



Name of the Mutual Fund: Tata Mutual Fund

Name of the AMC: Tata Asset Management Ltd.

Expertise that's trusted

Key Information Memorandum and Common Application Form for Debt Schemes

Offer for Units of Tata Mutual Fund schemes at NAV based resale price with applicable load.

Tata Floating Rate Fund (TFRF) - Short Term (Open ended Liquid Scheme)
Tata Floating Rate Fund (TFRF) - Long Term (Open ended Debt Scheme)
Tata Floater Fund (TFF) - (Open ended Debt Scheme)
Tata Gilt Securities Fund (TGSF) - (Open ended Debt Scheme)
Tata Gilt Short Maturity Plan - (Open ended Debt Scheme)
Tata Income Fund (TIF) - (Open ended Debt Scheme)
Tata Income Plus Fund (TIPF) - (Open ended Debt Scheme)
Tata Liquid Fund (TLF) - (Open ended Liquid Scheme)
Tata Liquidity Management Fund (TLMF) - (Open ended Liquid Scheme)
Tata Short Term Bond Fund (TSTBF) - (Open ended Debt Scheme)
Tata Treasury Manager Fund (TTMF) - (Open ended Debt Scheme)

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.tatamutualfund.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

INVESTMENT OBJECTIVE

TATA LIQUID FUND (TLF): The investment objective is to create a highly liquid portfolio of good quality debt as well as money market instruments so as to provide reasonable returns & high liquidity to the Unitholders.

TATA SHORT TERM BOND FUND (TSTBF): The investment objective will be to create a liquid portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns & liquidity to the Unitholders.

TATA INCOME FUND (TIF): The investment objective of the Scheme will be to provide income distribution and/or medium to long term capital gains while at all times emphasizing the importance of capital appreciation.

TATA GILT SECURITIES FUND (TGSF): The investment objective of the Scheme will be to generate risk-free return & thus provide medium to long term capital gains & income distribution to its Unitholders, while at all times emphasizing the importance of capital preservation.

TATA GILT SHORT MATURITY PLAN (TGSMP): The investment objective of the Scheme is to generate risk-free return & thus provide medium to long term capital gains & income distribution to its Unitholders, while at all times emphasizing the importance of capital preservation.

TATA INCOME PLUS FUND (TIPF): The investment objective of the Scheme will be to provide income/bonus distribution and/or medium to long term capital gains while at all times emphasizing the importance of capital appreciation.

TATA FLOATING RATE FUND (TFRF): Short Term option: The primary objective of the Scheme is to generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns & fixed rate debt & money market instruments.

TATA FLOATING RATE FUND (TFRF): Long Term option: The primary objective of the Scheme is to generate stable returns with a low risk strategy by creating a portfolio that is substantially invested in good quality floating rate debt or money market instruments, fixed rate debt or money market instruments swapped for floating returns & fixed rate debt & money market instruments.

TATA FLOATER FUND (TFF)

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

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

TATA LIQUIDITY MANAGEMENT FUND (TLMF): The objective of the scheme is to generate reasonable returns alongwith high liquidity & safety by investing in a portfolio of money market & other short term debt instruments.

ASSET ALLOCATION PATTERN OF THE SCHEME

TATA LIQUID FUND (TLF)

Instrument	Proportion % of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Debt & Debt Related (Listed/Securitized)	-	30	100	Low to Medium
Debt & Debt Related (Unlisted / securitized)	-	10	80	Low to Medium
Money Market Securities	-	60	100	Low / Sovereign
Total	-	100		

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

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

TATA SHORT TERM BOND FUND (TSTBF)

Type of Security	% of Corpus	Risk Profile
Short Term Debt Securities & Securitized Debt	0-100	Low to Medium
Money Market Instruments & Cash	0-100	Low

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

TATA INCOME FUND (TIF)

Instrument	Proportion % of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Debt & Debt Related (Listed/Securitized)	-	55	95	Low to Medium
Debt & Debt Related (Unlisted/Securitized)	-	40	95	Medium
Money Market Securities	-	5	100	Low / Sovereign
Total	-	100		

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

TATA GILT SECURITIES FUND (TGSF)

	Proportion % of funds available	
	% of Corpus	Risk Profile
Government Securities	65-100	Low/Sovereign
Money Market Instruments	0-35	Low/Sovereign

TATA GILT SHORT MATURITY PLAN (TGSMP)

	Proportion % of funds available	
	% of Corpus	Risk Profile
Government Securities	65-100	Low/Sovereign
Money Market Instruments	0-35	Low/Sovereign

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

TATA INCOME PLUS FUND (TIPF)

Instrument	% of Corpus	Risk Profile
Debt & Securitized debt Instruments	0-100	Low to Medium
Money Market Securities	0-100	Low

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

TATA FLOATING RATE FUND (TFRF)

SHORT TERM OPTION

Type of Security	% of Corpus Likely around	Risk Profile
Fixed Rate Debt Securities (including securitised debt & money market instruments)	0 - 35	Low to Medium
Floating rate debt* instruments (including securitised debt & money market instruments)	65 - 100	Low to Medium

* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns. Investment by the scheme in securitised debt will not normally exceed 70% of the net assets of the scheme.

Under this option, average residual maturity of the portfolio will not exceed 18 months.

LONG TERM OPTION

Type of Security	% of Corpus Likely around	Risk Profile
Fixed Rate debt securities (including securitised debt & money market instruments)	0 - 35	Low to Medium
Floating rate debt* instruments (including Securitized debt & money market instruments)	65 - 100	Low to Medium

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

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

TATA FLOATER FUND (TFF)

Type of Security	% of Corpus Likely around	Risk Profile
Floating rate debt instruments* & money market instruments (including securitised debt)	65 - 100	Low to Medium
Fixed Rate Debt Securities (including Securitized debt)	0 - 35	Low to Medium

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

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

TATA TREASURY MANAGER FUND (TTMF)

Type of Security	% of Corpus Likely around	Risk Profile
Debt & money market instruments with maturity upto one year.	50 - 100	Low to Medium
Debt & debt related instruments with maturity more than one year.	0 - 50	Low to Medium

The scheme will not invest in Government of India dated securities.

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

TATA LIQUIDITY MANAGEMENT FUND (TLMF)

Type of Security	Proportion (% of net assets)	Risk Profile
Money Market & other short term debt instruments having maximum repricing tenor of one year.**	100% (Out of which mark to market component will not exceed 10% of the scheme's net assets)	Low to Medium

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

If permitted by SEBI under extant regulations / guidelines, not more than 25% of the net assets of the scheme shall be deployed in securities lending. The Scheme would limit its exposure, with regards to securities lending, for a single counterparty, to the extent of 5% of the total net assets of the scheme at the time of lending.

RISK PROFILE OF THE SCHEMES

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

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

1. The present schemes are not guaranteed or assured return schemes.
2. Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk.
3. Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital.
4. The Sponsors are not responsible or liable for any loss resulting from the operations of the Mutual Fund beyond the contribution of an amount of Rs. 1 lac made by them towards setting up of the Mutual Fund.

5. Kindly refer Offer Document (OD), Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) of the scheme for applicable loads. For scheme specific risk factors & other details please read the OD/SID/SAI/KIM of the scheme carefully before investing.

PLANS AND OPTIONS

Tata Liquid Fund:

- 1.) Regular Investment Plan (RIP): a.) Daily Dividend Option, b.) Fortnightly Dividend Option, c.) Growth Option.
- 2.) High Investment Plan (HIP): a.) Daily Dividend Option, b.) Weekly Dividend Option, c.) Monthly Dividend Option, d.) Growth Option.
- 3.) Super High Investment Plan (SHIP): a.) Daily Dividend Option, b.) Weekly Dividend Option, c.) Monthly Dividend Option, d.) Growth Option.
- 4.) Super High Institutional Plus Plan (SHIP Plus): a.) Daily Dividend Option, b.) Weekly Dividend Option, c.) Monthly Dividend Option, d.) Growth Option.

Tata Short Term Bond Fund:

- 1.) Income / Bonus Option,
- 2.) Growth Option:

Tata Income Fund:

- 1.) Half Yearly Dividend, 2.) Quarterly Dividend, 3.) Periodic Dividend, 4.) Growth, 5.) Bonus.

Tata Gilt Securities Fund: Two Plans for making investment Normal Plan & High Investment Plan. Each Plan will have Regular Income/Growth Options.

Tata Gilt Short Maturity: Two options for making investment: a.) Regular Income, b.) Growth.

Tata Income Plus Fund:

- 1.) Option A / Option B / Option C: a.) Income / Bonus Plan, b.) Growth Plan,

Tata Floating Rate Fund:

- 1.) Long Term Option: a.) Income / Bonus Plan, b.) Growth Plan
- 2.) Short Term Option: a.) Income / Bonus Plan, b.) Growth Plan
- 3.) Short Term Institutional Plan: a.) Daily Dividend Option, b.) Growth Option.

Tata Floater Fund:

- 1.) Growth Option
- 2.) Dividend Option: a.) Weekly Dividend Option, b.) Daily Dividend Option.

Tata Liquidity Management Fund:

- 1.) Dividend Option: a.) Daily Dividend Option, b.) Weekly Dividend Option,
- 2.) Growth Option.

Tata Treasury Manager Fund:

- 1.) Regular Investment Plan (RIP): a.) Monthly Dividend Option, b.) Growth Option.
- 2.) High Investment Plan (HIP): a.) Daily Dividend Option. b.) Weekly Dividend Option. c.) Monthly Dividend Option. d.) Growth Option
- 3.) Super High Investment Plan (SHIP): a.) Daily Dividend Option, b.) Weekly Dividend Option, c.) Monthly Dividend Option, d.) Growth Option.

APPLICABLE NAV for repurchase & sale

Relevant NAV for Subscription/Repurchase / Switch under Tata Income Plus Fund, Tata Short Term Bond Fund, Tata Income Fund, Tata Gilt Securities Fund, Tata Gilt Short Maturity Plan, Tata Floating Rate Fund - Long Term Option, Tata Floater Fund, Tata Treasury Manager Fund.

Subscription:

- a. **For amount less Rs. 1 crore:** In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day.
- b. **For amount equal to or more than Rs. 1 crore:** Irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

Redemption: In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day.

