

# SCHEME APPLICATION FORM

Name of the Mutual Fund  
Tata Mutual Fund

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

Offer For Units At  
Nav Based Prices

Mulla House, Ground Floor, M. G. Road, Fort, Mumbai - 400 001 • Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm) • E-mail: enq\_T@camsonline.com • Website: www.tatamutualfund.com

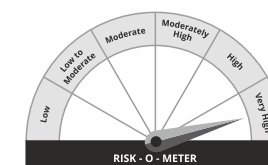
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) & Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.tatamutualfund.com. The Scheme particulars have been prepared in accordance with Securities & Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date & filed with Securities & Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

## NAME OF THE SCHEMES

## RISK-O-METER

### These products are suitable for investors who are seeking\*:

- Tata Hybrid Equity Fund:** • Long Term Capital Appreciation. • Investment predominantly in equity & equity related instruments (65% - 80%) & some portion (between 20% to 35%) in fixed income instruments.
- Tata Large Cap 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&PBSE Sensex.
- Tata Large & Mid Cap Fund:** • Long Term Capital Appreciation. • Investment in equity and equity related instruments of well researched value and growth oriented Large & Mid Cap Companies.
- Tata Mid Cap Growth Fund:** • Long Term Capital Appreciation. • Investment predominantly in equity & equity related instruments of growth oriented mid cap companies.
- Tata India Tax Savings Fund:** • Long Term Capital Appreciation. • An equity linked savings scheme (ELSS) Investing predominantly in Equity & Equity related instruments.
- Tata Nifty 50 Index Fund:** • Long Term Capital Appreciation. • To reflect / mirror the Nifty 50 returns by investing in the same stocks which comprises of NIFTY50.
- Tata S&P BSE Sensex Index Fund:** • Long Term Capital Appreciation. • To reflect / mirror the S&P BSE Sensex returns by investing in the same stocks which comprises of S&PBSE Sensex.
- Tata Focused Equity Fund:** • Long Term Capital Appreciation • Investment in equity/equity related instruments in a concentrated portfolio of maximum 30 stocks across market capitalisation.
- Tata Flexi Cap Fund:** • Capital Appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
- Tata Small Cap Fund:** • Long Term Capital Appreciation. • Predominant investment in equity/equity related instruments of small cap companies.
- Tata Ethical Fund:** • Long Term Capital Appreciation. • Investment predominantly in equity & equity related instruments of shariah principles compliant companies and in other instruments allowed under shariah principles.
- Tata Infrastructure Fund:** • Long Term Capital Appreciation. • Investment Predominantly in equity / equity related instruments of the companies in the Infrastructure sector in India.
- Tata Banking And Financial Services Fund:** • Long Term Capital Appreciation. • Investment in equity/equity related instruments of the companies in Banking and Financial Services sector in India.
- Tata Digital India Fund:** • Long Term Capital Appreciation. • Investment in equity/equity related instruments of the companies in Information Technology Sector.
- Tata India Consumer Fund:** • Long Term Capital Appreciation. • Investment in equity/equity related instruments of the companies in the Consumption Oriented sector in India.
- Tata India Pharma & Healthcare Fund:** • Long Term Capital Appreciation. • Investment in equity/equity related instruments of the companies in the Pharma & Healthcare sector in India.
- Tata Resources & Energy Fund:** • Long Term Capital Appreciation. • Investment in equity/equity related instruments of the companies in the Resources & Energy sector in India.
- Tata Quant Fund:** • Medium to Long Term Capital Appreciation. • Investment in equity & equity related instruments selected based on quant model.
- Tata Retirement Savings Fund - Moderate Plan:** • Long Term Capital Appreciation & Current Income. • An equity oriented (between 65%-85%) savings scheme which provides tool for retirement planning to individual investors.
- Tata Retirement Savings Fund - Progressive Plan:** • Long Term Capital Appreciation. • An equity oriented (between 85%-100%) savings scheme which provides tool for retirement planning to individual investors.
- Tata Multi Asset Opportunities Fund:** • Long Term Capital Appreciation. • Investment in equity & equity related instruments, debt instruments, exchange traded commodity derivatives and other instruments.
- Tata Business Cycle Fund:** • Long Term Capital Appreciation. • An equity scheme that invests predominantly in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles.
- Tata Dividend Yield Fund:** • Long Term Capital Appreciation. • An open ended equity scheme that aims for growth by primarily investing in equity and equity related instruments of dividend yielding companies.
- Tata Housing Opportunities Fund:** • Long Term Capital Appreciation. • An Open-ended equity scheme following housing theme.
- Tata Multicap Fund:** • To generate Long Term Capital Appreciation. • An open ended equity scheme investing across large cap, mid cap and small cap stocks.
- Tata Nifty India Digital ETF Fund Of Fund:** • Long Term Capital Growth. • Investment in Tata Nifty India Digital Exchange Traded Fund.
- Tata Nifty Midcap 150 Momentum 50 Index Fund:** • Long Term Capital growth. • Investment in equity and equity related instruments comprised in Nifty Midcap 150 Momentum 50 Index.



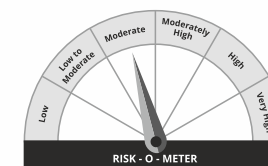
Investors understand that their principal will be at Very High Risk

- Tata Balanced Advantage Fund:** • Long Term Capital Appreciation by investing in equity and equity related instruments. • Income distribution by investing in equity arbitrage opportunities and debt & money market instruments.
- Tata Retirement Savings Fund - Conservative Plan:** • Long Term Capital Appreciation & Current Income. • A debt oriented (between 70%-100%) savings scheme which provides tool for retirement planning to individual investors.
- Tata Equity Savings Fund:** • Long Term Capital Appreciation by investing in equity & equity related instruments. • Income distribution by investing in equity arbitrage opportunities & debt & money market instruments.



Investors understand that their principal will be at Moderately High Risk

- Tata Gilt Securities Fund:** • Long Term Capital Appreciation & Regular Income. • Predominant investments in Government Securities.
- Tata Short Term Bond Fund:** • Regular Fixed Income for Short Term. • Investment in Debt / Money Market instruments / Government Securities.
- Tata CRISIL-IBX Gilt Index – April 2026 Index Fund:** • Income over the target maturity period. • Investing in constituents similar to composition of CRISIL-IBX Gilt Index – April 2026.
- Tata Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index Fund:** • Long Term Capital Growth. • An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Private Bank Index, subject to tracking error.
- Tata Corporate Bond Fund:** • Regular income for medium term. • Predominant investment in corporate debt securities.
- Tata Nifty G-Sec Dec 2026 Index Fund:** • Income over the target maturity period. • Investing in constituents similar to composition of Nifty G-Sec Dec 2026 Index.
- Tata Nifty G-Sec Dec 2029 Index Fund:** • Income over the target maturity period. • Investing in constituents similar to composition of Nifty G-Sec Dec 2029 Index.



Investors understand that their principal will be at Moderate Risk

- Tata Money Market Fund:** • Regular Income Over Short Term. • Investment in Money Market Instruments.
- Tata Banking & PSU Debt Fund:** • Regular Income Over Short Term to Medium Term. • Predominant investment in Debt & Money Market instruments issued by Banks, Public Sector Undertakings & Financial Institutions.
- Tata Ultra Short Term Fund:** • Regular Income Over Short Term. • Investment in Debt & Money Market instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months.
- Tata Treasury Advantage Fund:** • Regular Fixed Income for Short Term. • Investment in Debt & Money Market Instruments.
- Tata Liquid Fund:** • Regular Income for Short Term. • Investment in Debt / Money Market Instruments.
- Tata Floating Rate Fund:** • Regular Income by investing predominantly in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives).



Investors understand that their principal will be at Low to Moderate Risk

- Tata Overnight Fund:** • To generate reasonable returns in line with overnight rates and high liquidity over short term. • Investment in debt and money market instruments having maturity of upto 1 business day.
- Tata Arbitrage Fund:** • Income over a short term investment horizon. • Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and by investing the balance in debt and money market instruments.



Investors understand that their principal will be at Low Risk

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

(It may be noted that risk-o-meter specified above is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis).

Tata Banking & PSU Debt Fund, Tata Corporate Bond Fund, Tata Floating Rate Fund, Tata Short Term Bond Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Tata Gilt Securities Fund, Tata CRISIL-IBX Gilt Index - April 2026 Index Fund, Tata Nifty G-Sec Dec 2026 Index Fund, Tata Nifty G-Sec Dec 2029 Index Fund, Tata Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Tata Liquid Fund, Tata Money Market Fund, Tata Ultra Short Term Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Tata Overnight Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Tata Treasury Advantage Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

## Summary of Schemes Classification

Scheme Name	Group	Scheme Category	Type of Scheme
<b>EQUITY SCHEMES</b>			
Tata Banking & Financial Services Fund	Equity Scheme	Sectoral	An open ended equity scheme investing in Banking & Financial Services Sector
Tata Business Cycle Fund	Equity Scheme	Thematic	An open ended equity scheme following business cycles based investing theme
Tata Digital India Fund	Equity Scheme	Sectoral	An open-ended equity scheme investing in Information Technology Sector
Tata Dividend Yield Fund	Equity Scheme	Dividend Yield Fund	An open ended equity scheme predominantly investing in dividend yielding stocks
Tata Equity P/E Fund	Equity Scheme	Value Fund	An open ended equity scheme following a value investment strategy
Tata Ethical Fund	Equity Scheme	Thematic	An open-ended equity scheme following Shariah principles
Tata Flexi Cap Fund	Equity Scheme	Flexi Cap Fund	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.
Tata Focused Equity Fund	Equity Scheme	Focused Fund	An Open Ended Equity Scheme investing in maximum 30 stocks across market caps (i.e. multicap)
Tata Housing Opportunities Fund	Equity Scheme	Thematic	An open-ended equity scheme following housing theme
Tata India Consumer Fund	Equity Scheme	Sectoral	An open ended equity scheme investing in Consumption Oriented Sector
Tata India Pharma & Healthcare Fund	Equity Scheme	Sectoral	An open-ended equity scheme investing in Pharma & Healthcare Services Sector
Tata India Tax Savings Fund	Equity Scheme	ELSS	An open ended equity linked savings scheme with a statutory lock-in of 3 years & tax benefit
Tata Infrastructure Fund	Equity Scheme	Sectoral	An open-ended equity scheme investing in Infrastructure sector
Tata Large & Mid Cap Fund	Equity Scheme	Large & Mid Cap Fund	An open ended equity scheme investing in both large cap and mid cap stocks
Tata Large Cap Fund	Equity Scheme	Large Cap Fund	An open-ended equity scheme predominantly investing in large cap stocks
Tata Mid Cap Growth Fund	Equity Scheme	Mid Cap Fund	An open-ended equity scheme predominantly investing in mid cap stocks
Tata Multicap Fund	Equity Scheme	Multicap	An open ended equity scheme investing across large cap, mid cap, small cap stocks.
Tata Quant Fund	Equity Scheme	Thematic	An open ended equity scheme following quant based investing theme
Tata Resources & Energy Fund	Equity Scheme	Sectoral	An open-ended equity scheme investing in Resources & Energy Sector
Tata Small Cap Fund	Equity Scheme	Small cap Fund	An open ended equity scheme predominantly investing in small cap stocks
<b>HYBRID SCHEMES</b>			
Tata Arbitrage Fund	Hybrid Scheme	Arbitrage Fund	An open ended scheme investing in arbitrage opportunities
Tata Balanced Advantage Fund	Hybrid Scheme	Dynamic Asset Allocation or Balanced Advantage	An open ended Dynamic Asset Allocation Fund
Tata Equity Savings Fund	Hybrid Scheme	Equity Savings	An open-ended scheme investing in equity, arbitrage and debt
Tata Hybrid Equity Fund	Hybrid Scheme	Aggressive Hybrid Fund	An open-ended hybrid scheme investing predominantly in equity & equity related instruments
Tata Multi Asset Opportunities Fund	Hybrid Scheme	Multi Asset Allocation	An Open Ended Scheme investing in equity, debt and exchange traded commodity derivatives
<b>SOLUTION ORIENTED SCHEME</b>			
Tata Retirement Savings Fund - Progressive Plan	Retirement	Retirement Fund	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
Tata Retirement Savings Fund - Moderate Plan	Retirement	Retirement Fund	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
Tata Retirement Savings Fund - Conservative Plan	Retirement	Retirement Fund	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
<b>DEBT SCHEMES</b>			
Tata Banking & PSU Debt Fund	Debt Scheme	Banking and PSU Fund	An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.
Tata Corporate Bond Fund	Debt Scheme	Corporate Bond Fund	An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds, with flexibility of any Macaulay Duration and relatively high interest rate risk and moderate credit risk.
Tata Floating Rate Fund	Debt Scheme	Floater Fund	An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)
Tata Gilt Securities Fund	Debt Scheme	Gilt Fund	An open-ended debt scheme investing predominantly in government securities across maturity. A Relatively High Interest Rate Risk and Relatively Low Credit Risk
Tata Liquid Fund	Debt Scheme	Liquid Fund	An open ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk
Tata Money Market Fund	Debt Scheme	Money Market Fund	An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk
Tata Overnight Fund	Debt Scheme	Overnight Fund	An open ended Debt scheme investing in Overnight Securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk
Tata Short Term Bond Fund#	Debt Scheme	Short Duration Fund	An open ended short term debt scheme investing in instruments with Macaulay duration between 1 year and 3 years. A Relatively High Interest Rate Risk and Moderate Credit Risk
Tata Treasury Advantage Fund*	Debt Scheme	Low Duration Fund	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of portfolio is between 6 months and 12 months. A Moderate Interest Rate Risk and Moderate Credit Risk
Tata Ultra Short Term Fund	Debt Scheme	Ultra Short Duration Fund	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk
<b>OTHER SCHEMES</b>			
Tata Crisil-IBX Gilt Index-April 2026 Index Fund	Other Scheme	Index Funds	An open-ended Target Maturity Index Fund investing in constituents of CRISIL-IBX Gilt Index – April 2026. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk
Tata Nifty 50 Index Fund	Other Scheme	Index Funds	An open-ended equity scheme tracking Nifty 50 Index
Tata Nifty G-Sec Dec 2026 Index Fund	Other Scheme	Index Funds	An open-ended Target Maturity Index Fund predominately investing in constituents of Nifty G-Sec Dec 2026 Index. A scheme with Relatively High Interest Rate Risk & Relatively Low Credit Risk.
Tata Nifty G-Sec Dec 2029 Index Fund	Other Scheme	Index Funds	An open-ended Target Maturity Index Fund predominately investing in constituents of Nifty G-Sec Dec 2029 Index. A scheme with Relatively High Interest Rate Risk & Relatively Low Credit Risk.
Tata Nifty India Digital ETF Fund of Fund	Other Scheme	FoF - Domestic	An Open ended fund of fund scheme investing in Tata Nifty India Digital Exchange Traded Fund
Tata Nifty Midcap 150 Momentum 50 Index Fund	Other Scheme	Index Funds	An open-ended scheme replicating/tracking NIFTY Midcap 150 Momentum 50 Index
Tata Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index Fund	Other Scheme	Index Funds	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk
Tata S&P BSE Sensex Index Fund	Other Scheme	Index Funds	An open-ended equity scheme tracking S&P BSE Sensex

# Tata Short Term Bond Fund (The scheme has 1 segregated portfolio which was created under Tata Corporate Bond Fund. Main portfolio Tata Corporate Bond Fund was merged with Tata Short Term Bond Fund w.e.f. 14th December 2019). \*The scheme had 1 segregated portfolio.



