complete scheme name with the Plan, option and sub option in the appropriate box provided for the purpose in the application form. For the default options and sub-options refer the respective SID.

In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Default under Direct / Regular Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

11. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
12. The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments. e.g. the minimum application amount for new investor in Tata Balanced Fund - Growth Option is Rs.5000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs.500/-.
13. Minimum application amount for Monthly SIP Option -12 instalments of Rs. 500/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option - 4 instalments of Rs. 1,500/- each and in multiples of Re. 1 thereafter. (Tata Tax Saving Fund - SIP should be in multiples of Rs. 500/-). For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter across all his folios.
14. If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application, subject to mandate being registered. If end date is not specified, SIP will be registered till December 2099 or end date of mandate, whichever is earlier.
15. If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
16. While the Tata Mutual Fund (Fund) and Registrar and Transfer Agent (RTA, CAMS) reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
17. In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Tata Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
18. An investor can opt for Monthly or Quarterly frequency. The default frequency is monthly. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month.
19. The default option in a case end date for enrolment period will be 31st December 2099. In case an investor, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be 31st December 2099, till instruction to the contrary is received from the investor.
20. Instructions for Any day SIP:
 - a. In case of ambiguity of SIP date, the default date will be considered as 10th of every month/quarter.
 - b. Investors should take note that despite the date of debit of the bank account as mentioned the NAV applicability will be on the basis of the provision of NAV applicability as mentioned in the SID of the respective scheme.
 - c. If the date of debit to our account happens to be a non-business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday & allotment of units will happen as per the Terms & Conditions listed in the KIM/SID/SAI of the Mutual Fund.
21. Allotment of units would be subject to realisation of credit.
22. In case there are three consecutive SIP transaction reversals, the subsequent SIP instalments will be automatically ceased.
23. Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Terms and conditions of top-up SIP are as follows:
 - i. The Top-up option must be specified by the investors while enrolling for the SIP facility.
 - ii. The minimum SIP Top-up amount is ₹500 and in multiples of ₹500.
 - iii. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
 - iv. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly.
 - v. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
 - vi. Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
 - vii. Investors can opt for an upper limit for the SIP with top up facility. Maximum amount of debit (SIP+Top-Up) per instalment should not exceed the upper limit of the OTM mandate registered. The investment SIP Top up will be discontinued once the SIP upper limit is reached. However the SIP will continue till the entire enrollment period as opted by the investor.
- e.g.
 - a. SIP application without first cheque:
SIP enrollment period: 1 July 2014 to 1 Dec 2020;
Monthly SIP amount :Rs. 2000

Top Up Amount: Rs. 500;
Top Up frequency: Half yearly.
Upper SIP Amount: Rs. 3000

From date	To date	Monthly SIP Installment (₹)	SIP Top Up Amount (₹)	Total Amount of SIP (₹)
1-July-14	1-Dec-14	2000	NA	2000
1-Jan-15	1-Jun-15	2000	500	2500
1-Jul-15	1-Dec-15	2500	500	3000
1-Jan-16	1-Dec-20	3000	-	3000

- b. When SIP is accompanied with the first purchase the Top Up will apply from the first SIP triggered transaction.
SIP enrollment period: 1 July 2014 to 1 Dec 2020;
Monthly SIP amount:Rs. 2000
Top Up Amount: Rs. 500;
Top Up frequency: Half yearly.
Upper SIP Amount: Rs. 3000

From date	To date	Monthly SIP Installment (₹)	SIP Top Up Amount (₹)	Total Amount of SIP(₹)
1-Aug-14	1-Jan-15	2000	NA	2000
1-Feb-15	1-Jul-15	2000	500	2500
1-Aug-15	1-Jan-16	2500	500	3000
1-Feb-16	1-Dec-20	3000	-	3000

24. Procedure for Cancellation of Existing SIP: Investor needs to submit a letter from the investor OR the prescribed SIP Discontinuity form, duly completed and signed by all the unit holders. This request should be received to us at least 15 business days prior to the next due date of SIP.

25. TAML reserves the right to reject any application without assigning any reason thereof. TAML in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.

C. TERMS AND CONDITIONS FOR ONE TIME MANDATE

C.1. General

1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a onetime mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Tata Mutual Fund ('Fund') and authorizing the Fund or Tata Asset Management Limited ('TAML') and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by TAML.
2. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
3. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards lump sum purchases or SIP instalments.
4. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time. TAML reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
5. To avail of this Facility, the investors/Unit holder(s) of the Fund shall be required to submit the onetime mandate, complete with all the details in the designated mandate form. TAML may in its absolute discretion and in the Unit holder(s) interest, request the Unit holder(s) for a verbal, fax or written confirmation of any registration request or subsequent transaction request and/or any additional information with respect to the mandate or Unit holder(s) authorization.
6. When a mandate is successfully registered with unit holders' bank and upon confirmation from the Fund, the Unit holder(s) shall have the flexibility to make lump sum purchases or register new SIPs in any of the schemes through various modes not limited to physical mode without a cheque, or any other mode introduced in future or to any other mode to which this facility is extended in future; up to the maximum amount of the mandate so registered. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
7. In a folio, the Unit holder(s) can register only a single onetime mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
8. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
9. Default Mandate: Where unit holder/s register more than one mandate in a folio various periods of time. The last updated successfully registered mandate would be treated as the Default Mandate. In the absence of any specific bank account number mentioned for lump sum purchases or new SIP registrations, default mandate and it's bank account will be considering for debiting towards payment of additional purchases and SIPs.
10. Modification of the Mandate: Unit Holder(s) have the option to modify the mandate to a higher amount by submitting the OTM - NACH Update/ Cancellation form by ticking on the provision in the form "AMEND" and providing all details on the mandate, duly signed by all the Unit holder(s) and the bank account holder(s) and submit it to TAML/RTA. Request on any other forms or paper will not be accepted/ processed and will be rejected. The new higher amount will be applicable only after confirmation of successful registration from the Unit holder(s) bank. In case where the unit holder chooses to reduce the existing mandate amount, he should discontinue the existing SIPs (covered under the higher mandate amount) to avoid failed transaction or reversals.

