

KEY INFORMATION MEMORANDUM
& COMMON APPLICATION FORM

Name of the Mutual Fund
Tata Mutual Fund

Name of the AMC
Tata Asset Management Ltd.
CIN: U65990-MH-1994-PLC-077090

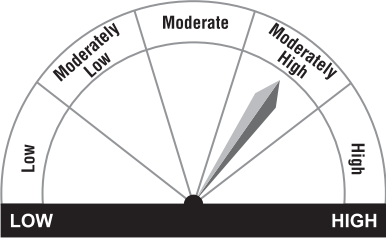
Offer For Units At
Nav Based Prices

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

NAME OF THE SCHEMES

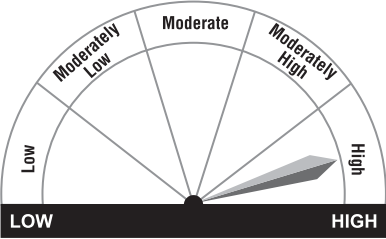
RISK-O-METER

These products are suitable for investors who are seeking*:
Tata Balanced Fund: • Long Term Capital Appreciation. • Investment predominantly in equity & equity related instruments & some portion (between 25% to 35%) in fixed income instruments.
Tata Pure Equity Fund: • Long Term Capital Appreciation. • Investment predominantly in equity & equity related securities of large cap companies.
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.
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.
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.
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.
Tata Mid Cap Growth Fund: • Long Term Capital Appreciation. • Investment predominantly in equity & equity related instruments of growth oriented mid cap companies.
Tata Long Term Equity Fund: • Long Term Capital Appreciation. • An equity linked savings scheme (ELSS) Investing predominantly in Equity & Equity related instruments.
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.
• 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.
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them



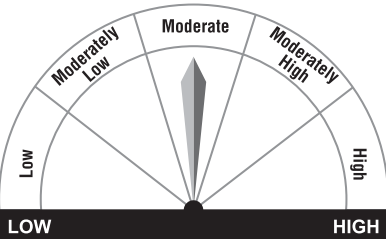
Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking*:
Tata Infrastructure Fund: • Long Term Capital Appreciation. • 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



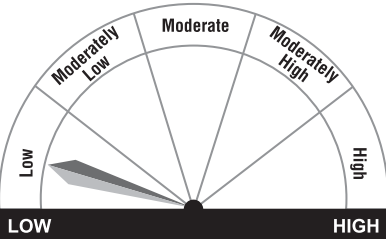
Investors understand that their principal will be at High risk

These products are suitable for investors who are seeking*:
Tata Income Fund: • Long Term Capital Appreciation & Regular Income • Investment in Debt / Money Market Instruments / Government Securities.
Tata Income Plus Fund: • Long Term Capital Appreciation & Regular Income • Investment in Debt/Money Market instruments/Government Securities.
Tata Dynamic Bond Fund: • Short Term to Medium Capital Appreciation • Investment in Debt / Money Market Instruments / Government Securities.
Tata Gilt Mid Term Fund: • Medium Term Capital Appreciation • Investment predominantly in Government Securities (upto 15 years maturity)
Tata Gilt Securities Fund: • Long Term Capital Appreciation & Regular Income • Investment predominantly in Government Securities
Tata Gilt Short Maturity Fund: • 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



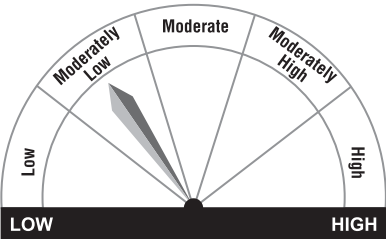
Investors understand that their principal will be at Moderate risk

These products are suitable for investors who are seeking*:
Tata Liquid Fund: • Regular Fixed Income for Short Term • Investment in Debt / Money Market Instruments / Government Securities.
Tata Money Market Fund: • Regular Fixed Income for Short Term • Investment in Money Market Instruments.
Tata Liquidity Management Fund: • 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



Investors understand that their principal will be at Low risk

These products are suitable for investors who are seeking*:
Tata Floater Fund: • Regular Fixed Income for Short Term • Investment in Debt / Money Market Instruments / Government Securities.
Tata Floating Rate Fund Long Term Plan: • Regular Fixed Income for Short Term • Investment in Floating and Fixed Debt Instruments.
Tata Treasury Manager Fund: • Regular Fixed Income for Short Term • Investment in Debt/Money Market instruments excluding Government Securities.
Tata Short Term Bond Fund: • 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



Investors understand that their principal will be at Moderately Low risk

**Build strength into your investments,
one step at a time.**



Mutual Fund Investment ka pehla kadam

**Consider starting a Tata SIP today
in our range of equity schemes.**

Starts from ₹ 500/- per month

Follow us on:



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/ProfSimple

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

**A range of Funds to suit
your financial goals.**



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 may be just what you're looking for.



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 Pure Equity Fund - Regular Plan Tata Pure Equity 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 Long Term Equity Fund Regular Plan Tata Long Term Equity 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 returns by investing in the same stocks which comprises of CNX NIFTY 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 Tax Saving Fund has been renamed as Tata Long Term Equity Fund, w.e.f. 10 August, 2015.

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 Floating Rate Fund -Long Term Regular Plan Tata Floating Rate Fund -Long Term - Direct Plan	Investment in Floating and fixed Debt instruments	Growth	-	-
		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	Payout / Reinvestment
			Periodic Dividend	
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.

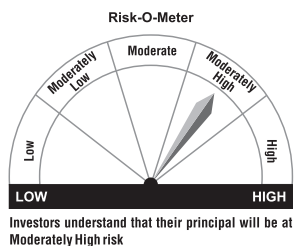
Default option under Direct / Regular Plan:

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 PURE EQUITY FUND (TPEF)



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:

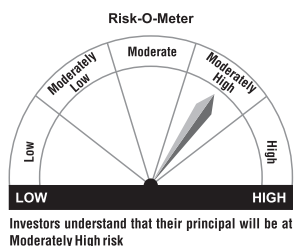
**Proportion (%) of funds available				
Instrument	Minimum Upto	Likely Around	Maximum upto	Risk Profile
Equity & Equity related instruments (Listed)	-	95	100	High
Equity and Equity related instruments (Unlisted)	-	0	5	High
Money Market Instruments	-	5	30	Low to Medium

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

Investment Strategy: TPEF 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

* Securitised 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 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.

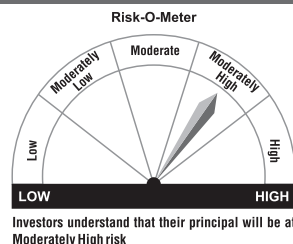
High Dividend Yield can be defined as the Yield or returns by way of dividend (that is the total ₹ Dividend per share declared for the previous accounting year) which an equity share gives as compared with the market price of the share at the time of investment. A high dividend yielding share is one 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 under-pricing for the stock inspite 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, Securitised 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

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

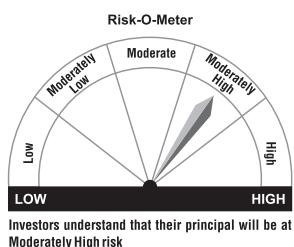
Investment may be made in derivatives futures/options for hedging & portfolio balancing. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments

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:

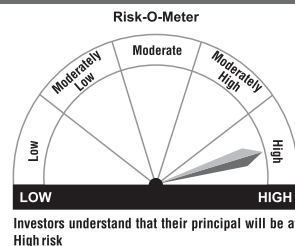
1. The fund shall invest only in listed, to be listed and unlisted securities of companies incorporated in, or operating principally from, or carrying significant operations in, or derive substantial revenue from India. Such securities may include; **a.** Common Stock or Equities; **b.** GDRs; or **c.** 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 S&P 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:

Instrument	Indicative allocations **(% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
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

* Securitised debt will not normally exceed 50% of the debt & money market instruments. Investments in derivative instruments may be done 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. 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.

Investment Strategy: 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 involving a shift from a controlled to an open market economy 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. There is already momentum in highways, power generation and ports, where a successful track record has fostered a virtuous cycle of more success.

With India rapidly moving on the path to establishing itself as a global sourcing base for manufactured products and gearing up to carve a share of the textile opportunity post-quota removal in 2005, it is imperative that ports be modernized. The macro-level fiscal budget linked solution for the overdues of SEBs to utilities (NTPC, NHPC), the successful implementation of the Accelerated Power Development & Reforms Programme (APDRP) to modernize the overloaded T&D network and the legislation of comprehensive reforms by way of the Electricity Act 2003 all have paved way for large investment in the Power sector. The biggest trigger for the oil & gas sector is the large gas finds. Besides, with the sector put on the reform track beginning with dismantling of Administered Pricing Mechanism (APM) in April 2002, competitive pressures are set to intensify and refinery upgradation to meet Euro-II & III fuel norms are a given. Telecom is another sector where significant progress has been made. India is already the fastest growing mobility market in the world.

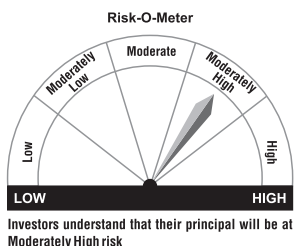
Infrastructure sector comprises of Energy, Power and Power Equipment, Oil & Gas and related industries, Petroleum and related industries, Coal, Mining, Aluminium and other Metal Industries, Steel and Steel Utilities, Engineering, Construction and Construction Related Industries, Cement, Transportation, Ports, Telecommunications, Housing, Banking and Financial Services and Healthcare and Related Industries.

The Scheme will invest primarily in equity / equity related instruments of the companies in infrastructure sector. The scheme may also invest in other equities and 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 Call Deposit, Repos, Commercial Paper, Certificate of Deposit, Treasury Bills, etc. for providing ongoing liquidity & preservation of capital in a bear market.

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..

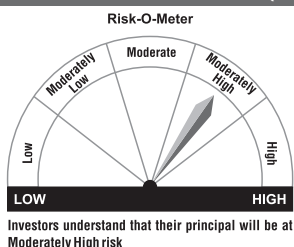
ASSET ALLOCATION PATTERN OF THE SCHEME:

**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

* Securitized 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 LONG TERM EQUITY FUND (TLTEF)



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.

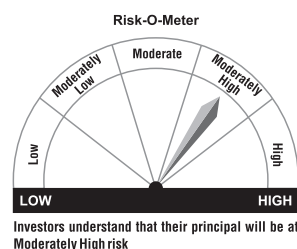
Investment Strategy: The Scheme will invest primarily in equity / equity related instruments. The scheme may also invest in debt instruments such as non convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures, Securitized Debt, Secured Premium Notes, Zero Interest Bonds, Deep 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)

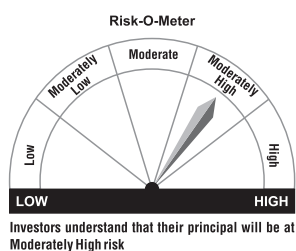
**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Securities Covered by the S&P BSE SENSEX	95	100	High
Money Market Instruments	0	5	Low to Medium

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.

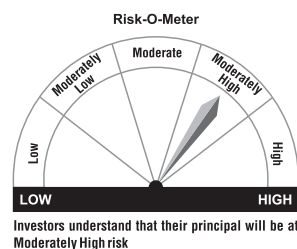
Investment Strategy: The scheme seeks to identify under valued companies and under normal circumstances at least 70% of the net assets would be invested in shares which have a rolling P/E ratio based on the past four quarterly earnings for individual companies as compared with the rolling P/E of the 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:

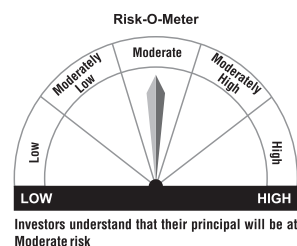
**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Equity & Equity related instruments	65	75	High
Debt & Money Market and Cash (Listed / Unlisted / Securitised)	25	35	Low to Medium

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 is 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

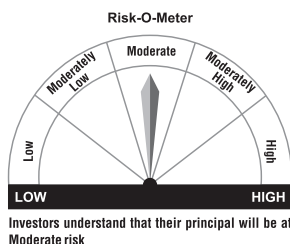
INVESTMENT OBJECTIVE: An open ended debt fund investing predominantly in Government securities. The investment objective of the Scheme will be to generate risk-free return & thus provide medium to long term capital gains & income distribution to its Unitholders, while at all times emphasizing the importance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

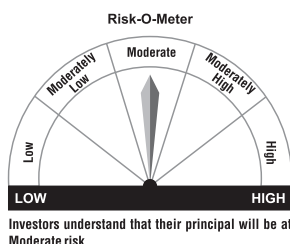
ASSET ALLOCATION PATTERN OF THE SCHEME:

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 21.

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:

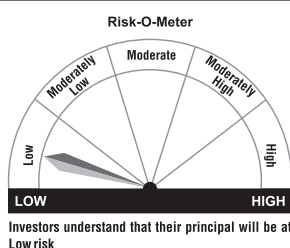
Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Government Securities having residual maturity upto 15 years	65	100	Low to Sovereign
Money Market Instruments	0	35	Low to Medium

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 21.

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:

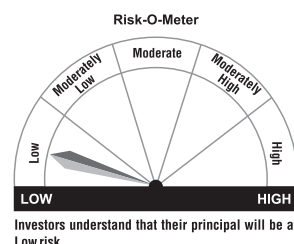
Instruments	Indicative allocations (% of total assets)		Risk Profile
	Likely Around	Maximum Upto	
Debt & Debt Related (Listed / Securitised)	30	100	Low to Medium
Debt & Debt Related (Unlisted / Securitised)	10	80	Low to Medium
Money Market Securities	60	100	Low / Sovereign

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 20.

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.

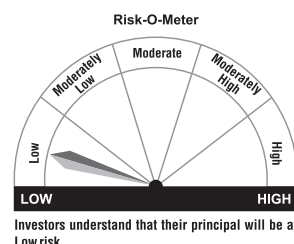
ASSET ALLOCATION PATTERN OF THE SCHEME:

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:

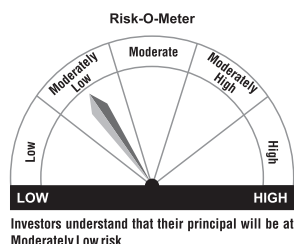
Instruments	Indicative allocations (% of total assets)	Risk Profile
		High/Medium/Low
Money Market Instruments	Upto 100%	Low to Sovereign

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.

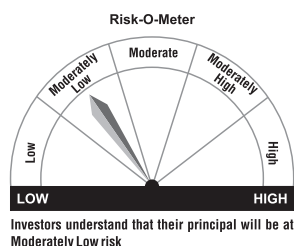
ASSET ALLOCATION PATTERN OF THE SCHEME:

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 securitised debt, will not normally exceed 50% of the debt investment of the Scheme. No investment will be made in foreign securitised debt.

For investment strategy refer page 20.

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

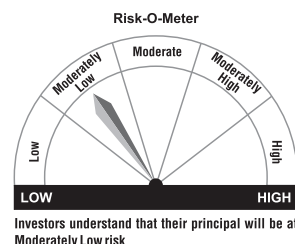
* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

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 23.

TATA FLOATING RATE LONG TERM FUND (TFRFLT)



This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term
- Investment in Floating and Fixed Debt Instruments.

FUND MANAGER: Amit Somani

INVESTMENT OBJECTIVE: An open ended pure debt scheme. The primary objective of the Scheme is to generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns & fixed rate debt & money market instruments.