**TATA MUTUAL FUND**  
Mulla House, Ground Floor, M. G. Road, Fort, Mumbai - 400 001  
**Application Form For Tata Mutual Fund**



ALL THE DETAILS REQUESTED IN THE FORM ARE MANDATORY FOR EACH OF THE APPLICANTS Sr. No.: C

**1. Advisor / Distributor Information**

Refer Sec. B

ARN / RIA ^ Code <b>ARN-146822</b>	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.		
In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive transaction charges, ₹ 150/- (for First time mutual fund investor) or ₹ 100/- (for investor other than First time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund			
Sole / 1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression	

**2. Applicant's Information**

Refer Sec. A, C & J

The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement. There can be upto 3 holders. No joint holders allowed with 1<sup>st</sup> applicant as a minor. Any applicants should not be a resident of Canada or a person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933 and corporations or other entities organised under the laws of the U.S. For Investors New to Tata Mutual Fund, mention the C-KYC No. In case C-KYC No. is not available kindly complete the Know Your Client (KYC) form attached herewith.

**1<sup>st</sup> Applicant's Details**

Folio No. \_\_\_\_\_

The first applicant will be the primary holder and all correspondence will be sent to him/her. Only the first holder can be a minor. Existing Investors may mention the Folio no. and proceed to Sec. 4. Investors to ensure that PAN is linked to Aadhaar.

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	PAN / PEKRN	C-KYC
Name		
Date of Birth (DOB)	In case of Minor: Proof of DOB: <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate	
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Passport <input type="checkbox"/> Others .....	
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	
<input type="checkbox"/> I hereby authorize TAML/ TMF to send important information and transaction updates to me on WhatsApp mobile number.		

**Contact Person - Designation (Non Individual Investors) / Power of Attorney (POA) / Proprietor / Guardian details (minor applicant)**

POA / Proprietor / Guardian Details	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	PAN / PEKRN
Name		
For Non Individual	Entity Identifier (LEI) Number Mandatory for Transaction Value of INR 50 crore and above	
To be filled by Guardian	Relationship with the Minor Applicant <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	Proof of Relationship <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others .....
	Mobile No.	Date of Birth <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		C-KYC

**Tax Status**

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

**3. Contact Details**

Refer Sec. D

Mailing address is required for initial communication. We will overwrite this address with the 1<sup>st</sup> Applicants address as per the KRA records

City		
PIN	State	Country
Residence Phone (prefix STD Code)	Office Phone (prefix STD Code)	
Email	Extn	
	Email belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	
For investors who do not have email address on record: I/We wish to receive physical copy of the scheme-wise annual report or abridged summary thereof <input type="checkbox"/> Yes <input type="checkbox"/> No		



**Acknowledgement Slip**

Sr. No.: C

Received from Mr./Ms./M/s. \_\_\_\_\_ PAN \_\_\_\_\_ ₹ \_\_\_\_\_  
for purchase in \_\_\_\_\_ Subject to verification and realisation.

## Overseas address

Mandatory for Non-Resident Individuals and Overseas Investors in addition to the mailing address.

		City
State	ZIP Code	Country

## 4. Investment Instrument Details

Refer Sec. E

The name of the first applicant should be available on the investment Cheque.

Cheque/ DD to be drawn in favour of 'Name of the Scheme'

Gross Amount (₹) (A)	DD Charges (₹) (if any) (B)	Net Amount (₹) (Cheque / DD Amount) (A - B)
Account Number	A/c Type	Dated D D / M M / Y Y Y Y
Drawn on Bank	Cheque / DD No.	
Branch	Branch City	

## 5. Investment Scheme Details

Refer Sec. F & Product Labels

Scheme Name >>

Plan (select any one)

Regular  Direct

Option >>

Sub Option >>

Div. Payout Option (select any one)

IDCW Reinvestment  IDCW Payout

IDCW - Income Distribution cum Capital Withdrawal.

## 6. Bank Account Details

Refer Sec. G

The bank account details provided below will be held on record and considered as default bank mandate to pay redemption proceeds and IDCW payouts (if applicable).

This must be an Indian account. The 1<sup>st</sup> applicant should be a holder in this account.

Bank Name	Branch	
Account number	A/C type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE	
MICR	IFSC for RTGS	IFSC for NEFT
Address		
City	PIN	State

### Cheque Details

Cheque/DD No. \_\_\_\_\_ dated \_\_\_\_\_ A/c. No. \_\_\_\_\_ Bank \_\_\_\_\_

Call (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

### Acknowledgement Slip

Subject to realisation.



## 7. Joint Applicant's Details

Refer Sec. H & I

Mode of Holding  Single  Joint  Any one or Survivor (Default)

### II<sup>nd</sup> Applicant's Details

Investors to ensure that PAN is linked to Aadhaar.

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.		Status	PAN / PEKRN
Name		<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI	
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	Date of Birth DD / MM / YYYY	C-KYC

### III<sup>rd</sup> Applicant's Details

Investors to ensure that PAN is linked to Aadhaar.

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.		Status	PAN / PEKRN
Name		<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI	
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	Date of Birth DD / MM / YYYY	C-KYC

## 8. Know Your Customer (KYC) Details

Refer Sec. J

CATEGORIES	FIRST APPLICANT (Including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Occupation >>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify) .....	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify) .....	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify) .....
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	<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	<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 / YYYY (not older than 1 year)	₹ ..... as on DD / MM / YYYY (not older than 1 year)	₹ ..... as on DD / MM / YYYY (not older than 1 year)
Others >>	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person

### Additional KYC Details for Non - Individuals

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

## 9. Foreign Account Tax Compliance Act (FATCA) & CRS Details

Refer Sec. K

For Individuals	FIRST APPLICANT (including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Country of Birth >>			
Place of Birth >>			
Nationality >>	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify) .....	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify) .....	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify) .....
Type of address given at KRA >>	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
Are you also a resident in any other country(ies) for tax purposes? >>	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
If yes, complete section below.			
Country of Tax Residency 1 >>			
Tax Identification Number 1 >>			
Identification Type 1 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2 >>			
Tax Identification Number 2 >>			
Identification Type 2 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

\* Reason A: The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents; Reason B: No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected); Reason C: Others- Please state the reasons thereof

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

## 10. Nomination Details

Refer Sec. L

Mandatory for Individual(s) applying singly or jointly.

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

<input type="checkbox"/> Register nomination as below		<input type="checkbox"/> I do not wish to nominate.	
Select any one >>			
<b>1<sup>st</sup> Nominee</b>			
Nominee Name			
Relationship with Nominee		Date of Birth	
		DD / MM / YYYY	
Address		City	
State	PIN	Country	
Guardian Name in case of Minor		Allocation (%)	Signature of Nominee / Guardian
<b>2<sup>nd</sup> Nominee</b>			
Nominee Name			
Relationship with Nominee		Date of Birth	
		DD / MM / YYYY	
Address		City	
State	PIN	Country	
Guardian Name in case of Minor		Allocation (%)	Signature of Nominee / Guardian
<b>3<sup>rd</sup> Nominee</b>			
Nominee Name			
Relationship with Nominee		Date of Birth	
		DD / MM / YYYY	
Address		City	
State	PIN	Country	
Guardian Name in case of Minor		Allocation (%)	Signature of Nominee / Guardian
1 <sup>st</sup> Applicant Signature / Thumb Impression		2 <sup>nd</sup> Applicant Signature / Thumb Impression	
		3 <sup>rd</sup> Applicant Signature / Thumb Impression	

## 11. Demat Account Details

Refer Sec. M

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

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

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

## 12. Declaration and Signatures

Refer Sec. N

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

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

Date: \_\_\_\_\_

1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression
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# TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001

## Application Form For Tata Retirement Savings Fund

This product is suitable for investors who are seeking:

**PROGRESSIVE PLAN:** - Long Term Capital Appreciation. - An equity oriented (between 85%-100%) savings scheme which provides tool for retirement planning to individual investors.

**MODERATE PLAN:** - Long Term Capital Appreciation & Current Income. - A predominantly equity oriented (between 65%-85%) savings scheme which provides tool for retirement planning to individual investors.

**CONSERVATIVE PLAN:** - Long Term Capital Appreciation & Current Income. - A debt oriented (between 70%-100%) savings scheme which provides tool for retirement planning to individual investors.

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



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

Sr. No.:

### 1. Advisor / Distributor Information

Refer Sec. B

ARN / RIA ^ Code <b>ARN-146822</b>	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.		
In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive transaction charges, ₹ 150/- (for First time mutual fund investor) or ₹ 100/- (for investor other than First time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund			
Sole / 1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression	

### 2. Applicant's Information

Refer Sec. A, C & I

The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement. There can be upto 3 holders. No joint holders allowed with 1<sup>st</sup> applicant as a minor. Any applicants should not be a resident of Canada or a person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933 and corporations or other entities organised under the laws of the U.S. Individual Investors who are KYC KRA verified after 10th Feb 2017, should additionally submit C-KYC number. In case the C-KYC number is not available, kindly complete the CKYC Application Form - Individual available on www.tatamutualfund.com.

#### 1<sup>st</sup> Applicant's Details

Folio No.

The first applicant >> will be the primary holder and all correspondence will be sent to him/her. Only the first holder can be a minor. Existing Investors may mention the Folio no. and proceed to Sec. 4

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	PAN / PEKRN	C-KYC
Name		
Date of Birth (DOB)	In case of Minor: Proof of DOB: <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate	
<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Passport <input type="checkbox"/> Others .....	
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	
<input type="checkbox"/> I hereby authorize TAML/ TMF to send important information and transaction updates to me on WhatsApp mobile number.		

#### Power Of Attorney (POA) / Proprietor / Guardian details (minor applicant)

POA / Proprietor / Guardian Details	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	PAN / PEKRN
Name		
To be filled by Guardian >>	Relationship with the Minor Applicant	Proof of Relationship
	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	<input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others .....
	Mobile No.	Date of Birth
		<input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		C-KYC

#### Tax Status

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Minor - NRI	<input type="checkbox"/> Overseas Citizen of India
<input type="checkbox"/> NRI-Repatriation	<input type="checkbox"/> Person of Indian Origin	<input type="checkbox"/> Foreign National Resident in India
<input type="checkbox"/> NRI-Non-Repatriation	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Qualified Foreign Investor
<input type="checkbox"/> Minor - Resident Individual	<input type="checkbox"/> Hindu Undivided Family	

### 3. Contact Details

Refer Sec. D

Mailing address is >> required for initial communication. We will overwrite this address with the 1 <sup>st</sup> Applicants address as per the KRA records			
		City	
PIN	State	Country	
Residence Phone (prefix STD Code)	Office Phone (prefix STD Code)		
Email	Extn		
	Email belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child		
For investors who do not have email address on record: I/We wish to receive physical copy of the scheme-wise annual report or abridged summary thereof <input type="checkbox"/> Yes <input type="checkbox"/> No			



#### Acknowledgement Slip

Sr. No.:

Received from Mr./Ms./M/s. \_\_\_\_\_ PAN \_\_\_\_\_ ₹ \_\_\_\_\_

for purchase in Tata Retirement Savings Fund - Plan:  Progressive  Moderate  Conservative

Cheque Details Overleaf / Subject to realisation.

**Overseas address**

Mandatory for Non-Resident Individuals and Overseas Investors in addition to the mailing address.

City		
State	ZIP Code	Country

**4. Investment Instrument Details**

Refer Sec. E

The name of the first applicant should be available on the investment Cheque.  
  
Cheque/ DD to be drawn in favour of 'Tata Retirement Savings Fund'

Gross Amount (₹) (A)	DD Charges (₹) (if any) (B)	Net Amount (₹) (Cheque / DD Amount) (A - B)
Account Number	A/c Type	Dated   D   D   /   M   M   /   Y   Y   Y   Y
Drawn on Bank	Cheque / DD No.	
Branch	Branch City	

**5. Investment Scheme Details**

Refer Sec. F & G

Select any one >>

TATA RETIREMENT SAVINGS FUND		
Plan Name	Please tick the appropriate option (any one per plan)	
<input type="checkbox"/> Progressive Plan - Regular Plan <input type="checkbox"/> Progressive Plan - Direct Plan	<input type="checkbox"/> Auto Switch Option 1 (Progressive to Moderate @ age 45; Moderate to Conservative @age 60), <input type="checkbox"/> Auto Switch Option 2 (Progressive to Conservative @ age 60) <input type="checkbox"/> No Auto Switch	
<input type="checkbox"/> Moderate Plan - Regular Plan <input type="checkbox"/> Moderate Plan - Direct Plan	<input type="checkbox"/> Auto Switch Option 3 (Moderate to Conservative @ age 60)	<input type="checkbox"/> No Auto Switch
<input type="checkbox"/> Conservative Plan - Regular Plan <input type="checkbox"/> Conservative Plan - Direct Plan	-----	

**6. Auto SWP Facility**

Select any one only >>  
Will be applicable after attaining 60 years

<input type="checkbox"/> No Auto SWP
OR <input type="checkbox"/> Fixed SWP (Select Frequency) <input type="radio"/> Monthly      OR <input type="radio"/> Quarterly (Default)
OR <input type="checkbox"/> Fixed Amount (Frequency Monthly only) Rs. 

**7. Bank Account Details**

Refer Sec. G

This must be an Indian account. The 1<sup>st</sup> applicant should be a holder in this account.

The bank account details provided below will be held on record and considered as default bank mandate to pay redemption proceeds and IDCW payouts (if applicable).

Bank Name	Branch	
Account number	A/C type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE	
MICR	IFSC for NEFT	IFSC for RTGS
Address		
City	PIN	State

**Cheque Details**

**Acknowledgement Slip**

Cheque/DD No. \_\_\_\_\_ dated \_\_\_\_\_ A/c. No. \_\_\_\_\_ Bank \_\_\_\_\_

Call (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm) • SMS: TMF To 57575 • E-mail: enq\_T@camsonline.com      Subject to realisation.



**8. Joint Applicant's Details**

Refer Sec. E & F

Mode of Holding  Single  Joint  Any one or Survivor (Default)

**II<sup>nd</sup> Applicant's Details**

Investors to ensure that PAN is linked to Aadhaar.

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.		Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI	PAN / PEKRN
Name			
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	Date of Birth D D / M M / Y Y Y Y	C-KYC

**III<sup>rd</sup> Applicant's Details**

Investors to ensure that PAN is linked to Aadhaar.

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.		Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI	PAN / PEKRN
Name			
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	Date of Birth D D / M M / Y Y Y Y	C-KYC

**9. Know Your Customer (KYC) Details**

Refer Sec. J

CATEGORIES	FIRST APPLICANT (Including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Occupation >>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify) .....	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify) .....	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify) .....
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	<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	<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 D D / M M / Y Y Y Y (not older than 1 year)	Networth in ₹ ..... as on D D / M M / Y Y Y Y (not older than 1 year)	Networth in ₹ ..... as on D D / M M / Y Y Y Y (not older than 1 year)
Others >>	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person

**10. Foreign Account Tax Compliance Act (FATCA) & CRS Details**

Refer Sec. K

For Individuals	FIRST APPLICANT (including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Country of Birth >>			
Place of Birth >>			
Nationality >>	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify) .....	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify) .....	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify) .....
Type of address given at KRA >>	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
Are you also a resident in any other country(ies) for tax purposes? >>	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
<b>If yes, complete section below.</b>			
Country of Tax Residency 1 >>			
Tax Identification Number 1 >>			
Identification Type 1 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2 >>			
Tax Identification Number 2 >>			
Identification Type 2 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

\* Reason A: The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents; Reason B: No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected); Reason C: Others- Please state the reasons thereof

**11. Nomination Details**

Refer Sec. L

Mandatory for Individual(s) applying singly or jointly.