11. Cancellation of the Mandate: Unit holder(s) will have to submit the OTM - NACH Update/ Cancellation form by ticking on the provision in the form "CANCEL" and providing all details on the mandate, duly signed by all the Unit holder(s) and the bank account holder(s) and submit it to TAML/RTA. Request on any other forms or paper will be not be accepted or processed and will be rejected. In case of cancellation, future instalments of all SIPs registered under the said mandate will also stand to be ceased. Unit holders are requested to send mandate cancellation request at least 15 days in advance duly signed. Any debit towards purchase or SIP instalments during the intervening period may be processed and Unit holder(s) account would be debited. The unit holders' agree that the cancellation/ termination/ withdrawal request is an authority to TAML/Registrar to instruct the debit bank on discontinuation of onetime mandate and Customer will not hold Bank responsible for any Standing Instruction cancellation based on TAML instruction.
 12. Expiry of the Mandate: The mandate will expire on 31st December 2099. As a result of the expiry of the mandate, future instalments after expiry date of all SIPs registered under the said mandate may also automatically cease.
 13. TAML reserve the right to reject any application without assigning any reason thereof.
 14. The investor thereby declares that the particulars in one time mandate and any subsequent transactions provided will be correct and complete.
 15. Please refer the SID, SAI and Key information Memorandum, all Instructions, Addenda issued from time to time and available on Fund's website towards Applicable NAV, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/ Plan before investing. It is deemed that the investor has agreed to all the terms and conditions of the scheme, as prevailing on the date of the application and investment.
 16. Unit holder(s) hereby confirms, acknowledges and undertakes to make payments for subscription of units from their respective bank account(s) only in compliance with applicable provisions relating restriction on third party payments as detailed in the SID/SAI and that the payment will be through legitimate sources only.
 17. The Mutual Fund, its Registrars, Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this facility, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, resolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of bank's computer system, force majeure events, or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
- C.III. Mandate Registration Related**
1. Banks and the branches which are available for the facility of onetime mandate registration may change from time to time. Please note that the list of banks and branches may be modified/updated/changed/removed at any time in future at the sole discretion of TAML without assigning any reason or prior notice. Some banks and branches may levy charges (in whatsoever manner) for mandate registration and /or transactions to their bank account holders, which will be borne by the account holder only and will not be borne by TAML or the Fund.
 2. The onetime mandate form signed by the Unit holder(s) and the account holder(s) will be lodged by TAML /RTA at its discretion, depending on the availability of the facility with different banks either under NACH (Debits)/ECS (Debit)/ NECS/ RECS or where TAML may have a specific Direct Debit tie-up with the bank. Unit holder(s) agree to have authorized TAML or its representatives to register the mandate under any of the available facility of NACH (Debits) / ECS (Debit)/ NECS / RECS/ Direct Debits/ Standing instructions. The mandates would be lodged by TAML /RTA within a period of ten to thirty days based on NACH or ECS processing timelines, without any responsibility on the part of TAML.
 3. The responsibility of providing correct bank account information the onetime mandate or any other application form for this facility solely rests with the Unit holder(s) and TAML / Fund/ RTA/ Banks/ Service Providers will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data/ information supplies by the Unit holder(s).
 4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
 5. In case of folios where the mode of holding is 'Joint', the mandate has to be signed by all the joint account holders and it would be expressly understood that the signatories to the mandate have granted an express instruction to TAML /RTA to treat the mode of holding to 'Anyone or Survivor' for availing this facility only specifically through SMS or any other mode as may be offered by TAML, so that these facilities can be availed by any of the joint Holders.
In case of unit holder(s) other than the individuals, it is expressly understood that the signatories to the mandates are authorized and empowered to do so and transact using the said facility.
The Fund/TAML/RTA would purely act based on the valid mandate as well as transactions submitted, and all the Unit holder(s) would be bound by all the terms and conditions and would not hold the Fund/ TAML /RTA for any loss or potential loss, in whatsoever manner.
 6. It will be the sole responsibility of the unit holder(s)' bank and its branch to ensure proper registration of the Mandate and confirm registration. It is expressly clarified that TAML /RTA/Service providers only act as a unit holder's messenger to unit holders' bank to register the mandate and will not be responsible for any action or inaction on part of the unit holders' bank. By signing the onetime mandate form, Unit holder(s) and the bank account holders hereby agree to the authorized TAML/RTA to register the mandate and process any transactions received thereafter.
 7. If no confirmation of registration or rejection is received from unit holders' bank, TAML /RTA/it's agents will deem the mandate to be as registered. The Fund will endeavor to inform the Unit holder(s) through email/SMS for cases where confirmation on successful registration/ rejection of the mandate is received from the Unit holder(s) bank.
 8. The Unit holder(s) agree that the Fund/ TAML /RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify the Fund/ TAML /RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
 - a. Loss of the mandate forms in transit from point of acceptance of the form to RTA head office and further to the Unit holder(s)' bank branch;
 - b. Non-acceptance or rejection of the mandate for whatsoever reason by the Unit holder(s)' bank branch, with or without any reason assigned by the Unit holder(s) bank;
 - c. Non-registration of the Debit Mandate by the Unit holder(s)' bank and branch;
 - d. Deemed registration due to non-confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
 - g. Signatories to the mandates or transaction debit for any reason or without assigning any reason whatsoever.
 - h. Any late registration of the onetime mandate with the bank for whatsoever reason or rejection of lump sum purchases or SIP registration or instalments with or without any reason, and will not be liable for any transactions not processed or reversed or rejected or any late debits to the bank account, till the mandate registration is successful.
9. The Investor agrees to abide by the terms and conditions of NACH facility of National Payment Corporation of India (NPCI), ECS facility of Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified or amended from time to time.
- C.III. Transaction Related**
1. Unit holder(s) of the Fund can start investing using this Facility only after successful registration of the onetime mandate with their bankers and receipt of confirmation letter/SMS/email from TAML.
 2. Unitholder/s or Investors can make additional purchases; start new SIPs in any of the schemes of Tata Mutual Fund using this facility and through physical forms or any facility added in future.
 3. Where multiple mandates with different bank account numbers are registered in a folio, the Unit holders(s) will have to specify the bank account from which the debit towards lump sum purchases, SIP registration should happen. In the absence of any such instruction, default mandate would be used for debiting towards lump sum purchases, new SIP registration subject to the mandate amount being sufficient to process such transactions.
 4. The Unit holder(s) hereby agrees and confirms that the Fund is authorized to rely on any instruction received or purported to have been received from the Unit holder(s) through physical mode or through any other facility, as offered/ introduced by Fund/ TAML from time to time and such instructions shall be conclusive and binding on the Unit holder(s).
 5. Applicable NAV for the transactions will be dependent upon the time of receipt of the transaction through physical mode into TAML or RTA offices or server, electronically time-stamped and other factors like scheme, type of transaction, amount of transaction, date and time of realization of clear fund through banking channels, as per detailed provisions mentioned in Scheme Information documents and will be treated on par transactions received through other modes. For the purpose of this Facility, such TAML/RTA offices/servers would be considered as an Official Point of Acceptance of the transaction.
 6. It may happen that some transaction may be rejected by the Unit holder(s) bank. The Bank may charge the Unit holder(s) for any failed transactions and it will have to be borne by the Unit holder(s) and not by the Fund or TAML. The Fund may endeavor to give preference to the SIP instalments and the lump sum purchases may be debited on the following days.
 7. The bank account of the customer may be debited towards purchases either on the same day of due date or within one to seven business days depending on NACH/ ECS settlement cycles. TAML/ RTA shall attempt to settle the transaction and debit the bank account by requesting the registered bank for release of funds generally within a period of one to seven banking working days. The investor undertakes to keep sufficient funds in their bank accounts till the date of debit. However, in case of non-receipt of the funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed. If the date of debit to the investor's account happens to be a non Business Day as per the Mutual Fund, execution of the ECS Debit/ Direct Debit / SI may happen on non business day however the allotment of Units will happen as per the terms and conditions listed in the SID, SAI, KIM and all relevant Addenda of the scheme concerned.
 8. The Unit holder(s) shall check their bank account records carefully and promptly. The Unit holder(s) will promptly inform the Fund in case of any erroneous or unauthorized transaction/s being processed, any erroneous debits. The Unit holder(s) should inform the Fund for such discrepancy within a period of ten days. Failing which it will be deemed that there is no any discrepancy in the transactions which were processed.
 9. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information or due to any reason by the investor's banker, the investor would not hold the Mutual Fund or the Bank responsible.
 10. For the purpose of lump sum purchases, SIP instalments, the investor and/or bank account holders authorizes TAML, its registrars, bankers, correspondent bankers and service providers, to raise a debit on the mentioned account with the bank branch. The investor and/or bank account holders hereby authorizes the bank to honor all such requests received through TAML, its registrars, bankers and service providers to debit their Account with the amount requested, for due remittance of the proceeds to TAML as per the mandate. The investor/s or the bank account holders shall not dispute or challenge any valid debit, raised under this facility, on any ground whatsoever. Investors will not have any claim against TAML, service providers, bankers, correspondent bankers and other service providers jointly and or severally indemnified, from time to time, against all claims, actions suits, for any loss, damage, costs, charges and expenses incurred by them, by reason of their acting upon the instructions issued by the named authorized signatories/ beneficiaries.
Investors agree that TAML may discontinue OTM facility as well as any SIP registrations for any investor/ folio entirely at its discretion and advice banks for cancellation of Standing Instruction in case one or more debits are rejected and funds not received for any reason.
The unit holder shall always abide by the aforesaid terms and conditions while availing the facility and hereby undertake not to misuse the same and in the event of any damage shall indemnify TAML/RTA for any loss arising there from.
TAML may amend the above terms and conditions, at any time without prior notice to the unit holders and such amended terms and conditions will there upon apply to and will be binding on the unit holders.