ASSET ALLOCATION PATTERN OF THE SCHEME:

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

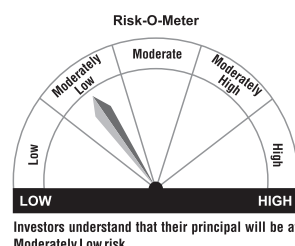
* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

Investment by the scheme in securitised debt will not normally exceed 70% of the net assets of the scheme. Under this option, there will not be any cap on the average residual maturity of the portfolio.

Exposure to derivative instruments will be restricted to 50% of the 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



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.

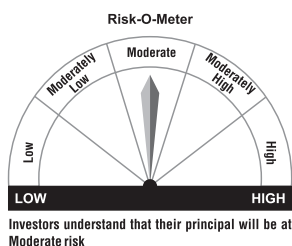
ASSET ALLOCATION PATTERN OF THE SCHEME:

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 20.

TATA INCOME FUND



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.

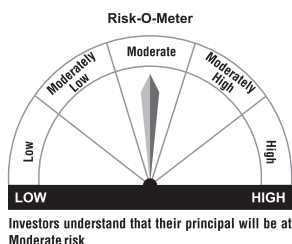
ASSET ALLOCATION PATTERN OF THE SCHEME:

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



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.

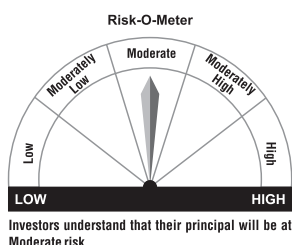
ASSET ALLOCATION PATTERN OF THE SCHEME:

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 20.

TATA DYNAMIC BOND FUND (TDBF)



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	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 20.

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 interalia 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.

1. The present schemes are not guaranteed or assured return schemes.
2. Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk.
3. Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital.
4. 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.
5. **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 TGSME / 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. <p>Regulatory Risk Online monitoring of various exposure limits by the Front Office System Also as a backup, manual control are also implemented.</p>
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

A.) Applicable NAV for initial Subscription/Switch-in for Direct Plans:

i) For Liquid Schemes (Tata Liquid Fund, Tata Liquidity Management Fund & Tata Money Market Fund):

In respect of valid application received upto 2 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 units will be allotted at the immediate preceding day's NAV of the corresponding option(s) under existing plan.

ii) For Other Open ended Schemes:

- In respect of application for an amount upto Rs. 2 lacs is time stamped before 3 p.m on any business day, the units will be allotted at the closing NAV of the corresponding option(s) under existing Plan of the date of receipt of such application.
- In respect of application for amount of Rs.2 lacs & above received upto 3.00 p.m. & funds are available for utilization before the cut-off time, the units will be allotted at the NAV of the corresponding option(s) under existing Plan of the day on which the funds are realized upto 3 p.m.

After the date of initial subscription / switch in, separate NAV will be calculated & published for respective option(s) of the Direct Plan.

B.) Applicable NAV for Subscription / Switch-in for Direct Plans subsequent to initial subscription and for all other open ended schemes:

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	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).
* 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.	
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 Pure Equity Fund – Regular Plan Tata Pure Equity 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 Long Term Equity Fund – Regular Plan* Tata Long Term Equity 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: ₹ 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 Floating Rate Fund (Long Term) – Regular Plan Tata Floating Rate Fund (Long Term) – Direct Plan 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 Tax Saving Fund has been renamed as Tata Long Term Equity Fund, w.e.f. 10 August, 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 Pure Equity Fund, Tata Long Term Equity 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 Floating Rate Fund - Long Term, Tata Floater Fund, Tata Liquidity Management Fund, Tata Money Market Fund: **Crisil Liquid Fund Index**.

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

Tata Income Fund, Tata Income Plus Fund: **Crisil 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, TMCGF & 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 valueoriented 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, TGSE, TIFE, TFRF-LT, TTME, 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. 55 & 56.

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

Comparative Performance of all schemes									
Returns on investment of Rs 10,000 as on June 30, 2015									
Fund / Benchmark	June 30, 2014 to June 30, 2015		June 30, 2013 to June 30, 2014		June 30, 2012 to June 30, 2013		Since Inception		Inception Date
	Absolute returns in Rs.	Returns (%)	Absolute returns in Rs.	Returns (%)	Absolute returns in Rs.	Returns (%)	CAGR returns in Rs.	Returns (%)	
Tata Equity P/E Fund (TEQPEF) - Regular Plan - Growth	11,697	16.97	16,891	68.91	9,997	-0.03	86,875	21.70	29-Jun-04
Scheme Benchmark (S&P BSE SENSEX)	10,931	9.31	13,103	31.03	11,128	11.28	57,381	17.20	
Tata Index Fund - SENSEX (TIFS) - Regular Plan - Growth	10,912	9.12	13,026	30.26	11,118	11.18	78,535	18.16	25-Feb-03
Scheme Benchmark (S&P BSE SENSEX)	10,931	9.31	13,103	31.03	11,128	11.28	84,654	18.88	
Tata Pure Equity Fund (TPEF) - Regular Plan - Growth	11,645	16.45	13,291	32.91	11,027	10.27	3,59,741	23.22	7-May-98
Scheme Benchmark (S&P BSE SENSEX)	10,931	9.31	13,103	31.03	11,128	11.28	68,214	11.84	
Tata Tax Advantage Fund I (TTAFI) - Growth	12,239	22.39	13,588	35.88	10,937	9.37	29,084	12.17	16-Mar-06
Scheme Benchmark (S&P BSE SENSEX)	10,931	9.31	13,103	31.03	11,128	11.28	25,533	10.61	
Tata Long Term Equity Fund (TLTEF) - Regular Plan - Growth**	12,395	23.95	13,837	38.37	11,137	11.37	3,61,782	20.48	31-Mar-96
Scheme Benchmark (S&P BSE SENSEX)	10,931	9.31	13,103	31.03	11,128	11.28	82,514	11.58	
Tata Retirement Savings Fund - Progressive (TRSFP) - Regular Plan - Growth	12113	21.13	13393	33.93	10580.00	5.80	18507	18.30	1-Nov-11
Scheme Benchmark (S&P BSE SENSEX)	10,931	9.31	13,103	31.03	11,128	11.28	15,892	13.48	
Tata Dividend Yield Fund (TDYF) - Regular Plan - Growth	11,832	18.32	14,078	40.78	10,239	2.39	57,829	17.99	22-Nov-04
Scheme Benchmark (CNX 500)	11,171	11.71	13,687	36.87	10,816	8.16	43,399	14.84	
Additional Benchmark (CNX NIFTY)	10,995	9.95	13,028	30.28	11,067	10.67	44,658	15.15	
Tata Infrastructure Fund (TISF) - Regular Plan - Growth	11,799	17.99	14,181	41.81	9,408	-5.92	42,998	14.90	31-Dec-04
Scheme Benchmark (CNX 500)	11,171	11.71	13,687	36.87	10,816	8.16	38,225	13.62	
Additional Benchmark (CNX NIFTY)	10,995	9.95	13,028	30.28	11,067	10.67	40,214	14.17	
Tata Infrastructure Tax Saving Fund (TITSF) - Growth	11,491	14.91	13,846	38.46	9,681	-3.19	20,396	12.07	30-Mar-09
Scheme Benchmark (CNX 500)	11,171	11.71	13,687	36.87	10,816	8.16	30,521	19.53	
Additional Benchmark (CNX NIFTY)	10,995	9.95	13,028	30.28	11,067	10.67	28,099	17.96	
Tata Index Fund - NIFTY (TIFN) - Regular Plan - Growth	10,970	9.70	12,941	29.41	11,068	10.68	80,780	18.43	25-Feb-03
Scheme Benchmark (CNX NIFTY)	10,995	9.95	13,028	30.28	11,067	10.67	79,277	18.25	
Tata Mid Cap Growth Fund (TMC GF) - Regular Plan - Dividend	13,562	35.62	16,657	66.57	10,695	6.95	1,22,387	12.66	1-Jul-94
Scheme Benchmark (CNX MIDCAP INDEX)	11,724	17.24	15,113	51.13	9,987	-0.13	NA	NA	
Additional Benchmark (CNX NIFTY)	10,995	9.95	13,028	30.28	11,067	10.67	66,292	9.42	
Tata Equity Opportunities Fund (TEOF) - Regular Plan - Growth	12,234	22.34	13,924	39.24	11,078	10.78	1,47,718	12.80	25-Feb-93
Scheme Benchmark (S&P BSE 200 INDEX)	11,201	12.01	13,445	34.45	10,869	8.69	1,14,453	11.52	
Additional Benchmark (S&P BSE SENSEX)	10,931	9.31	13,103	31.03	11,128	11.28	99,224	10.81	
Tata Ethical Fund (TEF) - Regular Plan - Growth	12,471	24.71	13,999	39.99	11,681	16.81	2,29,327	17.81	24-May-96
Benchmark (CNX 500 Shariah)	11,859	18.59	13,675	36.75	10,976	9.76	NA	NA	
Additional Benchmark (CNX NIFTY)	10,995	9.95	13,028	30.28	11,067	10.67	77,115	11.28	

Comparative Performance of all schemes									
Returns on investment of Rs 10,000 as on June 30, 2015									
Fund / Benchmark	June 30, 2014 to June 30, 2015		June 30, 2013 to June 30, 2014		June 30, 2012 to June 30, 2013		Since Inception		Inception Date
	Absolute returns in Rs.	Returns (%)	Absolute returns in Rs.	Returns (%)	Absolute returns in Rs.	Returns (%)	CAGR returns in Rs.	Returns (%)	
Tata Balanced Fund (TBF) - Regular Plan - Growth	12,489	24.89	14,002	40.02	11,120	11.20	2,28,637	17.18	8-Oct-95
Scheme Benchmark (Crisil Balanced Fund Index)	11,058	10.58	12,101	21.01	11,090	10.90	NA	NA	
Tata Young Citizens' Fund (TYCF) - Regular Plan - Growth	11,918	19.18	11,739	17.39	10,894	8.94	1,25,176	13.67	14-Oct-95
Benchmark (Crisil Balanced Fund Index)	11,058	10.58	12,101	21.01	11,090	10.90	NA	NA	
Tata Retirement Savings Fund - Moderate (TRSFM) - Regular Plan - Growth	13202	32.02	13472	34.72	10680	6.80	20519	21.68	1-Nov-11
Benchmark (Crisil Balanced Fund Index)	11,058	10.58	12101	21.01	11090	10.90	15,245	12.20	
Tata Retirement Savings Fund - Conservative (TRSFC) - Regular Plan - Growth	11,459	14.59	11515	15.15	10718	7.18	14,919	11.54	1-Nov-11
Benchmark (MIP Blended Index)	11,105	11.05	10828	8.28	11083	10.83	14,075	9.78	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9753	-2.47	11210	12.10	13,234	7.95	
Tata Capital Protection Oriented Fund - Series 2- Growth	10,838	8.38	11,201	12.01	N/A	N/A	13,104	9.67	26-Jul-12
Scheme Benchmark (Crisil MIP Blended Index)	11,105	11.05	10,828	8.28	NA	NA	13,315	10.27	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9,753	-2.47	NA	NA	12,095	6.71	
Tata Dual Advantage Fund - Scheme A - Growth	10,806	8.06	NA	N/A	NA	N/A	13,530	16.44	5-Jul-13
Scheme Benchmark (Crisil MIP Blended Index)	11,105	11.05	NA	NA	NA	NA	12,030	9.75	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	NA	NA	NA	NA	10,928	4.57	
Tata Dual Advantage Fund - Scheme B - Growth	10,991	9.91	NA	N/A	NA	N/A	11,702	12.67	6-Mar-14
Scheme Benchmark (Crisil MIP Blended Index)	11,105	11.05	NA	NA	NA	NA	11,886	14.01	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	NA	NA	NA	NA	11,515	11.30	
Tata Dynamic Bond Fund (TDBF) - Regular Plan - Growth	11,051	10.51	10,795	7.95	11,279	12.79	21,609	6.73	3-Sep-03
Scheme Benchmark (I-Sec Composite Index)	11,170	11.70	10,411	4.11	11,199	11.99	22,462	7.08	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9,753	-2.47	11,210	12.10	17,871	5.03	
Tata Gilt Securities Fund (TGSF) - Regular Plan - Growth	11,244	12.44	10,379	3.79	11,359	13.59	40,905	9.31	6-Sep-99
Scheme Benchmark (I-Sec Composite Index)	11,170	11.70	10,411	4.11	11,199	11.99	NA	NA	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9,753	-2.47	11,210	12.10	NA	NA	
Tata Gilt Short Maturity Fund (TGSMF) - Regular Plan - Growth	10,934	9.34	10,754	7.54	10,908	9.08	22,004	6.65	3-Apr-03
Scheme Benchmark (I-Sec Composite Index)	11,170	11.70	10,411	4.11	11,199	11.99	24,058	7.43	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9,753	-2.47	11,210	12.10	19,201	5.47	
Tata Gilt Mid Term Fund (TGMTF) - Regular Plan - Growth	11,214	12.14	10,676	6.76	11,226	12.26	15,320	8.87	24-Jun-10
Scheme Benchmark (I-Sec Composite Index)	11,170	11.70	10,411	4.11	11,199	11.99	15,004	8.42	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9,753	-2.47	11,210	12.10	13,353	5.93	
Tata Income Fund (TIF) - Regular Plan - Growth	10,994	9.94	10,537	5.37	11,276	12.76	43,057	8.36	28-Apr-97
Scheme Benchmark (Crisil Composite Bond Fund Index)	11,110	11.10	10,460	4.60	11,072	10.72	NA	NA	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9,753	-2.47	11,210	12.10	NA	NA	
Tata Income Plus Fund (TIPF) - Regular Plan - Growth	10,926	9.26	10,578	5.78	11,192	11.92	21,932	6.41	11-Nov-02
Scheme Benchmark (Crisil Composite Bond Fund Index)	11,110	11.10	10,460	4.60	11,072	10.72	21,985	6.43	
Additional Benchmark (Crisil 10 Year Gilt Index)	11,176	11.76	9,753	-2.47	11,210	12.10	20,640	5.90	
Tata Short Term Bond Fund (TSTBF) - Regular Plan - Growth	10,922	9.22	10,899	8.99	11,023	10.23	26,479	7.84	8-Aug-02
Scheme Benchmark (Crisil Short Term Bond Fund Index)	10,956	9.56	10,881	8.81	10,930	9.30	23,909	6.99	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	20,621	5.77	
Tata Treasury Manager Fund (TTMF) - Regular Plan - Growth	10,865	8.65	10,896	8.96	10,873	8.73	18,782	8.23	13-Jul-07
Scheme Benchmark (Crisil Short Term Bond Fund Index)	10,956	9.56	10,881	8.81	10,930	9.30	18,535	8.05	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	16,115	6.17	
Tata Floating Rate Fund - Long Term Plan (TFRLTF) - Regular Plan - Growth	10,790	7.90	10,875	8.75	10,782	7.82	20,291	6.33	22-Dec-03