Relevant NAV for Subscription / Switch under Tata Liquid Fund, Tata Floating Rate Fund - Short Term Option and Tata Liquidity Management Fund

i. Purchase including Switch-ins or Sweep:

- a. Where the valid application is received upto 12.00 noon on a day at the Official Point of Acceptance and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable.
- b. Where the valid application is received after 12.00 noon on a day at the Official Point of Acceptance and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the next business day shall be applicable; and
- c. Irrespective of the time of receipt of valid application at the Official Point of Acceptance, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

ii. Repurchase/Redemption including Switch-outs or Reverse Sweep:

- a. Where the valid application is received upto 3.00 pm at the Official Point of Acceptance, the closing NAV of the day immediately preceding the next business day shall be applicable; and
- b. Where the valid application is received after 3.00 pm at the Official Point of Acceptance, the closing NAV of the next business day shall be applicable.

For liquid schemes/plans Mutual Fund shall calculate NAVs for every calendar day. Further, the day(s) on which the money markets are closed/ not accessible, shall not be treated as business day(s). No outstation cheques will be accepted.

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

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

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Scheme	Purchase	Additional Purchase	Repurchase
Tata Liquid Fund	RIP: Minimum Investment Rs. 10,000/- & multiples of Re. 1/- thereafter HIP: Minimum Investment Rs. 10,00,000/- and multiples of Re.1/- thereafter SHIP: Minimum Investment Rs. 1,00,00,000/- and multiples of Re. 1/- thereafter SHIP Plus: For investors who at any time in the past, had an outstanding investment of Rs. 20 Crores or more in TLF: Rs. 10,00,000/- & in multiple of Re.1/- thereafter. For Other Investors Rs.20 Crores and in multiple of Re.1/- thereafter.	RIP: Rs. 10,000/- & in multiples of Re. 1/- thereafter. HIP: Rs.1,00,000/- & in multiples of Re. 1/- thereafter. SHIP: Rs.1,00,000/- & in multiples of Re. 1/- thereafter. SHIP Plus: Rs.10,00,000/- & in multiples of Re. 1/- thereafter.	Redemption request can be made in amounts with a minimum of Rs. 10,000 or 10 units. Redemption request can be made in amounts of Rs. 1,00,000/- and in multiple of Re.1/- thereafter.
Tata Short Term Bond Fund	Dividend Option: Rs.10,000/- and in multiples of Re.1/- thereafter Growth Option: Rs.10,000/- and in multiples of Re.1/- thereafter	Rs. 5,000/- and in multiples of Re. 1/- thereafter. Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units. Redemption request can be made Rs. 1,000 or 100 units.
Tata Income Fund	Quarterly Income Plan: Rs. 25,000/- & in multiples of Re 1/- thereafter. Half Yearly Income Plan, Periodic Income & Growth/ Bonus Plan: Rs. 5,000/- & in multiples of Re. 1/- thereafter.	Quarterly Income Plan: Rs. 5,000/- & in multiples of Re 1/- thereafter. Half Yearly Income Plan, Periodic Income & Growth/Bonus Plan: Rs. 1,000/- & in multiples of Re. 1/- thereafter.	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.

Scheme	Purchase	Additional Purchase	Repurchase
Tata Gilt Securities Fund	Regular Plan: Minimum Investment Rs. 10,000/- & in multiples of Re. 1/- thereafter. High Investment Plan: Minimum Investment Rs. 50,000/- & in multiples of Re. 1/- thereafter. Retirement Planning Series: Rs. 50,000/- & in multiples of Re. 1/- thereafter. Tata Gilt Short Maturity: Minimum Investment Rs. 10,000/- & in multiples of Re. 1/- thereafter.	Regular Plan: Minimum Investment Rs. 1,000/- and in multiples of Re. 1/- thereafter. High Investment Plan: Minimum Investment Rs. 10,000/- & in multiples of Re. 1/- thereafter. Tata Gilt Short Maturity: Minimum Investment Rs. 1,000/- & in multiples of Re. 1/- thereafter.	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.
Tata Income Plus Fund	Option A : Rs. 5,000/- & in multiples of Re.1/- thereafter Option B : Rs. 1,00,000/- & in multiples of Re. 1/- thereafter Option C : Rs. 5 crores & in multiples of Re. 1/- thereafter	Option A: Rs. 1,000/- and in multiples of Re.1/- thereafter Option B: Rs. 10,000/- and in multiples of Re.1/- thereafter Option C: Rs. 10 lacs and in multiples of Re.1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.
Tata Floating Rate Fund (Long Term)	Rs. 10,000/- & in multiples of Re.1/- thereafter	Rs. 1,000/- & in multiples of Re.1/- thereafter.	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.
Tata Floating Rate Fund (Short Term)	RIP: Rs. 10,000/- & in multiples of Re.1/- thereafter Institutional Plan: Rs. 1 crore & in multiples of Re 1/- thereafter.	Rs. 1,000/- & in multiples of Re.1/- thereafter. Rs.1,00,000/- & in multiples of Re 1/- thereafter.	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units. Minimum of Rs. 1,00,000/- or 10,000 units.
Tata Floater Fund	Rs.10,000/- and in multiples of Re.1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.
Tata Liquidity Management Fund	Rs.10,000/- and in multiples of Re.1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 10,000 or 10 units.
Tata Treasury Manager Fund	RIP: Minimum Investment Rs. 10,000/- and in multiples of Re. 1/- thereafter HIP: Minimum Investment Rs. 10,00,000/- and in multiples of Re.1/- thereafter SHIP: Minimum Investment Rs. 1,00,00,000/- and in multiples of Re. 1/- thereafter	Rs. 10,000/- and in multiples of Re. 1/- thereafter Rs. 1,00,000/- and in multiples of Re. 1/- thereafter Rs. 1,00,000/- and in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 1 unit.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

BENCHMARK INDEX

Tata Liquid Fund	: Crisil Liquid Fund Index
Tata Short Term Bond Fund	: Crisil Short Term Bond Fund Index
Tata Treasury Manager Fund	: Crisil Short Term Bond Fund Index
Tata Income Fund	: Crisil Composite Bond Fund Index
Tata Gilt Securities Fund	: I-Sec Composite Index
Tata Gilt Short Maturity Plan	: I-Sec Composite Index
Tata Income Plus Fund	: Crisil Composite Bond Fund Index
Tata Floating Rate Fund - Short/Long option	: Crisil Liquid Fund Index
Tata Floater Fund	: Crisil Liquid Fund Index
Tata Liquidity Management Fund	: Crisil Liquid Fund Index

DIVIDEND POLICY

The profits received / earned and so retained and reinvested may be distributed as income at appropriate rates (after providing for all relevant expenses, etc.) will be distributed to the unitholders who hold the units on the record date of declaration of the dividend. The income distribution warrants shall be despatched within 30 days of the record date of the dividend.

SCHEMEWISE SCHEDULE FOR DECLARATION OF DIVIDEND

Tata Liquid Fund: (1.) Regular Investment Plan (RIP): Daily Dividend Option, Fortnightly Dividend Option. (2.) High Investment Plan (HIP): Daily Dividend Option, Weekly Dividend Option, Monthly Dividend Option. (3.) Super High Investment Plan (SHIP): Daily Dividend Option, Weekly Dividend Option, Monthly Dividend Option. (4.) Super High Institutional Plan (SHIP Plus): Daily Dividend Option*, Weekly Dividend Option, Monthly Dividend Option.

* In case of daily dividend option, the dividend will be compulsorily reinvested within the option at relevant ex-dividend NAV. In case of other options, the dividend will be reinvested within the option at relevant ex-dividend NAV at the discretion of the unitholder provided dividend amount of more than Rs.250/- (or any other amount as may be specified by AMC from time to time).

Tata Gilt Securities Fund: Quarterly Dividend.

Tata Gilt Short Maturity Plan: Quarterly Dividend.

Tata Income Fund: Half Yearly Dividend, Quarterly Dividend and Periodic Dividend.

Tata Short Term Bond Fund: Fortnightly Dividend.

Tata Income Plus Fund: Quarterly Dividend.

Tata Floating Rate Fund: Short Term: Weekly Dividend & Long Term: Monthly Dividend.

Short Term Institutional Plan: Daily Dividend (Compulsory reinvestment of Dividend)

Tata Floater Fund : Daily (Compulsory reinvestment of Dividend) & Weekly Dividend.

Dividend Reinvestment Option : Unitholders under this option have the facility of reinvestment of the dividend. Dividend distribution warrants will not be despatched to such unitholders. The dividend declared would be reinvested in to additional units of the scheme on the immediately following ex - dividend date.

If Dividend amount is less than Rs. 500/- the dividend amount will be compulsorily reinvested in the scheme on the next business day immediately following ex-dividend date.

Dividend Payout Option : Unitholders under dividend option (i.e daily dividend and weekly dividend) have the facility of either redeem the dividend in cash (i.e by dividend warrant / direct transfer etc) or to reinvest dividend within the scheme. Reinvestment of the dividend so declared, if so desired by the unitholders dividend distribution warrants will not be despatched to such Unitholders. The income declared would be reinvested in the Scheme on the immediately following ex-dividend date.

Tata Liquidity Management Fund : Dividend will be compulsorily reinvested.

Tata Treasury Manager Fund: (1.) Regular Investment Plan (RIP): Monthly Dividend Option. (2.) High Investment Plan (HIP) : Daily Dividend Option, Weekly Dividend Option, Monthly Dividend Option. (3.) Super High Investment Plan (SHIP) : Daily Dividend Option, Weekly Dividend Option, Monthly Dividend Option.

In case of Daily dividend option, the dividend will be compulsorily reinvested within the option at relevant ex-dividend NAV.

Dividend Reinvestment Option : In order to reduce the expenses of the scheme and also for the convenience of the investors it is proposed to reinvest dividend within the scheme at the applicable ex-dividend NAV if dividend amount is less than Rs. 250/- (or any other amount as may be specified by the AMC from time to time).

TLF, TSTBF, TIF, TGSF, TIFP, TFRF: If Dividend amount is less than Rs. 250/- (or any other amount as maybe specified by the AMC from time to time) the dividend amount will be compulsorily reinvested in the same scheme at the applicable ex-dividend NAV. This will be applicable to all the above mentioned schemes of Tata Mutual Fund.

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

NAME OF THE FUND MANAGER

Raju Sharma: Tata Liquid Fund, Tata Income Plus Fund, Tata Floating Rate Fund, Tata Floater Fund, Tata Liquidity Management Fund, Tata Treasury Manager Fund.