1. Entity Details

Name of the Entity			
Type of address given at KRA	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office		
	Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes		
Application No.	<input type="text"/>	Folio No.	<input type="text"/>
PAN Number	<input type="text"/>	Date of Incorporation	<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
City of Incorporation	<input type="text"/>		
Entity Constitution Type	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others specify		
Please tick the applicable tax resident declaration	Is "Entity" a tax resident of any country other than India: <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)		

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

%In case Tax Identification Number is not available, kindly provide its functional equivalent.
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.
 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____ (Ref. Inst.O)

2. FATCA & CRS Declaration

PART A (to be Filled by Financial Institutions or Direct Reporting NFFEs)	
1 We are a, <input type="checkbox"/> Financial institution (Ref. Inst. A) or <input type="checkbox"/> Direct reporting NFFE (Ref. Inst. B) (please tick as appropriate)	GIIN <input type="text"/> Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input type="text"/> <input type="checkbox"/> GIIN not available (please tick as applicable) If the entity is a Financial institution, <input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category (Ref. Inst. C) <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFFEs")	
1 Is the Entity a listed company (that is, a company whose shares are regularly traded on an established stock exchanges) (Ref. Inst. D)	<input type="checkbox"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2 Is the Entity a related entity of a listed company (a company whose shares are regularly traded on an established stock exchanges) (Ref. Inst. E)	<input type="checkbox"/> Yes (If yes, please specify name of the listed company name of and one stock exchange(s) on where this stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/>
3 Is the Entity an active NFE (Ref. Inst. G)	<input type="checkbox"/> Yes Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/>
4 Is the Entity a passive NFE (Ref. Inst. H)	<input type="checkbox"/> Yes Nature of Business <input type="text"/>

3. FATCA & CRS Terms and Conditions

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may liable for it. I/We hereby authorize you [CAMS/Fund/AMC/Other participating entities] to disclose, share, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your / Fund's end. As may be required by domestic or overseas regulators/ tax authorities, I/We authorize Fund/AMC/RTA to withhold and pay out any sums from your account or close or suspend your account(s) without any obligation of advising me of the same.

Authorized Signatory	Authorized Signatory	Authorized Signatory
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Place: _____

Date: / /

INSTRUCTIONS

- A. Foreign Financial Institution [FFI] – Means any non-US financial institutions that is a – (1) Depository institution – *accepts deposits in the ordinary course of banking or similar business*; (2) Custodian institution – *as a substantial portion of its business, hold financial assets for the accounts of others*; (3) Investment entity – *conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity*; or (4) Insurance company – *entity issuing insurance products i.e. life insurance*; (5) Holding or Treasury company – *entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity*

B. Direct reporting NFFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

C. Not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

- D. Listed company - A company is publicly traded if its stock are regularly traded on one or more *established securities markets* (*Established securities market* means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- E. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)
- F. Non-financial foreign entity [NFFE] – Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFFE
- G. Active NFFE - Any one of the following -

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is <i>passive income</i> and less than 50 percent of the assets held by the-NFE during the preceding financial year are assets that produce or are held for the production of <i>passive income</i> ;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. <i>Explanation.</i> - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;
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- H. Passive NFE - The term passive NFE means: (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or (ii) an investment entity (iii) a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- I. Passive income - The term passive income includes income by way of:--(1) Dividends, (2) Interest, (3) Income equivalent to interest, (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE (5) Annuities (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets, (8) The excess of foreign currency gains over foreign currency losses (9) Net income from swaps (10) Amounts received under cash value insurance contracts. But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.
- J. Controlling Persons means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations
- K. Non-Participating FFIs [NPFIs] – an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner
- L. Specified US Persons – Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker
- M. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in at least one of the other members
- N. Owner documented FFI – AN FFI meeting the following requirements – (a) FFI is an FFI solely because it is an investment entity; (b) FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company; (c) FFI does not maintain a financial account for any non-participating FFI; (d) FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in the circumstances, and (e) The designated withholding agent agrees to report to the IRS (or, in case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any US specified persons and (2) Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-complaint FFI (other than an owner-documented FFI), an entity that is a US person, an exempt beneficial owner, or an exempted NFE
- O. Exemption Code for US persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan
N	Not Applicable

1. Entity Details

Name of the Entity	
PAN Number	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

2. Applicable for Listed Company / Subsidiary Company

(i) I We Hereby declare that-

☐ Our Company is a Listed Company listed on recognised stock exchange in India ☐ Our Company is a Subsidiary of a Listed Company

☐ Our Company is Controlled by a Listed Company

(ii) Details of the Listed Company ^

Stock Exchange on which it is listed _____ Security ISIN _____

^ The Details of holding/parent company to be provided in case the applicant / investor is a subsidiary company

3. Applicable for Non Individuals other than Listed Company / its Subsidiary Company

Category (Please tick applicable category):

☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company

☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust

☐ Others (please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s)^.

Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country*	Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type -	Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code - of Controlling person
1. Name _____ Country _____ Tax ID No.* _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office
2. Name _____ Country _____ Tax ID No.* _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office
3. Name _____ Country _____ Tax ID No.* _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office

1. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <div style="border: 1px solid black; padding: 2px;">D D / M M / Y Y Y Y</div> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
2. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <div style="border: 1px solid black; padding: 2px;">D D / M M / Y Y Y Y</div> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
3. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <div style="border: 1px solid black; padding: 2px;">D D / M M / Y Y Y Y</div> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:
* To include US, where controlling person is a US citizen or green card holder. % In case Tax Identification Number is not available, kindly provide functional equivalent. ^Attach sheets if necessary.

4. Declaration and Signatures

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are found to be false/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and the AMC/Mutual Fund/Trustee shall not be liable for the same. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Authorised Signatory	Authorised Signatory	Authorised Signatory
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Place: _____

Date:

D D / M M / Y Y Y Y

INSTRUCTIONS

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s)). Attached Documents should be self-certified by the UBO and certified by the Applicant/Investor Authorised Signatory/ies.

(1) The Ultimate Beneficial Owner means:

• For Investor other than Trust:

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

- i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- iv. In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner).
- v. However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

• For Trust :

The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(2) Documents to be provided:

Provide copy of PAN with photograph or valid KYC Compliance proof or any other acceptable identity proof of UBO as below

- i. UID (Adhar)
- ii. Passport
- iii. Voter ID
- iv. Driving Licence

If UBO is not KYC compliant, request to complete KYC formalities and send the intimation to CAMS /Fund. Attach valid address proof.

Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary.

Note: Attached documents should be self-certified by the UBO and certified by the Applicant/Investor Authorized Signatory/ies

(3) If the BO is minor proof of date of birth (i.e. birth certificate) and proof of relationship with the guardian and the copy of PAN with photograph of the guardian is mandatory.

(4) Exemption in case of listed companies:

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

(5) Applicability for foreign investors:

The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

(6) In case the information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership.

(7) UBO - Type Codes

UBO - 01	Ownership of / entitlement to more than 25% of shares of capital or profits of the juridical person, where the juridical person is a company
UBO - 02	Ownership of / entitlement to more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership
UBO - 03	Ownership of / entitlement to more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
UBO - 04	Natural person who is exercising control over the juridical person through other means i.e. control exercised through voting rights, agreement, arrangements or in any other manner. (In case where there exist doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests)
UBO - 05	Person who holds the position of senior managing official like CEO, MD, Managing Partner etc. (In case any Ultimate Beneficial Owner/s does not own over 25% or 15%).
UBO - 06	The settlor(s) of the Trust
UBO - 07	Trustee(s) of the Trust.
UBO - 08	The Protector(s) of the Trust (if applicable).
UBO - 09	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO - 10	Natural person(s) exercising ultimate effective control over the trust through a chain of control or ownership.

Transaction Acceptance Points - Computer Age Management Services (P) Ltd.

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No. VIII / 411, CCNB Rd, Near Pagoda Resort Chungom, Alleppey - 688011, John Mathew, Tel: 477 - 3209718 / 19, camsalp@camsonline.com, **Alwar:** 256A, Scheme No-1, Arya Nagar, Alwar - 301001, Anshul Rohatgi, Tel: 0144 - 3200451, Fax: 2702324, camsalw@camsonline.com, **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601, Manish D Sawla, Tel: 0721 - 3291965 / 3205336, Fax: 2564304, camsama@camsonline.com, **Amritsar:** SCO - 18J, C-Block, Ranjit Avenue, Amritsar - 143001, Sanjay Kapoor, Tel: 0183 - 3257404, 5099995, Fax: 2211194, camsam@camsonline.com, **Anand:** 101, A.P. 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C. Sen Rd, Balasure - 756001, Amarendra Mohapatra, Tel: 06782 - 326808, Fax:

2264902, camsbbs@camsonline.com, **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector-14, Nanak Nagar, Jammu - 180004, Deepak Kapahi, Tel: 0191 - 2432601, 9906082698, Fax: 2432601, camsjmu@camsonline.com, **Bellary:** 60/5, Mullangi Compound, Gandhi Nagar, Main Rd (Old Gopalswamy Rd), Bellary - 583101, Anju Chirania, Tel: 08392 - 326848 / 065, Fax: 268822, camsbry@camsonline.com, **Navsari:** Dinesh Vasani & Associates, 103 -Harekrishna Complex, Above IDBI Bank, Nr. Vasant Talkies, Chinnabai Rd, Navsari - 396445, Dinesh Vasani Tel: 02637 - 327709 / 329238, Fax: 248744, camsnvs@camsonline.com, **Rohtak:** 205, 2nd Floor, Bldg. No. 2, Munjal Complex, Delhi Rd, Rohtak - 124001, Sanjay Manocha, Tel: 01262 - 318687 / 589, Fax: 258436, camsmro@camsonline.com, **Tirupathi:** Shop-14, Boligala Complex, 1st Floor, Door No. 18-8-41-B, Near Leela Mahal Circle, Tirumala Bypass Rd, Tirupathi - 517501, Ashok Reddy Tel: 0877 - 3206887 / 9257, Fax: 2225056, camstpt@camsonline.com, **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235, Jaydeep Chakravorty, Tel: 033 - 32422711 / 12, Fax: 25022720, camskal@camsonline.com, **Bhuj:** Data Solution, Office No. 17, 1st Floor, Municipal Building, Opp. Hotel Service Station Rd, Bhuj, Kutch - 370001, Rajendra Shah, Tel: 02832 - 320762 / 924, Fax: 227176, camsbuj@camsonline.com, **Solapur:** Flat No. 109, 1st Floor, A-Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001, Nadaf Moinoddin N, Tel: 0217 - 3204200 / 01, Fax: 2724548, camsslp@camsonline.com, **Junagadh:** Circle Chowk, Near Choksi Bazaar, Kaman, Gujarat Junagadh - 362001, Ketan Doshi, Tel: 0285 - 3200908 / 09, Fax: 2653682, camsdjh@camsonline.com, **Ankleshwar:** Shop F-56, 1st Floor, Omkar Complex, Opp. Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Bhuruch - 393002, Pravin Shah, Tel: 02646 - 310206 / 07, Fax: 220059, camsak@camsonline.com, **Jhansi:** Opp. SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Rd, Jhansi - 284001, Manas Madhur, Tel: 510 - 3202399, Fax: 2332455, camsjhs@camsonline.com, **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Rd, Aligarh - 202001, Rajeev Varshney, Tel: 571 - 3200301 / 242, Fax: 2402089, camsalg@camsonline.com, **Satara:** 117/A/3/22, Shukrawar Peth Sargam Apartment, Satara - 415002, Mayur Divgi, Tel: 2162 - 320926 / 989, Fax: 281706, camssat@camsonline.com, **Kumbakonam:** Jailani Complex 47, Mutt Street, Kumbakonam - 612001, Akila, Tel: 435 - 3201333 / 0911, Fax: 2403747, camskum@camsonline.com, **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Rd, Bhagalpur - 812002, Anand Salarpuria, Tel: 641 - 3209093 / 94, Fax: 2409506, camsbpl@camsonline.com, **Bareilly:** F-62/63, Butler Plaza, Civil Lines, Bareilly - 243001, Akhil Rastogi, Tel: 581 - 3243172 / 322, Fax: 2554228, camsbly@camsonline.com, **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001, Bhushan Jajoo, Tel: 724 - 3203830 / 1323, Fax: 2431702, camsak@camsonline.com, **Yamuna Nagar:** 124-B/R Model Town, Yamuna Nagar - 135001, Rajindera Anand, Tel: 1732 - 316880 / 770, Fax: 225339, camsynr@camsonline.com, **Karimnagar:** H.No.7-1-257, Upstairs SBH Mangammathota, Karimnagar - 505001, Durishetty Neeraja, Tel: 878 - 3205752 / 8004, Fax: 225594, camskri@camsonline.com, **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop-8, Raja Reddy Street, Kadapa - 516001, Sami Reddy, Tel: 8562 - 322469 / 099, Fax: 254122, camskdp@camsonline.com, **Shimla:** 1st Floor, Opp. Panchayat Bhawan, Main Gate Bus Stand, Shimla - 171001, Balbir Singh Kanwar, Tel: 177 - 3204944 / 45, Fax: 2650737, camssml@camsonline.com, **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004, Lakshmi, Tel: 497 - 3249382 / 147, camsknr@camsonline.com, **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Rd, Mehana - 384002, Priyanka Patel, Tel: 2762 - 323985 / 117, camsmna@camsonline.com, **Anantapur:** 15-27033, 1st Floor, Pallavi Towers, Anantapur - 515001, Dr. Venugopal Reddy, Tel: 8554 - 326980 / 921, Fax: 272024, camsatp@camsonline.com, **Kurnool:** H.No.43/8, Upstairs Uppini Arcade, N. R. Peta, Kurnool - 518004, Kranthi Kumar, Tel: 8518 - 312978 / 970, Fax: 329504, camskrl@camsonline.com, **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001, Shailu Kulkreja, Tel: 1662 - 329580 / 315546, Fax: 283100, camshsr@camsonline.com, **Sri Ganganagar:** 18, L-Block, Sri Ganganagar - 335001, Anita Arora, Tel: 154 - 3206580 / 295, Fax: 2476742, camssgnr@camsonline.com, **Bhatinda:** 2907, GH, G.T. Rd, Near Zilla Parishad, Bhatinda - 151001, Shaveta Jindal, Tel: 164 - 3204511 / 170, Fax: 2210633, camsbti@camsonline.com, **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Rd, Shimoga - 577201, C.R. Geetha, Tel: 8182 - 322966 / 980, Fax: 271706, camsshi@camsonline.com, **Palakkad:** 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001, Supriya Sivarajan, Tel: 491 - 3261114 / 15, Fax: 2548093, camspkd@camsonline.com, **Margao:** Virginkar Chambers, 1st Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Rd, Margao - 403601, Gauri Virginkar, Tel: 832 - 3224761 / 658, camsmrg@camsonline.com, **Bikaner:** F-4/5, Bothra Complex, Modern Market, Bikaner - 334001, Jang Bahadur Sharma, Tel: 151 - 3201590 / 610, camsbkn@camsonline.com, **Kakinada:** No.33-1. 44, Sri Sathya Complex, Main Rd, Kakinada - 533001, NVS Murthy, Tel: 884 - 3207474 / 4595, Fax: 2367891, camskkd@camsonline.com, **Bilaspur:** Beside HDFC Bank Link Rd, Bilaspur - 495001, Jacqueline Daniel, Tel: 7752 - 327886 / 87, camsbil@camsonline.com, **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near GIDC Char Rasta, Vapi - 396195, Renu Chandgothia, Tel: 260 - 3201249 / 268, camsvap@camsonline.com, **Ambala:** Opp. Peer Bal Bhavan Rd, Ambala - 721134003, Parveen Goyal Tel: 171 - 3247437 / 8787, camsamb@camsonline.com, **Saharanpur:** 1st Floor, Krishna Complex, Opp. Hath Gate, Court Rd, Saharanpur - 247001, Sandeep Mittal, Tel: 132 - 3255589 / 91, Fax: 2712507, camssah@camsonline.com, **Kharagpur:** H.No.291/1, Ward No-15, Malancha Main Rd, Opp. UCO Bank, Kharagpur - 721301, Pralay Banerjee, Tel: 3222 - 323984 / 937, Fax: 254121, camskhg@camsonline.com, **Noida:** C-81, 1st Floor, Sector-2, Noida - 201301, Sanjay Tel: 120 - 3043335, Fax: 3043334, camsnai@camsonline.com, **Chennai (OMR):** Ground Floor, 148 Old Mahabalipuram Rd, Okkiyam, Thuraipakkam, Chennai - 600097, Rajeswari, Tel: 44 - 30407144, camsomr@camsonline.com, **Thane:** 3rd Floor, Nalanda Chambers, B-Wing, Gokhale Rd, Near Hanuman Temple Naupada, Thane - 400602, R. Vaidyanathan, Tel: 22 - 31920050, camsthn@camsonline.com, **Thiruvalla:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101, T. M. Mathew, Tel: 469 - 3208430 / 0921, camstvl@camsonline.com, **Thiruppur:** 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601, Poongodi, Tel: 0421 - 3201271 / 72, Fax: 2422134, camstrp@camsonline.com, **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Rd, Kollam - 691001, Narayanan Kumar, Tel: 474 - 3248376 / 77, Fax: 2742850, camsklm@camsonline.com, **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Rd, Ahmednagar - 414001, Sumangala Munot, Tel: 241 - 3204221 / 309, Fax: 2320325, camsamn@camsonline.com, **Angul:** Similipada, Angul - 759122, Manoranjan Pradhan, Tel: 6764 - 329976 / 90, camsang@camsonline.com, **Bagalkot:** No- 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Rd, Near Basaveshwar Circle, Bagalkot - 587101, Pratibha Yanni, Tel: 9379185477, 9379186040, camsbgt@camsonline.com, **Basti:** Office No. 3, 1st Floor, Jamia Shopping Complex, (Opp. Pandey School), Station Rd, Basti - 272002, Vijai Kumar, Tel: 5542 - 327979, camsbst@camsonline.com, **Bhiwani:** 24-25, 1st Floor, City Mall, Hansi Gate, Bhiwani - 127021, Vikas Kumar, Tel: 1664 - 326358, camsbwn@camsonline.com, **Chandrapur:** Above Mustafa Décor, Hakim Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Rd, Chandrapur - 442402, Rashida Lakkadsha, Tel: 7172 - 313885 / 928, Fax: 253108, camschn@camsonline.com, **Chhindwara:** Office No-1, Parasra Rd, Near Mehta Colony, Chhindwara - 480001, Kailash Soni Tel: 7162 - 321163, camshi@camsonline.com, **Chittorgarh:** 3, Ashok Nagar, Nr. Heera Vatika, Chittorgarh - 312001, Sushil Sharma, Tel: 1472 - 324118 / 810, camscor@camsonline.com, **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial Hospital, V.I.P. Rd, Benta Laheriasarai, Darbhanga - 846001, RamKumar Mishra, Tel: 6272 - 326988 / 89, camsdar@camsonline.com, **Dharmapuri:** 16A/63A, Pidamaneri Rd, Near Indoor Stadium, Dharmapuri - 636701, Saratha, Tel: 4342 - 310303 / 04, camsdmp@camsonline.com, **Dhule:** H.No.