Comparative Performance of all schemes									
Returns on investment of Rs 10,000 as on June 30, 2015									
Fund / Benchmark	June 30, 2014 to June 30, 2015		June 30, 2013 to June 30, 2014		June 30, 2012 to June 30, 2013		Since Inception		Inception Date
	Absolute returns in Rs.	Returns (%)	Absolute returns in Rs.	Returns (%)	Absolute returns in Rs.	Returns (%)	CAGR returns in Rs.	Returns (%)	
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,968	9.68	10,812	8.12	21,628	6.92	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	19,010	5.73	
Tata Money Market Fund - Growth	10,884	8.84	10,958	9.58	10,901	9.01	22,470	7.76	22-Dec-03
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,964	9.64	10,814	8.14	21,045	7.11	
Crisil 1 Yr T-Bill Index	10,854	8.54	10,589	5.89	10,819	8.19	18,608	5.90	
Tata Floater Fund (TFF) - Regular Plan - Growth	10,893	8.93	10,959	9.59	10,913	9.13	21,446	8.08	6-Sep-05
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,968	9.68	10,812	8.12	20,121	7.38	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	17,737	6.01	
Tata Liquid Fund (TLF) - Regular Plan - Growth	10,878	8.78	10,939	9.39	10,894	8.94	23,694	7.38	22-May-03
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,964	9.64	10,814	8.14	22,139	6.78	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,589	5.89	10,819	8.19	19,596	5.71	
Tata Liquidity Management Fund (TLMF) - Regular Plan - Growth	10,829	8.29	10,862	8.62	10,910	9.10	19,049	7.15	3-Mar-06
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,964	9.64	10,814	8.14	19,672	7.52	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,589	5.89	10,819	8.19	17,484	6.17	
Tata Fixed Income Portfolio Fund Scheme A3 (TFIP) - Regular Plan - Growth #####	10,801	8.01	10,911	9.11	10,893	8.93	15,373	8.87	9-Jun-10
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,968	9.68	10,812	8.12	15,068	8.44	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	13,970	6.83	
Tata Fixed Income Portfolio Fund Scheme B2 (TFIP) - Regular Plan - Quarterly Dividend #####	10,413	4.13	10,816	8.16	10,749	7.49	14,166	7.16	18-Jun-10
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,968	9.68	10,812	8.12	15,052	8.46	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	14,013	6.93	
Tata Fixed Income Portfolio Fund Scheme B3 (TFIP) - Regular Plan - Quarterly Dividend ##	10,569	5.69	10,664	6.64	10,718	7.18	14,323	7.05	23-Mar-10
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,968	9.68	10,812	8.12	15,191	8.25	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	14,092	6.72	
Tata Fixed Income Portfolio Fund Scheme C3 (TFIP) - Regular Plan - Half Yearly Dividend #####	10,526	5.26	10,694	6.94	10,753	7.53	13,330	7.26	25-May-11
Scheme Benchmark (Crisil Liquid Fund Index)	10,877	8.77	10,968	9.68	10,812	8.12	14,128	8.79	
Additional Benchmark (Crisil 1 Year T-Bill Index)	10,854	8.54	10,593	5.93	10,817	8.17	13,484	7.56	
Past performance may or may not be sustained in future. Absolute returns is computed on investment is of Rs 10,000. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00 (Except for TLF, TFF, TTMF, TLMF, TMMF & TFLTF where NAV is taken as Rs. 1,000). *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Load is not considered for computation of returns. While calculating returns dividend distribution tax is excluded. In case, the start/end date of the concerned period is non-business date, the benchmark value of the previous date is considered for computation of returns. "NA" - Not Available. Schemes in existence for less than 1 year, performance details for the same are not provided. Schemes in existence for more than 1 year performance provided for as many 12 months period as possible, for the period ended June 30, 2015.									
NA - data are not available for the period									
## On 31st December 2008, the units had become zero under TFIPB3 - Regular Plan (Quarterly Dividend) plan and new units were allotted on 23rd March, 2010 at face value. Hence returns are computed from 23rd March, 2010.									
#### On 4th March, 2009 the units had become zero under TFIPA2 - Regular Plan (Monthly Dividend) plan and new units were allotted on 4th June, 2010 at face value. Hence returns are computed from 4th June, 2010.									
##### On 23 October 2008, the units had become zero under TFIPA3 - Regular Plan (Growth) plan and new units were allotted on 09th June, 2010 at face value. Hence returns are computed from 09th June, 2010.									
##### On 23rd September, 2009, the units had become zero under TFIPB2 - Regular Plan (Quarterly Dividend) plan and new units were allotted on 18th June, 2010 at face value. Hence returns are computed from 18th June, 2010.									
##### On 24th November, 2010 units had become zero under TFIPC3 - Regular Plan (Half Yearly Dividend) plan and new units were allotted on 25th May 2011 at face value. Hence returns are computed from 25th May 2011.									
** Tata Tax Saving Fund has been renamed as Tata Long Term Equity Fund, w.e.f. 10th August, 2015.									
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.									

SCHEMEWISE FUND MANAGERS

Name of the Fund	Fund Managers as on 30 June, 2015
	Fund(s) Managed / Co-Managed by
Tata Fixed Income Portfolio Fund Scheme A3	Amit Somani
Tata Fixed Income Portfolio Fund Scheme B2	Amit Somani
Tata Fixed Income Portfolio Fund Scheme B3	Amit Somani
Tata Fixed Income Portfolio Fund Scheme C2	Amit Somani
Tata Fixed Income Portfolio Fund Scheme C3	Amit Somani
Tata Liquid Fund	Amit Somani
Tata Liquidity Management Fund	Amit Somani
Tata Money Market Fund	Amit Somani
Tata Equity P/E Fund	Atul Bhole
Tata Mid Cap Growth Fund	Atul Bhole
Tata Balanced Fund	Atul Bhole (For Equity) & Akhil Mittal (For Debt)
Tata Retirement Savings Fund - Moderate & Conservative Plans	Rupesh Patel (For Equity) & Akhil Mittal (For Debt)
Tata Floater Fund	Akhil Mittal
Tata Floating Rate Fund - Long Term Plan	Amit Somani
Tata Income Fund	Akhil Mittal (For Debt)
Tata Income Plus Fund	Akhil Mittal (For Debt)
Tata Short Term Bond Fund	Akhil Mittal (For Debt)
Tata Treasury Manager Fund	Amit Somani
Tata Young Citizens' Fund	Akhil Mittal (For Debt) & Rupesh Patel (For Equity)
Tata Ethical Fund	Pradeep Gokhale
Tata Index Fund	Pradeep Gokhale
Tata Offshore India Sharia Scheme	Pradeep Gokhale
Tata Tax Advantage Fund I	Rupesh Patel
Tata Long Term Equity Fund	Rupesh Patel
Tata Pure Equity Fund	Pradeep Gokhale
Tata Offshore India Opportunities Scheme	Pradeep Gokhale & Rupesh Patel
Tata Retirement Savings Fund - Progressive Plan	Rupesh Patel (For Equity) & Akhil Mittal (For Debt)
Tata Equity Opportunities Fund	Pradeep Gokhale & Rupesh Patel
Tata Dividend Yield Fund	Rupesh Patel
Tata Infrastructure Tax Saving Fund	Rupesh Patel
Tata Offshore India Infrastructure Scheme	Rupesh Patel
Tata Infrastructure Fund	Rupesh Patel
Tata Capital Protection Oriented Fund Series I	Rupesh Patel (For Equity) & Amit Somani (For Debt)
Tata Capital Protection Oriented Fund Series II	Rupesh Patel (For Equity) & Amit Somani (For Debt)
Tata Dual Advantage Fund - Scheme A	Amit Somani, Pradeep Gokhale
Tata Dual Advantage Fund - Scheme B	Amit Somani, Pradeep Gokhale
Tata Dual Advantage Fund - Scheme C	Amit Somani, Rupesh Patel
Tata Dual Advantage Fund - Series 2 - Scheme A	Amit Somani, Rupesh Patel
Tata Dual Advantage Fund - Series 2 - Scheme B	Amit Somani, Rupesh Patel
Tata Dual Advantage Fund - Series 2 - Scheme C	Amit Somani, Rupesh Patel
Tata Dual Advantage Fund - Series 3 - Scheme A	Amit Somani, Rupesh Patel
Tata Dynamic Bond Fund	Akhil Mittal
Tata Gilt Mid Term Fund	Akhil Mittal
Tata Gilt Securities Fund	Akhil Mittal
Tata Gilt Short Maturity Fund	Akhil Mittal

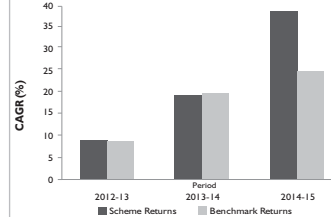
PERFORMANCE OF THE SCHEMES OF LAST THREE FINANCIAL YEARS

PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.

TATA PURE EQUITY FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	8.32	8.23
2013-14	18.21	18.85
2014-15	35.80	24.89

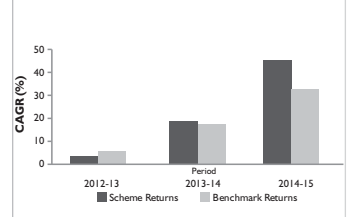
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 07 May, 1998



TATA DIVIDEND YIELD FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	1.36	5.13
2013-14	18.79	17.72
2014-15	44.05	33.56

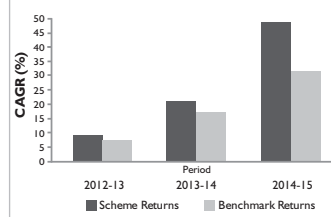
Returns are given for Growth Option. Benchmark: CNX 500 Index. Date of Allotment: 22 November, 2004



TATA EQUITY OPPORTUNITIES FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	7.13	6.03
2013-14	20.81	17.19
2014-15	49.01	31.93

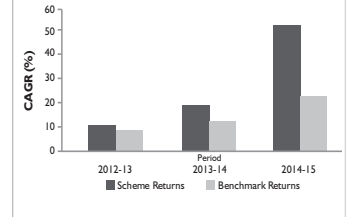
Returns are given for Growth Option. Benchmark: S&P BSE 200. Date of Allotment: 25 Feb, 1993



TATA BALANCED FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	10.17	8.18
2013-14	18.96	13.40
2014-15	53.16	22.53

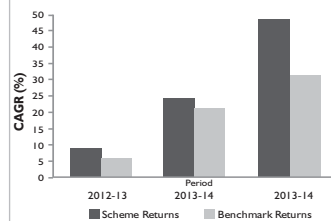
Returns are given for growth option. Benchmark: CRISIL BALANCED FUND Index. Date of Allotment: 08 October, 1995



TATA ETHICAL FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	8.51	5.60
2013-14	24.68	22.74
2014-15	47.25	32.19

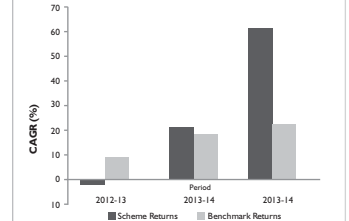
Returns are given for growth option. Benchmark: CNX 500 Shariah. Date of Allotment: 24 May, 1996



TATA EQUITY P/E FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	-1.92	8.23
2013-14	22.57	18.85
2014-15	61.32	24.89

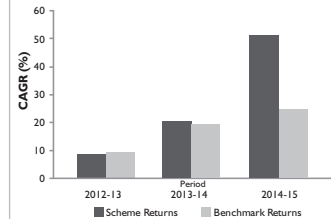
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 29 June 2004.



TATA LONG TERM EQUITY FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	7.72	8.23
2013-14	19.93	18.85
2014-15	51.67	24.89

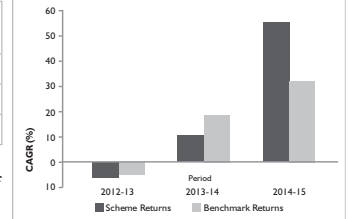
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 31 Mar, 1996



TATA INFRASTRUCTURE FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	-6.42	5.13
2013-14	10.38	17.72
2014-15	54.00	33.56

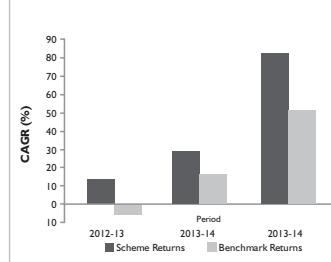
Returns are given for Growth Option. Benchmark: CNX 500 Index. Date of Allotment: 31 December, 2004.



TATA MID CAP GROWTH FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	1.52	-4.02
2013-14	29.32	16.36
2014-15	83.11	50.96

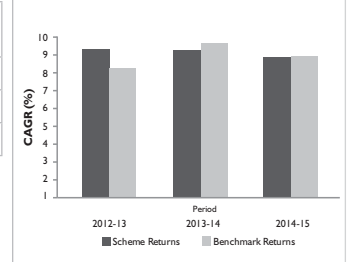
Returns are given for Dividend Option. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded. Benchmark: CNX Midcap Index. Date of Allotment: 01 July, 1994



TATA LIQUID FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	9.35	8.17
2013-14	9.28	9.54
2014-15	8.92	8.98

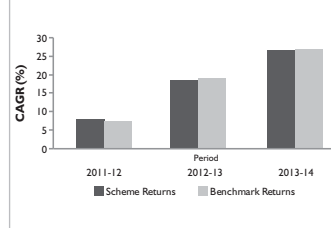
Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 22nd May 2003.



TATA INDEX FUND - REGULAR PLAN (NIFTY)

Financial Year	Scheme Returns	Benchmark Returns
2012-13	7.62	7.31
2013-14	17.41	17.98
2014-15	26.23	26.65

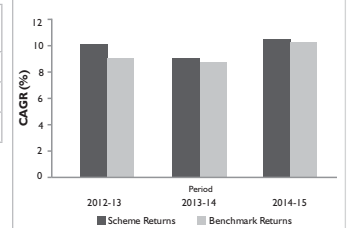
Returns are given for growth option. Benchmark: CNX Nifty. Date of Allotment: 25 February, 2003



TATA SHORT TERM BOND FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	10.01	9.05
2013-14	9.01	8.86
2014-15	10.62	10.33

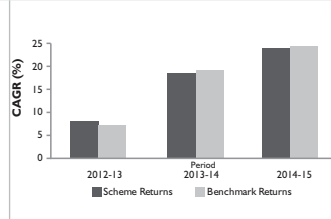
Returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 8th August 2002.



TATA INDEX FUND - REGULAR PLAN (SENSEX)

Financial Year	Scheme Returns	Benchmark Returns
2012-13	8.25	8.23
2013-14	18.56	18.85
2014-15	24.57	24.89

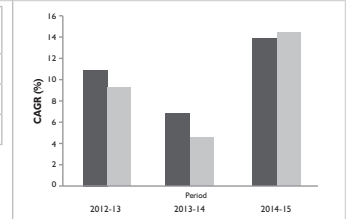
Returns are given for growth option. Benchmark: S&P BSE SENSEX. Date of Allotment: 25 February, 2003



TATA INCOME FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
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.



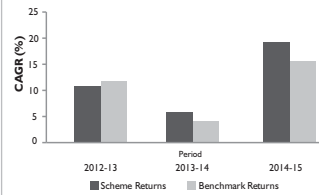
PERFORMANCE OF THE SCHEMES OF LAST THREE FINANCIAL YEARS

PAST PERFORMANCE MAY OR MAY NOT BE SUSTAINED IN FUTURE.

TATA GILT SECURITIES FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	10.83	11.69
2013-14	5.31	3.96
2014-15	18.49	15.72

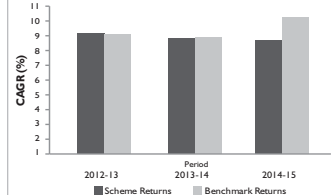
Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 15th July 2003.