Raghupati Acharya : Tata Gilt Securities Fund, Tata Gilt Short Maturity Plan.

Kinshuk Sharma: Tata Income Fund, Tata Short Term Bond Fund.

NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Pvt. Ltd.

PERFORMANCE OF THE SCHEMES AS ON 31ST OCTOBER 2008 (% In Compounded Annualised Returns)
TATA LIQUID FUND (RIP)

Period	Scheme Return	Benchmark Return
Last 1 Year	8.70	7.69
Last 3 Years	7.53	6.95
Last 5 Years	6.39	5.87
Since Inception (30/08/1998)	6.89	N.A.

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 30 August 1998.

TATA LIQUID FUND (HIP)

Period	Scheme Return	Benchmark Return
Last 1 Year	8.79	7.69
Last 3 Years	7.66	6.95
Last 5 Years	6.51	5.87
Since Inception (30/08/1998)	6.40	5.73

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 26 February 2003.

TATA GILT SECURITIES FUND - NORMAL

Period	Scheme Return	Benchmark Return
Last 1 Year	7.76	9.47
Last 3 Years	5.49	7.21
Last 5 Years	3.38	5.39
Since Inception (06/09/1999)	10.94	N.A.

Past Performance of the Scheme may or may not be sustained in future. Returns are given for Normal Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 06 September 1999

TATA INCOME PLUS FUND - OPTION A

Period	Scheme Return	Benchmark Return
Last 1 Year	6.91	2.98
Last 3 Years	5.60	4.17
Last 5 Years	4.53	3.49
Since Inception (11/11/2002)	5.59	4.65

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 11 November 2002

TATA FLOATING RATE FUND - SHORT TERM - RIP

Period	Scheme Return	Benchmark Return
Last 1 Year	8.98	7.69
Last 3 Years	7.73	6.95
Since Inception (22/12/2003)	6.69	5.93

Past Performance may or may not be sustained in future. The returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 22nd December 2003.

TATA LIQUIDITY MANAGEMENT FUND

Period	Scheme Return	Benchmark Return
Last 1 Year	7.08	7.69
Since Inception (03/03/2006)	7.24	7.22

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 03rd March 2006.

TATA SHORT TERM BOND FUND

Period	Scheme Return	Benchmark Return
Last 1 Year	8.30	5.53
Last 3 Years	7.91	5.98
Last 5 Years	6.90	5.15
Since Inception (08/08/2002)	7.08	5.45

Past Performance may or may not be sustained in future. The returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 8th August 2002

TATA FLOATER FUND

Period	Scheme Return	Benchmark Return
Last 1 Year	9.24	7.69
Last 3 Year	7.84	6.95
Since Inception (06/09/2005)	7.71	6.83

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 6th September 2005.

TATA LIQUID FUND (SHIP)

Period	Scheme Return	Benchmark Return
Last 1 Year	9.00	7.69
Last 3 Years	7.84	6.95
Last 5 Years	6.72	5.87
Since Inception (30/08/1998)	6.62	5.73

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 22 May 2003.

TATA INCOME FUND

Period	Scheme Return	Benchmark Return
Last 1 Year	5.01	2.98
Last 3 Years	4.46	4.17
Last 5 Years	5.19	3.49
Since Inception (28/04/1997)	9.21	N.A.

Past Performance of the Scheme may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 28 April 1997

TATA GILT SECURITIES FUND - SHORT MATURITY PLAN

Period	Scheme Return	Benchmark Return
Last 1 Year	8.81	9.45
Last 3 Years	6.60	7.20
Last 5 Years	5.27	5.39
Since Inception (06/09/1999)	5.81	6.39

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark I-Sec Composite Index. Date of Allotment: 03 April 2003.

TATA INCOME PLUS FUND - OPTION B

Period	Scheme Return	Benchmark Return
Last 1 Year	6.89	2.98
Last 3 Years	5.60	4.17
Last 5 Years	4.53	3.49
Since Inception (11/11/2002)	5.63	4.65

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 11 November 2002

TATA FLOATING RATE FUND - LONG TERM

Period	Scheme Return	Benchmark Return
Last 1 Year	8.95	7.69
Last 3 Years	6.37	6.95
Since Inception (22/12/2003)	5.41	5.93

Past Performance may or may not be sustained in future. The returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 22nd December 2003.

TATA FLOATING RATE FUND - SHORT TERM - IIP

Period	Scheme Return	Benchmark Return
Last 1 Year	9.14	7.69
Last 3 Years	7.98	6.95
Since Inception (01/09/2004)	7.27	6.26

Past Performance may or may not be sustained in future. The returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 01st September 2004.

TATA TREASURY MANAGER FUND - RIP

Period	Scheme Return	Benchmark Return
Last 1 Year	9.06	6.11
Since Inception (13/07/2007)	8.84	6.46

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 13th July 2007.

TATA TREASURY MANAGER FUND - HIP

Period	Scheme Return	Benchmark Return
Last 1 Year	8.98	6.11
Since Inception (13/07/2007)	8.80	6.46

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 13th July 2007.

TATA TREASURY MANAGER FUND - SHIP

Period	Scheme Return	Benchmark Return
Last 1 Year	9.19	6.11
Since Inception (13/07/2007)	8.98	6.46

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Short Term Bond Fund Index. Date of Allotment: 13th July 2007.

Tata Liquid Fund - Super High Institutional Plan (SHIP Plus):
This scheme does not have any performance track record.

**PERFORMANCE OF THE SCHEMES (Absolute returns for each financial year for the last 5 Years)
(Past Performance may or may not be sustained in future)**

TATA LIQUID FUND - RIP

Financial Year	Scheme Returns	Benchmark Returns
2003-04	4.89	4.34
2004-05	4.49	4.17
2005-06	5.41	4.86
2006-07	7.08	6.37
2007-08	7.92	7.52

Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 30th August 1998.

TATA SHORT TERM BOND FUND

Financial Year	Scheme Returns	Benchmark Returns
2003-04	5.86	5.78
2004-05	5.02	3.03
2005-06	5.70	3.84
2006-07	7.57	5.68
2007-08	9.94	8.81

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

TATA LIQUID FUND - HIP

Financial Year	Scheme Returns	Benchmark Returns
2003-04	5.06	4.34
2004-05	4.61	4.17
2005-06	5.55	4.86
2006-07	7.20	6.37
2007-08	8.02	7.52

Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 30th August 1998.

TATA GILT SHORT MATURITY PLAN

Financial Year	Scheme Returns	Benchmark Returns
2004-05	2.56	-0.26
2005-06	4.11	4.41
2006-07	5.86	5.60
2007-08	7.24	9.19

Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index. Date of Allotment: 06th Sep. 1999.

TATA LIQUID FUND - SHIP

Financial Year	Scheme Returns	Benchmark Returns
2003-04	4.91	4.34
2004-05	4.92	4.17
2005-06	5.79	4.86
2006-07	7.34	6.37
2007-08	8.19	7.52

Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 30th August 1998.

TATA INCOME FUND

Financial Year	Scheme Returns	Benchmark Returns
2003-04	9.63	8.83
2004-05	0.64	0.18
2005-06	9.25	3.30
2006-07	4.82	3.72
2007-08	8.36	8.23

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

TATA FLOATING RATE FUND - SHORT TERM - RIP

Financial Year	Scheme Returns	Benchmark Returns
2004-05	4.92	4.17
2005-06	5.56	4.86
2006-07	7.09	6.37
2007-08	8.37	7.52

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

TATA FLOATING RATE FUND - LONG TERM

Financial Year	Scheme Returns	Benchmark Returns
2004-05	3.77	4.17
2005-06	4.47	4.86
2006-07	5.80	6.37
2007-08	5.09	7.52

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

TATA FLOATING RATE FUND - SHORT TERM - IIP

Financial Year	Scheme Returns	Benchmark Returns
2005-06	5.81	4.86
2006-07	7.38	6.37
2007-08	8.53	7.52

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

TATA LIQUIDITY MANAGEMENT FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	7.42	6.37
2007-08	7.06	7.52

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

TATA INCOME PLUS FUND - OPTION A & OPTION B		
Financial Year	Scheme Returns	Benchmark Returns
2003-04	10.10	8.80
2004-05	-0.24	0.18
2005-06	6.16	3.30
2006-07	6.53	3.72
2007-08	4.22	8.23

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

Period	Scheme Returns	Benchmark Returns
2003-04	10.10	8.80
2004-05	-0.24	0.18
2005-06	6.16	3.30
2006-07	6.53	3.72
2007-08	4.22	8.23

TATA FLOATER FUND		
Financial Year	Scheme Returns	Benchmark Returns
2006-07	6.92	6.37
2007-08	8.83	7.52

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

Period	Scheme Returns	Benchmark Returns
2006-07	6.92	6.37
2007-08	8.83	7.52

EXPENSES OF THE SCHEME

Applicable load structure for investments made other than by way of SIP (As a % of relevant NAV)

Scheme	Entry	Exit
Tata Liquid Fund	Nil	Nil
Tata Short Term Bond Fund	Nil	Nil
Tata Income Fund	Nil	For investment amount <= Rs. 3 lacs: 2% if redeemed within 1 year from the date of allotment. For investment amount > 3 lacs: Nil
Tata Gilt Securities Fund	Nil	Regular Plan: Nil. High Investment Plan: 1% if redeemed within 365 days from the date of allotment. Retirement Planning Series: 0.50% if redeemed within 180 days from the date of allotment..
Tata Gilt Short Maturity Plan	Nil	Nil
Tata Income Plus Fund (Option A & Option B)	Nil	0.50% if redeemed on or before expiry of 3 months from the date of allotment
Tata Floating Rate Fund - Short Term	Nil	Nil
Tata Floating Rate Fund - Long Term	Nil	0.50% if redeemed before 3 months from the date of allotment
Tata Floater Fund	For each investment amount <= Rs. 5 lacs 0.50%, above Rs. 5 lacs - Nil.	Nil
Tata Liquidity Management Fund	Nil	Nil
Tata Treasury Manager Fund	Nil	3% if redeemed on or before expiry of 3 months from the date of allotment.