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

<input type="checkbox"/> Register nomination as below <input type="checkbox"/> I do not wish to nominate.												
Select any one >>												
1 <sup>st</sup> Nominee												
Nominee Name												
Relationship with Nominee		Date of Birth <table border="1"> <tr> <td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
Address		City										
State	PIN	Country										
Guardian Name in case of Minor	Allocation (%)	Signature of Nominee / Guardian										
2 <sup>nd</sup> Nominee												
Nominee Name												
Relationship with Nominee		Date of Birth <table border="1"> <tr> <td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
Address		City										
State	PIN	Country										
Guardian Name in case of Minor	Allocation (%)	Signature of Nominee / Guardian										
3 <sup>rd</sup> Nominee												
Nominee Name												
Relationship with Nominee		Date of Birth <table border="1"> <tr> <td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
Address		City										
State	PIN	Country										
Guardian Name in case of Minor	Allocation (%)	Signature of Nominee / Guardian										
1 <sup>st</sup> Applicant Signature / Thumb Impression		2 <sup>nd</sup> Applicant Signature / Thumb Impression										
3 <sup>rd</sup> Applicant Signature / Thumb Impression												

**12. Demat Account Details**

Refer Sec. M

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

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

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

**13. Declaration and Signatures**

Refer Sec. N

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

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

Date: \_\_\_\_\_

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

## 5 simple steps to open your Investment Account

Step 1	Complete the relevant sections of this Application Form in English and In CAPITAL.
Step 2	Sign and date this Application Form.
Step 3	Enclose your Investment Cheque/DD drawn in favour of “Name of the scheme”, dated, signed and crossed ‘A/c Payee only.’
Step 4	Attach the relevant documents as per the list below.
Step 5	Submit your application form to the Nearest Collection Centre. List of the Centre available on our website <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a> and on page nos. 99 to 104.

	Documents	Companies / Trusts / Societies / Partnership Firms / LLP / FIs*	FPI	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1.	Board/ Committee Resolution/ Authority Letter	✓				
2.	List of Authorised Signatories with Specimen Signature(s) @	✓	✓			✓
3.	Notarised Power of Attorney					✓
4.	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable			✓		✓
5.	PAN Proof	✓	✓	✓	✓*	✓
6.	KYC Acknowledgement Letter / Print out of KYC Compliance Status	✓	✓	✓	✓*	✓
7.	Proof of Date of Birth				✓	
8.	Proof of Relationship with Guardian				✓	
9.	PIO / OCI Card (as applicable)			✓		
10.	Certificate of registration granted by Designated Depository Participant on behalf of SEBI		✓			
11.	Ultimate Beneficial Owner	✓	✓			✓
12.	FATCA & CRS	✓	✓	✓	✓	✓

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

\* For FIs, copy of SEBI registration certificate should be provided. # If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

### INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

#### A. General Instructions:

- i. Please read the Key Information Memorandum (KIM)/ Scheme Information Document(s) (SID) of the Scheme and Statement of Additional Information (SAI) and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme.
- ii. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- iii. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The AMC reserves the right to reject the application forms, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.
- iv. Investors/Unitholders already having a folio with the Fund should fill in folio number, section 1, section 4, section 5, section 6, section 9 and section 10 only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund. New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Registration Form.
- v. Applications complete in all respects, may be submitted at the Official Points of Acceptance (OPAs) of Tata Mutual Fund (TMF, the Fund).
- vi. The Application form number, PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
- vii. Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.
- viii. Non-individual investors (Corporate, Societies, Trusts, etc.) are required to submit specified documents such as bylaws, trust deed, board resolutions, Authorized Signatory List and other similar documents along with the subscription application. Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) provided by the non-individual investors are inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor. It is the responsibility of the Non-individual investors to inform TAML /TMF about any change to the Authorized Signatory List or Board resolution.
- ix. Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents.
- x. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.
- xi. Units will be allotted subject to realization of payment proceeds.
- xii. Despatch of Account Statement:
  - a. On acceptance of application, a confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from NFO closure and the date of transaction for ongoing scheme. The unit balance(s) in the account statement is subject to realisation of Cheque accompanying the purchase request, PAN validation and KYC compliance.
  - b. Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address/email address not later than five business days from the date of subscription.
  - c. Thereafter a Single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories within ten days from the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place. In case there is no transaction in any of the mutual fund folios & demat accounts then CAS with holding details will be sent to the Unitholders on half yearly basis.
  - d. In other cases, i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being 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.
  - e. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent

through email. However, the Unitholders have an option to receive CAS in physical format the address registered in the Depository system.

- f. Investors are requested to check contents of the account statement on receipt. Any discrepancy should be reported to the AMC / Registrar within 7 calendar days of the receipt of the statement; else contents of the statement would be presumed to be correct and binding.
- xiii. Investors will be sent Account Statements & Cheques by courier/UCP /registered post. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivered to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
- xiv. The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to the investor.
- xv. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.
- xvi. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.ODNo.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

#### **B. Advisor / Distributor Information**

- i. Investments through distributors:

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
- ii. Employee Unique Identification Number (EUIIN):

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

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

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

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Limited/ Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor including transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund

Platform ("NMF II") and BSE Mutual Fund Platform ("BSE StAR MF") (provided the Distributor has opted to receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.

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

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

Transaction Charges shall not be deducted:

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

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

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

#### **C. Account Holder's Information:**

- i. The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement.
- ii. To enable electronic credits the Name of the 1st applicant should match in the bank account.
- iii. All communication and payments shall be made by the fund in the name of and favoring the First/ sole applicant. In case of applications made in joint names without indicating the Mode of Holding, Mode of Holding will be deemed as 'Anyone or Survivor' and processed accordingly.
- iv. Applicants who cannot Invest:
  - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organized 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.
  - NRIs residing in any Financial Action Task Force (FATF) declared non-compliant country or Territory.
  - The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.
- v. Applications in the name of minors:
  - a. The minor shall be the first and the sole holder in an account.
  - b. No Joint holders will be allowed in case the first holder is a minor. In case investor provides joint holder/s details in the application, those details will not be captured.
  - c. Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - d. Guardian should mention the relationship with minor on the application
  - e. A document evidencing the relationship should be submitted along with application for the first time during the opening of account. Guardian should submit any one of the following documents:
    - Birth certificate of the minor or
    - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or

- Passport of the minor or
  - Any other suitable proof evidencing the relationship
- f. Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
- Birth certificate of the minor or
  - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
  - Passport of the minor or
  - Any other suitable proof evidencing showing the date of birth of the minor.
- g. The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.
- h. Further, in case of SIP/STP/SWP registration requests, the Mutual Fund/ the AMC will register SIP/STP/SWP in the folio held by a minor and the SIP/STP/SWP will continue till the request for change of Tax Status to Major is received and processed in the folio.
- vi. Applications under a power of attorney or by a limited company or a body corporate or an Eligible institution or a registered society or a trust or limited liability partnership (LLP) or Partnership must be accompanied by the original power of attorney/ board resolution or a Certified true copy/duly notarized copy of the same. Authorized officials should sign the Application form under their official designation. A list of specimen signatures of the Authorized officials duly certified / attested should also be attached to the application form.
- vii. Investors agree that in case required, transactions will be processed by AMC/Registrar based on the signature as available in KRA records.
- viii. **Applicants who can Invest in Tata Retirement Savings Fund:** Since this Fund aims to provide an investment tool for retirement planning, at present the fund accepts subscriptions only from:
- i) Individual Category of Investors; and
  - ii) Other Category of Investors where ultimate beneficiary is Individual(s). Irrespective of the age, above Investors can invest in any of the Plans of this Fund. In case of HUF, the Date of Birth of Karta should be mentioned. In case of death of the investor, his or her nominee can, instead of withdrawing / redeeming the investments, choose to continue the investments under his or her name. However, in such cases investor (nominee) has to indicate his / her preference for Auto Switch / Auto SWP

#### D. Contact Details:

- i. Address and contact details like telephone, mobile and email address must be written in full.
- ii. On successful validation of the investor's PAN for KYC, the 1st Applicants address provided in the KYC form / KRA records will override the address mentioned in this form.
- iii. Overseas address is mandatory for Non- Resident Individuals and Overseas Investors in addition to the mailing address.
- iv. E-mail Communication: Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means spouse, dependent children or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio. First / Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/ account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode / email. These documents shall be sent physically in case the Unit holder opts/request for the same.
- v. The scheme wise annual reports are available on our website and on the website of AMFI. The physical copies are available at our registered offices at all times.  
Investor who has not registered the email address need to 'Opt-in' to receive facility to receive physical copy of the scheme-wise annual report or abridged summary thereof. Even if the investor has not selected the 'Opt-in' facility can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.
- vi. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party

interception of the documents and contents of the documents becoming known to third parties.

- vii. **CONSENT FOR TELEMARKETING:** TAML shall treat this as an explicit consent by the Unit Holder/(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder/(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder/(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us at service@tataamc.com or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.
- viii. **WHATSAPP SERVICE:**

The user is subscribing to the WhatsApp service & promotional alerts from Tata Mutual Fund. The user can unsubscribe to the channel at any time by sending an email to us at service@tataamc.com. Please note this channel cannot be used for grievance redressal or reporting fraud as of now, Tata Mutual Fund will have no liability if any such incidents are reported on this channel. It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device. These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by Tata Mutual Fund without any prior notice. Customers shall not submit or transmit any content through this service that is: Obscene, Vulgar, Pornographic, Political, Religious, etc. Encourages the commission of a crime or violation of any law Violates any state or Central law in India and/or the jurisdiction in which you reside and/or any applicable law. Infringes the intellectual or copyrights of a third party. Under no circumstances shall Tata Mutual Fund, or its agents, affiliated companies, officers, directors, employees, and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by the program running at the back-end. The customer understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or involve delay in transmission. Tata Mutual Fund shall not be responsible or liable to the customer or any third party for the consequences arising out of or in connection with using of this service.

The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number. Tata Mutual Fund has the right to retract the service anytime it deems fit. The customer agrees that he shall not have any claim against Tata Mutual Fund on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at Tata Mutual Fund 's end for any reason thereof. These terms and conditions are subject to change at any time and will be updated at Tata Mutual Fund 's discretion without notice.

- ix. The AMC / Trustee reserves the right to send any communication in physical mode.

#### E. Investment Instrument Details

- i. Payment may be made by CTS 2010 MICR cheque/Demand Drafts (DD) drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest OPA.
- ii. In case of investment in more than one scheme a single cheque/DD amounting to the total value of investment must be drawn in favour of "Tata Mutual Fund" dated, signed and crossed 'A/c Payee only.' In case of investment in a single scheme, the cheque should be drawn in favour of the "Name of the Scheme".
- iii. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no OPA available for Investors.  
The AMC will not accept any request for refund of demand draft charges
- iv. Payments received from NRIs, PIOs, FIIs, OCIs, FPI:
  - a. In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.
  - b. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
  - c. FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee



Account maintained by the FII with a designated branch of an authorised dealer.

- v. Stock invests, Outstation Cheques, Post Dated Cheques, Money Orders and Postal Orders will not be accepted, and such applications will not be considered for allotment. All investment cheques should be current dated.
- vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
- vii. Third Party payments: TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
- Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
  - In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
  - For Example:
    - Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This is a valid application.
    - Illustration 2: An Application submitted in joint names of A & B & C along with cheque issued from a bank account in names of B, C & Y. This is an invalid application.
    - Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This is a valid application.
  - Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
    - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
    - Custodian on behalf of an FII or a Client.
  - Investors submitting their applications through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
  - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.  
Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available on at our OPAs and website [www.tatamutualfund.com](http://www.tatamutualfund.com) from the investors and the person making the payment i.e. third party. The said Declaration Form shall, inter-alia, contain the details of the bank account from which the payment is made and the relationship with the investor(s).  
The Mutual Fund shall adopt operational procedures to ascertain whether payments are Third Party Payments.

#### F. Investment Details

- For the minimum Application amount per scheme please refer page no. 17 of the KIM.
- Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form. For the details of the Options and Sub-Options in each scheme refer page 1 & 2 of the scheme.
- Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.
- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. & no commission for distribution of Units will be paid / charged under Direct Plan.
- Default under Direct / Regular Plan:

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

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

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"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Equity P/E Fund Regular Plan & Tata Equity P/E Fund Direct Plan	<ul style="list-style-type: none"> <li>IDCW Trigger Option (B) - 10% level in case Growth option / IDCW Trigger Option A/ IDCW Trigger Option (B) is not mentioned.</li> <li>IDCW Sweep to Tata Treasury Advantage Fund - Growth Option In case the IDCW sub option (IDCW Payout / IDCW Reinvestment / IDCW Sweep to Tata Treasury Advantage Fund - Growth Option) is not mentioned.</li> </ul>
Default value for Trigger facility for Tata Infrastructure Fund - (Growth)	<ul style="list-style-type: none"> <li>Default Trigger level: 10%. Default Trigger option: Switch to Tata Treasury Advantage Fund - Growth Option.</li> <li>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 Treasury Advantage Fund (Growth) or Redeem explicitly in the space provided for payout</li> </ul>
Tata Hybrid Equity Fund Tata Arbitrage Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> <li>Monthly IDCW in case IDCW sub option (Monthly / Periodic) is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Equity Savings Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> <li>Periodic IDCW in case IDCW sub option (Monthly /Periodic) is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata India Tax Savings Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW payout option is not mentioned.</li> </ul>
Tata Money Market Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Daily IDCW option is not mentioned.</li> </ul>
Tata Liquid Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Daily IDCW option is not mentioned.</li> </ul>
Tata Treasury Advantage Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> <li>Daily IDCW in case IDCW sub option (Daily/ Weekly/Periodic) is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Short Term Bond Fund	<ul style="list-style-type: none"> <li>Growth in case Growth or IDCW option is not mentioned.</li> <li>Periodic IDCW in case IDCW sub option (Monthly / Periodic) is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Income Fund	<ul style="list-style-type: none"> <li>Growth in case Growth / IDCW option is not mentioned.</li> <li>Half Yearly IDCW in case sub option (Half Yearly / Periodic) is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Medium Term Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Dynamic Bond Fund / Tata Gilt Securities Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>

Scheme Names	Default Option
Tata Ultra Short Term Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> <li>Weekly IDCW Reinvestment in case IDCW sub option (Weekly/Monthly) is not mentioned.</li> <li>IDCW Reinvestment in case the Payout mode (Payout/Reinvestment) is not mentioned.</li> </ul>
Tata Overnight Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or IDCW option is not mentioned.</li> </ul>
Tata Retirement Savings Fund	<p>In case investor fails to specify even a single plan, then units shall, by default, be issued under the following plans depending upon the age of the investors:</p> <ul style="list-style-type: none"> <li>i) In case the age of investor is less than 45 years then units shall be allotted under "Progressive Plan".</li> <li>ii) In case the age of investor is 45 years or more but less than 60 years then units shall, by default, be allotted under "Moderate Plan"</li> <li>iii) In case the age of investor is 60 years or more then units shall, by default, be allotted under "Conservative Plan".</li> </ul>

ix. AUTO SWITCH FACILITY FOR TATA RETIREMENT SAVINGS FUND

Auto Switch is a facility wherein investors' investment shall be switched automatically from one plan to another plan upon occurrence of a pre-defined trigger which is linked with the age of the investor.

Auto Switch facility is available in Progressive Plan and Moderate Plan.