TATA TREASURY MANAGER FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	9.10	9.05
2013-14	8.85	8.86
2014-15	8.90	10.33

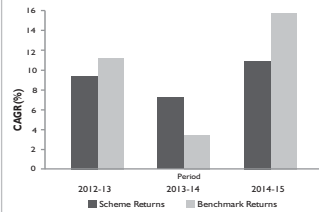
Returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 13th July 2007.



TATA GILT SHORT MATURITY PLAN - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	9.81	11.69
2013-14	7.23	3.96
2014-15	11.15	15.72

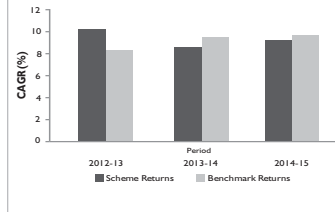
Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 06th Sep. 1999.



TATA LIQUIDITY MANAGEMENT FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	10.03	8.17
2013-14	8.47	9.54
2014-15	8.50	8.98

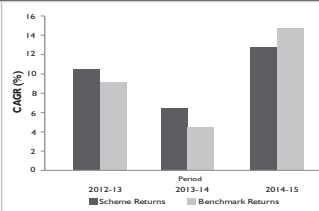
Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 03rd March 2006.



TATA INCOME PLUS FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	10.26	9.24
2013-14	6.49	4.39
2014-15	12.73	14.67

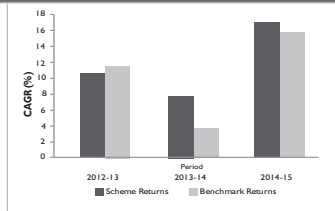
Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 11th November 2002.



TATA GILT MID TERM FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	10.52	11.69
2013-14	7.99	3.96
2014-15	16.76	15.72

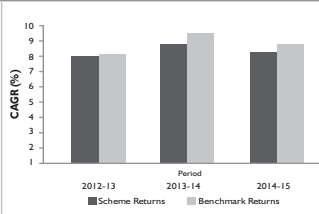
Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 24th June 2010.



TATA FLOATING RATE FUND - LONG TERM PLAN - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	8.03	8.17
2013-14	8.46	9.54
2014-15	8.20	8.98

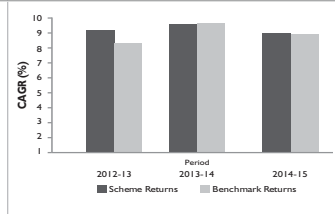
Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 22nd December 2003.



TATA MONEY MARKET FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	9.38	8.17
2013-14	9.51	9.54
2014-15	8.99	8.98

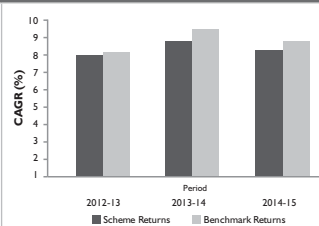
Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 01 September 2004.



TATA FLOATER FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
2012-13	9.43	8.17
2013-14	9.61	9.54
2014-15	9.09	8.98

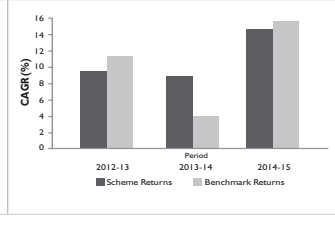
Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 06th September 2005.



TATA DYNAMIC BOND FUND - REGULAR PLAN

Financial Year	Scheme Returns	Benchmark Returns
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.



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 Pure Equity 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 Long Term Equity Fund	3 years lock-in (Nil after 3 years)

Name of the Schemes	Exit Load
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 Floating Long Term Rate Fund	
Tata Gilt Securities Fund	
Tata Dynamic Bond Fund	
Tata Short Term Bond Fund	0.50% of NAV if redeemed on or before expiry of 30 days from the date of allotment.

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 Pure Equity Fund	1.35%	2.60%
Tata Long Term Equity Fund	2.12%	2.95%
Tata Dynamic Bond Fund	0.78%	1.80%
Tata Floater Fund	0.17%	0.31%
Tata Floating Rate Fund Long Term	0.10%	0.18%
Tata Gilt Mid Term Fund	0.39%	1.33%

Actual Expenses % to daily net assets for the F.Y. 2014-2015		
Name of the Scheme	Direct Plan	Regular Plan
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
		% of Daily Net Assets #		
	Investment Management and Advisory Fees	Upto 2.50%	Upto 1.50%	Upto 2.25%
	Trustee fee			
	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 –

- 30 per cent of gross new inflows in the scheme, or;
 - 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:

- 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.

- In addition to the expenses indicated above, the scheme will also bear the service tax on investment management & advisory fees
- 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.
- AMC shall annually set apart atleast 2 basis point on daily net assets for investor's education and awareness initiatives.
- 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 July 31, 2015 (₹ Crore)	No. of Folios as on July 31, 2015
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.	530.87	71,608
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.	1,118.39	2,26,258
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.	661.34	65,944
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.	320.66	36,149
Tata Pure Equity Fund (TPEF)	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.	869.61	1,07,558
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.	346.63	27,853
Tata Long Term Equity Fund (TLTEF)	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.	232.09	45,011
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.	736.71	1,20,649
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.	4186.00	1,26,331
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.	212.49	44,561

Differentiation applicable for TFRLTF, TIFA, TFF, TSTBF, TIF, TDBF, TTMF, TLF, TLMF, TGSFR, TGSF, TMME

INVESTMENT STRATEGY AND PRODUCT DIFFERENTIATION OF THE SCHEMES				
Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on July 31, 2015 (₹ Crore)	No. of Folios as on July 31, 2015
Tata Floating Rate Long Term Fund (TFRLTF)	To generate stable returns with low risk strategy by creating a portfolio that is substantially invested in a good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns and fixed rate debt and money market instruments.	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. In case of Floating Rate Instrument, the scheme will be biased towards longer duration paper. 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 and securitized, obligations of banks, fixed/floating rate securities, money market instruments such as commercial paper, certificate of deposit and other instruments permitted by SEBI/RBI from time to time. The scheme will not invest in securities rated below investment grade.	1.61	148
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.	312.87	3,613
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 & securitised 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.	3688.90	12,966

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on July 31, 2015 (₹ Crore)	No. of Folios as on July 31, 2015
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.	3820.77	8,845
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.	112.45	1,372
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.	375.59	5,407
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.	940.43	3,422

INVESTMENT STRATEGY AND PRODUCT DIFFERENTIATION OF THE SCHEMES

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on July 31, 2015 (₹ Crore)	No. of Folios as on July 31, 2015
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.	2739.21	4,109
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	4495.35	2,310
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.	17.00	451

INVESTMENT STRATEGY AND PRODUCT DIFFERENTIATION OF THE SCHEMES

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on July 31, 2015 (₹ Crore)	No. of Folios as on July 31, 2015
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	96.48	816

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on July 31, 2015 (₹ Crore)	No. of Folios as on July 31, 2015
Tata Gilt Securities-Short Maturity Fund (TGSMTF)	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.	32.47	75
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 predominality 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.	180.20	435

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.

	Resident Investors/NRI's	Mutual Fund
	Rate of Tax	
Tax on Dividend Distributed	Nil	Nil
Capital Gains:		
Long Term	Nil	NA
Short Term	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 unit holders where income exceeds Rs. 1 Crore but less than Rs.10 crores and at 12%, where income exceeds Rs.10 crores. These Schemes will also attract Securities Transaction Tax (STT) at applicable rates at the time of redemption/switch to the other schemes/sale of units.

In case of NRI investors, investors should note that TDS will be deducted at source at the rate applicable as per Income Tax Act.

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 a) the transaction of such purchase is entered into in a recognized stock exchange; and b) 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%

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		
	All Resident Investors/NRIs	Domestic Companies
Short Term Capital Gains	As per relevant slab rate of Total Income chargeable to Tax	30.00%*
Long Term Capital Gains:		
With Indexation	20.00%*	20.00%*
Without Indexation	10.00%*	10.00%*

* The above mentioned Tax rates shall be increased by Surcharge ,Education @ 5% in case of domestic companies where the income exceeds Rs.1 crore but less than Rs.10 crore and @10% ,where income exceeds Rs.10 crores.In case of individual/HUF category of investors, the surcharge will be 10% where their income exceeds Rs.1 crore. Cess and secondary and higher education cess will be applicable as per applicable rates.

Deduction under section 80C [Applicable only for Tata Tax Saving (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, 00,000/- (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: kiran@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.mfuiindia.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.mfuiindia.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@mfuiindia.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 for 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 (EUIIN) 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 EUIIN 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 EUIIN 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 & 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 -

- US taxpayers about certain foreign financial accounts & offshore assets.
- Foreign Financial Institutions (FFIs) about financial accounts with them of US tax-payers 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 & non-participating Financial Institutions. The implementation of FATCA by Indian FIs is subject to the formal approval of Government of India & Reserve Bank of India for exchange of information between India & USA.

In order to ensure compliance with FATCA & 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 & report the same.

Applicants are required to refer to the "FATCA information" section in the application & mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete & are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

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 FIIs (which are deemed FPI)

In terms of Schedule 5 of Notification no. FEMA 20/2000 dated May 3, 2000, RBI has granted general permission to a registered FII to purchase on a repatriation basis units of domestic mutual funds subject to the conditions set out in the aforesaid notification. Further, the general permission is also granted to FIIs 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.

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.

FIIs (which are deemed FPI)

FIIs 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 FII, 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 FII, 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: 11 September, 2015.

(A) GENERAL INSTRUCTIONS

1. Please read the terms of the Scheme Information Document (SID) of the respective Scheme(s) and Statement of Additional Information carefully before filling the application.
2. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form.
3. The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable.
4. Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole / all applicants.
5. Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs) / Official points of Acceptance.
6. An application to the ongoing offering by an investor should be for at least a minimum amount and in multiples thereof as specified for each scheme. There is no maximum limit.
7. 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.
8. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
9. Any applications without broker code will be treated as Direct Investments.
10. Despatch of 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/closure of New Fund Offer(NFO) Period. • 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/closure of NFO Period. • 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. • 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 send 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. • 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.
11. Investors will be sent Account Statements & Cheques by courier/ucp/registered post.
12. 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.
13. 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, for the purpose of effecting payments to the investor.
14. (1.) The minor shall be the first and the sole holder in an account.
(2.) 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.

(3.) 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.

(4.) Guardian should mention the relationship with minor on the application

(5.) A document evidencing the relationship should be submitted along with application for the first time during the opening of account.

(6.) Guardian should submit any one of the following documents:

a.) Birth certificate of the minor or b.) School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or c.) Passport of the minor or d.) Any other suitable proof evidencing the relationship

7.) Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:

a.) Birth certificate of the minor or b.) School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or c.) Passport of the minor or d.) Any other suitable proof showing the date of birth of the minor.

15. 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 ₹ 150 (for a first time investor across mutual funds) or ₹ 100 (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 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 ₹ 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 ₹ 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).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form.

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. ₹ 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. ₹ 150 for first time investors or ₹ 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

16. Employee Unique Identification Number (EUIIN): Further, SEBI has made it compulsory for 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. EUIIN 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 EUIIN 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 EUIIN box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form.

New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government & semi-government officials (class III & above or equivalent), retired teachers & retired bank officers (all such retired persons with at least 10 years of service) & other similar persons (such as Bank correspondents)

as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple & performing' diversified equity schemes, index funds & fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form.

The list of eligible schemes which may be sold by new cadre distributors is available on www.tatamutualfund.com. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

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 EUIN 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.

17. Investors applying for Micro SIP are not eligible for online transaction facility. For more details of terms & conditions visit our website www.tatamutualfund.com.

(B) PAYMENT PROCEDURE

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest ISC.
2. THE CHEQUE/DD MUST BE DRAWN IN FAVOUR OF "SCHEME NAME" and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".

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

3. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under).
 - a. "XYZ Scheme A/c Permanent Account Number"
 - b. "XYZ Scheme A/c First Investor Name"
4. 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. For Example:
 - i. 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.
 - ii. 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.
 - iii. 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.
5. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 - a. 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 ₹ 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.

- b. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
- c. Custodian on behalf of an FII or a Client.
6. 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.
 - a. 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.
 - b. Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available in this booklet 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).
7. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.
8. (i) Source of funds - if paid by cheque
 - a. An investor at the time of his / her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid)
 - b. Identification of third party cheques by the AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will be on the basis of either matching of pay-in bank account details with pay-out bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents:
 - i. A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number; (Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs / Official Points of Acceptance. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund / R&TA. The original documents will be returned across the counter to the investor after due verification.)
 - ii. A letter (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available) (The letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number:)
 - iii. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the AMC / Mutual Fund / R&TA for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted in (paragraph 6) above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our Investor Service Centres (ISCs) or on our website www.tatamutualfund.com

(ii) Source of funds - if funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc.

- a. Investors should attach a Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of the instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- b. The account number mentioned in the Certificate should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for issue of such instruments.

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

TATA Common Application Form (except for Tata Retirement Savings Fund
& Tata Young Citizens' Fund) Sr.

Sr. No.:

I. DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Tata Mutual Fund) refer instruction A16 & K				FOR OFFICE USE ONLY (TIME STAMP)
BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	SUB-BROKER ARN CODE	EUIN CODE	

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Inst. A15)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive transaction charges, the same are deductible as applicable from the purchase / subscription amount and payable 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.

2. EXISTING UNITHOLDER INFORMATION (please fill in your Folio Number, Name & proceed to Scheme Investment Details)

Existing Folio Number: Name of Sole/1st Applicant:

3. APPLICANT'S PERSONAL DETAILS

(Fill in Block Letters, use one box for one alphabet leaving one box blank between two words, as it appears in your Bank A/c & KYC letter)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms. ☐ M/s. **MODE OF HOLDING** ☐ Single ☐ Joint (Default) ☐ Anyone or Survivor(s)

1st holder PAN/PEKRN M a n d a t o r y ☐ KYC Copy attached ☐ Date of Birth D D M M Y Y Y Y

Proof of DOB (**Mandatory** for minor) ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Other _____

KYC DETAILS (Mandatory) Ist Unitholder

STATUS: <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> HUF <input type="checkbox"/> Minor RI <input type="checkbox"/> Minor NRI <input type="checkbox"/> Trust <input type="checkbox"/> Proprietorship <input type="checkbox"/> LLP <input type="checkbox"/> Partnership <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Pvt. Ltd. Co. <input type="checkbox"/> Non Profit Organisation <input type="checkbox"/> Societies <input type="checkbox"/> FOF <input type="checkbox"/> Body Corporate <input type="checkbox"/> Others (please specify)	OCCUPATION: <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Retired <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)	Gross 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 DD/MM/YY (not older than 1 year)	For Individuals: <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person <input type="checkbox"/> Not Applicable For Non-Individual Investors (Companies, Trusts, Partnership etc): Is the company a Listed Company or Subsidiary of Listed Company or or Controlled by a Listed Company: (if No, please attach mandatory UBO declaration): <input type="checkbox"/> Yes <input type="checkbox"/> No
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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

DETAILS UNDER FATCA / FOREIGN TAX LAWS

Country of birth	Place of birth	Nationality
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Type of address given at KRA : ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

Are you a resident in any country other than India for tax purposes. ☐ Yes ☐ No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Foreign Tax Identification Number below.

Country of Tax Residency [%]	Tax Identification Number	Identification Type (TIN or other, please specify) ^

%To also include USA, where the individual is citizen / green card holder of the USA

^ 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 been issued, please provide an explanation and attach this to the form.