ANNUAL RECURRING EXPENSES

Name of the Scheme	Estimated as per Offer Document as a % of daily average net assets	% to Average daily Net assets for the FY. 2007-2008
Tata Income Fund	2.25	2.25
Tata Liquid Fund	2.25	0.10
Tata Gilt Securities Fund	2.25	1.60
Tata Short Term Bond Fund	2.25	0.89
Tata Income Plus Fund	2.25	1.60
Tata Gilt Short Maturity Fund	2.25	1.10
Tata Floating Rate Long Term Fund	2.25	0.10
Tata Floating Rate Short Term Fund	2.25	0.27
Tata Floater Fund	2.25	0.19
Tata Liquidity Management Fund	2.25	0.30
Tata Treasury Manager Fund	2.25	0.21

(ii) Recurring expenses

Limits as per Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996 on Annual Scheme Recurring expenses as a percentage of daily average net assets: First Rs. 100 crores : 2.25%, Next Rs. 300 crores : 2.00%, Next Rs. 300 crores : 1.75%, Balance : 1.50%.

WAIVER OF LOAD FOR DIRECT APPLICATIONS

No entry load shall be charged for direct applications (for fresh subscription, as additional subscription by the existing investors & switch applications) received by the AMC i.e applications received through internet or applications accepted at the offices of AMC or authorised investor service centres that are not routed through any distributor or agent/broker. Such applications may be marked DIRECT or NOT APPLICABLE in the broker code column of the application form/transaction slip. In case of any change in the broker code column, the investor has to strike off the earlier entry, enter the new code (DIRECT, NOT APPLICABLE OR BROKER CODE) & the same has to be counter signed. Application / Transaction slip for subscription or switch in without mention of broker code or where the broker code column is blank, shall be treated as direct application.

Further no entry load as well as exit load shall be charged on Bonus units as & when declared & on units allotted on reinvestment of dividend.

TAX TREATMENT FOR INVESTOR OF INVESTMENTS IN MUTUAL FUNDS

Investors are advised to refer to the details in the Statement of Additional Information (SAI) & also independently refer to his/her tax advisor.

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

i. TAX BENEFITS TO THE MUTUAL FUND

Tata Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India & hence the entire income of the Fund will be exempt from income-tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (the Act). The Fund is entitled to receive all income without any deduction of tax at source under the provisions of Section 196(iv), of the Act.

On income distribution, if any, made by the Fund, on or after 1 April, 2004, to its Unitholders, being Individuals & Hindu Undivided Family, income-tax will be payable under Section 115R of the Act, at the rate of 14.1625% (inclusive of surcharge & additional surcharges called Education Cess & Secondary & Higher Education Cess on income-tax), & to other Unitholders at the rate of 22.66% (inclusive of surcharge & additional surcharges called Education Cess and Secondary & Higher Education Cess on income-tax), except, inter alia, in the case of equity-oriented funds (including close ended equity funds)(i.e. such fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of such Fund), where no such tax will be payable. In case of Liquid Funds & Money Market Funds, the rate of Dividend Distribution Tax is 28.325% (inclusive of surcharge & additional surcharges called Education Cess & Secondary & Higher Education Cess on income-tax).

ii. TAX BENEFITS TO THE UNITHOLDERS

Income Tax

According to Section 10(35) of the Income Tax Act, any income other than capital gain received in respect of units of a mutual fund specified under Section 10(23D) will be exempt from income-tax in the hands of the unitholders.

Capital Gains Tax

Long-term capital gains on sale of units of Mutual Funds other than equity oriented funds are not exempt from income tax under Section 10(38) of the Act in the hands of unit holders. The provisions for taxation of long-term capital gains for different categories of assessee are explained hereunder:

i) For Individuals, HUFs, Partnership Firms, Non-residents, Indian Companies, Foreign Companies

Long-term capital gains in respect of Units of Mutual Fund held for a period of more than 12 months will be chargeable under Section 112 of the Act, at a rate of 20% plus surcharge, as applicable & Education Cess & Secondary & Higher Education Cess. Capital gains would be computed after taking into account cost of acquisition as adjusted by Cost Inflation Index notified by the Central Government

& expenditure incurred wholly & exclusively in connection with such transfer. In the case where taxable income as reduced by long term capital gains is below the exemption limit, the long term capital gains will be reduced to the extent of the shortfall & only the balance long term capital gains will be charged at the flat rate of 20% plus surcharge, as may be applicable & Education Cess & Secondary & Higher Education Cess.

It is further provided that an assessee will have an option to apply concessional rate of 10% plus applicable surcharge & Education Cess & Secondary & Higher Education Cess, provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

ii) For Non-resident Indians

Under Section 115E of the Act for non-resident Indians, income by way of long-term capital gains in respect of Units is chargeable at the rate of 20% plus applicable surcharge & Education Cess at & Secondary & Higher Education Cess. Such long-term capital gains would be calculated without indexation of cost of acquisition.

It may be possible for non-resident Indians to opt for computation of long term capital gains as per Section 112, which provides for 10% tax on long term capital gain. However, this issue is not free from doubt.

iii) For Overseas Financial Organisations (Section 115AB) & Foreign Institutional Investors (115AD)

Under Section 115AB of the Act, income earned by way of long-term capital gains in respect of units purchased in foreign currency held for a period of more than 12 months by Overseas Financial Organisation will be chargeable to tax at the rate of 10%, plus applicable surcharge and education cess and secondary and higher education cess. Such gains would be calculated without indexation of cost of acquisition. Similarly, the long term capital gain is chargeable at the rate of 10% in case of Foreign Institutional Investors covered by Section 115AD.

Exemption From Long Term capital gain:

Under Section 54EC of the Act and subject to the conditions specified therein, taxable capital gains, arising on transfer of a long term capital asset, shall not be chargeable to tax to the extent such capital gains are invested in certain notified bonds within six months from the date of transfer subject to an upper limit of Rs. 50 lakhs per year per tax payer. No deduction from the amount of income with reference to such investment shall be allowed under section 80C.

Under Section 54F of the Act and subject to the conditions specified therein, in the case of an individual or a HUF, capital gains (subject to the exemption of long-term capital gains provided for in section 10(38) of the Act, discussed elsewhere in this Statement) arising on transfer of a long term capital asset (not being a residential house) are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house. If part of such net consideration is invested within the prescribed period in a residential house, then such gains would not be chargeable to tax on a proportionate basis. For this purpose, net consideration means full value of the consideration received or accruing as a result of the transfer of the capital asset as reduced by any expenditure incurred wholly and exclusively in connection with such transfer.

C. SHORT TERM CAPITAL GAINS ON TRANSFER OF UNITS

Short term capital gains in respect of Units held for a period of less than 12 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates. However, in case of Foreign Institutional Investors, and the companies short term capital gain will be chargeable to tax at the rate of 30% plus applicable surcharge and education cess and secondary and higher education cess. In case of foreign companies the tax rate would be 40% plus applicable surcharge and education cess.

D. CAPITAL LOSSES

Losses under the head "Capital Gains" cannot be setoff against income under any other head. Further within the head "Capital Gains", losses arising from the transfer of long-term capital assets cannot be adjusted against gains arising from the transfer of a short-term capital asset. However, losses arising from the transfer of short-term capital assets can be adjusted against gains arising from the transfer of either a long-term or a short-term capital asset.

Unabsorbed short-term capital loss can be carried forward & set off against the income under the head Capital Gains in subsequent eight assessment years.

According to Section 94(7) of the Income Tax Act, if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of nine months from such record date, then losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the Income Tax Act, will be ignored for the purpose of computing his income chargeable to tax.

Further, Sub-section (8) of Section 94 provides that, where additional Units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within three months prior to the record date fixed for receipt of additional units & sold within nine months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.

Tax Deduction at Source

For Income in Respect of Units:

As per the proviso to Section 196A(1) of the Act, no tax shall be deducted at source from any income credited or paid to non-resident unitholders in respect of units of a mutual fund specified under Section 10(23D) of the Act. Similarly as

per the provisions of Section 194K of the Act no tax should be withheld or deducted at source where any income is credited or paid by a mutual fund to a resident unitholders.

For Capital Gain

(a) In respect of Resident Unit holders:

No tax is required to be deducted at source on capital gains arising to any resident Unit holder (under section 194K) vide circular no. 715 dated August 8, 1995 issued by the Central Board for Direct Taxes (CBDT).

(b) In respect of Non- Resident Unit holders:

As per the provisions of Section 195 of the Act, tax is required to be deducted at source from the redemption proceeds paid to investors; this withholding is in addition to the securities transaction tax payable, if any, by the investor. Under Section 195 of the Act, tax shall be deducted at source in respect of capital gains as under:

• In case of non-resident unitholders -

Short term capital gains 30% plus surcharge and cess
Long term capital gains 20% plus surcharge and cess

• In case of foreign company -

Short term capital gains 40% plus surcharge and cess
Long term capital gains 20% plus surcharge and cess

No tax would be deductible at source from the capital gains (whether long-term or short-term) arising to an FII on repurchase/redemption of units in view of the provisions of Section 196D (2) of the Act.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

Securities Transaction Tax

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

Taxable Securities Transaction	Rates	Payable By
Sale of unit of an equity oriented fund to the Mutual Fund itself.	0.25%	Seller

The Fund is responsible for collecting the STT from every person who sells the Unit to it at the rate of 0.25%. The STT collected by the Fund during any month will have to be deposited with the Central Government by the seventh day of the month immediately following the said month.

Investments by Charitable and Religious Trusts

Units of a Fund Scheme referred to in clause 23D of section 10 of the Income Tax Act, 1961, constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of Section 11 of the Income Tax Act, 1961.

Wealth Tax

Units held under the Schemes of the Fund are not treated as assets as defined under Section 2(ea) of the Wealth Tax Act, 1957 and therefore would not be liable to wealth tax.

Gift Tax

The Gift-tax Act, 1958, has ceased to apply to gifts made on or after 1 October 1998. Gifts of Units, purchased under the Schemes, would therefore, be exempt from gift-tax.

DAILY NET ASSET VALUE (NAV) PUBLICATION

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

FOR INVESTOR GRIEVANCES

Please Contact:

Registrar: Computer Age Management Services Pvt. Ltd., A & B Lakshmi Bhawan, 609, Anna Salai, Chennai-600 006. Tel.: 044 28521839, Email: camsbl1@camsonline.com, Website: www.camsonline.com. Toll Free No.: 1-800-425-2267.