-1793 / A, J.B. Rd, Near Tower Garden, Dhule - 424001, Hariram Gindodia, Tel: 2562 - 329902 / 03, Fax: 241281, camsdhu@camsonline.com, **Eluru:** No.23, B-4-73, Andhra Bank Lane, Opp. Srinivasa Theatre, Ramachandra Rao, Peta, Eluru - 534002, A Rama Devi, Tel: 8812 - 320991 / 322000, camselr@camsonline.com, **Faizabad:** 64, Cantonment, Near GPO, Faizabad - 224001, Prabhat Dandon, Tel: 5278 - 310664 / 65, Fax: 223623, camsfzd@camsonline.com, **Firozabad:** Shop-19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad - 283203, Kushal Bhatnagar, Tel: 5612 - 321315, camsfzr@camsonline.com, **Gandhidham:** Grain Merchants Association Building, Gandhidham - 370201, Metha Roshni Sanjay, Tel: 2836 - 313031, camsgdm@camsonline.com, **Gondia:** Shri Talkies Rd, Gondia - 441601, Muktanand Dhomane, Tel: 7182 - 321680, camsgon@camsonline.com, **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market Gulbarga - 585101, Praveen Nandi, Tel: 8472 - 310119 / 523, Fax: 221728, camsglg@camsonline.com, **Haldia:** 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721602, Suptara Manna Tel: 3224 - 320273 / 321826, Fax: 276655, camshld@camsonline.com, **Haldwani:** Durga City Centre, Nainital Rd, Haldwani - 263139, Veena Kacker, Tel: 5946 - 313500 / 01, Fax: 224116, camshdw@camsonline.com, **Himmatnagar:** D-78 1st Floor, New Durga Bazaar, Near Railway Crossing, Himmatnagar - 383001, Reena Parekh, Tel: 2772 - 321080 / 090, Fax: 244332, camshim@camsonline.com, **Hosur:** Shop-8, JD Plaza, Opp. TNEB Office, Royakotta Rd, Hosur - 635109, Chandrasekar, Tel: 04344 - 321002 / 04, Fax: 220200, camshos@camsonline.com, **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001, Savitri Munjal, Tel: 1882 - 321081 / 82, camshsp@camsonline.com, **Jaunpur:** 248, Fort Rd, Near Amber Hotel, Jaunpur - 222001, V K Gupta, Tel: 5452 - 321630, camsjnp@camsonline.com, **Kanchipuram:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram - 631501, T. C. Raman, Tel: 44 - 37210001, camskpm@camsonline.com, **Katni:** NH 7, Near LIC Jabalpur Rd, Bargawan Katni - 483501, Shilpa Rath, Tel: 7622 - 322104, camskat@camsonline.com, **Khammam:** Shop-11-2-31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Rd, Near Baburao Petrol Bunk, Khammam - 507001, Srinivas, Tel: 8742 - 323972, camskmm@camsonline.com, **Khanna:** Shop-3, Bank of India Building, Guru Amar Dass Market Khanna - 141401, Rajesh Kumar, Tel: 1628 - 322440, camskhn@camsonline.com, **Latur:** Vypari Dharmshala, Office No. 2, 2nd Floor, Above Mahesh Unnai Hospital, Nr. Kamdar Petrol Pump, Latur - 413531, Suresh Kadane, Tel: 2382 - 341927 / 507, Fax: 257574, camsltr@camsonline.com, **Malda:** Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, SM Pally, Malda - 732101, Pralay Chakraborty, Tel: 3512 - 329951 / 52, Fax: 268915, camsmld@camsonline.com, **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal - 576104 Ravi, Tel: 0820 - 3255827, Fax: 2573333, camsmpl@camsonline.com, **Mathura:** 159/160, Vikas Bazaar, Mathura - 281001, Monica Agarwal, Tel: 0565 - 3207007 / 6959, Fax: 2404229, camsmtr@camsonline.com, **Moga:** Ground Floor, Adjoining Tata Indico Office, Dutt Rd, Moga - 142001, Rajan Goyal, Tel: 1636 - 310088 / 909, Fax: 502994, camsmog@camsonline.com, **Namakkal:** 156A/1, 1st Floor, Lakshmi Vilas Bldg, Opp. District Registrar Office, Trichy Rd, Namakkal - 637001 S. Rama, Tel: 4286 - 322540 / 41, camsmnk@camsonline.com, **Nanded:** Shop-302, 1st Floor, Raj Mohd. Complex, Work Shop Rd, Shrinagar, Nanded - 431605, Ashfaq Ahmed, Tel: 2462 - 315980 / 312564, camsnan@camsonline.com, **Nandyal:** Shop-62/63, Srinivasa Complex, Besides Ramakrishna Plywood, Srinivasa Nagar, Nandyal - 518501, Paluru Subbarao, Tel: 8514 - 322131, camsndl@camsonline.com, **Nizamabad:** D.No. 5-6-209, Saraswathi Nagar, Nizamabad - 503001, Premalatha Tel: 8462 - 310007 / 08, camsnzm@camsonline.com, **Ongole:** No. 1, ARN Complex Kurnool Rd, Ongole - 523001, Arpitha, Tel: 8592 - 322707 / 08, camsgol@camsonline.com, **Palanpur:** Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Rd, Palanpur - 385001, Nijal Modi, Tel: 2742 - 321810 / 11, Fax: 255747, camspal@camsonline.com, **Pathankot:** 13-A, 1st Floor, Gurjeet Market, Dhangu Rd, Pathankot - 145001, Saurav Khosla, Tel: 186 - 3205010, camspkt@camsonline.com, **Porbandar:** 2nd Floor, Harikrupa Towers, Opp. Vodafone Store, M.G. Rd, Porbandar - 360575, Pranjal Lakhani, Tel: 286 - 3207767 / 5220, Fax: 2243031, camspor@camsonline.com, **Proddatur:** Dwaramayee, D.No.8/239, Opp. Saraswathi Type Institute, Sreeramula Peta, Proddatur - 516360, Sandhya Rani, Tel: 8564 - 321010 / 11, camspdr@camsonline.com, **Rae Bareilly:** 17, Anand Nagar Complex, Rae Bareilly - 229001, Ravi Kapoor, Tel: 535 - 3203360 / 61, Fax: 2205366, camsrar@camsonline.com, **Rajapalayam:** No. 59, A/1, Railway Feeder Rd, Near Railway Station, Rajapalayam - 626117, R. Krishnamoorthy, Tel: 4563 - 327520 / 21, camsrjp@camsonline.com, **Ratlam:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Siddharth Dafria, Tel: 07412 - 324829 / 817, Fax: 235788, camslrm@camsonline.com, **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Rd, Ratnagiri - 415639, Namrata Patankar, Tel: 2352 - 322940 / 50, Fax: 222048, camsrat@camsonline.com, **Roorkee:** 22, Civil Lines, Grnd Floor, Hotel Krish Residency, Roorkee - 247667, Anju Arora, Tel: 1332 - 312386 / 011, Fax: 273139, camsrke@camsonline.com, **Ropar:** SCF-17, Zail Singh Nagar, Ropar - 140001, Harish Oberoi, Tel: 1881 - 324760 / 61, Fax: 228618, camspor@camsonline.com, **Sagar:** Opp. Somani Automobiles, Bhagwananj, Sagar - 470002, Sheetal Maheshwari, Tel: 7582 - 326711 / 894, Fax: 408402, camssag@camsonline.com, **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Rd, Satna - 485001, Ashok Bansal, Tel: 7672 - 320896 / 756, Fax: 406996, camssna@camsonline.com, **Shahjahanpur:** Bijlipura, Near Old Dist. Hospital, Shahjahanpur - 242001, Kamini Gupta, Tel: 5842 - 327901, camsspn@camsonline.com, **Sirsa:** Gali No-1, Old Court Rd, Near Railway Station Crossing, Sirsa - 125055, Sunaina Gupta, Tel: 1666 - 327248, camssrs@camsonline.com, **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 261001, Roshan Agarwal, Tel: 5862 - 324356 / 408, Fax: 271399, camsstp@camsonline.com, **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan - 173212, Surbhi Karol, Tel: 1792 - 321074 / 75, Fax: 220705, camssol@camsonline.com, **Sonepat:** Shop-5, P.P. Tower, Grnd Floor, Opp. Income Tax Office, Sonepat - 131001, Sunita Jain, Tel: 130 - 3203021 / 22, Fax: 2214194, camssnp@camsonline.com, **Srikakulam:** Door No 5-6-2, Punyapu Street, Palakonda Rd, Near Krishna Park, Srikakulam - 532001, K. Latha, Tel: 8942 - 321900 / 01, camssrk@camsonline.com, **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001, Urimila Srivastava, Tel: 9389403149, camssrl@camsonline.com, **Surendranagar:** 2, M. I. Park, Near Commerce College, Wadhwan City, Surendranagar - 363035, Deval Sanghvi, Tel: 2752 - 320231 / 33, Fax: 230999, camssng@camsonline.com, **Tanjore:** 1112, West Main Street, Tanjore - 613009, S. Krishnan, Tel: 4362 - 319022, camstan@camsonline.com, **Tinsukia:** Dhawal Complex, Grnd Floor, Durgabari Rangagora Rd, Nr. Dena Bank, Tinsukia - 786125, Mahabir Agarwal, Tel: 374 - 2336742, camstin@camsonline.com, **Tuticorin:** 1-A/25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar, Main Palayamkottai Rd, Tuticorin - 628008, S. Thangam, Tel: 461 - 3209960 / 61, camstcr@camsonline.com, **Ujjain:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456010, Immit Kaur Saluja, Tel: 734 - 3206291, camsujn@camsonline.com, **Veraval:** Opp. Lohana Mahajan, Wadi Satta Bazaar, Veraval - 326265, Kajal Pandya, Tel: 2876 - 322900 / 01, Fax: 246600, camsver@camsonline.com, **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001, Smita Dhiran, Tel: 7152 - 327735 / 346, Fax: 245678, camswar@camsonline.com, **Yavatmal:** Pushpam Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001, Pravin Gandhi, Tel: 7232 - 322780 / 81, Fax: 237045, camsyav@camsonline.com