For Non Individual Investor, Please tick the relevant box below, even if Country of Tax Residency is India #

☐ Form W8 BEN-E / Specified declaration (Enclosed)

☐ Unable to Provide [Tata Mutual Fund will contact you in due course to confirm your FATCA Status]

Where no box is ticked, the second statement will be taken as the default implying that the applicant / investor currently is unable to confirm FATCA status and will confirm the same in future.

ACKNOWLEDGEMENT SLIP (TO BE FILLED BY THE INVESTOR)

Sr. No.:

Received Subject to realisation and verification an application for purchase of units as mentioned in the application form.

from		
Scheme	Cheque no.	Amount

Second applicant details

☐ Mr. ☐ Ms.

Name

2nd holder PAN/PEKRN

M a n d a t o r y

☐ KYC Copy attached

#OCCUPATION:

☐ Private Sector Service ☐ Public Sector Service ☐ Government Sector ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others

#GROSS ANNUAL INCOME:

☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore;

Networth in ₹

as on

D D / M M / Y Y

(not older than 1 year);

#OTHERS:

☐ Politically Exposed Person ☐ Related to Politically Exposed Person ☐ Not Applicable

MANDATORY

DETAILS UNDER FATCA / FOREIGN TAX LAWS

Country of birth Place of birth Nationality

Type of address given at KRA : ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

Are you a resident in any country other than India for tax purposes. ☐ Yes ☐ No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Foreign Tax Identification Number below.

Country of Tax Residency*	Tax Identification Number	Identification Type (TIN or other, please specify) ^

%To also include USA, where the individual is citizen / green card holder of the USA. ^ 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 been issued, please provide an explanation and attach this to the form.

Third applicant details

☐ Mr. ☐ Ms.

Name

3rd holder PAN/PEKRN

M a n d a t o r y

☐ KYC Copy attached

#OCCUPATION:

☐ Private Sector Service ☐ Public Sector Service ☐ Government Sector ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others

#GROSS ANNUAL INCOME:

☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore;

Networth in ₹

as on

D D / M M / Y Y

(not older than 1 year);

#OTHERS:

☐ Politically Exposed Person ☐ Related to Politically Exposed Person ☐ Not Applicable

DETAILS UNDER FATCA / FOREIGN TAX LAWS

Country of birth Place of birth Nationality

Type of address given at KRA : ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

Are you a resident in any country other than India for tax purposes. ☐ Yes ☐ No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Foreign Tax Identification Number below.

Country of Tax Residency*	Tax Identification Number	Identification Type (TIN or other, please specify) ^

%To also include USA, where the individual is citizen / green card holder of the USA. ^ 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 been issued, please provide an explanation and attach this to the form.

Guardian details

Name of Guardian (In case of Minor) Contact Person/Designation (In case of non-individual Investors) ☐ Mr. ☐ Ms.

Relation with Minor/Designation

Guardian's PAN/PEKRN

M a n d a t o r y

☐ KYC Copy attached

Proof of relationship with minor (Mandatory)

Mother / Father / Legal Guardian ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Other

Guardian / POA / Proprietor	PAN/PEKRN (mandatory)	PAN/PEKRN Proof enclosed	KYC Compliance
Name		<input type="checkbox"/>	<input type="checkbox"/>

DETAILS UNDER FATCA / FOREIGN TAX LAWS

Country of birth Place of birth Nationality

Type of address given at KRA : ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

Are you a resident in any country other than India for tax purposes. ☐ Yes ☐ No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Foreign Tax Identification Number below.

Country of Tax Residency*	Tax Identification Number	Identification Type (TIN or other, please specify) ^

%To also include USA, where the individual is citizen / green card holder of the USA. ^ 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 been issued, please provide an explanation and attach this to the form.

CHECKLIST

Toll Free: 1800-209-0101 (Open on all days). Email: kiran@tataamc.com, Website: www.tatamutualfund.com. Documents as listed below are submitted along with this application.

Document List	Document List	Document List
1. KYC <input type="checkbox"/>	5. Bye-Laws <input type="checkbox"/>	9. Foreign Invest Remittance Certificate (FIRC) <input type="checkbox"/>
2. Resolution / Authorisation to invest <input type="checkbox"/>	6. Partnership Deed <input type="checkbox"/>	10. MICROSIP document
3. Authorised Signatories List with Specimen Signature <input type="checkbox"/>	7. Overseas Auditor's Certificate <input type="checkbox"/>	11. Others
4. Trust Deed <input type="checkbox"/>	8. Notarised Power of Attorney <input type="checkbox"/>	

All documents in 3 to 8 above should be originals / true copies certified by the Director's / Trustee / Company Secretary / Authorised Signatory / Notary Public.

4. MAILING ADDRESS AND CONTACT DETAILS OF SOLE / FIRST APPLICANT (P.O. Box Address may not be sufficient. Please provide your complete Address)

																									City									
Pin					State					Country																								
Phone		O (STD Code)										Extn.										Fax												
		R (STD Code)																				Mobile												

E-mail → (IN CAPITAL)

[If you wish to receive Account Statement / Annual Report / Other Statutory Information via Post instead of Email ☐ (Refer Inst. – C9)].**Overseas Address (Mandatory** in case of NRI applicant in addition to mailing address)

Zip code										City										Country									

5. FIRST HOLDERS BANK ACCOUNT DETAILS (Mandatory) Refer Instruction I and J

All communication/payments will be made to first applicant or to Karta in case of HUF. Bank account details of First Unitholder required without which the application would be rejected.

Name of the Bank																													
Branch															Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE														
Account No. (in Fig.)																													
Bank Address																													
City										State										PIN									
^ MICR Code										*IFSC Code (RTGS)										*IFSC Code (NEFT)									

^ (To be filled in only if dividend is to be paid through ECS). * This is a 11 Digit Number, kindly obtain it from your Bank Branch. (Cancelled cheque is Mandatory)

6. SCHEME DETAILS Refer Instruction D and Page I & 2

Scheme / Plan: _____

Options: ☐ Growth ☐ Dividend **For Dividend option only:** Sub-Option: _____ Payout option: ☐ Payout ☐ Reinvestment**7. MY INVESTMENT GOAL** (choose anyone (✓) (Refer Instruction E)☐ Marriage ☐ Vacation ☐ Dream Home ☐ Dream Car ☐ Retirement ☐ Children's Education ☐ Children's Marriage.

Target Amount Rs. _____

8. INVESTMENT DETAIL (Strike off whichever is not applicable)

Gross Amount (A)															DD Charges (if any) (B)										Net Amount (Cheque / DD Amount)																																																	
₹					A										B					₹					A					minus					B																																							
Mode of Payment																														Dated																																												
A/c No. _____																									D					D					/					M					M					/					Y					Y					Y					Y				
A/c Type _____																									Cheque / DD No. _____																																																	
Drawn on Bank																																																																										
Branch															Branch City																																																											

Please select any one of the follows:

I/We hereby nominate the person more particularly described hereunder to receive the Units allotted to me/us/credit in my/our folio in the event of my/our death. I/We understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be a valid discharge of the AMC / Mutual Fund / Trustees.

Name	Address
------------	---------------

Nominee's relationship with 1st holder

If Nominee is Minor:

Date of Birth Proof of DOB ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Others

Name & Address of Guardian:

Relationship of the Nominee with the Guardian ☐ Mother ☐ Father ☐ Legal Guardian

Proof of relationship: ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Others

10. DEMAT ACCOUNT DETAILS: (Please 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 Unit holders do not provide their Demat Account details, Units will be allotted in physical form. (Refer Instruction L)

[illegible]

The Trustee, Tata Mutual Fund

a.) Having read & understood the contents of the Scheme Information Document of the Scheme & reinvestment scheme, I/ We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/ We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/ We have understood the details of the scheme & I/ We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We confirm that the funds invested in the Scheme, legally belong to me / us. In the event “Know Your Customer” process is not completed by me / us to the satisfaction of the AMC, I/ We hereby authorise the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. **b.) For NRIs:** I/ We confirm that I am / we are Non Residents of Indian Nationality / Origin & that I/ we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary. I/ We confirm that details provided by me / us are true & correct. **c.)** The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. **d.)** I/We have read & understood the SEBI Circular no. MRD/DoP/Cir- 05/2007 dt. April 27, 2007 & SEBI Circular No. 35/MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. **e.)** The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.

Date: _____



NOT TO BE USED FOR TATA RETIREMENT SAVINGS FUND

SIP AUTO DEBIT FACILITY – WITH TOP-UP FACILITY

NEW INVESTORS ARE REQUESTED TO FILL-IN THE SCHEME APPLICATION FORM ALSO



Expertise that's trusted

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing / Standing Instruction / Direct Debit Facility in select banks only)

First SIP cheque and subsequent via Auto Debit in select cities only. (Please attach copy of cheque / cancelled cheque)

Please (✓) any one : ☐ New Registration ☐ Change in Bank Account for existing Registration ☐ MICRO SIP (refer inst. 4)

1. DISTRIBUTION INFORMATION (Only empanelled Distribution/Broker will be permitted to distribute Units of Tata Mutual Fund) refer instruction A16 & K				FOR OFFICE USE ONLY (TIME STAMP)
Broker / Agent Code	Sub-Broker / Bank Branch Code	Sub-Broker ARN Code	EUIN Code	

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

2. TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Inst. A15 and please tick (✓) any one)

If the total commitment of investment through SIP (i.e. amount per SIP installment x no. of installments) amounts to Rs. 10,000 or more and your Distributor has opted to receive transaction charges, the same are deductible as applicable from the installment amount and payable to the distributor. In such cases transaction charge will be recoverable in 3 - 4 installments. Units will be issued against the balance of the installment 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.

3. APPLICATION DETAILS

Folio No.	Application No.	
Name of Sole / 1st holder	PAN No. / PEKRN.	<input type="checkbox"/> M <input type="checkbox"/> a <input type="checkbox"/> n <input type="checkbox"/> d <input type="checkbox"/> a <input type="checkbox"/> t <input type="checkbox"/> o <input type="checkbox"/> r <input type="checkbox"/> y <input type="checkbox"/> KYC#
Name of 2nd holder	PAN No. / PEKRN.	<input type="checkbox"/> M <input type="checkbox"/> a <input type="checkbox"/> n <input type="checkbox"/> d <input type="checkbox"/> a <input type="checkbox"/> t <input type="checkbox"/> o <input type="checkbox"/> r <input type="checkbox"/> y <input type="checkbox"/> KYC#
Name of 3rd holder	PAN No. / PEKRN.	<input type="checkbox"/> M <input type="checkbox"/> a <input type="checkbox"/> n <input type="checkbox"/> d <input type="checkbox"/> a <input type="checkbox"/> t <input type="checkbox"/> o <input type="checkbox"/> r <input type="checkbox"/> y <input type="checkbox"/> KYC#

Attach Acknowledgement Copy

4. UNITHOLDING OPTION ☐ Demat Mode ☐ Physical Mode

DEMAT ACCOUNT DETAILS: (Please 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 Unit holders do not provide their Demat Account details, Units will be allotted in physical form. (Refer Instruction H)

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

5. SCHEME DETAILS Refer Instruction D and Page 1 & 2

Scheme / Plan: _____

Options: ☐ Growth ☐ Dividend

For Dividend option only: Sub-Option: _____ Payout option: ☐ Payout ☐ Reinvestment

6. MY INVESTMENT GOAL (choose anyone (✓) (Refer Instruction E)

☐ Marriage ☐ Vacation ☐ Dream Home ☐ Dream Car ☐ Retirement ☐ Children's Education ☐ Children's Marriage

Target Amount Rs. _____

7. FIRST SIP CHEQUE DETAILS

Cheque No.: _____ Cheque Amount in ₹ _____ Cheque Date :

Bank Name _____ Branch: _____ City: _____

To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of SAI/SID/KIM of Tata Mutual Fund Scheme/s, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s. I/We hereby declare that the particulars given are correct & complete & express my willingness to make payments through participation in ECS/Direct Debit/Standing Instruction. I/We will also inform TAML, about any changes in my bank account. I/We have read & agreed to the terms & conditions mentioned overleaf. For Micro SIP: I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a rolling 12 months period or in a financial year.

SIGNATURE/S AS PER TATA MUTUAL FUND RECORDS (MANDATORY)			
	Sole / 1st Account Holder's Signature	2nd Account Holder's Signature	3rd Account Holder's Signature

ACKNOWLEDGEMENT SLIP (TO BE FILLED BY THE INVESTOR)

TATA MUTUAL FUND

Received from Mr./Mrs. _____

Scheme/Plan/Option _____

Subject to realization of funds and verification of mandatory information/document.

ISC Stamp & Signature

8. SIP DETAILS									
SIP Installment Amount (₹) 					Amounts in words _____				
Frequency <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly (Please tick any one)	Enrollment Period: (Please ✓ any one) <input type="checkbox"/> Regular From: M M Y Y Y Y to: M M Y Y Y Y <input type="checkbox"/> Perpetual From: M M Y Y Y Y to: 1 2 2 0 9 9 (Default) (Refer Instruction No. 12)				SIP Dates: Please mention the date in words _____ day of the month. e.g. for SIP on 10th please mention 1 0 Tenth day of the month [please refer instruction 13 for any day SIP] Default: 10 th (Tenth)				

9. SIP TOP UP (Optional) (tick to avail this facility) (Refer instruction 15)	
Top Up Amount* _____ Please Specify *Top Up amount has to be in multiples of Rs. 500 only	Top Up Frequency : <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default) Upper SIP Amount Rs. _____

10. PARTICULARS OF BANK ACCOUNT									
Account holder Name as in Bank Account	 								
Bank Name	 								
Branch Name	 City 								
9 Digit MICR Code	 (please enter the 9 digit number that appears after the cheque number)								
Account Type (Please Tick)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR								
Core Banking A/c. No.	 								