AMC Office: Tata Asset Management Ltd. (Investment Manager for Tata Mutual Fund) Fort House, 221, Dr. D. N. Road, Fort, Mumbai - 400 001. Toll Free No.: 1800-209-0101, Fax: 22613782, Email: kiran@tataamc.com, Website: www.tatamutualfund.com

UNITHOLDERS' INFORMATION

Accounts statement(s) for each transaction (non SIP/STP/SWP) & Annual financial results shall be provided to investors by post / or by email. For dispatch of account statement(s) for each SIP/STP/SWP transaction SEBI Circular IMD/CIR 12/80083/2006 dated November 20, 2006 will be followed.

The fund will publish its unaudited financial results in the prescribed format as per SEBI Circular MFD/CIR/1/200/2001 dated April 20, 2001 & scheme portfolio in the prescribed format as per SEBI Circular MFD/CIR/9/120/2000 dated November 21, 2000 in 1 national English daily newspaper & in a newspaper in the language of the region where the H.O. of the fund is situated.

Date: 03rd November, 2008.



Expertise that's trusted

COMMON APPLICATION FORM FOR DEBT SCHEMES

For sale of Units of Tata Mutual Fund Scheme(s) to Resident/ Non-Resident Indians.
Please refer complete details on all page(s) and scheme description/details while applying.

Sr. No. :

ISSUE OF UNITS OF TATA MUTUAL FUND SCHEMES AT NAV BASED RESALE PRICE WITH APPLICABLE LOAD IF ANY FOR ONGOING SALE

Refer complete scheme details/instructions while filling in application form in English BLOCK LETTERS. Tick (✓) whichever is applicable. Strike out which is not required

BROKER/AGENT CODE	SUB-BROKER CODE

Existing Folio No. : _____ SIP Form attached.

PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)

	PAN # (Refer Instruction - D)	KYC Compliant Status (If yes attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - E)	
First Applicant / Guardian*		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant		<input type="checkbox"/> Yes	<input type="checkbox"/> No

*If the First Applicant is a Minor; then please state the details of Patent / Guardian. # Please attach PAN proof.

UNITHOLDER INFORMATION

Name of First Applicant	Mr	Ms	M/s																							
Please mention your name as it appears in your Bank Account																			Date of Birth							
																			D	D	M	M	Y	Y	Y	Y
Name of Guardian (in case first Applicant is Minor)	Mr	Ms	M/s																							
Contact Person (in case of company)																										
Mailing Address (PO Box Address is not sufficient) (Indian Address in case of NRIs/FIIs)																										
																	Pin Code									
City											State				Country											

Email ID _____
 I/ We wish to receive A/c Statement / Annual Report / Quarterly Statement via Email instead of the physical copy Yes No

Contact Particulars	Telephone : Office _____										Fax _____													
	Residence _____										Mobile _____													
Status (First Sole Applicant) Please (✓)	<input type="radio"/> Resident Individual <input type="radio"/> Trust <input type="radio"/> Proprietorship			<input type="radio"/> NRI/NRO <input type="radio"/> Partner <input type="radio"/> BOI			<input type="radio"/> NRI/NRE <input type="radio"/> Public Ltd. Co. <input type="radio"/> Pvt. Ltd. Co.			<input type="radio"/> AOP <input type="radio"/> On behalf of Minor <input type="radio"/> Societies			<input type="radio"/> FII <input type="radio"/> HUF <input type="radio"/> Banks			<input type="radio"/> Body Corporate <input type="radio"/> FOF <input type="radio"/> Others _____								
Overseas Address (Mandatory for NRI/FII applications in addition to)																								
																	Pin Code							
																	City							
Occupation	<input type="checkbox"/> Agriculture <input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other _____																							
Mode of Holding	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor Default Option: Joint																							
Name of Second Applicant																								
																	Status: (✓) <input type="checkbox"/> RI <input type="checkbox"/> NRI							
																	Date of Birth							
																	D	D	M	M	Y	Y	Y	Y
Name of Third Applicant																								
																	Status: (✓) <input type="checkbox"/> RI <input type="checkbox"/> NRI							
																	Date of Birth							
																	D	D	M	M	Y	Y	Y	Y

Name of Power of Attorney holder for investment on behalf of Applicant.

Name Mr Ms M/s _____

PAN No. (Refer Instruction D) _____

* Kindly enclose copy of the proof of PAN. In case of joint holding, PAN of all the joint holders should be mentioned in the application form.

NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly)

Name and Address of the Nominee(s)	Proportion (%) by which the units shared by will be shared by each nominee (% to aggregate to 100%)	Date of Birth	Name & Address of Guardian	Signature of Guardian
(to be furnished in case the nominee is minor)				
Nominee 1				
Nominee 2				
Nominee 3				

PLEASE CHOOSE THE SCHEME/S AND OPTION FOR INVESTMENT

TATA LIQUID FUND (LF)

- RIP Growth Fortnightly Dividend Daily Dividend
 HIP Growth Monthly Dividend Weekly Dividend Daily Dividend
 SHIP Growth Monthly Dividend Weekly Dividend Daily Dividend
 SHIP PLUS Growth Monthly Dividend Weekly Dividend Daily Dividend
 Under each Plan in case of Dividend Option (Please tick) Dividend Payout Dividend Reinvestment
 There will be compulsory reinvestment of dividend under Daily Dividend Option

Default Option: RIP / Growth / Dividend Reinvestment (please refer Instruction I)

RIP - Regular Investment Plan HIP - High Investment Plan SHIP - Super High Investment Plan SHIP Plus - Super High Institutional Plus Plan

TATA SHORT TERM BOND FUND (ST)

- Dividend Growth Payout Reinvestment

Default Option: Growth / Reinvestment (please refer Instruction I)

TATA INCOME PLUS FUND (IP)

- Option A** Growth Dividend/ Bonus Payout Dividend Reinvestment
 Option B Growth Dividend/ Bonus Payout Dividend Reinvestment
 Option C Growth Dividend/ Bonus Payout Dividend Reinvestment

Default Option: Option A / Growth / Dividend Reinvestment (please refer Instruction I)

TATA GILT SECURITIES FUND (GF)

- Normal** Growth Dividend/ Bonus Payout Dividend Reinvestment
 High Investment Plan Growth Dividend/ Bonus Payout Dividend Reinvestment

Default Option: Normal / Growth / Dividend Reinvestment (please refer Instruction I)

Tata Gilt Short Maturity Plan

- Growth Dividend/ Bonus Payout Dividend Reinvestment

Default Option: Normal / Growth / Dividend Reinvestment (please refer Instruction I)

TATA INCOME FUND (IF)

Default Option: Growth / Quarterly / Reinvestment (please refer Instruction I)

- Quarterly Dividend Half Yearly Dividend Periodic Dividend Growth Bonus
 Payout Reinvestment Payout Reinvestment Payout Reinvestment

TATA FLOATING RATE FUND

Default Option: Short Term / Growth / Reinvestment (please refer Instruction I)

- Short Term** **Long Term** **Short Term Institutional Plan**
 Income / Bonus Growth Income / Bonus Growth Daily Dividend Growth
 Payout Reinvestment Payout Reinvestment (Compulsory Reinvestment)

TATA FLOATER FUND (TFF)

- Growth** **Dividend** — **Daily** - Dividend Reinvestment
 Weekly - Dividend Reinvestment
 Default Option : Growth Default Option : Weekly Default Option : Reinvestment

Default Option: Growth / Reinvestment (please refer Instruction I)

There will be compulsory reinvestment of dividend under Daily Dividend Option

TATA LIQUIDITY MANAGEMENT FUND (TLMF)

- Growth** **Dividend** — **Daily** - Dividend Reinvestment
 Weekly - Dividend Reinvestment
 Default Option : Growth Default Option : Weekly

Dividend will be compulsarily reinvested

TATA TREASURY MANAGER FUND (TTMF)

- RIP Growth Monthly Dividend Weekly Dividend Monthly Dividend
 HIP Growth Daily Dividend Weekly Dividend Monthly Dividend
 SHIP Growth Daily Dividend Weekly Dividend Monthly Dividend
 Under each Plan in case of Dividend Option (Please tick) Dividend Payout Dividend Reinvestment
 There will be compulsory reinvestment of dividend under Daily Dividend Option

Default Option: RIP / Growth / Dividend Reinvestment (please refer Instruction I)

APPLICATION MONEY DETAILS (Cheque / DD to be drawn in the name of the Scheme)

Please enclose separate Cheques/Demand Draft for each scheme.

Scheme Name _____

Gross Amount in Rs.
 Net Amount in Rs.

DD Charges Rs. (if any)*

Amount of Investment(Rs in Words) _____

Drawn on Bank _____ Branch _____ Cheque/DD No. _____ Dated ___/___/____

Scheme Name _____

Gross Amount in Rs.
 Net Amount in Rs.

DD Charges Rs. (if any)*

Amount of Investment(Rs in Words) _____

Drawn on Bank _____ Branch _____ Cheque/DD No. _____ Dated ___/___/____

Scheme Name _____

Gross Amount in Rs.
 Net Amount in Rs.

DD Charges Rs. (if any)*

Amount of Investment(Rs in Words) _____

Drawn on Bank _____ Branch _____ Cheque/DD No. _____ Dated ___/___/____

OVERSEAS ADDRESS

(Mandatory for NRI/FII applications in addition to mailing address) (PO Box Address is not sufficient)

Overseas Address in case of NRI/FIIs _____

City _____ State _____ Pin _____

Country _____ Tel. (Office) _____

Tel. (Res.) _____ Fax _____

YOUR BANK ACCOUNT DETAILS (Mandatory) Refer Instruction - F

All communication and payments will be made to the first applicant or to the Karta in case of HUF

Name of Your Bank _____ Branch _____

Your Account No. _____

Account No. (in words) _____

Bank Address _____

City _____ PIN _____ MICR Code _____

Account Type Savings Current NRO NRNR NRE * IFSC Code for NEFT _____

* This is a 11 Digit Number, obtain it from your Bank Branch

Example for filling the Account number:

Ac. No.	0	0	9	7	4	6	1	5	2
In words	Zero	Zero	Nine	Seven	Four	Six	One	Five	Two

(Please attach copy of cancelled cheque)

REDEMPTION / DIVIDEND / REFUND PAYOUTS

Tata Mutual Fund directly credits the Redemption/Dividend/Refund payout into the investor's Bank Account in case the account is with ICICI Bank Ltd./HDFC Bank Ltd./Axis Bank/IDBI Bank/Standard Chartered Bank/Kotak Bank/HSBC Bank/Deutsche Bank/Centurion Bank of Punjab/ABN Amro Bank/State Bank of India (Core banking centers only).