(a) Auto Switch under Progressive Plan:

Option 1:

Upon completion of 45 years of age, investments shall be switched automatically from "Progressive Plan" to "Moderate Plan". This option is applicable for those investors whose age at the time of investment is less than 45 years.

Applicable NAV: Such auto switch-out from "Progressive Plan" and "Switch-in" to "Moderate Plan" will be done at the applicable NAV on the date on which investor completes\* the age of 45 years or immediate next business day if such day is non-business day.

Please note that upon completion of 60 years of age, investments shall be auto switched again to Conservative Plan. (Please refer Para "(B) Auto Switch under Moderate Plan" for further details on auto switch from Moderate plan to Conservative Plan).

Option 2:

Upon completion of 60 years of age, investments shall be switched automatically from "Progressive Plan" to "Conservative Plan".

Applicable NAV: NAV applicability for switch-out from "Progressive Plan" and Switch-in to "Conservative Plan" shall be as under:

For Switch-out from "Progressive Plan":

Auto switch-out will be done at the applicable NAV on the date on which investor completes\* the age of 60 years or immediate next business day if such day is non-business day.

For Switch-in to "Conservative Plan":

Switch-in will be done at the applicable NAV on the date on which funds are available for utilization in the "Conservative Plan".

However, if an investor does not wish to opt for auto switch facility, they can continue in the Progressive Plan and redeem the units on any business day at applicable NAV.

Default Option:

Investor should appropriately tick the 'option' (i.e. option 1 or option 2 or no auto switch) in the application form. If the option is not indicated by the investor, then units shall, by default, be allotted as under:

- a) If, at the time of investment, investor's age is less than 45 years then option 1 shall be considered as a default option and units shall be allotted accordingly.
- b) If, at the time of investment, investor's age is 45 years or greater, but less than 60 years then option 2 shall be considered as a default option and units shall be allotted accordingly.
- c) If, at the time of investment, investor's age is 60 years or greater then auto switch facility shall not be available, and his investments shall, by default, remain invested in the original plan (i.e. Progressive Plan).

\*Example explaining the attainment of pre-defined age:

Date of Birth of the investor	Date of Completion of 45 years of age	Date of completion of 60 years of age
February 04, 1981	February 03, 2026	February 03, 2041

(b) Auto Switch under Moderate Plan:

Option 3:

Upon completion of 60 years of age, investments shall be switched automatically from "Moderate Plan" to "Conservative Plan". This option is applicable for those investors whose age at the time of investment is less than 60 years.

Applicable NAV: NAV applicability for switch-out from "Moderate Plan" and Switch-in to "Conservative Plan" shall be as under:

For Switch-out from "Moderate Plan":

Auto switch-out will be done at the applicable NAV on the date on which investor completes\* the age of 60 years or immediate next business day if such day is non-business day.

For Switch-in to "Conservative Plan":

Switch-in will be done at the applicable NAV on the date on which funds are available for utilization in the "Conservative Plan".

However, if an investor does not wish to opt for auto switch facility, they can continue in the Moderate Plan and redeem the units on any business day at applicable NAV.

Default Option:

Investor should appropriately tick the 'option' (i.e. option 3 or no auto switch) in the application form. If the option is not indicated by the investor, then units shall, by default, be allotted as under:

- a) If, at the time of investment, investor's age is less than 60 years then option 3 shall be considered as a default option and units shall be allotted accordingly.
- b) If, at the time of investment, investor's age is 60 years or greater then auto switch facility shall not be available, and his investments shall, by default, remain invested in the original plan (i.e. Moderate Plan).

\* Example explaining the completion of pre-defined age:

Date of Birth of the investor	Date of completion of 60 years of age
February 04, 1981	February 03, 2041

(c) Auto Switch under Conservative Plan: Not Available.

Please note that

- Amount which gets switched-out (from the transferor plan) automatically under auto-switch facility shall be treated as redemption and shall be subject to Income Tax provisions as applicable on such redemption. Hence, in case of NRIs, such auto switch-out shall be subject to TDS as applicable.
- Subsequent to auto switch, if investor redeems or switches-out from the transferee plan (before completion of the age of 60 years) then such redemption / switch-out shall be subject to the exit load depending upon the holding period criteria as explained under "Load Structure". However, holding period for the purpose of exit load will be the overall holding period in "Tata Retirement Savings Fund" (i.e. aggregate of the holding period in switch out plan as well as switch in plan).
- For Income tax purposes, holding period shall be calculated from the date of investment in the respective plan instead of date of original investment in the Fund.

Calculation of holding period is illustrated below:

For Taxation purpose:

Suppose an investor invests in 'Progressive Plan' on say July 01, 2011 and on April 30, 2012 his investments are switched (automatically or otherwise) to other plan say 'Moderate Plan' and on December 31, 2012 'his investments from Moderate Plan' are again switched (automatically or otherwise) to other plan say 'Conservative Plan and ultimately such investments are redeemed on say January 31, 2014. Then in such case, provision of Income Tax shall be applied transaction-wise and there shall be following three transactions:

1. Capital Gain / loss treatment on switching from Progressive Plan to Moderate plan. Considering the period of investment in Progressive plan i.e. from July 01, 2011 to April 30, 2012, capital gain / loss shall be short term in nature and shall be treated accordingly.
2. Capital Gain / loss treatment on switching from Moderate Plan to Conservative plan. Considering the period of investment in Moderate plan i.e. from April 30, 2012 to December 31, 2012, capital gain / loss shall be short term in nature and shall be treated accordingly.
3. Capital Gain / loss treatment on redeeming from Conservative Plan. Considering the period of investment in Conservative plan i.e. from December 31, 2012 to January 31, 2014, capital gain / loss shall be long term in nature and shall be treated accordingly.

For Exit Load purpose:

Referring to the scenario as mentioned above, to decide the applicability of exit load, investors' holding period shall be considered from July 01, 2011 to January 31, 2014 i.e. from the date of initial investment in Tata Retirement Savings Fund to the date of final exit from Tata Retirement Savings Fund.

Salient Features of Auto Switch facility: 1.) SIPs will move as per the Auto switch e.g. if the investor moves from Progressive to Moderate to Conservative and he has an existing SIP, his SIP will move as per

his pre-opted auto switch. 2.) In case of Investor initiated switches, the SIP will continue in the plan which he had earlier opted for unless he provides the requests to move his SIPs to the new plan. Also, the investor will not be required to sign in a fresh mandate for such requests. 3.) Auto switch will be a trigger for movement of SIPs in that Plan only. 4.) Any investor-initiated switch (even partial switch) will disable the auto switch opted in the switch out plan. E.g. investor has investments in Progressive plan with a auto switch and does a partial switch to Conservative, his auto switch in the Progressive Plan will be disabled.

x. **AUTO SWP FACILITY** (after attaining the retirement age i.e. 60 years)

This facility aims to provide a regular inflow of money to investors (monthly or quarterly) by automatic redemption of units in staggered manner after attainment of retirement age. This is subject to following terms:

- 1) This facility is available under all plans of the fund.
- 2) Auto SWP shall be either on a monthly or a quarterly frequency as mandated by the investors in application form;
- 3) In case of monthly Auto SWP, systematic withdrawal amount shall be equal to 0.50% of the market value of the investment as on the date of completion of 60 years of age in the respective plan and in case of quarterly auto SWP, systematic withdrawal amount shall be equal to 1.5% of the market value of investment as on the date of completion of 60 years of age in the respective plan.
- 4) Investors will also be given an option to withdraw a flat amount with a minimum amount being Rs.500 and in multiples of Rs.500 on monthly basis. In case of any ambiguity the default value for SWP will be fixed percentage SWP Quarterly frequency.
- 5) i) SWP start date for those investors who have opted for auto switch facility on attainment of retirement age i.e. 60 years:
  - SWP shall start from the 1st working day the month followed by the month in which investments are auto - switched.  
For example, if investments are auto switched on May 3rd, then his auto SWP shall start from 1st June (assumed to be the first business day of the following month).
- ii) SWP start date for other investors who have not opted for auto switch facility:
  - SWP shall start from the 1st working day the month followed by the month in which investor attains the age of 60 years.  
For example, if an investor attains the age of 60 years on say May 16th then his auto SWP shall start from 1st June (assumed to be the first business day of the following month).

However, it may be noted that:

- 1) Auto SWP facility is at the option of the investors. Investors can choose not to opt for this facility by ticking at the appropriate box in the application form. However, if investors do not indicate his/her option for auto SWP (i.e. no auto SWP or monthly SWP or quarterly SWP), then quarterly SWP shall be considered as a default option. If investors have opted for auto SWP facility but have not indicated the specified, the frequency for such auto SWP then quarterly SWP shall be considered as a default option.
- 2) SWP amount as mentioned above is the default amount and investors can indicate their preference for a different SWP amount in the application form.
- 3) Systematic withdrawal shall be treated as redemption for income tax purposes and shall be liable to capital gain (if any) tax. Hence, systematic withdrawal by NRIs shall be subject to TDS as applicable.
- 4) For Income tax purposes, holding period shall be calculated at plan level instead of aggregating holding period in the Fund
- 5) If investor registers for SWP (other than the auto SWP) before completion of 60 years of age, then such SWP shall be subject to the exit load depending upon the holding period criteria as explained under "Load Structure". However, holding period for the purpose of exit load will be the overall holding period in "Tata Retirement Savings Fund" (i.e. aggregate of the holding period in switch out plan as well as switch in plan).
- 6) At the age of 60, the investors who have opted for SWP, monthly or quarterly, the percentage of payout will be standard across all plans.
- 7) The investor can have an option of switching between Monthly or Quarterly SWP. However, on selecting one of the options the previous option will be ceased.
- 8) For investors who are under the NO Auto SWP option and are applying for SWP at a later date i.e. after the retirement age, it will be a normal SWP i.e. fixed amount or fixed units.

G. **Bank Account Details**

- i. Investors have to provide their bank details viz. name of bank, branch, address, account type and number, bank's Indian Financial System Code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s). etc. to the Mutual Fund to receive redemption / IDCW proceeds. In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, SEBI has made it mandatory for investors to provide their bank details. Applications without complete bank details are liable for rejection.

- ii. In case the bank account provided for encashment of redemption / IDCW proceeds is different from the bank account from which the investment is made, applicants need to mandatorily provide an unsigned cancelled cheque leaf/ bank statement/any other documentary proof or banker's confirmation (where the name of the First /Sole investor and the bank account number are mentioned) to ascertain the ownership of the bank account mentioned. Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- iii. Further, in exceptional cases where Third Party Payments as mentioned in Section E (vii) are accepted, the investor is required to submit any one of the documentary proofs for the payout bank account.
- iv. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details, the pay-in bank details will be captured for redemption/ IDCW payouts
- v. **DIRECT CREDIT FACILITY FOR REDEMPTION / IDCW / REFUND PAYOUTS:**
  - a. **Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT):**
    1. The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and IDCW payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).
    2. NEFT is electronic fund transfer mode that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.
    3. Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. [www.rbi.org.in](http://www.rbi.org.in) or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website [www.rbi.org.in](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption/ IDCW (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.
  - b. **Direct Credit:** Tata Mutual Fund have arrangement with the following banks to directly credit the redemption/IDCW/Refund payout into the investor's Bank account: ICICI Bank Ltd.; HDFC Bank Ltd.; Axis Bank; IDBI Bank; Standard Chartered Bank; Kotak Mahindra Bank; HSBC Bank; Deutsche Bank; Citi Bank; Oriental Bank of Commerce; State Bank of India (Core banking centers only - subject to validation) to directly credit the redemption/IDCW/ 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 banks is subject to change from time to time.
  - c. In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption /IDCW proceeds shall be affected via the RTGS / NEFT mechanism only. Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC / DD as may be feasible.
  - d. Any charges levied by the investor's bank for receiving payment through RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.
  - e. Investors to note that the instruction to the bank for Direct Credit/ NEFT will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/IDCW/ refund proceeds. Tata Mutual Fund will not be responsible in case the bank does not credit the investor's bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. Tata Mutual Fund will not be liable for any losses/claims, etc. arising on account of processing the direct credit of redemption / IDCW proceeds on the basis of the Bank Account details as provided by the investor in the application form.
  - f. A separate advice regarding credit of amount(s) via electronic mode will be sent to the Unitholder. It should be noted that while the Fund will make all efforts, there is no commitment that the electronic payment facility will be made available to all desirous investors.

Applicants in cities not covered under ECS facility or in case the NEFT/RTGS details are not available will receive redemption/ IDCW payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders.

- g. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.
- vi. Multiple Bank Account Registration: An investor may register multiple bank accounts (currently up to 5 for Individuals and 10 for Non – Individuals) for receiving redemption/ IDCW proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.
- vii. Mode of Payment for Unit holders holding Units in Demat form Investors will receive their redemption payout/ IDCW proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details. For investors, who have invested through the offline mode and subsequently dematerialized the units, Investors will receive their redemption/ IDCW payouts directly into the bank account registered with their demat account ONLY irrespective of the account registered with us at the time of offline application.

#### H. Joint Applicants

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

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

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

#### ii. PAN Exempt Investments

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of up to 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 up to 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 along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a financial year exceeds Rs. 50,000, such an application will be rejected. Fresh/ Additional Purchase & Systematic Investment Plans will be covered in the limit of Rs. 50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. The detailed procedures/requirements for accepting applications shall be as specified by the AMC/Trustee from time to time & their decision in this behalf will be final & binding.

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

#### J. Know Your Customer (KYC) Compliance:

- i. KYC registered under KYC Registration Agency (KRA):
  - a. Units held in account statement (non-demat) form: It is mandatory for the Investors 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 all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ IDCW Transfer Plan (DTP). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediary. New investors are therefore requested to use the common KYC Application Form and 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](http://www.tatamutualfund.com). Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from KRA website using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

Units held in electronic (demat) form: For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non-compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website [www.tatamutualfund.com](http://www.tatamutualfund.com)

- ii. Central KYC Records Registry (CKYCR): The Government of India vide their Notification dated November 26, 2015 authorized the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

#### K. Foreign Account Tax Compliance Act (FATCA) Details

- i. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- ii. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details in case of Non-Individual investors. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e. within a period of 30 days.
- iii. All Applicants/Unit holders, individuals and non-individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.

- iv. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- v. All Non-Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
- vi. For any questions about the tax residency or other definitions or terms used, Investors should contact their tax advisor. US citizen should include United States in the foreign country information field along with the US Tax Identification Number (TIN).
- vii. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- viii. Applicants should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ("the Authorized Parties") or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising the applicant of the same. Further, applicant also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- ix. Applicant undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
- x. Please note that applicants/unit holders may receive more than one request for information if they have multiple relationships/ accounts/folios. Therefore, it is important that the applicant responds to each of our request, even if they believe, they have already supplied any previously requested information.
- xi. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
- xii. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

#### L. Nomination Details

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

- i. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form if the purchase application is received through a PoA holder, the nomination section should be separately signed by the unitholder.
- ii. Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) along with Proof of Date of Birth of the nominee(s) and Proof of relationship with Guardian shall be provided by the unit holder.
- iii. The nominee shall not be a trust (other than religious and charitable trust), society, body corporate, partnership firm, and member of Hindu undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force.
- iv. Nomination in respect of the units stands rescinded upon the transfer of units.
- v. Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc.
- vi. The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or

jointly and who have originally made the nomination.

- vii. On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units in favour of the Nominee(s).
- viii. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/ share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees).
- ix. Nomination will not be allowed in a folio held on behalf of a Minor.
- x. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- xi. In case a folio has joint holders, ALL Joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint".
- xii. Every new nomination for a folio/account will overwrite the existing nomination.
- xiii. Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
- xiv. Nomination by a unit holder shall be applicable for investments in all schemes in the folio.