11. DECLARATION TO THE BANKER			
To - Branch Manager, _____ Bank. This is to inform I/We have registered for RBI's Electronic Clearing Service (Debit Clearing)/ Direct Debit/Standing Instruction Facility & that my payment towards my investment in Tata Mutual Fund shall be made from my/our above mentioned bank account with your bank. I/We authorize the representative carrying this ECS/Direct Debit/Standing Instruction mandate Form to get it verified & executed. I/We acknowledge that no separate intimation will be received from the Bank in case of non-execution of the instructions for any reasons whatsoever. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Tata Mutual Fund or the above mentioned Bank responsible. I have read and agreed to the terms and conditions mentioned overleaf. I/We have noted the contents of the Direct Debit Facility Agreement/Standing Instruction entered by Tata Mutual Fund with the Bank & I/we are also bound by the terms thereof. I/We also authorize the Bank to debit my account for charges towards mandate verification & transaction dishonoured due to "insufficient funds" as applicable.			
SIGNATURE/S AS PER BANK ACCOUNT (MANDATORY)	Sole / 1st Account Holder's Signature (as in bank records)	2nd Account Holder's Signature (as in bank records)	3rd Account Holder's Signature (as in bank records)

(To be signed as per the mode of operations, i.e. all holders to sign if the mode of operations is Joint)

12. BANKER'S ATTESTATION (FOR BANK USE ONLY)	
Certified that the signature of A/c holder and the details mentioned in 'Particulars of Bank A/c' above and its MICR code are correct as per our records	
Signature of Bank Manager with name, Employee code, Bank Seal and Contact Number	Bank Account Number

FOR OFFICE USE ONLY (NOT TO BE FILLED IN BY INVESTOR)	
Recorded on Recorded by 	Scheme Code Credit A/c Number

Bank use Mandate Ref. No. _____

Customer Ref. No. _____

1. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India Direct Debit facility of Banks. Tata Mutual Fund (TMF) / TAML, 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 / TAML, 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.
 2. SIP Payment through Electronic Clearing System (ECS) facility will be available in the selected cities: This list is provided by Reserve Bank of India (RBI): Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Baroda, Bhavnagar, Belgum, Bhilwara, Bhopal, Bhubaneshwar, Bijapur, Bikaner, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Devenegere, Dhanbad, Dehradun, Durgapur, Erode, Gadag, Gangtok, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Mandya, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupathi, Tirunelveli, Trichur, Trichy, Trivandrum, Udaipur, Udupi, Varanasi, Vijayawada, Vizag. (Subject to revision in dates & location. The Bank account provided for ECS should participate in local / regional MICR clearing)
 3. Direct Debit facility is offered only to the investors maintaining their bank accounts with ICICI Bank / Citibank NA / Bank of Baroda / Allahabad Bank / Punjab National Bank / Federal Bank / Union Bank of India / Bank of India / Kotak Mahindra Bank / Karnataka Bank / United Bank of India. List of banks for Standing Instructions are: State Bank of India, IDBI Bank, HDFC Bank and Axis Bank (Top Up facility not available). The above list is subject to change from time to time.
 4. Micro SIPs - are Systematic Investment Plans (SIPs) up to Rs 50,000 exempt from Permanent Account Number (PAN) : In accordance with SEBI and guidelines issued by AMFI vide its circular no 35P/MEM-COR/4/09-10 dated 14 July 2009 in this regard, SIPs up to Rs 50,000/- per year per investor i.e. aggregate of investments in a rolling 12-months period or in a financial year i.e. April to March (hereinafter referred to as 'Micro SIP') are exempted from the requirement of PAN. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms including joint holders. HUFs and other categories of investors will not be eligible for this exemption. This exemption shall not be applicable to normal purchase transactions up to Rs 50,000/- which will continue to be subject to the PAN requirement. Any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN: Voter Identity Card, Driving License, Government/Defense identification card, Passport, Photo Ration Card, Photo Debit Card, Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by bank managers of scheduled commercial banks/gazette officer/elected representatives to the Legislative Assembly/Parliament, ID card issued to employees of scheduled commercial/state/district cooperative Banks, Senior Citizen/Freedom Fighter ID card issued by government, Cards issued by universities/deemed universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by central government/state governments /municipal authorities/government organizations like ESIC/EPFO. The photo identification document has to be current and valid and also to be either self-attested or attested by the ARN holder (AMFI Registered Distributor). In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds shall be made by the AMC for the units already allotted and a communication to this effect will be sent to the investors. However, investors shall be allowed to redeem their investments.
- Micro SIP investors are not eligible for Top Up SIP
5. Investors are required to submit following documents atleast **28** days before the first SIP Installment date for Auto Debit & ECS Clearing. In case this criterion is not met the SIP would start a month later on the SIP date as specified by the investor.
 6. 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.
 7. Minimum application amount for Monthly SIP Option – 12 installments of ₹ 500/- each or 6 installments of ₹ 1,000/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option – 4 installments of ₹ 1,500/- each and in multiples of Re. 1 thereafter. (Tata Long Term Equity Fund – SIP should be in multiples of ₹ 500/-). For MICRO SIP maximum SIP amount can be ₹ 4000/- Per Month or ₹ 12000/- Per Quarter across all his folios.
 8. In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
 9. Allotment of units would be subject to realization of credit.
 10. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non-business day for the scheme, then the units shall be allotted on the next Business Day.
 11. An investor can opt for Monthly or Quarterly frequency. An investor shall have the option of choosing for one or more than one SIP in the same scheme and in the same month. To register multiple SIPs in the same scheme /same month, please submit separate SIP enrollment form cum SIP Auto Debit facility/ECS Mandate form
 12. "Perpetual SIP" will be the default option in a case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, 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 perpetual, till instruction to the contrary is received from the investor.
 13. 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. In case the date is not mentioned in words then the date will be taken based on the details mentioned in figures subject to the legibility of the handwriting.
 - c. In case you have a Standing Instruction (SI) with HDFC Bank and IDBI Bank: In the event of SI being maintained for 29th, 30th and 31st and if the month ends before the SI maintained date, the debit will happen on the last day of the month.
 - d. In the event of SI being maintained with Axis bank for the above dates, the debit will happen on the first business day of the next month.
 - e. Investors should take note that despite the date of debit of the bank account as mentioned in instruction 'c' and 'd' above, the NAV applicability will be on the basis of SIP date.
 - f. 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.

14. In case there are three consecutive SIP transaction reversals, the subsequent SIP installments will be automatically ceased.

15. 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:

- The Top-up option must be specified by the investors while enrolling for the SIP facility.
- The minimum SIP Top-up amount is ₹500 and in multiples of ₹500.
- 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.
- 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.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
- Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
- Micro SIP investors are not eligible for Top Up SIP.
- Investors can opt for an upper limit for the SIP with top up facility. 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.

- 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

- 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

- For Axis Bank, the top up facility is currently available in ECS locations only.

16. Procedure for continuation / Renewal of an Ongoing SIP (Existing Investors):

- Submit SIP enrollment form cum SIP Auto Debit facility/ECS Mandate form duly signed by the bank account holder(s), indicating the existing Folio no. & investment details in the SIP form
- An Original Cancelled copy of the cheque of the same bank account registered in the SIP Auto debit form.
- In case an 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 the investor needs to submit:
 - Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
 - 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.
 - Get the bankers attestation in the face of the form in the section BANKER'S Attestation (For BANK Use only)
- Attested Pan Card copy and KYC if not submitted earlier.

17. 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.

18. If application form and cheque is submitted with the bank details of the city where TAML does not provide auto debit facility, the first cheque may get processed. However, future debits may not happen and SIP instructions may get rejected.

19. In case of rejection of SIP form for any reason whatsoever, the proceeds of the first cheque will not be refunded. Investors will have to redeem the units allotted through first cheque at applicable NAV.

20. 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.

STP / SWP FORM

Investment Manager: Tata Asset Management Limited **Trustee:** Tata Trustee Company Limited
Toll Free: 1800 - 209 - 0101, **Fax:** (022) 66315194, **Email:** kiran@tataamc.com, **Website:** www.tatamutualfund.com

* To be filled in BLOCK LETTERS (Please strike off section(s) that is (are) not applicable)



BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	SUB-BROKER ARN CODE	EUIN CODE	FOR OFFICE USE ONLY (TIME STAMP)

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. 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. (Refer instruction 15 & 16)

Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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Request for: ☐ Fresh Registration ☐ Cancellation

Folio No. of 'Transferor' Scheme (for existing Unitholder) / Application No. (for new investor)

Name of the Applicant	PAN# or PEKRN#	KYC is mandatory# Please (✓)										
Name of the First/Sole Applicant	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>											Proof Attached <input type="checkbox"/>
Name of the Second Applicant	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>											Proof Attached <input type="checkbox"/>
Name of the Third Applicant	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>											Proof Attached <input type="checkbox"/>

#Please attach Proof. If PAN / PEKRN / KYC is already validated, please don't attach any proof.

Email address: Mobile Number

SYSTEMATIC TRANSFER PLAN (STP)

Name of 'Transferor' Scheme / Plan / Option	(Investor applying under Direct Plan must mention 'Direct' against the Scheme name)
Name of 'Transferee' Scheme / Plan / Option	(Investor applying under Direct Plan must mention 'Direct' against the Scheme name)

Please Select the Transfer Plan: (Any one)

☐ Fixed Amount Transfer Plan (FATP) for Rs. In words

☐ Fixed Unit Transfer Plan (FUTP) for Units (Mention the number of Units)

☐ Dividend Transfer Plan (DTP) ☐ Capital Appreciation Transfer Plan (CATP)

Transfer Frequency: Not applicable for DTP

<input type="checkbox"/> Daily Only from Monday to Friday*	<input type="checkbox"/> Weekly (Only on Fridays)	<input type="checkbox"/> Monthly <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 20th <input type="checkbox"/> 28th Days of the month	<input type="checkbox"/> Quarterly
Select any one			
In case the day of STP is a non business day the request will be considered for the next business day.			

STP Period: (Not applicable for Dividend Transfer Plan)

Start Period: From

--	--	--	--	--	--	--	--	--	--

 End Period:

--	--	--	--	--	--	--	--	--	--

OR
Number of Transfers / Installments

* In case any day is a non-business day for any one of the schemes (either STP from or STP to scheme) the STP will be processed as per the matrix provided on our website www.tatamutualfund.com.

SYSTEMATIC WITHDRAWAL PLANS (SWP)

Name of Scheme / Plan / Option	(Investor applying under Direct Plan must mention 'Direct' against the Scheme name)
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Folio No. Name

☐ Fixed Amount Rs. In words ☐ Capital Appreciation

Frequency ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annually (Default)

Withdrawal Date (any date between 01st and 31st)..... day in wordsDefault 25th

Withdrawal period From

--	--	--	--	--	--	--	--	--	--

 to

--	--	--	--	--	--	--	--	--	--

The Trustee, Tata Mutual Fund

Having read & understood the contents of the Scheme Information Document of the Transferor and Transferee Scheme. I/ We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme.

Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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GENERAL INSTRUCTIONS

1. This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of Tata Mutual Fund. Incomplete enrolment form is liable to be rejected.
2. Unitholders are advised to read the Scheme information Document of the respective Scheme(s) i.e. Transferor and Transferee and Statement of Additional Information carefully.
3. Unitholders must use separate enrolment forms for different Schemes/Plans/Options.
4. The form should be signed as per the mode of holding in the folio.
5. The STP / SWP Facility is available only for units held / to be held in Non - demat Mode.

Instructions for Systematic Transfer Plan (STP)

1. There are four OPTIONS:
 - a. Fixed amount: Fixed amount will be transferred to any Transferee scheme of Tata MF, on the days mentioned under Transfer Frequency below, subject to the terms and conditions of the schemes.
 - b. Fixed units - Fixed units will be transferred to any other scheme of Tata MF, on the days mentioned under Transfer Frequency below, subject to the terms of the scheme.
 - c. Capital appreciation: The capital appreciation amount as on the dates mentioned below will be transferred to any other scheme of Tata MF, subject to the terms of the scheme.
 - d. Dividend amount / Dividend sweep: Dividend sweep is possible only if the investor has opted for Dividend reinvestment. Dividend sweep is not possible if the investor has opted for dividend payout.
- i. Dividend declared will be automatically invested into scheme/plan of Tata Mutual Fund, mentioned by the unit holder. E.g. Mr. X has units in TATA Dynamic Bond Fund – Dividend reinvestment option and has opted for Dividend sweep to Tata Income Fund - Growth Option. As and when dividend is declared in TATA Dynamic Bond Fund, the dividend will be directly transferred to Tata Income Fund - Growth option.
- ii. Please note that there will be no entry of dividend reinvestment in the scheme where the dividend has been declared and the description in the scheme where the investor has opted dividend sweep will be Dividend Sweep Out.
- iii. The frequency of transfer will be dependent on the dividends declared in the scheme where the investment has been made.
- iv. The total dividend amount will be automatically invested on the ex-dividend date into another scheme of TATA MF at the NAV of that scheme and accordingly equivalent units will be allotted, subject to the terms of the schemes e.g. If the dividend record date is 11th September 2015 (Friday) and the ex-dividend date is 14th September 2015 (Monday), the investor will be allotted units at NAV of the same day i.e. 14th September 2015 (Monday).
- v. There is no minimum and maximum amount under this option.
- vi. Investor need not mention the STP start date and the END date for Dividend Transfer Plan. The same will be registered on receipt of the application at the registrar back office. Also, the investor should send an intimation in case the ceasure of the DTP is required.
2. Transfer frequency:
 - a. Monthly and Quarterly:
 - i. This facility is available under fixed Amount/Units and Capital Appreciation.
 - ii. The STP dates are 1st / 7th / 10th / 20th and 28th of every month.
 - iii. The STP dates for quarterly STP are 1st / 7th / 10th / 20th and 28th. The quarter will be taken in to consideration from the first STP month i.e. if the first STP date is 10th Aug 2015, then the next STP will take place on 10th Nov 2015 and then on after every 3 months.
 - iv. If any of the selected days is a non-business day, then the request will be processed immediately on the next Business Day.
 - b. Weekly:
 - i. This facility is available under fixed Amount/Units/Capital Appreciation.
 - ii. The facility is available on every Friday (if Friday is a non-business day, then the request will be processed immediately on the next Business Day).
 - c. Daily (Business Days):
 - i. This facility is available under fixed Amount.
 - ii. If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/Day and the same will be considered for the purpose of determining the applicability of NAV.
 - d. The Unitholder should submit the duly filled in STP Enrolment Form at least 7 days prior to the first STP date.
3. Transfer Amount:

In the fixed amount option, the minimum amount to be transferred would be as follows:

 - a. For Monthly STP: Where the Transfer to scheme is any other than scheme than Tata Long Term Equity Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- . Where the Transfer to scheme is Tata Long Term Equity Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
 - b. For Quarterly STP: Where the Transfer to scheme is any other than scheme than Tata Long Term Equity Fund a minimum of ₹ 1000/- and in multiples of ₹ 1/- . Where the Transfer to scheme is Tata Long Term Equity Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
 - c. For Daily STP: Where the Transfer to scheme is any other than scheme than Tata Long Term Equity Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- . Where the Transfer to scheme is Tata Long Term Equity Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
4. Minimum Installments:
 - a. For fixed amount:
 - i. For amount greater than or equal to ₹ 2000/-: The minimum number of installments would be 3.
 - ii. For amount greater than or equal to ₹ 1000/- however less than ₹ 2000/-: The minimum number of installments would be 6.
 - iii. For amount greater than or equal to ₹ 500/- however less than ₹ 1000/-: The minimum number of installments would be 12.
 - b. For fixed Units the minimum number of installments should be 3.
 - c. The investor has an option to select the number of installments for transfer. In case the investor has selected the 'from date' and 'to date' the number of installments will be ignored.
 - d. In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/ Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.
 - e. Investor should mention the STP Start date & End date (not applicable in case of dividend transfer plan).
 - i. In case the Start Date is mentioned but End Date is not mentioned and if the number of installments are not mentioned then,
 - For Daily STP, the default end date will be 5 years.

- For Weekly Monthly and Quarterly STP, the default end date will be December 2099.
- ii. In case the End Date is mentioned but Start Date is not mentioned, the application will be registered as follows:
 - Daily STP: After expiry of 7 days from submission of the application from
 - Weekly STP: The next Friday after expiry of 7 days from submission of the application from.
 - For Monthly and Quarterly: The date selected or the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), after expiry of 7 days from submission of the application form, provided the minimum number of installments are met.
- f. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.
- 5. Cancellation of STP:
 - a. Cancellation of STP request should be submitted before 7 days from the processing date of STP. For example - The request to be forwarded on or before 13th October 2015 for the cancellation of STP on 20th October 2015. If not then it will be considered only for the next month STP Date.
 - b. In case there is no minimum fixed amount or fixed units (as selected by the investor) available in the unit holder's account the residual amount will be transferred to the Transfer to scheme and the STP will be ceased.
 - c. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
 6. Loads: Since STP is a Systematic Withdrawal Plan from one scheme (SWP) and Systematic Investment Plan (SIP) in other scheme the prevailing SIP Load structure will be applicable.
 7. The units under lien and schemes under lock in period will not be eligible for STP.
 8. For NAV applicability please refer our website www.tatamutualfund.com. In case any day is a non-business day for any one of the schemes (either STP from or STP to scheme) the STP will be processed as per the matrix provided on our website www.tatamutualfund.com.
 9. Permanent Account Number SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. 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. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available. For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.tatamutualfund.com
 - PAN Exempt Investments: PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is ₹ 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.
 10. Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information available on our website www.tatamutualfund.com
 11. Investors with existing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.