I/We understand that the instruction to the bank for Direct Credit/NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/dividend/refund proceeds. In case of bank not crediting my/our 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, I/We would not hold Tata Mutual Fund responsible. I/We understand that in case account number furnished by me/us, if found incorrect, I/We would not hold Tata Mutual Fund responsible for the credit going to the wrong account. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.

If however you wish to receive Cheque payment, please tick here

DOCUMENTS TO BE SUBMITTED (Please tick (✓) whichever is applicable)

- 1) Memorandum & Articles of Association (Corporate) 2) Board Resolution (Corporate) 3) Authorised signatories list. 4) Trust Deed (in case of a trust) 5) Partnership Deed (for partnership firm) 6) Copy of PAN card of all unitholders. 7) KYC Confirmation. 8) Power of Attorney.

DECLARATION AND SIGNATURES

The Trustee, Tata Mutual Fund

a. Having read and understood the contents of the Offer Document of the Scheme, I/ We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/ We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/ We have understood the details of the scheme and I/ We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We confirm that the funds invested in the Scheme, legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC, I/ We hereby authorise the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption and undertaking such other action with such funds that may be required by the Law.

b. For NRIs: I/ We confirm that I am / we are Non Residents of Indian Nationality / Origin and that I/ we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary.

I/ We confirm that details provided by me / us are true and correct.

c. I/We have read and understood the SEBI Circular no. MRD/DoP/Cir- 05/2007 dt. April 27, 2007 and SEBI Circular No. 35/MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN.

Date: _____

Signature(s) / Thumb Impression(s) Refer Instruction - 'C'	1st / Sole holder	2nd holder	3rd holder

Tata Mutual Fund "Acknowledgment Slip" (To be filled in by Investor)

Sr. No. :

Received application from Mr./Mrs./Master/M/s _____

Address : _____

PIN _____

Signature of Authorised Staff and Office Seal/Stamp along with Date and Time of Receipt

Name of the scheme/s	Application for amount in Rs. (A)	DD charges (if any) in Rs. (B)	Net Amount or DD/ Pay Order drawn for Rs. (A-B)	Cheque/ DD/ Pay Order no.	Cheque/ DD/ Pay Order Dated	DD/ Cheque/ Pay Order drawn on-bank and branch (name)

INSTRUCTIONS

Please read the terms of Offering Circular before filling the application. Investors should apprise themselves of the prevailing load structure as on the date of submitting the application form. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made & bind themselves to the terms upon signing the Application Form & tendering payment.

(A) An application to the ongoing offering by an investor should be for atleast a minimum amount & in multiples thereof as specified for each scheme. There is no maximum limit.

Investor can apply for more than one scheme from the same application form by submitting separate cheques/demand draft for each scheme.

(B) PAYMENT PROCEDURE

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the Investor Service Centres are located. The cheque/DD must be drawn in the Name of the Scheme & crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".

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

FOR ALL SCHEMES	
Bank Name	In Favour of
HDFC BANK LTD	IN NAME OF THE SCHEME
ICICI BANK LTD	IN NAME OF THE SCHEME
STANDARD CHARTERED	IN NAME OF THE SCHEME
UTI BANK LTD	TATA TRUSTEE CO PVT LTD A/C TMF
ABN AMRO BANK	TATA TRUSTEE CO PVT LTD A/C TMF
DEUTSCHE BANK	TMF COLLECTION A/C - CAMS
KOTAK MAHINDRA BANK	TMF COLLECTION A/C - CAMS
IDBI BANK LTD	TATA TRUSTEE CO PVT LTD A/C TMF
CITIBANK	TMF COLLECTION A/C - CAMS
HSBC	TMF COLLECTION POOL CAMS A/C
CENTURION BANK OF PUNJAB	TATA MF COLLECTION A/C - CAMS

2. In case of subscription by NRIs/FIIs, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker.

Applicants who cannot Invest: • Any individual who is a Foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FII or FII sub account. • Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the scheme. These would be firms & societies which are held directly or indirectly but ultimately to the extent of atleast 60% by NRI's & trusts in which atleast 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). • Non-Resident Indians residing in the United States of America & Canada.

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

4. Application forms duly completed in all respects must be lodged at the identified Investor Service Centres (ISC's).

5. Application form (duly completed), alongwith a cheque (drawn on nearest ISC's/transaction acceptance centres)/DD (payable at the nearest ISC's / transaction acceptance centres) may be sent by Mail directly to the nearest ISC/transaction acceptance centres or DD's payable at Chennai to be sent to the Registrar viz. Computer Age Management Services Pvt. Ltd., Unit: Tata Mutual Fund, A&B, Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006.

If there is no Authorised Investor Service Centres where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of the "Scheme" (please mention the name of the scheme) & crossed "A/c Payee & Not Negotiable" respectively payable at Chennai, after deducting bank charges / commission (as per SBI guidelines for the Demand Draft) from the amount of investment.

6. The applicants are requested to note the following points before submitting the applications to any of the collection centres.

- i) Separate cheque/demand draft is required for each scheme. Such Cheques/Demand Draft should be drawn in the name of the Scheme.
- ii) Stockinvests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment.
- iii) Cheques once returned in clearing will not be re-presented and the accompanying applications may not be considered for allotment.

7. Applications which are incomplete are liable to be rejected & the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof.

8. 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.

9. The right to accept or reject any application in whole or in part lies with the Trustee Company.

10. Applications from NRI's residing in US and Canada will not be accepted by Tata Mutual Fund.

(C) APPLICATION DETAILS

1. Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft.

2. Please mention the Pin Code Number in the Address column. In case the PIN code is not mentioned all the correspondence will be sent by registered post.

3. All communication and/or payments will be made to the sole/first applicant.

4. Signatures should be in English or in any Indian language, thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, the Partner should sign on behalf of the Partnership Firm. Similarly, for the Association of Persons (AoP), Company etc. the application must be signed by the Authorised Signatory/Signatories as applicable.

5. Individual(s) as Applicant/unit holder only can make nomination. Nominee must be an individual and not a trust, society, body corporate partnership firm, Karta of Hindu Undivided Family or a power of Attorney Holder. Nomination stands rescinded upon transfer/Redemption/Switchover of Units

6. Where the units are held in the names of two or three persons, such persons shall be deemed to hold the units on first holder basis. In case of HUF/Partnership Firm/AoP/Company, etc. no joint holding will be considered. All tax exemptions can be availed of only by the First holder in case of additional holdings.

7. In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund the original Power of Attorney or the certified copy thereof duly notarised and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.

(D) PAN Number Details of the Investors

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase*. If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor should be provided. Application received without PAN / PAN card copy will be rejected.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investor Service Centres of TATA Mutual Fund or ISCs of CAMS. Attestation will be done after verification with the original PAN card.

*includes fresh/additional purchase. Systematic Investment.

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

Tata Mutual Fund - Call Free: 1800-209-0101

Ahmedabad: (079) 65418989 / 65447799, **Agra:** (0562) 2525195, **Allahabad:** 9839600696, **Bangalore:** (080) 66561313, 65335986/87, **Bhilai:** (0788) 2295625, **Bhopal:** 9826826646, **Bhubaneshwar:** (0674) 2533818 / 6450817, **Calicut:** (0495) 6450508, **Chandigarh:** (0172) 5087322 / 2603771, **Chennai:** (044) 65510243 / 24320032 / 33, **Cochin:** (0484) 2377580, 6533107, **Coimbatore:** (0422) 6502133/ 44, **Dhanbad:** (0326) 2300304, **Dehradun:** (0135) 6450877, **Delhi:** (011) 66324111/102, 66303202, **Durgapur:** (0343) 6454797, **Hubli:** (0836) 6450342, **Hyderabad:** (040) 65361237 / 38, 65548290, **Indore:** (0731) 4201806, **Jabalpur:** (0761) 4074263, **Jaipur:** (0141) 5105177 / 78, **Jamnagar:** 9898366767, **Jamshedpur:** (0657) 2756021/22/23, **Jodhpur:** (0291) 6450555, 2631257, **Kanpur:** (0512) 2306066, **Kolkata:** (033) 22881534 / 3413 / 15, **Kottayam:** 9447559230, **Lucknow:** (0522) 6452432 / 4001731, **Ludhiana:** 5089667/6503366, **Goa:** (0832) 6451135 / 36, **Guwahati:** (0361) 2343084, **Madurai:** (0452) 6454330, **Mangalore:** (0824) 6450308, **Moradabad:** (0591) 6535002 / 2313567, **Mumbai:** (022) 66505252, **Mysore:** (0821) 6450470, **Nagpur:** (0712) 6502885, **Nashik:** (0253) 6510315, 6605138, **Patna:** (0612) - 6450120 / 2206497, **Pune:** (020) 64005932/ 30288775/ 6, **Raipur:** (0771) 6537340 / 2543354, **Rajkot:** (0281) 6624848, **Ranchi:** (0651) 2330704, **Salem:** (0427) 6451653, **Surat:** (0261) 6554418 / 19, **Trichur:** (0487) 6451286, **Trichy:** (0431) 6455060, **Trivandrum:** (0471) 6535431, 2319139, **Udaipur:** (0294) 2429371 / 6450979, **Vadodara:** (0265) 6641888, 2356114, **Varanasi:** (0542) 6544655, **Vijaywada:** (0866) 6532621, **Visakhapatnam:** (0891) 6451883,

SYSTEMATIC INVESTMENT PLAN (SIP)

To
The Trustee,
TATA MUTUAL FUND
Mumbai

Date : _____

Having read and understood the contents of the Offering Circular and the instructions and information contained therein, I/We hereby apply for the Systematic Investment Plan (SIP) and agree to abide by the terms and conditions mentioned in the plan.