#### M. Demat Account

- i. Investors have an option to hold the units in dematerialized form for all schemes except for the funds where the units are offered under the Daily / Weekly/ Fortnightly IDCW Options.
- ii. Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master.
- iii. To capture correct depository account details, investors are required to submit Client Master.
- iv. Only those applications where the details are matched with the depository data will be treated as valid applications for allotment of units in dematerialised form.
- v. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements.
- vi. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.
- vii. Please note that where the applicant has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.
- viii. For purchase in an Ongoing Scheme, the units will be allotted in demat form based on the applicable NAV as per the terms of the respective SID and will be credited to the Investors' demat account on weekly basis on realization of funds. For e.g. Units will be credited to Investor's Demat Account every Monday on the basis of realization status received during the last week (Monday to Friday).
- ix. All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. Account statement (CAS) for units held in demat mode will be issued only by NSDL / CDSL.
- x. Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

#### N. Declarations and Signatures

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





# Debit Mandate Form NACH (One Time Mandate - OTM)

[Applicable for Lumpsum Additional Purchases as well as SIP Registrations]

Date DDMMYY

UMRN Office use only

Choose (✓)

- CREATE
- MODIFY
- CANCEL

Sponsor Bank Code Office use only Utility Code Office use only

I/We hereby authorize TATA MUTUAL FUND to debit (✓) SB CA CC SB-NRE SB-NRO Other

Bank A/c No.:

With Bank: Bank Name & Branch IFSC MICR

an amount of Rupees Amount in Words ₹

FREQUENCY (preselected) Monthly Quarterly Half Yearly As when presented (default) DEBIT TYPE Fixed Amount Maximum Amount

Reference / Folio No. Email Id

Scheme / Plan reference No. All Schemes of Tata Mutual Fund Mobile

I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank.

PERIOD From DDMMYY to DDMMYY or Until Cancelled Sign Signature of First Account Holder Sign Signature of Second Account Holder Sign Signature of Third Account Holder 1. Name as in Bank Records 2. Name as in Bank Records 3. Name as in Bank Records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorised the debit.

## SIP Registration / Renewal Form (For OTM Registered Investors only)

Please tick (✓) as applicable: Registration of SIP Registration of MICRO SIP Renewal of SIP.

Advisor Details (Transaction Charges for Applications routed through distributor/agents only (Kindly refer Instruction 8 overleaf))

ARN / RIA ^ Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund.		
Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression	

Investor Details	Application No.	Folio No.
1st Holder Name	PAN	
2nd Holder Name	PAN	
3rd Holder Name	PAN	

First SIP Cheque Details	Cheque No.	Cheque Amount in Rs.	Cheque Date
Bank Name	Branch	City	

SIP Scheme/Option/Sub Option	Plan: Regular Direct	SIP Instalment Amount (₹)	Frequency (*Default)	SIP Start Date	SIP End Date (Default : 31 December 2099)
			Daily ^ Weekly Monthly * Quarterly	DD/MM/YYYY	DD/MM/YYYY
^ Daily SIP - Monday to Friday - On Business Days only					

Day of the week for weekly frequency: Monday Tuesday Wednesday (Default) Thursday Friday

SIP Top-up (Optional)	Top-up Amount (Rs.) (In multiples of Rs. 500/- only)	SIP Top Up Frequency	Upper SIP Amount (Rs.)
		Half Yearly Yearly (default)	

Auto Switch Option : Applicable for Tata Retirement Savings Fund (TRSF) only, for default values refer SID.

Plan Name	Please tick the appropriate Autoswitch option (any one as per the plan)
Progressive Plan	Auto Switch Option 1 (Progressive to Moderate @ age 45; Moderate to Conservative @ age 60), Auto Switch Option 2 (Progressive to Conservative @ age 60) No Auto Switch
Moderate Plan	Auto Switch Option 3 (Moderate to Conservative @ age 60) No Auto Switch

Systematic Withdrawal Plan : (Please ✓ any one) Applicable after the age of 60 of the 1st unit holder, for TRSF only.

No Auto SWP Fixed SWP (Select Frequency) Monthly or Quarterly (Default) Fixed Amount (Frequency Monthly only) Rs.

Declaration and Signatures : To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of SAI/SID/KIM of Tata Mutual Fund Scheme/s and terms and conditions overleaf, 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 towards SIP installments referred above through participation in ECS/Direct Debit/Standing Instruction. The ARN Holder, where applicable, has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amounts which the Scheme is being recommended to me /us.

SIGNATURE/S	Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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**A. Instructions to fill one-time mandate (OTM)**

1. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id. TMF / TAML reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The Investor(s) agree/s and acknowledge, irrespective of their registration of the above mobile number in the 'DO NOT DISTURB (DND)', "or in any similar register maintained under applicable laws, at the time of application or subsequent to the date hereof, they consent to the Bank/AMC communicating with them in any manner whatsoever on the registered mobile number with respect to the transactions carried out in their bank account(s).
4. Investors are required to provide an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Investors cheque/ bank account details are subject to third party verification. The investors cheque/ bank account details are subject to third party verification. In case the investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then submit any one of the following:
  - a. Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
  - b. A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Tata Mutual Fund.
6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by Tata Mutual Fund.
8. Tick (✓) on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
13. The mandate will be valid till 31/12/2099
14. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
15. Investors agree and acknowledge that they will not hold the AMC responsible for any delay and/or failure in debiting his bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC.
16. Investors agree to abide by the terms and conditions that may be intimated to them by the AMC/Bank with respect to the NACH/Direct Debit/SI from time to time.
17. The investors hereby authorize the representatives of Tata Asset Management Limited, Investment Manager to Tata Mutual Fund carrying this mandate form to get it verified and executed.
18. The investors authorize the Bank to debit their bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for participation in NACH/Direct Debit/SI.
19. Note: Accordingly, with effect from November 15, 2010 TMF will not accept applications for subscriptions accompanied with third party payment instruments except in exceptional situations. Third Party Payment is defined as:
  - a. Payment made through an instrument issued from an account other than that of the beneficiary investor.
  - b. In case of payments from a joint bank account, the 1st holder of the mutual fund folio has to be one of the joint holders of the Bank Account from which payment is made.
  - c. Investments from the investor's account with a different bank i.e., the pay-in & payout banks are different, if the pay-in bank mandate could not be established to be that of the investor, it will also be treated as third party investment.
 The exceptional situations where the same will not be applicable are as follows:
  - a. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
  - b. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
20. In case SIP/ Micro SIP investments are made through "Third Party Payments" i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up and submit the "Third Party Declaration Form" (available at our ISCs and website www.tatamutualfund.com) along with the SIP enrollment form.
21. The investor agrees to abide by the terms and conditions of NACH facility of NPCI, Direct Debit facility of Banks. 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 / local holidays. TMF shall endeavor to register the one time mandate and SIPs through NACH however if for any reason what so ever the registrations of OTM is unsuccessful; TMF shall endeavor to register the SIP through other debit modes like Direct Debit, Standing Instructions etc.

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

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

11. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
12. The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments. e.g. the minimum application amount for new investor in Tata Balanced Advantage Fund – Growth Option is Rs.5000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs.150/-.
13. Minimum application amount for Daily, Weekly or Monthly SIP Option – 12 instalments of Rs. 150/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option – 4 instalments of Rs. 1,500/- each and in multiples of Re. 1 thereafter. For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter across all his folios.
14. Daily SIP will be processed on all business days from Monday to Friday. Daily SIP will be registered for a maximum period of 5 years only. It is mandatory to mention the SIP start date and SIP end date, in case the form is received after the SIP start date the SIP will start as per the following business rules:
  - i. Daily SIP: From the date of confirmation of registration
  - ii. Weekly SIP: from the SIP Day as required post the confirmation of registration (default : Wednesday).
  - iii. Monthly and Quarterly: From the same date as the SIP start date however from following month.

If the frequency is not mentioned, then the default frequency is Monthly. If the SIP period for monthly and Quarterly Frequency is not specified, SIP will be registered to start after 10th March 2019 subject to mandate being registered. If end date is not specified, SIP will be registered till 31<sup>st</sup> December 2099 or end date of mandate, whichever is earlier. Note, daily SIP will be registered for a maximum period of 5 years only.
15. If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
16. While the Tata Mutual Fund (Fund) and Registrar and Transfer Agent (RTA, CAMS) reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
17. In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Tata Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
18. An investor can opt for Monthly or Quarterly frequency. The default frequency is monthly. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month.
19. The default option in a case end date for enrolment period will be 31st December 2099. In case an investor, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be 31<sup>st</sup> December 2099, till instruction to the contrary is received from the investor.
20. Instructions for Any day SIP:
  - a. In case of ambiguity of SIP date, the default date will be considered as 10th of every month/quarter.
  - b. Investors should take note that despite the date of debit of the bank account as mentioned the NAV applicability will be on the basis of the provision of NAV applicability as mentioned in the SID of the respective scheme.
  - c. If the date of debit to our account happens to be a non-business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday & allotment of units will happen as per the Terms & Conditions listed in the KIM/SID/SAI of the Mutual Fund.
21. Allotment of units would be subject to realisation of credit.
22. In case there are Three consecutive SIP transaction reversals, the subsequent SIP instalments will be automatically ceased. Since the SIP ceasure takes 7 working days to be executed, for SIPs lower than monthly frequency it is likely that the investors will receive the debit requests beyond the 3rd unsuccessful SIP. TMF will not be liable for any charges / return charges by the bank for such debits. Note that even if we receive the credits for any subsequent SIPs post 3 instalments upto the date of such involuntary SIP ceasures, we will allot the units. SIP amounts received by us post ceasures, will be refunded to the investors.
23. Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Terms and conditions of top-up SIP are as follows:
  - i. The Top-up option must be specified by the investors while enrolling for the SIP facility.
  - ii. The minimum SIP Top-up amount is ₹500 and in multiples of ₹500.
  - iii. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
  - iv. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly.
  - v. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
  - vi. Top-up SIP will be allowed in all schemes in which SIP facility is being offered.

- vii. Investors can opt for an upper limit for the SIP with top up facility. Maximum amount of debit (SIP+Top-Up) per instalment should not exceed the upper limit of the OTM mandate registered. The investment SIP Top up will be discontinued once the SIP upper limit is reached. However the SIP will continue till the entire enrolment period as opted by the investor.

e.g.

- a. SIP application without first cheque:  
SIP enrollment period: 2 Jul 2021 to 2 Dec 2025;  
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 (₹)
2-July-21	2-Dec-21	2000	NA	2000
2-Jan-22	2-Jun-22	2000	500	2500
2-Jul-22	2-Dec-22	2500	500	3000
2-Jan-23	2-Dec-25	3000	-	3000

- b. When SIP is accompanied with the first purchase the Top Up will apply from the first SIP triggered transaction.  
SIP enrollment period: 2 Jul 2021 to 2 Dec 2025;  
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 (₹)
2-Aug-21	2-Jan-22	2000	NA	2000
2-Feb-22	2-Jul-22	2000	500	2500
2-Aug-22	2-Jan-23	2500	500	3000
2-Feb-23	2-Dec-25	3000	-	3000

24. Procedure for Cancellation of Existing SIP: Investor needs to submit a letter from the investor OR the prescribed SIP Discontinuity form, duly completed and signed by all the unit holders. This request should be received to us at least 15 business days prior to the next due date of SIP.
25. TAML reserves the right to reject any application without assigning any reason thereof. TAML in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.

#### C. TERMS AND CONDITIONS FOR ONE TIME MANDATE

##### C.1. General

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

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



# TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001  
SYSTEMATIC TRANSFER PLAN FORM (Including Flex STP)



## 1. ADVISOR DETAILS

*Refer Instruction 2.*

ARN / RIA <sup>^</sup> Code <b>ARN-146822</b>	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. <sup>^</sup> By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund.		
Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression	

## 2. INVESTOR DETAILS

Folio No. \_\_\_\_\_

1 <sup>st</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
2 <sup>nd</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
3 <sup>rd</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child

## 3. PURPOSE OF FORM (tick any one)

Fresh Registration       Cancellation

## 4. SYSTEMATIC TRANSFER DETAILS

Flex STP <i>Refer Instruction 5</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No (Default)	Flex STP is available for Monthly and Quarterly frequencies; Flex STP is not available from "Daily / Weekly" IDCW plans of the source schemes; Flex STP is available only in "Growth" option of the target scheme.
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### Scheme Details

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

### Transfer Plan Details (Select any one) Flex STP is applicable only under Fixed Amount Transfer Plan.

<input type="checkbox"/> Fixed Amount Transfer Plan (FATP) / 1 <sup>st</sup> Installment for Flex STP	Amount in Rs. ₹ _____	Amount in Words
<input type="checkbox"/> Fixed Units Transfer Plan (FUTP)	Number of Units	Units in Words
<input type="checkbox"/> Capital Appreciation Transfer Plan (CATP)		<input type="checkbox"/> IDCW Transfer Plan (DTP)

### Transfer Frequency (Select any one - Not Applicable for IDCW Transfer Plan)

<input type="checkbox"/> Daily	Only from Monday to Friday [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 <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a> .]	
<input type="checkbox"/> Weekly	<input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday (Default) <input type="checkbox"/> Thursday <input type="checkbox"/> Friday	<b>In case the day of STP is a non business day the request will be considered for the next business day.</b>
<input type="checkbox"/> Monthly	Days of the Month (Select any one)	
<input type="checkbox"/> Quarterly	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 28 <sup>th</sup>	

### Enrolment Period (Not Applicable for IDCW Transfer Plan)

Start Date D D / M M / Y Y Y Y	End Date D D / M M / Y Y Y Y	OR      Number of Installments / Transfers
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## 5. DECLARATION AND SIGNATURES

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. Date \_\_\_\_\_

1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression
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### Acknowledgement Slip

Sr. No.:

Received from Mr./Ms./M/s. \_\_\_\_\_ Folio No. \_\_\_\_\_ STP request

from Scheme \_\_\_\_\_ to Schemes \_\_\_\_\_

for  Flex     FATP     FUTP     CATP     DTP for Amount (₹) \_\_\_\_\_ / Units \_\_\_\_\_ Subject to verification.



**General Instructions**

- 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.
- 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.
- Unitholders must use separate enrolment forms for different Schemes/Plans/Options.
- The form should be signed as per the mode of holding in the folio.
- The STP Facility is available only for units held / to be held in Non - demat Mode.