West Zone:

Mumbai: Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel.: 022-66315191/92/93, Fax: 022- 66315194. **Borivali:** Ground Floor, Shop No. 8, Victor Park, Behind Indryani Saree Shop, Chandarvarkar Road, Borivali (West), Mumbai - 400 092. Tel.: 022-65278852. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 – 65140081. **Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079- 6541 8989/ 6544 7799. Fax: 079-2646 6080. **Pune:** Office No 33, 3rd Floor, Yashwant, Opp Lane No. 9, Prabhat Road, Pune – 411 004. Tel.: 020-41204949, Telefax:- 41204953. **Surat:** Ground Floor, G - 18, ITC Building, Near Majuragate, Ring Road, Surat – 395 002. Tel.: 0261-6554418 / 19, Fax: 0261-2470326. **Vadodara:** 304, 3rd Floor, "TITHI" Complex, Opposite Baroda Productivity Council, Productivity Road, Alkapuri. Vadodara – 390 007. Tel.: 0265-6641888/2356114, Fax: 0265-6641999. **Rajkot:** Arhant Plaza, 201, 2nd Floor, Subhash Road, Near Moti Taki, Rajkot – 360 001. Tel.: 0281-6624848/6544949. **Indore:** 204, D.M. Tower, Near Janjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel.: 0755- 2574198/3050438. **Nashik:** 5, Samriddhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: 0253-6605138 / 0253-6510315, Fax: 0253-2579098. **Goa:** 1st Floor, Indraprastha Building, Above Dena Bank, Opp. Hero Honda Showroom, Dr. Shirgaonkar Road, Panjim, Goa – 403 001. Tel.: 0832 - 6451135/36, Fax: 0832-2422135. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263. **Nagpur:** 102, Shivaji Complex, Near Times of India, Dharampeth, WHC Road, Nagpur - 440 010, Tel.: 0712-663 0425 / 650 2885. **Jamnagar:** 202 Manek Centre, 2nd Floor, P. N. Marg, Jamnagar - 361 001. Tel: 0288 - 2673111.