Folio No.	Application No.: (for new investors)
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Broker Code :	Sub Broker Code :
---------------	-------------------

Name of First / Sole Applicant : _____	
Name of Second Applicant : _____	
Name of Third Applicant : _____	
Email : _____	

Scheme

Option

Rs _____ (in words _____)

Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		Dates: <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 20th	
Cheque No(s).	Dated	Amount (Rs.)	
		in figures	in words
1.	/ /		
2.	/ /		
3.	/ /		
4.	/ /		
5.	/ /		
6.	/ /		
7.	/ /		
8.	/ /		
9.	/ /		
10.	/ /		
11.	/ /		
12.	/ /		

Drawn on Bank :
Branch :

_____ SIGNATURES	_____ Sole/First Applicant	_____ Second Applicant	_____ Third Applicant
* In case of new application/s, kindly attach duly filled in application form.			

SIP Load Structure as on date of 1st SIP Instalment date (In case of Direct Debit) / Cheque would be applicable.
N.B. Investment under Systematic Investment Plan can be made at Authorised Investor Service Centres only.

PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)													
	PAN # (Refer Instruction - D)										KYC Compliant Status (If yes attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - E)		
First Applicant / Guardian*												<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant												<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant												<input type="checkbox"/> Yes	<input type="checkbox"/> No
*If the First Applicant is a Minor, then please state the details of Guardian. # Please attach PAN proof.													

SYSTEMATIC WITHDRAWAL PLAN (SWP)

To,
The Trustee, Tata Mutual Fund, Mumbai
Having read and understood the contents of the Offer Document and the Instructions, I/we here by apply to the Trustee of Tata Mutual Fund for the SWP Enrolment for the following Schemes and agree to abide by the terms and conditions of the Plan.

Folio No.:

Broker Code :

Sub Broker Code :

Name : _____

Email : _____

Scheme

Option

 Fixed Amount Rs

(in words

)

 Capital Appreciaion**Period of Enrolment (MM/YY)**From : ____ / ____ To : ____ / ____ Frequency Monthly Quarterly**Date:** _____ **1st / 7th / 10th / 20th / 28th of the month** (in case of holiday, next business day)

(in case the date is not mentioned, the 1st day of the month will be taken as the default date)

First payout Date: _____ (that is the first payment date)

(in case the first payout date is not mentioned, the 1st day of the following month will be taken as the default date)

Last Payout Date: _____ (that is the last payment date)

(in case the last payout date is not mentioned, the payout will continue until the balance units are reduced to zero.)

SIGNATURES_____
Sole/First Applicant_____
Second Applicant_____
Third Applicant*Loads as applicable from time to time.***INCORRECTLY / INCOMPLETELY FILLED APPLICATIONS ARE LIABLE FOR REJECTION.**

N.B SWP should reach ISCs before 7 working days from the start of first SWP date.

TATA MUTUAL FUND

Date : _____

SYSTEMATIC TRANSFER PLAN (STP)

To,
The Trustee, Tata Mutual Fund, Mumbai
Having read and understood the contents of the Offer Document and the Instructions, I/we here by apply to the Trustee of Tata Mutual Fund for the STP Enrolment under the following Schemes and agree to abide by the terms and conditions of the Plan.

Broker Code:

Sub Broker Code:

Folio No. _____

Name: _____

Transfer from (Scheme): _____

Option: _____

Transfer to (Scheme): _____

Option: _____

No of Units: _____

or Dividend: _____

or Capital Appreciation: _____

Amount (Rs.): _____

Amount (in words): _____

Transfer period from: _____ / _____

(mm)

(yy)

To : _____ / _____

(mm)

(yy)

Transfer Frequency	Weekly	Monthly	Quarterly
	Only on Fridays	<input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 20th <input type="checkbox"/> 28th Days of the month	
	Select any one		
	In case of holiday the same will be considered for the next business day		

SIGNATURES_____
Sole/First Applicant_____
Second Applicant_____
Third Applicant*Loads as applicable from time to time.***INCORRECTLY / INCOMPLETELY FILLED APPLICATIONS ARE LIABLE FOR REJECTION.****Note:** STP should reach ISCs before 7 workings days from the start of first STP date.

In case Friday is a non-business day the same will be considered for Next business day.



TO BE USED FOR ALL SCHEMES OTHER THAN TATA SERVICE INDUSTRIES FUND AND TATA CONTRA FUND
SIP AUTO DEBIT FACILITY

New Investors are also requested to fill-in the scheme application form

Sr.No. _____

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing / Auto Debit)

First SIP cheque and subsequent via **Auto Debit** in select cities only.

New Registration with TMF Change in Bank Account for existing Registration with TMF
 Broker Code _____ Sub Broker Code _____ Please attach copy of cheque / cancelled cheque

PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)

	PAN # (Refer Instruction - D)	KYC Compliant Status (If yes attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - E)
First Applicant / Guardian*		<input type="checkbox"/> Yes <input type="checkbox"/> No
Second Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No
Third Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No

*If the First Applicant is a Minor, then please state the details of Parent / Guardian. # Please attach PAN proof.

INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name	
Existing Folio No. (if any)	*Existing Investors mention Folio No. New applicants mention the Application Form No.
Scheme	
Plan	
Option and Sub Option	

SIP AND BANK DETAILS

Each SIP Amount (Rs.) _____ Frequency Monthly (Default) Quarterly

Amount in words _____

Status: RI NRI

First SIP Cheque Details :

Cheque No.: _____ Cheque Amount in Rs. _____ Cheque Date : ____/____/____

SIP Auto Debit Dates : 1st 7th 10th 20th of the month / quarter.

SIP Period : Start From _____ End On _____
 MM YY MM YY

SIP date should be either 1st / 7th / 10th / 20th (Note : Cheque should be drawn on bank details provided below)
 (Note : Please allow minimum one month for auto debit to register and start.)

I hereby, authorise Tata Mutual Fund (TMF) & their authorised service providers, to debit my following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

A/c holder Name as in Bank Account	
Bank Name	
Branch Name	City _____
Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash <input type="checkbox"/> Credit <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE
Account Number (in figures)	
In Words	
9 Digit MICR Code (Mandatory)	
In Words	

I/We hereby declare that the particulars given above are correct & express my willingness to make payments referred above through participation in ECS/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Tata Asset management Ltd., about any changes in my bank account. I/We have read & agreed to the terms & conditions mentioned overleaf. To-The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of Offering Circular of Tata Mutual Fund Scheme/s, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s.

1st A/c Holder's Signature (As in Bank Records)	2nd A/c Holder's Signature (As in Bank Records)	3rd A/c Holder's Signature (As in Bank Records)
---	---	---

FOR OFFICE USE ONLY (NOT TO BE FILLED IN BY INVESTOR)

Recorded on _____ Scheme Code _____
 Recorded by _____ Credit A/c Number _____
 Bank use Mandate Ref. No. _____ Customer Ref. No. _____

AUTHORISATION OF THE BANK ACCOUNT HOLDER (TO BE SIGNED BY THE ACCOUNT HOLDER)

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in Tata Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to account mandate Form to get it verified & executed.

Bank Account Number _____

First Account Holder's Signature (As in Bank Records)	
Second Account Holder's Signature (As in Bank Records)	
Third Account Holder's Signature (As in Bank Records)	

(To be signed by all holders if mode of operation is Joint)

SIP AUTO DEBIT FACILITY : TERMS & CONDITIONS

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Baroda, Belgaum, Bhillwara, Bhopal, Bhubaneswar, Bijapur*, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dhanbad, Dehradun, Durgapur, Erode, Gadag*, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupathi, Trichur, Trichy, Trivandrum, Udaipur, Udupi, Varanasi, Vijayawada, Vizag. (subject to revision in dates & location).

1. This facility is offered to investors having bank accounts in select cities mentioned above.
2. In case of new applications, kindly attach duly filled in application form alongwith registration cum mandate form for ECS offered. Any other format of request will be rejected.
3. Completed application form, SIP auto debit form & first cheque should be submitted at Tata Asset Management Ltd. (TAML) offices or CAMS ISC's at least 30 days prior to first SIP auto debit date. * For Gadag & Bijapur the first transaction should be demand draft drawn on the city where the application is submitted.
4. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under ECS/Auto Debit incase the 1st cheque is issued from an A/c which is different from ECS auto debit A/c, then a copy of cheque from ECS debit A/c as mentioned on the application form should be submitted alongwith other requirement.
5. The cities in the list may be modified/ updated/changed/removed at any time in future entirely at the discretion of Tata Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
6. The bank mentioned in the ECS request must participate in local MICR clearing. MICR code starting and/or ending with '000' are not valid for ECS.
7. SIP auto debit facility is available only on specific dates of the month viz. 1st / 7th / 10th / 20th.
8. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
9. Investors will not hold Tata Asset Management Limited, 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 ECS.
10. Tata Asset Management Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
11. The SIP cancellation request shall be submitted 15 working days prior to the SIP date.
12. For change in Bank mandate, the request must be submitted 30 days prior to the SIP date.
13. Load as applicable from time to time. Prevailing entry and exit load will be applicable.
14. Existing investors who wish to restart are required to submit SIP Auto Debit form duly sign by the bank account holder(s), indicating the existing Folio No. & investment details in the SIP Form & submit the same alongwith the copy of a cancelled cheque / photo copy drawn on the same bank account registered in the Auto Debit Form.
15. In case SIP end date is not mentioned the SIP will expire 25 years after the first SIP Installment.

SYSTEMATIC INVESTMENT PLAN (SIP)

1. Dates for investing through SIP route: 1st / 7th / 10th and 20th of every month.
2. There should be a minimum of 15 days between the 1st & 2nd SIP cheque. In case of lesser difference of minimum required days the 1st SIP cheque will be deposited on the subsequent month. (For e.g. - The first application cheque dated 25th December & the investor opting for SIP date as 1st January will be taken into the account on 1st February).
3. Cancellation of SIP request should be submitted before 15 days from the processing date of SIP. For example - The request to be forwarded on or before 5th of December 2008 for the cancellation of SIP on 20th December 2008. If not then it will be considered only for the next month SIP Date.
4. Load as applicable from time to time. Prevailing entry and exit load will be applicable.

SYSTEMATIC WITHDRAWAL PLAN (SWP)

- 1) There are two options available: a) Fixed Amount b) Capital Appreciation
- 2) Minimum withdrawal for fixed option is Rs.500/- and for investors availing of withdrawal of capital appreciation where in any month or quarter, there is no appreciation or the appreciation is less than Rs. 500/-, SWP will not be carried out.
- 3) The dates for SWP are 1st / 7th / 10th / 20th and 28th of every Month / Quarter.
- 4) Exit load will be charged as per the schemes applicable load structure.
- 5) Cancellation of SWP request should be submitted before 15 days from the processing date of SWP. For example - The request to be forwarded on or before 5th of December 2008 for the cancellation of SWP on 20th December 2008. If not then it will be considered only for the next month SWP Date.