**Instructions for Systematic Transfer Plan (STP)**

- There are four OPTIONS:
  - 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.
  - 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.
  - 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.
  - IDCW amount / IDCW sweep: IDCW sweep is possible only if the investor has opted for IDCW reinvestment. IDCW sweep is not possible if the investor has opted for IDCW payout.
- IDCW 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 - IDCW reinvestment option and has opted for IDCW sweep to Tata Banking & PSU Debt Fund - Growth Option. As and when IDCW is declared in TATA Dynamic Bond Fund, the IDCW will be directly transferred to Tata Banking & PSU Debt Fund - Growth option. The NAV applicability of the Sweep In Scheme will be on the basis of the provision mentioned in the SID of the respective scheme and on the availability of funds in the Switch In Scheme and the actual payout of the IDCW in the Source scheme.
- Please note that there will be no entry of IDCW reinvestment in the scheme where the IDCW has been declared and the description in the scheme where the investor has opted IDCW sweep will be IDCW Sweep Out.
- The frequency of transfer will be dependent on the IDCWs declared in the scheme where the investment has been made.
- There is no minimum and maximum amount under this option.
- Investor need not mention the STP start date and the END date for IDCW 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.
- Transfer frequency:
  - Monthly and Quarterly:
    - This facility is available under fixed Amount/Units and Capital Appreciation.
    - The STP dates are 1st / 7th / 10th / 20th and 28th of every month.
    - 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 2020, then the next STP will take place on 10th Nov 2020 and then on after every 3 months.
    - If any of the selected days is a non-business day, then the request will be processed immediately on the next Business Day.
  - Weekly:
    - This facility is available under fixed Amount/Units/Capital Appreciation.
    - The investor will have to choose a day of his/her choice. In case of any ambiguity i.e. if more than one options are selected or no option is selected the default will be Wednesday. (if the STP date is a non-business day, then the request will be processed immediately on the next Business Day).
- Daily (Business Days):
  - This facility is available under fixed Amount.
  - 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.
  - The Unitholder should submit the duly filled in STP Enrolment Form at least 7 days prior to the first STP date.
- Transfer Amount:
 

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

  - For Monthly STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- . Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
  - For Quarterly STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 1000/- and in multiples of ₹ 1/- . Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
  - For Daily STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- . Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
  - For Weekly STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- . Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
- Minimum Installments:
  - For fixed amount:
    - For amount greater than or equal to ₹ 2000/-: The minimum number of installments would be 3.
    - For amount greater than or equal to ₹ 1000/- however less than ₹ 2000/-: The minimum number of installments would be 6.
    - For amount greater than or equal to ₹ 500/- however less than ₹ 1000/-: The minimum number of installments would be 12.
  - For fixed Units the minimum number of installments should be 3.
  - 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.
  - 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.
  - Investor should mention the STP Start date & End date (not applicable in case of IDCW transfer plan).

- 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.
- 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.
- 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.
- Flex Systematic Transfer Plan is a facility wherein an investor under a designated open-ended scheme can opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended (source scheme) to the growth option of another open-ended scheme (target scheme). This facility allows investors like you to take advantage of movements in the market by investing higher when the markets are low and vice-versa.

**Terms and conditions of Flex STP are as follows:**

- The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:  
Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]
- The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
- Source Schemes (For Flex STP purpose):
  - Tata Liquid Fund; b. Tata Money Market Fund; c. Tata Overnight Fund; d. Tata Short Term Bond Fund; e. Tata Ultra Short Term Fund; f. Tata Treasury Advantage Fund
- Target Schemes for Flex STP, Growth Options of:
  - Tata Balanced Advantage Fund; b. Tata Banking and Financial Services Fund; c. Tata Digital India Fund; d. Tata Equity P/E Fund; e. Tata India Consumer Fund; f. Tata India Pharma and Healthcare Fund; g. Tata Infrastructure Fund; h. Tata Large & Mid Cap Fund; i. Tata Large Cap Fund; j. Tata Mid Cap Growth Fund; k. Tata Flexi Cap Fund; l. Tata Resources & Energy Fund; m. Tata Small Cap Fund
- Flex STP is available for Monthly and Quarterly frequencies.
- Flex STP is not available from "Daily / Weekly" IDCW plans of the source schemes.
- Flex STP is available only in "Growth" option of the target scheme.
- If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount.
- A single Flex STP enrollment Form can be filled for transfer into one Scheme/Plan/Option only.
- In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV.
- In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
- The request for flex STP should be submitted at least 10 calendar days before the first STP date.
- All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.
- Cancellation of STP:
  - 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 8<sup>th</sup> January 2021 for the cancellation of STP on 15<sup>th</sup> January 2021. If not then it will be considered only for the next month STP Date.
  - 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.
  - 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.
- 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.
- The units under lien and schemes under lock in period will not be eligible for STP.
- 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.
- 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.



# TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001

## SYSTEMATIC WITHDRAWAL PLAN FORM



### 1. INVESTOR DETAILS

Folio No. \_\_\_\_\_

1 <sup>st</sup> Holder Name		PAN
Date of Birth DD / MM / YYYY	C-KYC	Mobile No.
2 <sup>nd</sup> Holder Name		PAN
Date of Birth DD / MM / YYYY	C-KYC	Mobile No.
3 <sup>rd</sup> Holder Name		PAN
Date of Birth DD / MM / YYYY	C-KYC	Mobile No.

### 2. PURPOSE OF FORM (tick any one)

Fresh Registration     
  Change in the Withdrawal Amount     
  Cancellation

### 3. SYSTEMATIC WITHDRAWAL DETAILS

#### Scheme Details

Scheme / Plan / Option

#### Withdrawal Plan Details (Select any one)

Fixed Amount Withdrawal Plan     
 Amount in Rs. \_\_\_\_\_     
 Amount in Words \_\_\_\_\_  
 Capital Appreciation Withdrawal Plan

#### Withdrawal Frequency (Select any one)

Monthly     
  Quarterly     
  Half Yearly     
  Annually (Default)

#### Enrolment Period

Start Date: DD / MM / YYYY     
 End Date: DD / MM / YYYY     
 Withdrawal Date (Any date between 1st and 31st - default 25th): DD in words \_\_\_\_\_

### 4. PAYMENT BANK DETAILS FOR SWP (Registered in the folio)

For Investors who have registered for Multiple Bank Accounts facility in the above folio (Please strike off the section if not used). The SWP payout should be prescribed into the following bank account as per the payout mechanism indicated me/us.

Bank Name		
Branch	City	PIN
Account number	A/C type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE	
MICR	IFSC for NEFT	IFSC for RTGS

Note: If the bank account mentioned above is different from those already registered in your folio OR if the bank account details are not filled above, the SWP payout will be processed into the "Default" bank account registered for the aforesaid folio.

### 5. DECLARATION AND SIGNATURES

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered / communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. Date \_\_\_\_\_

1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression
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<b>Acknowledgement Slip</b>	Sr. No.:
Received from Mr./Ms./M/s. _____	Folio No. _____ SWP request
from Scheme _____ for ₹ _____	Subject to verification.



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 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 SWP Facility is available only for units held / to be held in Non - Demat Mode.
6. There are two options available: a) Fixed Amount b) Capital Appreciation.
7. Minimum withdrawal for fixed option is ₹ 500/-
8. Investors can choose any date for SWP between 01<sup>st</sup> and 31<sup>st</sup> of every Month / Quarter. In case there is any ambiguity the default date will be considered as 25<sup>th</sup>. In case the "To Date" is not mentioned, the payout will continue until the balance units are reduced to zero.
9. 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.
10. 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.
11. 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.
12. 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.
13. Exit load will be charged as per the scheme's applicable load structure at the time of purchase of the units.
14. 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.
15. 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.
16. Proceeds of SWP payout will be sent only to a bank account that is already registered and validated in the folio at the time of SWP registration. Investors may choose to mention any of the existing registered bank accounts with SWP request for receiving SWP proceeds. If registered bank account is not mentioned, default bank account will be used. If a new and unregistered bank mandate is provided with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of SWP proceeds. Tata Asset Management Ltd OR Tata Mutual Fund will not be liable for any loss arising to the investors due to the credit of redemption proceeds into any of the bank accounts registered with us for the aforesaid folio.





# TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001



## COMMON TRANSACTION FORM

Refer Instruction 2.

### 1. ADVISOR DETAILS

ARN / RIA ^ Code <b>ARN-146822</b>	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the scheme(s) of Tata Mutual Fund.		
Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression	

### 2. INVESTOR DETAILS

Folio No. \_\_\_\_\_

1 <sup>st</sup> Holder Name	PAN		
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
Entity Identifier (LEI) Number Mandatory for Non Individual Investor for Transaction Value of INR 50 crore and above			
2 <sup>nd</sup> Holder Name	PAN		
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
3 <sup>rd</sup> Holder Name	PAN		
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child

### 3. ADDITIONAL PURCHASE DETAILS

Refer Instruction 3.

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

### 4. SWITCH OUT DETAILS

Refer Instruction 4.

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

### 5. REDEMPTION DETAILS

Refer Instruction 5.

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

**Redemption Bank Account Details for investors who have registered for Multiple Bank Accounts facility in the above folio (Please strike off this section if not used).** The redemption should be processed into the following bank account as per the payout mechanism indicated by me/us:

Bank Name	Bank Account Number	
IFSC for NEFT	IFSC for RTGS	MICR

**Note:** If the bank account mentioned above is different from those already registered in your folio OR If the bank account details are not filled above, the redemption will be processed into the "Default" bank account registered for the aforesaid folio.

### 6. DECLARATION AND SIGNATURES

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered / communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby accord my/our consent to TATA AMC for receiving the promotional information/ material via email, SMS, telemarketing calls, etc. on the mobile number and email provided by me/us in this Application form. Date \_\_\_\_\_.

1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression
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### Acknowledgement Slip

Folio No. _____	<input type="checkbox"/> Purchase <input type="checkbox"/> Redemption <input type="checkbox"/> Switch in Scheme
For Amount of ₹ _____	or Units _____

(details overleaf)



1. The Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes are available on [www.tatamutualfund.com](http://www.tatamutualfund.com). Investors having read and understood the terms of SAI, SID and KIM of the respective schemes must refer SID/KIM for default values and minimum subscription / redemption values.
2. **Advisor / Distributor Information**
  - i. Investments through distributors: As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors / employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
  - ii. Employee Unique Identification Number (EUN): Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person / relationship manager of the distributor/sub broker with respect to the transaction and EUN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
  - iii. Transaction Charges:
 

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

Transaction Charges shall not be deducted:

    - a. where the Distributor of the investor has not opted to receive any Transaction Charges
    - b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
    - c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / IDCW Transfers/ IDCW 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).
  - iv. Direct Investment:
 

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker/ ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
3. **Investment Information**
  - i. It is mandatory to provide the folio number.
  - ii. The Application form number / Folio number / PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
  - iii. For investment a cheque/DD amounting to the value of investment must be drawn in favour of "Name of the Scheme" dated, signed and crossed "A/c Payee only."
  - iv. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no Official Point of Acceptance available for Investors.
 

The AMC will not accept any request for refund of demand draft charges
  - v. Cash, Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
  - vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
  - vii. Third Party payments: TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
    - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
    - b. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued.
    - c. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
      1. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
      2. Custodian on behalf of an FII or a Client.
  - viii. Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form.
  - ix. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.
  - x. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc & no commission for distribution of Units will be paid / charged under Direct Plan.
  - xi. Default under Direct / Regular Plan:
 

Sn.	Broker Code mentioned by the Investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan
  - xii. For default options refer SID
  - xiii. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
  - xiv. In case of discrepancies in the amount received from the investor and the amount mentioned in the application form the units will be allotted for amount received in our bank account.
  - xv. Units will be allotted subject to realization of payment proceeds.
  - xvi. **ADDITIONAL PURCHASE THROUGH OTM FACILITY:** If you are making payment through OTM facility registered in your folio, please tick the relevant box and do not attach any cheque. If more than one bank account is registered in your folio under OTM facility, please mention the bank account number and bank name where you wish the debit to happen. If the same is not mentioned or is not registered, default bank mandate under OTM facility will be considered to debit the purchase amount.
  - xvii. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).
4. **Instructions for Switch**
  - i. Investors can switch-out amount /units, subject to meeting the minimum amount criterion of the switch-in schemes.
  - ii. The condition for minimum amount in the switch-in schemes is not applicable for "ALL UNITS" switch-out.
  - iii. If amount to be switched is insufficient in the Switch-out scheme then the balance available free units in the scheme will be switched subject to the minimum application amount of the Switch-in Scheme(s).
  - iv. Separate Switch-out request is required for Regular Plan and Direct Plan. Switch-out request is required to clearly contain the name of the Plan / option failing which the below mentioned business rule will apply:
    - a. If the folio has both the Plans / option and Both plans have unit balance under same option then switch-out will be processed in Regular Plan.
    - b. If the folio has both the Plans / option and One plan has NIL balance and other has unit balance under same option, switch-out will be processed from Plan / option which has unit balance
    - c. If the Folio has only one Plan / option then switch-out will be processed from that Plan/option
    - d. Folio has both the Plans and Both plans have unit balance under different options then the switch request will be rejected.
5. **Instruction for Redemption:**
  - i. The Redemption form has to be filled with the scheme details within a folio. Investors need to specify the name of the scheme, plan, option and units/amount they wish to redeem. In case the details are not mentioned, transactions are liable for rejection.
  - ii. For redemption of All units, investors need to specify by selecting the "All Units" option. If the redemption request specifies both i.e. unit and amount, the units mentioned shall be considered for the transaction.
 

If there is no sufficient amounts/ units, the balance available free units in the respective account will be redeemed.
  - iii. Redemption may not be processed if folio number and full scheme name including plan and option is not mentioned. Investors need to ensure that either of amount or units is mentioned in the redemption request.
  - iv. Separate redemption request is required for Regular Plan and Direct Plan. Redemption request is required to clearly contain the name of the Plan / Option failing which the below mentioned business rule will apply:
    - a. If the folio has both the Plans / Option and Both plans have unit balance under same option then redemption will be processed in Regular Plan.
    - b. If the folio has both the Plans / option and One plan has NIL balance and other has unit balance under same option, redemption will be processed from Plan / option which has unit balance
    - c. If the Folio has only one Plan / option then redemption will be processed from that Plan/option
    - d. Folio has both the Plans and Both plans have unit balance under different options then the redemption request will be rejected.
  - v. TMF offers a facility to register multiple bank accounts and designate one of the bank account as "Default Bank Account". Default Bank Account will be used for all redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
  - vi. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing. Investors may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If registered bank account is not mentioned, default bank account will be used. If a new and unregistered bank mandate is provided with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds. Tata Asset Management Ltd OR Tata Mutual Fund will not be liable for any loss arising to the investors due to the credit of redemption proceeds into any of the bank accounts registered with us for the aforesaid folio
  - vii. Redemption requests should not be accompanied with requests for Change of Bank Account Details. If the Change of Bank Account Detail request is received along with Redemption requests only the redemption request will be processed and the redemption proceeds will be credited to the last registered bank mandate & the request for Change of bank mandate will be rejected. New bank accounts can only be registered using the designated "Bank Account Registration Form/Multiple Bank Account Registration Form". In case the investor needs to add/alter the existing bank mandate he should carry out the same 10 business days prior to date of redemption.
  - viii. Investors holding units in the Depository Account, need to submit the redemption request to Depository Participant/ Broker.
- ix. **REGISTRAR:**

Computer Age Management Services Ltd.: New No. 10 (Old No. 178), M. G. R. Salai, Nungambakkam, Chennai - 600 034. E-mail: [enq\\_t@camsonline.com](mailto:enq_t@camsonline.com)
- x. **IMP NOTE:** In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request form' and submit the same at the Point of Service of any KYC Registration Agency.
6. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.
7. In case there is any change in your KYC information, please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency.

## Acknowledgement Slip

Cheque Details

Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ A/c. No. \_\_\_\_\_ Bank \_\_\_\_\_

Call (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

Subject to realisation.





# TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001



## ADDITIONAL PURCHASE / SWITCH FORM FOR TATA RETIREMENT SAVINGS FUND

Refer Instruction 2.

### 1. ADVISOR DETAILS

ARN / RIA Code <b>ARN-146822</b>	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund.		
Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression	

### 2. INVESTOR DETAILS

Folio No.		
1 <sup>st</sup> Holder Name	PAN	
Date of Birth D D / M M / Y Y Y Y Y	C-KYC	Mobile No.
Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child		
2 <sup>nd</sup> Holder Name	PAN	
Date of Birth D D / M M / Y Y Y Y Y	C-KYC	Mobile No.
Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child		
3 <sup>rd</sup> Holder Name	PAN	
Date of Birth D D / M M / Y Y Y Y Y	C-KYC	Mobile No.
Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child		

### 3. ADDITIONAL PURCHASE DETAILS

Refer Instruction 3.