Investment through Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. 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. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information. These requirements do not apply to Overseas Distributors. New cadre distributors: New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on They also hold an EUIIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

Direct Investments: Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

Tata Mutual Fund reserves the right to reject any application without assigning any reason thereof.

Instructions for Systematic Withdrawal Plan (SWP)

1. There are two options available: a) Fixed Amount b) Capital Appreciation.
2. Minimum withdrawal for fixed option is ₹ 500/-
3. Investors can choose any date for SWP between 01st and 31st of every Month / Quarter. In case there is any ambiguity the default date will be considered as 25th. In case the "To Date" is not mentioned, the payout will continue until the balance units are reduced to zero.
4. For the Fixed Amount SWP, the amount withdrawn under SWP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWP withdrawal date and such Units will be subtracted from the Unit Balance of the Unitholders.
5. For the Capital appreciation SWP, the capital appreciation amount as on the dates mentioned will be redeemed and the respective Units will be subtracted from the Unit Balance of the Unitholders.
6. In case these dates fall on a holiday or does not exist for a particular month or fall during a Book Closure period, the next Business Day will be considered for this purpose.
7. If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and the SWP will be automatically terminated and there will not be any further trigger.
8. Exit load will be charged as per the scheme's applicable load structure at the time of purchase of the units.
9. The Unitholder should submit the duly filled in SWP Enrolment Form at least 7 calendar days prior to the first SWP date. In case the SWP start date as mentioned in the SWP Enrolment Form above does not satisfy this condition, the first SWP date shall be rolled over to begin from the immediately following Month /Quarter / Half Year / Year, as applicable.
10. SWP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such discontinuation should be received at least 7 calendar days prior to the due date of the next withdrawal. SWP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.

DETAILS OF ULTIMATE BENEFICIAL OWNER INCLUDING ADDITIONAL FATCA & CRS INFORMATION

Name of the entity

Type of address given at KRA : ☐ Residential or Business ☐ Residential ☐ Business ☐ 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"

Customer ID / Folio Number

PAN Date of Incorporation / /

City of Incorporation

Country of Incorporation

Entity Constitution Type ☐ a. Partnership Firm ☐ b. HUF ☐ c. Private Limited Company ☐ d. Public Limited Company ☐ e. Society ☐ f. AOP/BOI

Please tick as appropriate ☐ g. Trust ☐ h. Liquidator ☐ i. Limited Liability Partnership ☐ j. Artificial Juridical Person ☐ k. Others specify

Please tick the applicable tax resident declaration -

I. Is "Entity" a tax resident of any country other than India: ☐ Yes ☐ 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 equivalent⁵.

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

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be Filled by Financial Institutions or Direct Reporting NFEs)

I We are a,
Financial institution⁶ ☐
or
Direct reporting NFE⁷ ☐
(please tick as appropriate)

GIIN

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

GIIN not available (please tick as applicable) ☐ **Applied for**

If the entity is a Financial institution, ☐ Not required to apply for - please specify 2 digits sub-category¹⁰

☐ Not obtained – Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1 Is the Entity a publicly traded company¹ (that is, a company whose shares are regularly traded on an established securities market) Yes ☐ (If yes, please specify any one stock exchange on which the stock is regularly traded)
Name of stock exchange

2 Is the Entity a related entity² of a publicly traded company (a company whose shares are regularly traded on an established securities market) Yes ☐ (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)
Name of listed company
Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company
Name of stock exchange

3 Is the Entity an active³ NFE Yes ☐ (If yes, please fill UBO declaration in the next section.)
Nature of Business
Please specify the sub-category of Active NFE (Mention code – Refer 2C of Part D)

4 Is the Entity a passive⁴ NFE Yes ☐ (If yes, please fill UBO declaration in the next section.)
Nature of Business

¹ Refer 2a of Part D | ² Refer 2b of Part D | ³ Refer 2c of Part D | ⁴ Refer 3(ii) of Part D | ⁶ Refer I of Part D | ⁷ Refer 3(vii) of Part D | ¹⁰ Refer IA of Part D

PART D FATCA Instructions & Definitions

- I Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
 - or
 - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.
- An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)
- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- FI not required to apply for GIIN:

A. Reasons why FI 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

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (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)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is 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 passive income 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 passive income;
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	<p>Any NFE that fulfills all of the following requirements:</p> <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; <p>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</p> <p>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.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none">(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;

3. Other definitions

(I) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(II) 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 defined in clause (b) of these instructions

(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)

(III) 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 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.

(IV) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person 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. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means '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 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.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:	
Code	Sub-category
01	CP of legal person - ownership
02	CP of legal person - other means
03	CP of legal person - senior managing official
04	CP of legal arrangement - trust - settlor
05	CP of legal arrangement - trust - trustee
06	CP of legal arrangement - trust - protector
07	CP of legal arrangement - trust - beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement - Other - settlor equivalent
10	CP of legal arrangement - Other - trustee equivalent
11	CP of legal arrangement - Other - protector equivalent
12	CP of legal arrangement - Other - beneficiary equivalent
13	CP of legal arrangement - Other - other equivalent
14	Unknown

(V) Specified U.S. person – A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

- (xi) 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;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(VI) Owner documented FFI An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model I IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. 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-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE

(VII) Direct reporting NFE

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

(VIII) Exemption code for U.S. 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

- a. Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

- a. The AMC / Mutual Fund / R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of ₹ 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the first named investor.
- b. The account number mentioned in the Certificate should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for issue of such instruments.
9. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the Mutual Fund, will also be covered under these provisions.
10. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under):
 - a. "XYZ Scheme A/c Permanent Account Number"
 - b. "XYZ Scheme A/c First Investor Name"
 - c. "XYZ Scheme A/c Existing folio number"
11. In case of subscription by NRIs/FIIs, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker.
12. 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) are not provided within 10 business days from the date of transaction or the documents provided by the non individual investors are insufficient / 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 TAMIL/TMF about any change to the Authorized Signatory List or Board resolution.
13. Applications which are incomplete are liable to be rejected & the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof
14. 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.
15. The right to accept or reject any application in whole or in part lies with the Trustee Company.
16. Application form (duly completed), along with a cheque (drawn on nearest ISC's / transaction acceptance centres)/ DD (payable at the nearest ISC's / transaction acceptance centres) may be sent by Mail directly to the nearest ISC / transaction acceptance centres or application can be sent directly to the registrar along with a 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.
17. 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 "Name of the Scheme – Folio number/ PAN number" & crossed "A/c Payee & Not Negotiable", payable at the place of submitting the application after deducting the bank charges/commission (not exceeding charges prescribed by State Bank of India) for the amount of investment.
18. The applicants are requested to note the following points before submitting the applications to any of the collection centres.

- a. Separate cheque/demand draft is required for each scheme. Such Cheques/ Demand Draft should be drawn in the name of the Scheme.
- b. 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. Post dated cheques will be accepted only for SIP transactions.
- c. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.

(C) APPLICATION DETAILS

1. Existing unit holders: Investors already having an account in any of TATA Mutual Fund Schemes should provide their Folio Number in the space for mentioning existing folio number and Unit Holder's name and can proceed to Section 6 i.e. Scheme details. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which, the application is liable to be rejected
2. Please the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft. 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.
3. Please mention the Pin Code Number in the Address column. In case PIN code is not mentioned all the correspondence will be sent by registered post.
4. All communication and/or payments will be made to the sole/first applicant.
5. Signatures should be in English or in any Indian language, thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, the Partner should sign on behalf of the Partnership Firm. Similarly, for the Association of Persons (AoP), Company etc. the application must be signed by the Authorised Signatory/Signatories as applicable.
6. Where the units are held in the names of two or three persons, such persons shall be deemed to hold the units on first holder basis. In case of HUF/ Partnership Firm/ AoP/Company, etc. no joint holding will be considered. All tax exemptions can be availed of only by the First holder in case of additional holdings.
7. In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund the original Power of Attorney or the certified copy thereof duly notarized and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.
8. In case of 'Limited Liability Partnership' the investment should be in the Name of LLP and to contain 'Limited Liability Partnership' or 'LLP' as suffix. Following list of documents which needs to be provided by LLP accounts at the time of first purchase transaction: Limited Liability partnership agreement and certificate of registration; Resolutions or authority letter for investments in mutual funds and lien creation; Certified list of Authorized Signatories for making investment and lien creation; Copy of KYC acknowledgement.
9. For faster dissemination of information, Unitholders are requested to provide their E-mail IDs. Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. Annual report, Account statements & other communication will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. In such cases, the Mutual Fund / Registrars are not responsible for email not reaching the investor & for all consequences thereof. The investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided & investor can download, save & print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, & the Fund would arrange to send the same to the investor. It is deemed that the Unitholder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. Mutual Fund / registrar shall not be responsible for e-mail not reaching to the investors and for all consequences thereof.

(D) SCHEMES - PLANS AND DEFAULT VALUES

All open ended schemes of Tata Mutual Fund will have a separate plan for direct investment with effect from 1st January 2013 (Effective Date).

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.

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.
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 / Quarterly) 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.

Scheme Names	Default Option
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.
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.

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.

(E) INVESTMENT GOAL : Investors can now record the specific financial goal the investor is endeavouring to achieve using the investment in specific scheme.

Please Note: i.) Only one reason can be indicated per scheme - plan.

ii.) If a purpose of investment is already furnished in the specific scheme - plan and if you choose a different reason for a subsequent investment in the same scheme within the same folio, the earlier reason would be over written by the latest reason provided.

(F) 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 rolling 12 month period or 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.

(G) PAN NUMBER DETAILS OF THE INVESTORS

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.

(H) PREVENTION OF MONEY LAUNDERING & KNOW YOUR CLIENT (KYC) COMPLIANCE

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir- 23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 & the guidelines in pursuance of the said Regulations and for In- Person Verification ("IPV").

- (i) Requirement for the existing investors in mutual funds (upto December 31, 2011): For the existing investors in mutual funds who have already complied with the KYC requirement (KYC compliant) and have the KYC compliance letter issued to them by CDSL Ventures Limited are exempt from following the new KYC procedure effective January 01, 2012 for the purpose of making additional investment with any SEBI registered mutual fund. If, however, the KYC compliant investors would like to deal with any SEBI registered intermediary other than mutual funds, they will have to follow the new KYC compliance procedure.
- (ii) Requirement for the new investors in mutual funds (From January 1, 2012) : With effect from January 01, 2012, all investors other than KYC compliant investors as defined above are required to follow the new KYC compliance procedure as mentioned below while making any investing with the Fund:
 - Provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on TMF's website i.e. www.tatamutualfund.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.
 - KYC application and necessary document should come along with financial transaction or when the client chooses to trade / invest / deal through the Intermediary, the investor is required to submit, in person, the completed KYC application form along with all the necessary documents as mentioned in the KYC application form in any of the offices of the distributors (details provided in the following note) or Registrar and Transfer Agent.
 - In line with SEBI circular MIRSD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out "In-Person

Verification" ("IPV") of any investor dealing with a SEBI registered intermediary for investments in a mutual fund, the Asset Management Companies, Registrar & Transfer Agent and distributors who comply with the certification process of National Institute of Securities Market (NISM) or Association of Mutual Funds in India (AMFI) and have undergone the process of "Know Your Distributor (KYD)" are authorised to carry out the IPV. However, in case of applications received by the mutual funds directly from the clients (i.e. not through any distributor), they may also rely upon the IPV performed by the scheduled commercial banks. Unless the IPV process is completed, the intermediary will not be able to process the KYC and obtain a temporary acknowledgement for submission of all the documents. Hence the investor will not be considered as KYC compliant under the new KYC compliance procedure and hence will not be permitted to make any investment in the Fund.

- Once all the documents are verified by a KRA, they will send the investor a letter within 10 working days from the date of receipt of necessary documents by them from the Fund or its Registrar and Transfer Agent informing the investor either about compliance by the investor of the new KYC compliance procedure ("final acknowledgement") or any deficiency in submission of details or documents. On the basis of the temporary acknowledgement or the final acknowledgement the investor would be eligible to deal with any of the SEBI intermediaries as mentioned in the above mentioned SEBI circulars.
- KRA will send confirmation to investors within 10 days of document receipt form Intermediary All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.
- Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the sections of the application form are mandatory for all applicants as applicable, including joint holders. Details net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross income. While providing details of net worth, the same should be of a date which is within one year of the application.
- Non Individual applicants, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed company or is controlled by such listed company, are also required to submit a declaration of ultimate beneficial ownership in the mandated format as available on the website of the fund.
- **Details under FATCA / Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID / Number. Should there be any change in information provided, please ensure that you advise us promptly within 30 days. Non Individual investors should fill and provide details in separate additional forms dedicated to them viz. FATCA Details and Declaration forms.

(I) BANK ACCOUNT DETAILS

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 viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. 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. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

Unit holders are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

1. Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled original cheque leaf of the new bank account as well as the bank account currently registered with the Mutual Fund (where the account number and first unit holder name is

printed on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.

2. Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/ maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
3. In case of non-availability of any of these documents, a copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number. (In respect of (2) and (3) above, they should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number)
4. Unit holders may also bring a copy of any of the documents mentioned in (3) above along with the original documents to the ISCs/Official Points of Acceptance of TATA Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of TATA Mutual Fund. The originals documents will be returned across the counter to the Unit holder after due verification.

The updation/Change of bank accounts in a folio is required to be done through Multiple Bank Account Registration Form or a standalone Change of Bank Mandate form only. In the event of a request for change in bank account information being invalid / incomplete / not satisfactory in respect of signature mismatch/document insufficiency/not meeting any requirements more specifically as indicated in clauses above, the request for such change will not be processed.

Please note that requests for change in bank details cannot be submitted along with redemption request. Redemption payments will be processed and the last registered bank account information will be used for such payments.

Further, if the Change/Updation of Bank Mandate/Multiple Bank registration has been updated within ten days, prior to the submission of redemption request, then the redemption payments will be made to the new bank mandate. For such cases the payments will be made within the regulatory time limit and the normal scheme specific payment timelines will not be applicable.

It is advisable to use multiple bank registration facility in order to avoid change of Bank mandate with redemption.

(J) DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS

1. RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by crediting of dividend/redemption to an investor's bank account electronically. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS/RTGS/NEFT are subject to applicable rules & policies of RBI & the working of banking system. The Mutual Fund will endeavor to arrange such facility for payment of dividend/redemption proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
2. Investors are requested to provide their 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).
3. Investors need to provide a cancelled cheque leaf (where the IFSC/MICR code is printed) or banker's confirmation for verification of the code.
4. RTGS & NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
5. 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.
6. Tata Mutual Fund have arrangement with ICICI Bank Ltd./HDFC Bank Ltd./Axis Bank/IDBI Bank/Standard Chartered Bank/Kotak Mahindra Bank/HSBC Bank/Deutsche Bank/Royal Bank of Scotland/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.
7. 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.
8. 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.
9. 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.

10. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.

(K) BROKERS AND MARKETING ASSOCIATES

It may be noted that the Securities & Exchange Board of India (SEBI) vide its Notification dated May 31, 2010 read with Circular dated June 24, 2010 states that with effect from June 01, 2010, the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products shall be required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

Tata Mutual Fund's Marketing Associates, Agents & Brokers (who are holding the AMFI Certificate) are eligible to mobilise subscriptions under the Fund and earn brokerage based on the amounts subscribed. Brokerage will be paid only to those Marketing Associates, Agents & Brokers whose stamp appears on the application form. **2.)** Code numbers / ARN No. assigned by AMFI to the Marketing Associates / Agents must be used wherever applicable and their stamps should clearly state their names and any other details as required, in English. **3.)** Agents are not permitted to accept CASH with Application Form. Tata Mutual Fund shall not be held responsible for any kind of wrong tenders. **4.)** Brokerage will be paid to only Distributors empanelled with Tata Mutual Fund and registered with AMFI. **5.)** Distributors / Agents should mention the ARN No. allotted by AMFI, on the application form. **6.)** The sub-broker shall mention his ARN code in the sub broker ARN column instead of mentioning an internal code issued by the main ARN holder. **7.)** In case the Invalid EUIN or Invalid Sub-broker code is mentioned, commission on this transaction to be withheld till a valid EUIN / Sub-broker code is furnished.

(L) DEMAT ACCOUNT

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. 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). 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. 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. 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. To capture correct depository account details, investors are required to submit Client Master. 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.

Please note that where the investor 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.

(M) 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. **(1)** 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. **(2)** 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. **(3)** 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. (4) Nomination in respect of the units stands rescinded upon the transfer of units. (5) 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. (6) 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. (7) 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). (8) 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). (9) Nomination will not be allowed in a folio held on behalf of a Minor. (10) Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account. (11) 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". (12) Every new nomination for a folio/account will overwrite the existing nomination. (13) Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.

(N) UNDERSTANDING DIVIDEND TRIGGER OPTION FOR TATA EQUITY P/E FUND

The Existing Dividend Option of the scheme has been split into two different options i.e. Dividend Trigger Option A (Trigger A) and Dividend Trigger Option B (Trigger B) w.e.f. October 01, 2009. Under Dividend Trigger A, the Fund will initiate the declaration of dividend in the current calendar quarter when there is an appreciation in the NAV from the last Ex-dividend NAV by 5%. In case of Dividend Trigger B, the Fund will initiate the declaration of dividend in the current calendar quarter when there is an appreciation in the NAV from the last Ex-dividend NAV by 10%.

The salient features of Dividend Triggers are as under (effective 1st October, 2013):

Dividend Triggers – Under Dividend Trigger A, the Fund will initiate the declaration of dividend in the current calendar quarter when there is an appreciation in the NAV from the last Ex-dividend NAV by 5%. In case of Dividend Trigger B, the Fund will initiate the declaration of dividend in the current calendar quarter when there is an appreciation in the NAV from the last Ex-dividend NAV by 10%. Record date of dividend will be announced within five working days from the date of occurrence of trigger.

Please Note: No dividend will be declared if the NAV does not reach to the trigger level & irrespective of the appreciation level of the NAV. Not more than one dividend will be declared in a particular calendar quarter. Further, it is also possible that trigger level is reached only for Option A and not for option B; in that case dividend will be declared only in option A. The quantum of dividend shall be decided by the Trustees and will be subject to availability of distributable surplus. In case there was no dividend declared in the immediate preceding quarter then the last declared Ex-Dividend NAV shall be taken as a base to check for 5% and 10% appreciation.

Illustration – For Calendar Quarter October 2013 to December 2013, the base NAV would be last Ex-Dividend NAV calculated at end of the day on last ex-date when dividend was declared. Assume that NAV on the last Ex-date was Rs. 25.00/- per unit. The trigger NAV for declaration of dividend would be Rs.26.25/- in case of Option A and Rs. 27.50/- in case of Option B.

Scenario 1 - NAV does not reach to the trigger levels during the said quarter

Dividend may not be declared.

Scenario 2 – NAV reaches to the trigger level say on November 15, 2013

Record date for Dividend will be announced within 5 working days from the date of occurrence of trigger i.e. 15th November, 2013 and record date for dividend is fixed on 22nd November, 2013 and ex dividend date is 25th November, 2013. Trigger level for next dividend in next quarter shall be based on the Ex-dividend NAV as on 25th November, 2013. Say dividend of 10% (on face value of Rs.10/- each) and 20% (on face value of Rs.10/- each) is declared in Option A & B respectively and Ex-dividend NAV comes to Rs. 25.25/- & 25.50/- then trigger NAV level for the next dividend would be Rs. 25.25/- and Rs. 25.50/- for Option A & B respectively.

Scenario 3 – NAV reaches to the next trigger level in the same quarter say on December 15, 2013

No 2nd dividend will be declared in October - December 2013 quarter. However, if NAV level remains above the trigger level till 1st January, 2014

(i.e. on beginning of next calendar quarter), then the record date for dividend will be announced within first five working days.

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.

(O) UNDERSTANDING TRIGGER FACILITY FOR TATA INFRASTRUCTURE FUND - GROWTH

Under this facility, the investor can choose a specific % target return, which if achieved in the scheme, the Gain shall either be redeemed or switch to the Growth Option of Tata Floater Fund.

Applicability : Scheme - Tata Infrastructure Fund; Option: Growth

Switch scheme: Tata Floater Fund – Growth Option

Trigger level:

- **First Trigger:** 5% or 10% (as per investor's request) gain in the NAV from NAV at the date of receipt of the trigger request.
- **Subsequent Trigger:** After the first trigger the base value for the calculation of next level of trigger (5% or 10% gain) will be the NAV level of the previous trigger.

The triggers will continue till such time the investor gives a request to cancel the Trigger facility.

Features:

On achieving each specific % target return in the scheme, the Gain shall either be redeemed or switched to Tata Floater Fund- Growth Option. The minimum application amount criteria for the debt scheme will not be considered.

Calculation:

The calculation of the gain will be using the formula:

$$(\text{Trigger day NAV} - \text{previous trigger day NAV}) * \text{Number of units}$$

Minimum amount eligibility:

This feature will be applicable along with the minimum purchase amount of ₹5000/- i.e. the purchase/additional purchase/ switch-in amount should be a minimum of ₹ 5000/-.

NAV for switch /redemption:

NAV of the trigger day will be considered for the purpose of redemption/ switch. In case of non business day in debt schemes but business day for Equity, switch out will be processed on the trigger day and Switch in will be processed on the next business day for Tata Floater Fund - Growth option.

Load Structure

Entry Load for trigger facility	Not Applicable
Exit load at the time of triggered switch	Nil
Entry load at the time of switch-in to debt scheme	Not Applicable
Exit load at the time of redemption from debt scheme	Exit load as applicable in the Tata Floater Fund

SIP: This facility will not be applicable for Systematic Investment Plan.

Illustration:

Sr no	Date	Valuation	NAV per unit	No of units	units	Appreciation (%)	Investment / Redemption	Comments
1	1-Jul-14	10000.00	12.5500	796.813				On the day of investment
2	25-Jul-14	11000.00	13.8050	796.813				Trigger will be enabled
3	25-Jul-14	10000.00	13.8050	724.375	(72.438)	1000.00		Redemption based on Trigger 1 (12.5500*10%)
4	5-Sep-14	11000.00	15.1855	724.375				Trigger will be enabled
5	5-Sep-14	10000.00	15.1855	658.523	(65.852)	1000.00		Redemption based on Trigger 2 (13.8050*10%)
6	7-Oct-14	15042.47	15.2500	986.392	327.869		5000.00	Additional purchase for ₹ 5000
7	21-Oct-14	16476.74	16.7041	986.392				Trigger will be enabled
8	21-Oct-14	14978.85	16.7041	896.720	(89.672)	1497.89		Redemption based on Trigger 3 (15.1855*10%)
9	24-Oct-14	10531.19	17.3200	608.036	(288.684)		(5000.00)	Redemption request for ₹ 5000
10	5-Nov-14	11172.33	18.3745	608.036				Trigger will be enabled
11	5-Nov-14	10156.67	18.3745	552.760	(55.276)	1015.67		Redemption based on Trigger 4 (18.3745*10%)

1. Receipt of application at NAV 12.55. Trigger registered for NAV 12.5500. This will be irrespective of the Price per unit. i.e. the base level for the first trigger will be 12.5500.
2. NAV reached 13.8050 and therefore trigger is enabled.
3. Calculation of appreciated amount: (13.8050-12.5500) * 796.813, also units reduced 72.438 i.e. 1000.00/ 13.8050
4. Next trigger level is reset to 15.1855 i.e. 13.8050*10%
5. Next trigger level at 15.1855 based on the calculations in Step 2 and

3. The next level of trigger reset to 16.7041 i.e. (15.1855* 10%)
6. Additional purchase of ₹ 5000/- at NAV 15.2500. Number of units increased to 986.392
7. Next trigger level achieved at 16.7041 NAV
8. Please note here the calculation of appreciation (16.7041 – 15.1855)*986.392 = 1497.89 here despite there is a transaction received at 15.2500 the trigger at 16.7041 will be applicable for this transaction as well. Next trigger level reset to 18.3745.
9. Redemption request for ₹ 5000/-
10. and 11. Next trigger execution.

Instructions

1. The trigger facility is available only for Tata Infrastructure Fund – Growth option.
2. This feature will be applicable for purchase / switch in applications of minimum purchase amount of ₹ 5000/-.
3. a) A separate folio will be created for additional purchase transactions received with the trigger option.
b) For switch-in transactions received with the trigger option,
i) In case the Folio already has an investment in Tata Infrastructure Fund – Growth option a separate folio will be created for the investment.
ii) In case the Folio does not have investments in Tata Infrastructure Fund – Growth option, the scheme will be created in the same folio for the investment.
4. The investor can choose any one of the following % target return: 5% or 10%. The trigger level ones selected cannot be changed.
5. The default trigger level is 10%. The default trigger option is switch to Tata Floater Fund – Growth option.
6. Please note that the folio created for this facility / having trigger facility cannot be consolidated with other folios.
7. Trigger requests without transaction (i.e. additional purchase / switch-ins) will not be processed.
8. Requests for extending trigger facility in the existing folio cannot be considered.
9. Trigger level will be calculated on the applicable NAV on the date of receipt of the first subscription application form (purchase /additional purchase/switch in) with the trigger request.

10. The calculation of the gain will be using the formula: (Trigger NAV – previous trigger NAV) * Number of units
11. Subsequent triggers will be captured with the NAV as on the previous trigger date as a base.
12. Any subsequent purchase received in this new folio will follow the triggers set based on the first such trigger transaction, irrespective of the NAV of the subsequent purchase.
13. The redemption / switch of units will be based on First-In-First-Out (FIFO) basis.
14. NAV for switch /redemption: NAV of the trigger day will be considered for the purpose of redemption/ switch. In case of non business day in debt schemes but business day for Equity, switch out will be processed on the trigger day and Switch in will be processed on the next business day for Tata Floater Fund – Growth option.
15. Loads applicable:
 - a. Entry Load for trigger facility - Not Applicable
 - b. Exit load for switch-outs and redemption due to the trigger transaction-Nil.
 - c. Entry load at the time of switch-in to Tata Floater Fund – Growth option - Not Applicable
 - d. Exit load at the time of redemption from Tata Floater Fund – Growth option - Exit load as applicable in the Tata Floater Fund
 - e. For normal redemptions and switch out request from such folios– normal load structure is applicable
16. The triggers will continue till such time the investor gives a request to cancel the Trigger facility.
17. In case of cancellation of the trigger facility the Unit holders will have to give a written request duly signed by all unit holder/s to our offices / service centers. The AMC will require at least 10 business days from the date of submission of such request to process the cancellation of the facility. On receipt of such request, the said facility will be terminated and notified to the unit holder. In case a trigger is activated in the interim period before ceasing the request the switch / redemption transaction will be processed.
18. The minimum redemption amount criteria for redemption /switch from Tata Floater Fund – Growth plan will be applicable.

CHECKLIST

Please ensure that your Application Form is complete in all respects and signed by all applicants : • Name, Address and Contact Details are mentioned in full. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned along with the copy of the PAN card & copy of KYC acknowledgement • Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated. • If units are applied for jointly, Mode of Operation of account is indicated • Your Investment Cheque / DD is drawn in favour of “**Scheme Name**”, dated and signed. • Application Number is mentioned on the reverse of the cheque. • Documents as listed below are submitted along with the Application Form (as applicable to your specific case). • If required document(s) are not provided within 10 business days from the date of transaction or the documents provided by the non individual investors are insufficient / inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor.

	Documents	Companies	Trusts	Societies	Partnership Firms	FIs	NRI	Investments through Constituted Attorney	LLPs
1	Resolution/Authorisation to invest	✓	✓	✓	✓	✓			✓
2	List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓	✓
3	Trust Deed		✓						
4	Bye-Laws			✓					
5	Partnership Deed				✓				✓
6	Overseas Auditor's Certificate					✓			
7	Notarised Power of Attorney							✓	
8	Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c or where applicable						✓		

All documents in 1 to 5 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public

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Rd, Bhagalpur – 812002, Anand Salarpuria, Tel: 641 – 3209093 / 94, Fax: 2409506, camssbp@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, camsakao@camsonline.com, **Yamuna Nagar:** 124-B/R Model Town, Yamuna Nagar – 135001, Rajinder Anand, Tel: 1732 – 316880 / 770, Fax: 225339, camsynr@camsonline.com, **Karimnagar:** H.No.7-1-257, Upstairs SBH Mangammathoda, 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, Mehsana – 384002, Priyanka Patel, Tel: 2762 – 323985 / 117, camsmna@camsonline.com, **Anantapur:** 15-570-33, 1st Floor, Pallavi Towers, Anantapur – 515001, Dr. Venugopal Reddy, Tel: 8554 – 326980 / 921, Fax: 227024, 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, Shallu Kukreja, 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 - 721-134003, Parveen Goyal Tel: 171 – 3247437 / 8787, camsbamb@camsonline.com, **Saharanpur:** 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Rd, Saharanpur – 247001, Sandeep Mittal, Tel: 132 – 3255589 / 91, Fax: 2712507, camssah@camsonline.com, **Kharagpur:** H.No.29/1, Ward No-15, Malancha Main Rd, Opp. UCO Bank, Kharagpur – 721301, Praloy 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(I), Binny Compound, 2nd Street, Kumaran Road, Thiruppur – 641601, Poongodi, Tel: 0421 – 3201271 / 72, Fax: 4242134, 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, camsmn@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.

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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 Dhokane, 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, Suptaru 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 Rathi, 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 Indicom 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, camsnmk@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, camspk@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:** Dwarakmayee, D.No 8/239, Opp. Saraswathi Type Institute, Sreeramula Peta, Proddatur – 516360, Sandhya Rani, Tel: 8564 – 321010 / 11, camspdr@camsonline.com, **Rae Bareli:** 17, Anand Nagar Complex, Rae Bareli – 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. 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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. 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Thangam, Tel: 461 – 3209960 / 61, camstcn@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 – 362265, 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, Shop 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, M1 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 Ascention 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, Vijaywada - 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 Pillaithottam, Puducherry - 605 013. Tel.: 0413 - 650 2043.