East Zone:

Bhilai: Shop No.145, Ground Floor, Chauhan Estate, Near HDFC Bank, Bhilai - 490 001. Tel.: 0788-2295625. **Bhubaneswar:** Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674-6450817. **Dhanbad:** Shriram Plaza, 2nd Floor, Room No.211, Bank More, Jharkhand, Dhanbad - 826 001. Tel.: 9234302478 / 0326-2300304. **Durgapur:** Landmark Building (Phase II), 2nd Floor, Above Punjab National Bank, Opp. Central Library, Shahid Khudiram Sarani, City Centre, Durgapur 713216. Tel.: 0343 - 6454797 / 2544463. **Guwahati:** 109, 1st Floor, Orion Tower, Christian Basti, G S Road, Guwahati - 781 005 (Assam). Tel.: 0361-2343084. **Kolkata:** Apeejay House, Ground Floor, 15 Park Street, Kolkata – 700 016. Tel.: 033-4406 3300/01/33/19. Fax: 033-4406 3315. **Jamshedpur:** 1st Floor, Bharat Business Centre, Ram Mandir Area, Bistupur, Jamshedpur – 831 001. Tel.: 0657-2321302/41/12/63. **Patna:** 605, 6th Floor, Ashiana Hariniwas, New Dak Bunglow Chowk, Patna - 800 001. Tel.: 0612-2206497. **Raipur:** 331 & 332, 3rd Floor, Lalganga Shopping Mall, G E Road, Raipur - 492 001 (Chhattisgarh). Tel.: 0771-2543354. **Ranchi:** Shop No. 23 A, 2nd Floor, A.C. Market, Main Road, Ranchi. Jharkhand – 834 001. Tel.: 0651-6571010, 2210226. **Siliguri:** Lower Ground Floor, Nanak Complex, Sevoke Road, Siliguri – 734001. Tel.: 0353 - 2522275 / 6512275.

North Zone:

Agra: Ground Floor, Block - 44/G – 108, Sanjay Complex, Sanjay Place, Agra – 282 002. Tel.: 0562-2525195. **Allahabad:** Shop No. 10, Upper Ground Floor, Vashistha Vinayak Tower, Tashkand Marg, Civil Lines, Allahabad -211 001. Tel.: 0532-6451122/2260974. **Amritsar:** Mezzanine Floor, S.C.O – 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar – 143 001. Tel.: 9646005381. **Chandigarh:** Cabin No.3-4-5, 1st Floor, Meeting Point, SCO - 487-488, Sector- 35C, Chandigarh - 160 022. Tel.: 0172 - 5087322 /6450322/2605320, Fax: 0172 - 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun – 248 001, Uttarakhand. Tel.: 0135-6450877. **Jaipur:** 233, 2nd Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. Tel.: 0141 - 5105177 / 78 / 2389387 / 6539009, Fax: 5105178. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512 - 2306066, Fax: 0512 - 2306065. **Delhi:** Vandana Building, 9th Floor, Unit Nos.9-G & 9-H, 11, Tolstoy Marg, Connaught Place, New Delhi – 110 001. Tel.: 011-66324111/102/103/104/105, Fax: 011-66303202. **Lucknow:** Office No.2, Saran Chambers-I, 1st Floor, 5, Park Road, Lucknow - 226 001. Tel.: 0522-6452432/4001731, Fax: 0522-2235386. **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161 - 5089667/6503366, Fax: 0161-2413498. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad – 244 001, Tel.: 0591 - 2410667, 6535002. **Jodhpur:** Ground Floor, Jaya Enclave, 79/4, Opp. IDBI Bank, 1st A Road, Sardarpura, Jodhpur - 342 001. Tel.: 0291-6450555/2631257, Fax: 0291-2631257. **Udaipur:** Office No - 4, 2nd Floor, Madhav Appartment, Opp GPO, Chetak Circle, Udaipur - 313 001. Tel.: 0294 - 6450979, Fax: 0294-2429371. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sagra, Varanasi - 221010 Tel.: 0542 - 6544655. **Jalandhar:** No. 32, 5th Floor, City Square Building, Eh-197, Civil Lines, Jalandhar - 144 001 Tel.: 0181-5001024/25. **Ajmer:** 2nd Floor, 42, K. C. Complex, Daulat Bagh Road, Sunder Vilas, Ajmer – 305 001. Tel.: 0145 - 262 5316. **Kota:** Unit No. 26, 1st Floor, Mehta Compound, Jhalawar Road, Kota - 324 007. Tel.: 0744 - 2362548. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutchery Road, Meerut (U.P.) – 250 001. Tel.: 0121-4035585.

South Zone:

Bangalore: Unit 3A, 4th Floor, Sobha Alexander, 16 / 2 - 6, Commissariat Road, Bangalore – 560025. Tel.: 080-66561313 / 65335986 / 87, Fax: 080-22370512. **Calicut:** C-8 & 9, Friends Commercial Complex, Near Federal Towers, Arayadathu Palam, Mavoor Road, Calicut - 673016. Tel.: 0495-6450508. **Chennai:** Riaz Garden, 3rd Floor, No:29, Kodambakkam High Road, Near Palmgrove Hotel, Nungambakkam, Chennai - 600 034. Tel.: 044-64541868/69/78. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, JOS Junction, M. G. Road, Cochin - 682 016. Tel.: 0484 - 6467813/14/15/16. Fax: 0484 - 2377581. **Coimbatore:** Tulsi Chambers, 195 F, Ground Floor, West T V Swamy Road, R S Puram, Coimbatore – 641002. Tel.: 0422 - 6502133/44, 4365635, Fax: 2546585. **Hyderabad:** 2nd Floor, Room No. 211, Babukhan Mall, Opp. Kalaniketan, Somajiguda, Hyderabad – 500 082. Tel.: 040-67308989. Fax: 040-67308990. **Hubli:** No 19 & 20, 1st Floor, Eureka Junction, T B Road, Hubli – 580029. Tel.: 0836-6450342 Fax: 4251510. **Kottayam:** CSI Ascension Square, Collectorate P. O., Kottayam - 686 002. Tel.: 9447559230. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824-6450308. **Madurai:** A - 1st Floor, A.R. Plaza, No: 16/17, North Veli Street, Madurai-625001. Tel.: 0452-6454330 Fax: 0452-4246315 **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821-6450470 Fax: 4246676. **Salem:** Raj Towers, Ground Floor, No: 4, Brindavan Road, Fairlands, Salem - 636 016. Tel.: 0427-6451653 Fax: 4042028. **Trivandrum:** Ground Floor, Sai Kripa Building, TC-1956/3, Ganapathi Temple Road, Vazhuthacaud, Trivandrum – 695 014. Tel.: 0471-6535431, Fax: 0471-2319139 **Trichy:** No.60/3, 'Krishna', 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017. Tel.: 0431-6455060. **Thrissur:** 4th Floor, Pathayappura buildings, Round South, Thrissur - 680 001. Tel.: 0487-6451286. **Vijaywada:** Ground Floor, D. No. 40 – 13 – 5, Sri Rama Chandra Complex, Chandra Mouli Puram, M. G. Road, Benz Circle, Vijayawada – 520 010. Tel.: 0866-6532621. **Vishakapatnam:** Door No. 47-15-14 & 15, Shop No. 102 B, Ground floor, VRC Complex, Opp. TSR Complex, Next to Andhra Bank, Visakhapatnam – 530 016. Tel.: 0891 – 6451883 Fax: 0891-2503292. **Puducherry:** Jayalakshmi Complex, No. 6, 1st Floor, 116, Thiruvalluvar Salai Pillaitthottam, Puducherry – 605 013. Tel.: 0413 - 650 2043.