<b>TATA RETIREMENT SAVINGS FUND</b>			
Plan Name		Please tick the appropriate option (any one per plan)	
<input type="checkbox"/> Progressive Plan - Regular Plan	<input type="checkbox"/> Auto Switch Option 1 (Progressive to Moderate @ age 45; Moderate to Conservative @age 60),		
<input type="checkbox"/> Progressive Plan - Direct Plan	<input type="checkbox"/> Auto Switch Option 2 (Progressive to Conservative @ age 60) <input type="checkbox"/> No Auto Switch		
<input type="checkbox"/> Moderate Plan - Regular Plan	<input type="checkbox"/> Auto Switch Option 3 (Moderate to Conservative @ age 60)	<input type="checkbox"/> No Auto Switch	
<input type="checkbox"/> Moderate Plan - Direct Plan			
<input type="checkbox"/> Conservative Plan - Regular Plan			
<input type="checkbox"/> Conservative Plan - Direct Plan			
Payment Mode : <input type="checkbox"/> OTM facility (Registered in folio) <input type="checkbox"/> Cheque / DD <input type="checkbox"/> Fund Transfer <input type="checkbox"/> NEFT / RTGS			
Gross Amount (A) ₹	DD Charges (if any) (B) ₹	Net Amount (A - B) ₹	
Account Number	Account Type	Dated D D / M M / Y Y Y Y Y	
Drawn on Bank	Cheque / DD / UTR No.		
Branch	Branch City		

### 4. SWITCH DETAILS

Refer Instruction 4.

From Scheme / Plan / Option			
To Scheme <b>TATA RETIREMENT SAVINGS FUND</b>			
Plan Name		Please tick the appropriate option (any one per plan)	
<input type="checkbox"/> Progressive Plan - Regular Plan	<input type="checkbox"/> Auto Switch Option 1 (Progressive to Moderate @ age 45; Moderate to Conservative @age 60),		
<input type="checkbox"/> Progressive Plan - Direct Plan	<input type="checkbox"/> Auto Switch Option 2 (Progressive to Conservative @ age 60) <input type="checkbox"/> No Auto Switch		
<input type="checkbox"/> Moderate Plan - Regular Plan	<input type="checkbox"/> Auto Switch Option 3 (Moderate to Conservative @ age 60)	<input type="checkbox"/> No Auto Switch	
<input type="checkbox"/> Moderate Plan - Direct Plan			
<input type="checkbox"/> Conservative Plan - Regular Plan			
<input type="checkbox"/> Conservative Plan - Direct Plan			
Amount (in figure) ₹	OR <input type="checkbox"/> Units (in figure)	OR <input type="checkbox"/> All Units	

### 5. AUTO SWP FACILITY (Will be applicable after attaining 60 years).

Refer Sec. H

<input type="checkbox"/> No Auto SWP	<input type="checkbox"/> Fixed SWP (Select Frequency) <input type="checkbox"/> Monthly OR <input type="checkbox"/> Quarterly (Default)	<input type="checkbox"/> Fixed Amount (Frequency Monthly only) Rs.
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### 6. DECLARATION AND SIGNATURES

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. 1 / We hereby confirm and declare as under- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the Key Information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment. The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. (3) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Tata Asset Management Limited (TAML) Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. (4) That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom. (5) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. (6) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. (7) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. (8) I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. (9) For Foreign Nationals Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status. (10) For NRIs/ PIO/OCIs only: I/We confirm that my application is in compliance with applicable Indian and Foreign laws. (11) I/We hereby accord my/ our consent to TATA AMC for receiving the promotional information/ material via email, SMS, telemarketing calls, etc. on the mobile number and email provided by me/us in this Application form.

Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression
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Acknowledgement Slip Sr. No.:

Received from Mr./Ms./M/s. \_\_\_\_\_ Folio No. \_\_\_\_\_ ₹

for purchase / switch in Scheme Name \_\_\_\_\_ (mention cheque details overleaf) Subject to realisation.



1. The Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes are available on [www.tatamutualfund.com](http://www.tatamutualfund.com). Investors having read and understood the terms of SAI, SID and KIM of the respective schemes must refer SID/KIM for default values and minimum subscription / redemption values.
2. **Advisor / Distributor Information**
  - i. Investments through distributors: As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
  - ii. Employee Unique Identification Number (EUID): Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person / relationship manager of the distributor/sub broker with respect to the transaction and EUID box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
  - iii. New cadre distributors: Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. In case your application for subscription through such distributor, is not from an eligible scheme, it is liable to be rejected.
  - iv. Overseas distributors: For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. However, such Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUID requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.
  - v. **Transaction Charges:**  
In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Limited/ Mutual Fund will deduct transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the transaction Charges). transaction Charge of Rs. 100 per purchase / subscription of Rs. 10,000 and above are deductible (per Scheme Plan - Option) from the purchase / subscription amount and payable to the Distributor. the balance amount shall be invested.  
Transaction Charges shall not be deducted:
    - a. where the Distributor of the investor has not opted to receive any Transaction Charges
    - b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
    - c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / IDCW Transfers/ IDCW Reinvestment, etc.;
    - d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
    - e. for purchases / subscriptions routed through Stock Exchange(s).
  - vi. **Direct Investment:**  
Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker / ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
3. **Investment Information**
  - i. It is mandatory to provide the folio number.
  - ii. The Application form number / Folio number / PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
  - iii. For investment a cheque/DD amounting to the value of investment must be drawn in favour of "Name of the Scheme" dated, signed and crossed 'A/c Payee only.'
  - iv. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no Official Point of Acceptance available for Investors.  
The AMC will not accept any request for refund of demand draft charges
  - v. Cash, Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
  - vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
  - vii. Third Party payments: TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
    - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
    - b. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
    - c. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
      1. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
      2. Custodian on behalf of an FII or a Client.
  - viii. Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form.
  - ix. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.
  - x. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc & no commission for distribution of Units will be paid / charged under Direct Plan.
  - xi. Default under Direct / Regular Plan:

Sn.	Broker Code mentioned by the Investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan
  - xii. Default option for scheme: In case investor fails to specify even a single plan, then units shall, by default, be issued under the following plans depending upon the age of the investors:
    - i) In case the age of investor is less than 45 years then units shall be allotted under "Progressive Plan".
    - ii) In case the age of investor is 45 years or more but less than 60 years then units shall, by default, be allotted under "Moderate Plan"
    - iii) In case the age of investor is 60 years or more then units shall, by default, be allotted under "Conservative Plan".
  - xiii. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
  - xiv. In case of discrepancies in the amount received from the investor and the amount mentioned in the application form the units will be allotted for amount received in our bank account.
  - xv. Units will be allotted subject to realization of payment proceeds.
  - xvi. **ADDITIONAL PURCHASE THROUGH OTM FACILITY:** If you are making payment through OTM facility registered in your folio, please tick the relevant box and do not attach any cheque. If more than one bank account is registered in your folio under OTM facility, please mention the bank account number and bank name where you wish the debit to happen. If the same is not mentioned or is not registered, default bank mandate under OTM facility will be considered to debit the purchase amount.
4. **Instructions for Switch**
  - i. Investors can switch-out amount /units, subject to meeting the minimum amount criterion of the switch-in schemes.
  - ii. The condition for minimum amount in the switch-in schemes is not applicable for "ALL UNITS" switch-out.
  - iii. If amount to be switched is insufficient in the Switch-out scheme then the balance available free units in the scheme will be switched subject to the minimum application amount of the Switch-in Scheme(s).
  - iv. Separate Switch-out request is required for Regular Plan and Direct Plan. Switch-out request is required to clearly contain the name of the Plan / option failing which the below mentioned business rule will apply:
    - a. If the folio has both the Plans / option and Both plans have unit balance under same option then switch-out will be processed in Regular Plan.
    - b. If the folio has both the Plans / option and One plan has NIL balance and other has unit balance under same option, switch-out will be processed from Plan / option which has unit balance
    - c. If the Folio has only one Plan / option then switch-out will be processed from that Plan/option
    - d. Folio has both the Plans and Both plans have unit balance under different options then the switch request will be rejected
5. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.
6. In case there is any change in your KYC information, please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency.

### Acknowledgement Slip

Cheque Details

Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ A/c. No. \_\_\_\_\_ Bank \_\_\_\_\_

Call (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

Subject to realisation.



# TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001



## FATCA / FOREIGN TAX LAWS INFORMATION NON INDIVIDUAL FORM

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

### 1. Entity Details

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

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

%In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here \_\_\_\_\_

Please refer to para 3(vii) exemption code for U.S. persons in FATCA Instructions & Definitions

### 2. FATCA & CRS Declaration

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

1	We are a, <input type="checkbox"/> Financial institution <sup>3</sup> or <input type="checkbox"/> Direct reporting NFE <sup>4</sup> (please tick as appropriate)	GIIN <input type="text"/> <b>Note:</b> If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input type="text"/> GIIN not available (please tick as applicable) <input type="checkbox"/> <b>Applied for</b> If the entity is a Financial institution, <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <sup>10</sup> <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI
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**PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")**

1	Is the Entity a listed company (that is, a company whose shares are regularly traded on an established stock exchanges)	<input type="checkbox"/> 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 entity of a listed company (a company whose shares are regularly traded on an established stock exchanges)	<input type="checkbox"/> Yes (If yes, please specify name of the listed company name of and one stock exchange(s) on where this stock is regularly traded) <input type="checkbox"/> No Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3	Is the Entity an active <sup>1</sup> NFE	<input type="checkbox"/> Yes <input type="checkbox"/> No Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/>
4	Is the Entity a passive <sup>2</sup> NFE	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please fill UBO declaration in the next section.) Nature of Business _____

<sup>1</sup> Refer 2 of Part D | <sup>2</sup> Refer 3(ii) of Part D | <sup>3</sup> Refer 1(i) of Part D | <sup>4</sup> Refer 3(vi) of Part D | <sup>10</sup> Refer 1A of Part D

### 3. Ultimate Beneficial Ownership (UBO) Details for Passive NFE

# If passive NFE, please provide below additional details for each of controlling persons. (Please attach additional sheets if necessary)

Name PAN / Any other Identification Number <i>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others)</i> City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other										
1. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
2. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
3. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India: \* To include US, where controlling person is a US citizen or green card holder.

% In case Tax Identification Number is not available, kindly provide functional equivalent.

### 4. FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F & 114H, as part of the Income Tax Rules- 1962, which rules required Indian financial Institution such as the bank to seek additional personal, tax and beneficial owner information and certain certifications & documentation from all our accounts holders. In relevant cases, information will have to be reported to Tax authorities/appointed agencies. Towards compliance, we may also be requested to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change any information provided by you, please insure your advice us promptly, i.e. within 30 days.

If any controlling person of any utility is US citizen or Green card holder, please include United States in the foreign country information field along with the US Tax Identification number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issued such identification. If no, TIN is yet available or has not been issued, please provide an explanation and attach this to the form.

### 5. Declaration and Signatures

I/We have understood the information requirements of this Form (Read along with FATCA & CRS Instructions) and hereby confirm that information provided by me / us on this Form is true, correct & complete. I/We also confirm that I/We have understood the FATCA & CRS Terms & Conditions below and thereby accept the same.

Name \_\_\_\_\_

Designation \_\_\_\_\_

Authorized Signatory	Authorized Signatory	Authorized Signatory
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Place: \_\_\_\_\_

Date: 

D	D	/	M	M	/	Y	Y	Y	Y
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**FATCA INSTRUCTIONS & DEFINITIONS**

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (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.
- (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) 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.
- (iv) Investment entity is any entity:
- (a) 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
- (b) 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 04, 05, 06 and 07 - refer point 2c.)
- (v) 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.

1	(vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "Non- Reporting Financial Institution and Guidance issued by CBDT in this regard
<b>A. Reasons why FI not required to apply for GIIN:</b>	
<b>Code</b>	<b>Sub-category</b>
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	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F (6) of Income Tax Rules, 1962 for details	
<b>Code</b>	<b>Sub-category</b>
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 stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
04	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;
05	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;
06	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;
07	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;
08	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• 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;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <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"> <li>(i) an Investor Protection Fund referred to in clause (23EA);</li> <li>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

**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; or
  - (ii) an investment entity defined in clause 1(iv)(b) of these instructions
  - (iii) a withholding foreign partnership or withholding foreign trust;
- (iii) **Passive income**  
The term passive income includes income by way of:
- (1) IDCWs,
  - (2) Interest
  - (3) Income equivalent to interest,
  - (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
  - (5) Annuities
  - (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
  - (7) The excess of gains over losses from transactions (including futures, forwards, 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 a such dealer.

- (iv) **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 determining the Beneficial Owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

- (i) DBOD.AML.BC. NO.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- (iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

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, the said expression means the person in equivalent or similar positions

(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) **Direct reporting NFE**

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

Exemption code for U.S. persons (Refer 114(9) of Income Tax Rules, 1962 for details)	
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





**TATA MUTUAL FUND**  
Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001  
**Declaration for Ultimate Beneficial Ownership (UBO) / Controlling Persons**  
**(Mandatory for Non-individual Investors)**



**1. Entity Details**

Name of the Entity	
PAN Number	

**2. Applicable for Listed Company / Subsidiary Company**

- (i) I We Hereby declare that-
- Our Company is a Listed Company listed on recognised stock exchange in India     Our Company is a Subsidiary of a Listed Company
- Our Company is Controlled by a Listed Company

(ii) Details of the Listed Company ^

Stock Exchange on which it is listed \_\_\_\_\_ Security ISIN \_\_\_\_\_

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

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

**Category** (Please tick applicable category):

- Unlisted Company                                     Partnership Firm                                     Limited Liability Partnership Company
- Unincorporated association / body of individuals  Public Charitable Trust                                     Religious Trust                                     Private Trust
- Others (please specify \_\_\_\_\_ )

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

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

1. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table style="border: 1px solid black; width: 100%; text-align: center;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
2. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table style="border: 1px solid black; width: 100%; text-align: center;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
3. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table style="border: 1px solid black; width: 100%; text-align: center;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			

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

**4. Declaration and Signatures**

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

Authorized Signatory	Authorized Signatory	Authorized Signatory
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Place: \_\_\_\_\_ Date: 

D	D	/	M	M	/	Y	Y	Y	Y
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## INSTRUCTIONS

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

**(1) The Ultimate Beneficial Owner means:**

• **For Investor other than Trust:**

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

Controlling ownership interest means ownership of / entitlements to:

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

• **For Trust :**

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

**(2) Documents to be provided:**

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

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

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

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

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

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

**(4) Exemption in case of listed companies:**

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

**(5) Applicability for foreign investors:**

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

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

**(7) UBO - Type Codes**

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

## Transaction Acceptance Points - Computer Age Management Services Ltd.

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Email: camsamt@camsonline.com Tel: (0183) 5009990 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand – 388001, Gujarat, Email: camsana@camsonline.com Tel: (02692) 650158, Fax: 240981 **Anantapur:** 15-570-33, 1st Floor, Pallavi Towers, Subash Road, Opp. Canara Bank, Anantapur – 515001, Andhra Pradesh, Email: camsatp@camsonline.com Tel: (08554) 227024, Fax: 227024 **Andheri:** CTS No. 411, Citipoint, Gundivali, Telli Gali, Above C.T. Chatwani Hall, Mumbai – 400069, Maharashtra, Email: camsadh@camsonline.com Tel: 7666703206, 7303923299 **Ankleshwar:** Shop No. F -56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar – 393002, Gujarat, Email: camsakl@camsonline.com Tel: (02646) 220059, Fax: 220059 **Asansol:** Block - G, 1st Floor, P. C. 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No: 0253 - 6450102. **Navsari:** C/o Vedant Shukla Associates, 16 Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445, Gujarat, Email: camsnvs@camsonline.com Tel: (0861) 2302398, Fax: 248744 **Nellore:** 97/56, 01st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001, Andhra Pradesh, Email: camsnel@camsonline.com Tel: 0861-2302398, Fax: 2302398 **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110 001. Email: camsdcl@camsonline.com, Tel: (011) 61245468 **Noida:** E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida - 201 301, Tel: (0120) 4562490, Fax: 3043334, Email: camsnoida@camsonline.com **Palakkad:** Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat:** SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat - 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala:** 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147001. Email: camspatl@camsonline.com, Tel: 175-6050002 **Patna:** G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna - 800001, Bihar, Email: camspat@camsonline.com Tel: (612) 6500367, Fax: 2322207 **Pitampura:** Aggarwal Cyber Plaza-II, Commercial Unit No 371, 3rd Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi - 110 034, Email: camspdel@camsonline.com, Tel: 011 - 40367369 **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001, Pondicherry, Email: camspdy@camsonline.com Tel: (0413) 4900549, Fax: 4210030 **Pune:** Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052, Email: camspun@camsonline.com Tel: (020) 65604571/572/573, Fax: 30283001 **Rae Bareli:** 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly - 229001, Uttar Pradesh, Email: camsrae@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareli (TP Lite):** 17, Anand Nagar Complex, Rae Bareli - 229 001, Tel: (0535) 2210166 **Raipur:** HIG, C-23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004, Chattisgarh, Email: camsrail@camsonline.com Tel: 0771-4912040, Fax: 2888002 **Rajahmundry:** Door No: 6-2-12, 01st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533101, Andhra Pradesh, Email: camsrmd@camsonline.com Tel: (0883) 6665531 **Rajapalayam:** No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam - 626117, Tamilnadu, Email: camsrjp@camsonline.com Tel: 9244950002 **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360001, Gujarat, Email: camsrj@camsonline.com Tel: 0281-2227553 **Ranchi:** 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi - 834001, Jharkhand, Email: camsranchi@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam:** Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Madhya Pradesh, Email: camsrml@camsonline.com Tel: (04712) 400066, Fax: 235788 **Ratnagiri:** Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsragn@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak:** 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrrok@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee:** 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667, Uttarkhand, Email: camsrke@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela:** JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrour@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur:** 01st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001, Uttar Pradesh, Email: camssah@camsonline.com Tel: (0132) 6450137, Fax: 2712507 **Salem:** No. 2, 01st Floor, Vivekananda Street, New Fairlands, Salem - 636016, Tamilnadu, Email: camssal@camsonline.com Tel: (0427) 4041129, Fax: 2330592 **Sambalpur:** C/o, Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001, Orissa, Email: camssam@camsonline.com Tel: 9238120074, Fax: 2405606 **Sangli:** Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416, Maharashtra, Email: camssgi@camsonline.com Tel: (0233) 6600510, 9326016616 **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002, Maharashtra, Email: camssat@camsonline.com Tel: (2162) 645297, Fax: 281706 **Shahjahanpur:** Bijlipura, Near Old Dist. Hospital, Jail Road, Shahjahanpur - 242001, Uttar Pradesh, Email: camsspn@camsonline.com Tel: 9235405751 **Shillong:** 03rd Floor, RPG Complex, Keating Road, Shillong - 793001, Meghalaya, Email: camsslg@camsonline.com Tel: 0364-3560860 **Shimla:** 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla - 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga:** No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga - 577201, Karnataka, Email: camsshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri:** 17B, Swamiji Sarani, Siliguri - 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa:** M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125055, Haryana, Email: camssrs@camsonline.com Tel: (1666) 233593, 9254303806 **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 261001, Uttar Pradesh, Email: camsstp@camsonline.com Tel: 05862-271399 **Solan:** 01st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan - 173212, Himachal Pradesh, Email: camssol@camsonline.com Tel: (1792) 640621, 220705 **Solapur:** Flat No. 109, 01st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001, Maharashtra, Email: camsslpl@camsonline.com Tel: 0217 - 2724547, Fax: 2724548 **Sri Ganganagar:** 18-L Block, Sri Ganganagar - 335001, Rajasthan, Email: camssgnr@camsonline.com Tel: 9214245818, Fax: (0154) 2476742 **Srikakulam:** Door No. 4 - 4-96, 01st Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001, Andhra Pradesh



Email: camssrk@camsonline.com Tel: (08942) 228288 **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001, Uttar Pradesh, Email: camssln@camsonline.com Tel: 05362-227562. **Surat:** Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. Email: camssur@camsonline.com Tel: (0261) 6540128, 6540731, Fax: 6541930 **Surendranagar:** Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. Tel: (02752) 232599. Email: camssgnr@camsonline.com **Tambaram:** 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045, Tel: (044) 22267030 / 29850030 Email: camstam@camsonline.com **Thane:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. Email id: camsthnl@camsonline.com, Tel. No: 022-62791000. **Thiruvalla:** 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur:** 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia:** Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli:** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati:** Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati - 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla:** 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur:** 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur - 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Tiruvalla - 689101, Kerala, Email: camstvl@camsonline.com Tel: (469) 6061004 **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy:** No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum:** R. S. Complex, Opp. of LIC Building, Pattom PO, Trivandrum - 695004, Kerala, Email: camstvm@camsonline.com Tel: 9188184178 **Tuticorin:** 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur:** 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain:** 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain - 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana):** 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha - 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara:** 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara - 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad:** 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001, Gujarat, Email: camsva@camsonline.com Tel: 9228000239 **Vapi:** 208, 02nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195, Gujarat, Email: camsvap@camsonline.com Tel: 9104883239 **Varanasi:** Office No. 1, 02nd Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi - 221010, Uttar Pradesh, Email: camsvar@camsonline.com Tel: 9235405922, Fax: 2202126. **Vashi:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705. Email id: camsvsh@camsonline.com. **Vasco (Parent Goa):** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvudha Complex, Near ICICI Bank, Vasco - 403802, Goa, Tel: (0832) 3251755 **Vellore:** No.1, Officer's Line, 02nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632001, Tamilnadu, Email: camsvel@camsonline.com Tel: (0416) 2900062 **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520010, Andhra Pradesh, Email: camsvij@camsonline.com Tel: 0866-2488047, Fax: 6695657 **Visakhapatnam:** Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Andhra Pradesh, Visakhapatnam - 530 016, Tel: (0891) 2791940 **Warangal:** Hno. 2-4-641, F-7, 01st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001, Telengana, Email: camswgl@camsonline.com Tel: (0870) 6560141, Fax: 2554888 **Yamuna Nagar:** 124-B/R, Model Town Yamunanagar - 135001, Haryana, Email: camsynr@camsonline.com Tel: 01732-796099, Fax: 225339 **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001, Maharashtra, Email: camsyav@camsonline.com Tel: (07232) 237045, Fax: 237045.

**West Zone:**

**Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No. 1 and 2, Ground Floor, Ganjawalla Residency, Ganjawalla Lane, Borivali West, Mumbai - 400092. Tel.: 022- 28945923 / 8655421234. **Goa:** F- 4, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji - Goa - 403 001. Tel.: 7888051135, Fax: 0832-2422135. **Indore:** 204, D.M. Tower, Race Course Road, Near Zanjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263. **Mumbai:** Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel: 022- 66505243 / 66505201, Fax: 022- 66315194. **Nagpur:** 102, Shivaji Complex, Near Times of India, Dharampeth, WHC Road, Nagpur - 440 010, Tel.: 0712 - 6630425 / 6502885. **Nashik:** 5, Samriddhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: (0253) 2959098, Fax: 0253-2579098. **Navsari:** Shop No.1, Swiss Cottage, Ashanagar Main Road, Navsari - 396 445. Tel: 02637 - 281991. **Pune:** Office No 33, 3rd Floor, Yeshwant Building, Opp Lane No. 9, Prabhat Road, Pune - 411 004. Tel.: 020-41204949 / 950. **Rajkot:** 402, The Imperia, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360 001. Tel: (0281) 2964848 / 849 **Surat:** G-18, Ground Floor, ITC Building, Near Majuragate, Ring Road, Surat - 395 002. Tel.: 0261 - 4012140, Fax: 0261-2470326. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 - 25300912. **Vadodara:** Emerald One, 314, 3rd Floor, Jetalpur Main Road, Before Jetalpur Bridge, Jetalpur, Vadodara - 390 007. Tel.: (0265) 2991037, Fax: 0265-6641999. **Gurgaon:** Unit No. 209, 2nd Floor, Vipul Agora Mall, Sector 28, M. G. Road, Gurgaon - 122 001.

**East Zone:**

**Bhubaneswar:** Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Dhanbad:** Shriram Plaza, 2nd Floor, Room No.202 (B), Bank More, Jharkhand, Dhanbad - 826 001. Tel.: 0326-2300304 / 9234302478. **Durgapur:** 8C, 8th Floor, Pushpanjali, C-71/A, Saheed Khudiram Sarani, City Centre, Durgapur - 713 216. Tel: (0343) 2544463/65. **Guwahati:** Jain Complex, 4th Floor, Beside Axis Bank, G. S. Road, Guwahati - 781005. Tel: (0361) 2343084. **Jamshedpur:** Voltas House, Mezzanine Floor, Main Road Bistupur, Jamshedpur - 831001. Tel.: 0657-2321302 / 363 / 6576911. **Kolkata:** Apeejay House, Ground Floor, 15 Park Street, Kolkata - 700 016. Tel.: 033-4406 3300/01/33/19. Fax: 033-4406 3315. **Patna:** 301, 3rd Floor, Grand Plaza, Frazer Road, Patna - 800 001. Tel.: (0612) 2216994. **Raipur:** Shop No. S-10, 2nd Floor, Raheja Tower, Near Fafadhi Chowk, Jail Road, Raipur (Chhattisgarh) 492001. Tel.: 0771-4040069 / 6537340. **Ranchi:** 406 - A, 4th Floor, Satya Ganga Arcade, Sarjana Chowk, Lalji Hirji Road, Ranchi - 834001. Tel.: 0651-2210226 / 8235050200.

**North Zone:**

**Ajmer:** 02 Floor, Agra Gate Circle, P. R. Marg, Ajmer - 305 001. Tel: (0145) 2625316. **Agra:** Unit No. 2, 1st Floor, Block No. 54, Prateek Tower Commercial Complex, Sanjay Place, Agra - 282002. Tel.: 0562-2525195. **Allahabad:** Shop No. 10, Upper Ground Floor, Vashistha Vinayak Tower, Tashkand Marg, Civil Lines, Allahabad -211 001. Tel.: 0532-2260974. **Amritsar:** Mezzanine Floor, S.C.O - 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel.: 0183-5011181/5011190. **Chandigarh:** SCO - 2473-74, 1st Floor, Sector- 22C, Chandigarh - 160 022. Tel.: 0172-5037205/5087322, Fax: 0172 - 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Uttarakhand. Tel.: 0135-2740877 / 2741877. **Jalandhar:** Shop No.32, 5th Floor, City Square Building, Near Kesar Petrol Pump, Jalandhar - 144 001, Tel.: 0181 - 5001024/25. **Jaipur:** Office Number 52-53, 1 Floor, Laxmi Complex, Subhash Marg, M.I. Road Corner, C Scheme, Jaipur - 302 001. Tel.: 0141 - 5105177 / 78 / 2389387, Fax: 5105178. **Jodhpur:** Sanskriti Plaza, 840, Mezzanine Floor, Devendra Singhvi Marg, Opp. HDFC Bank, 9th Chopasani Road, Sardarpura, Jodhpur - 342003. Tel: (0291) 2631257. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2306065 / 6066, Fax: 0512 - 2306065. **Lucknow:** 11 B & 12, Ground Floor, Saran Chamber II, Vikramaditya Marg, 5 Park Road, Lucknow - 226001. Tel: (0522) 4001731 / 4308904 **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5089667 / 668, Fax: 0161-2413498. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutchery Road, Meerut (U.P.) - 250 001. Tel.: 0121-4035585. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad - 244 001, Tel.: 0591-2410667. **New Delhi:** Flat No. 506 - 507, Kailash Building, 26, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001. Tel.: 011-66324101/102/103/104/105, Fax: 011-66303202. **Udaipur:** Office No - 4, 2nd Floor, Madhav Appartment, Opp GPO, Chetak Circle, Udaipur - 313 001. Tel.: 0294-2429371, Fax: 0294-2429371. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sigra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

**South Zone:**

**Aurangabad:** Plot No 66, Bhagya Nagar, Near S T Office, Kranti Chowk Police Station to Employment Office Road, Aurangabad - 431001. Tel: (0240) 2351591/90. **Bangalore:** Unit 3A, 4th Floor, Sobha Alexander Plaza, 16/2-6, Commissariat Road, Bangalore - 560025. Tel.: 080 45570100. Fax: 080-22370512. **Chennai:** 3rd Floor, Sri Bala Vinayagar Square, No.2, North Boag Road, Near AGS Complex, T Nagar, Chennai - 600 017. Tel.: 044 - 48641878 / 48631868 / 48676454. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, Near Hotel Avenue Regent, M. G. Road, Cochin - 682 016. Tel.: 0484-4865813 / 814 / 815. Fax: 0484 - 2377581. **Coimbatore:** Tulsi Chambers, 195-F, Ground Floor, West T V Swamy Road, R S Puram, Coimbatore - 641002. Tel.: 0422-4365635, Fax: 2546585. **Hyderabad:** 1st Floor, Nerella House, Nagarjuna Hills, Above Kotak Mahindra Bank, Punjagutta, Hyderabad - 500082. Tel.: 040-67308989 / 8901 / 8902. Fax: 040-67308990. **Hubli:** No 19 & 20, 1st Floor, Eureka Junction, T B Road, Hubli - 580029. Tel.: 0836 - 4251510 Fax: 4251510. **Kottayam:** CSI Ascension Square, Logos Junction, Collectorate P. O., Kottayam - 686 002. Tel.: 0481 2568450. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824 - 4260308. **Madurai:** 1st Floor, Old No. 11B, Opp. Sethupathy Higher Secondary School, North Veli Street, Madurai - 625 001. Tel.: 0452-4246315 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821 - 4246676 Fax: 4246676. **Salem:** Kandaswarna Shopping Mall, First Floor, 1/194/4, Saradha College Main Road, Fairlands, Salem - 636016, Tamil Nadu. Tel: (0427) 4042028. **Thrissur:** 4th Floor, Pathayappura Buildings, Round South, Thrissur - 680 001. Tel.: 0487 - 2423330. **Trivandrum:** Ground Floor, Sai Kripa Building, TC-1956/3, Ganapthi Temple Road, Vazhuthacaud, Trivandrum - 695 014. Tel.: 0471 - 4851431. **Trichy:** No.60/3, 'Krishna', 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017. Tel.: 0431 - 4024060. **Vijaywada:** Ground Floor, D. No. 40 - 13 - 5, Sri Rama Chandra Complex, Chandra Mouli Puram, M. G. Road, Benz Circle, Vijayawada - 520 010. Tel.: 0866-6632010. **Visakhapatnam:** Door No: 47-15-13/35, Navaratna Jewel Square, Shop No. 7, 3rd Floor, Near Khajana to Jyothi Book Depot Station Road, Dwarakanagar, Visakhapatnam - 530016. Tel: (0891) 2503292.