SYSTEMATIC TRANSFER PLAN (STP)

- 1) There are four options
 - Fixed amount: Fixed amount will be transferred on the days mentioned below, subject to the terms and conditions of the schemes.
 - Fixed units - Redemption amount of the units will be transferred to any other scheme of Tata MF, subject to the terms of the scheme.
 - Capital appreciation: The capital appreciation as on the dates mentioned below will be transferred to any other scheme of Tata MF, subject to the terms of the scheme. For investors availing of the transfer of capital appreciation, where in any week, month or quarter, there is no appreciation or the appreciation is less than Rs. 500/- switch as mentioned above, will not be carried out.
 - Dividend amount (*)
- (*) Dividend sweep: Dividend sweep is possible only if the investor has opted for Dividend reinvestment. Dividend sweep is not possible if the investor has opted for dividend payout.
 - i) Dividend declared will be automatically invested into scheme/plan of Tata Mutual Fund, mentioned by the unitholder. e.g. Mr. X has units in TATA Dynamic Bond Fund – Dividend reinvestment option and has opted for Dividend sweep to Tata Income Fund - Growth Option. As and when dividend is declared in TATA Dynamic Bond Fund, the dividend will be directly transferred to Tata Income Fund - Growth option.
 - ii) Please note that there will be no entry of dividend reinvestment in the scheme where the dividend has been declared and the description in the scheme where the investor has opted dividend sweep will be Dividend Reinvestment.
 - iii) The frequency of transfer will be dependent on the dividends declared in the scheme where the investment has been made.
 - iv) The total dividend amount will be automatically invested on the ex dividend date into another scheme of TATA MF at the NAV of that scheme and accordingly equivalent units will be allotted, subject to the terms of the schemes e.g. If the dividend record date is 4th Jan 08 (Friday) and the ex dividend date is 7th Jan 2008 (Monday), the investor will be allotted units at NAV of the same day i.e 7th Jan 2008 (Monday)
 - v) There is no minimum and maximum amounts.
 - vi) PAN Details of the Investors: As per SEBI guidelines with effect from 2nd July, 07 all investors in Mutual Funds will require submission of copy of PAN card.
 - vii) Not applicable for daily dividend.
- 2) The STP dates are 1st / 7th / 10th / 20th and 28th of every month / quarter for Fixed Amount / Units & Capital Appreciation. In addition to this we also offer weekly option under Fixed amount.
- 3) Transfer Amount: The Minimum and Maximum amount that can be transferred will be as per SIP structure for fixed amount option.
- 4) STPs requests from liquid/debt/MIP schemes to equity schemes (weekly/monthly) will be permitted, for a Min. Installment of Rs. 500/- provided the Min. commitment is Rs.6000/- or more per year.
- 5) Load: SIP Load structure applicable. Transactions without broker code will be treated as Direct Investments.
- 6) STP request should reach the ISC's before 7 working days, from the start of the first STP date.
- 7) Under weekly option the STP will be processed on Friday, or on the subsequent business day, if Friday is a holiday.
- 8) Cancellation of STP request should be submitted before 15 days from the processing date of STP. For example - The request to be forwarded on or before 5th of December 2008 for the cancellation of STP on 20th December 2008. If not then it will be considered only for the next month STP Date.

Note: (1) Despatch of A/c Statement: For SIP, SWP transaction: The 1st A/c Statement will be despatched to each Unitholder stating the number of Units held, etc. within a maximum of 10 days from the date of allotment. For further transactions, A/c Statements will be despatched to the unitholders within 10 working days of the end of calendar quarter. (2) Tata Mutual Fund reserves the right to reject any application without assigning any reason thereof.

Systematic Investment Plan (SIP) under various schemes shall be as under: w.e.f. 17/12/2008

Scheme Name	SIP Minimum Amount (Monthly)	SIP Minimum Amount (Quarterly)	SIP Maximum Amount per Installment **	Entry Load	Exit Load if redeemed before the specified period from the date of allotment (as a % of Relevant NAV)
Tata Floating Rate Fund (TFRF) -Short Term Option	Rs.2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	Nil	Nil
Tata Income Fund (TIF) : Quarterly Dividend Half-Yearly Dividend, Periodic Dividend, Bonus & Growth Option	Rs.5,000/- Rs. 1,000/-	Rs.8,500/- Rs.2,000/-	Rs. 1,00,000/- Rs. 1,00,000/-	Nil Nil	For investment amount less than or equal to Rs. 25 lakhs: If redeemed on or before expiry of 365 days - 1.00% If redeemed after 365 days: Nil. For investment amount greater than Rs. 25 lakhs but less than Rs. 1 crore If redeemed on or before expiry of 365 days - 0.50% If redeemed after 365 days - Nil For amount greater than or equal to Rs. 1 crore - Nil.
Tata Gilt Securities Fund (TGFSF)	Rs.2,000/-	Rs.3,500/-	Rs. 1,00,000/-	Nil	Nil
Tata Gilt Short Maturity Fund (TGSMF)	Rs.2,000/-	Rs.3,500/-	Rs. 1,00,000/-	Nil	Nil
Tata Gilt Securities Fund High Investment Plan	Rs. 10,000/-	Rs. 17,000/-	Rs. 1,00,000/-	Nil	If redeemed on or before expiry of 365 days - 1.00%, If redeemed after 365 days Nil
Tata Gilt Securities Fund Retirement Planning Series.	Rs. 10,000/-	Rs. 17,000/-	Rs. 1,00,000/-	Nil	If redeemed on or before expiry of 180 days - 0.50%, If redeemed after 180 days Nil
Tata Short Term Bond Fund (TSTBF)	Rs.2,000/-	Rs.3,500/-	Rs. 1,00,000/-	Nil	Nil
Tata Income Plus Fund (TIFF) Option A	Rs. 1,000/-	Rs.2,000/-	Rs. 1,00,000/-	Nil	If redeemed on or before expiry of 365 days - 1.00%, If redeemed after 365 days Nil
Tata Income Plus Fund -Option B	Rs. 20,000/-	Rs.35,000/-	Rs. 1,00,000/-	Nil	Nil
Tata Floating Rate Fund - Long Term Option	Rs.2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	Nil	If redeemed before 3 months from the date of allotment - 0.50%
Tata Floater Fund	Rs.2000/-	Rs.3500/-	Rs. 10,00,000/-	For amount less than or equal to Rs. 5/- lacs per transaction : 0.5%, For amount greater than Rs. 5 lakhs:Nil.	For investment amount less than Rs. 5 Lakhs: If redeemed on or before expiry of 30 days : 0.50% For amount greater than or equal to Rs. 5 lakhs - Nil.
Tata Liquidity Management Fund	Rs.2000/-	Rs.3500/-	Rs. 1,00,000/-	Nil	Nil
Tata Liquid Fund (TLF) - RIP	Rs.2000/-	Rs.3500/-	Rs. 1,00,000/-	Nil	Nil
Tata Liquid Fund - HIP	Nil	Nil	Nil	Nil	Nil
Tata Liquid Fund - SHIP	Nil	Nil	Nil	Nil	Nil
Tata Liquid Fund - SHIP Plus	Nil	Nil	Nil	Nil	Nil
Tata Treasury Manager Fund	Nil	Nil	Nil	Nil	Nil

Notes: For all schemes, for monthly SIP, minimum instalment is 5 and for quarterly SIP, minimum instalment is 3.

(**) AMC reserves the right to change the above terms prospectively without prior notice.

(Instructions continued from page 12)

cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, & recovery of unamortised expenses. Please contact any of the Investor Service Centres/CAMS/Distributors or visit our website www.tatamutualfund.com for further details.

(E) Prevention of Money Laundering & Know Your Customer (KYC) Compliance

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under & the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate & implement a client identification programme, verify & maintain the record of identity & address(es) of investors. In order to make the data capture & document submission easy & convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity & address of the investor(s) to an independent agency (presently CDSL Ventures Limited) which will act as central record keeping agency ('Central Agency'). As a token of having verified the identity & address of the investor(s) & for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number-MIN Letter) to each investor who submits an application & the prescribed documents to the Central Agency. Investors are required to attach the copy of KYC Acknowledgement Letter (or the erstwhile MIN* Allotment Letter) alongwith the application form at the time of making investment for the first time in every Mutual Fund. In respect of any subsequent investments in the same Mutual Fund, it is not necessary to attach a copy of the KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number (MIN)* Allotment Letter). Investors who wish to obtain a KYC Acknowledgement Letter have to submit a completed Application Form for Know Your Customer ('KYC Form') along with all the prescribed documents listed in the KYC Form, at any of the Point of Service ('POS'). The KYC Form is available at our website: www.tatamutualfund.com & AMFI website: www.amfiindia.com. POS are the designated centres appointed by the Central Agency for receiving application forms, processing the same & issuance of KYC Acknowledgement Letter. List of & location of POS is available at our website www.tatamutualfund.com & www.amfiindia.com. On submission of KYC Form, documents & information to the satisfaction of the POS, the investor will be issued a provisional KYC Acknowledgement Letter across the counter. Subsequently, the Central Agency will verify the information & documents submitted by the investor. The verification process will be completed within 10 working days from the date of provisional KYC Acknowledgement Letter. In case of any deficiency/insufficiency in documentation, intimation will be sent to the investors. However, the Central Agency may cancel the KYC Acknowledgement Letter within 10 working days from the date of issue of provisional KYC Acknowledgement Letter, in case of any deficiency in the document/information. Intimation of cancellation of KYC Acknowledgement Letter will be despatched by the Central Agency to the investor immediately. No communication will be sent to the investor if the KYC documents are in order. KYC Acknowledgement Letter is presently being issued free of cost. Presently, it is mandatory for all applications for subscription of value of Rs. 50,000 & above to quote the KYC compliance status of all the applicants (guardian in case of minor) in the application for subscription & attach proof of KYC compliance viz. KYC Acknowledgement Letter (or the erstwhile MIN* Allotment Letter). The KYC status will be validated with the records of the Central Agency before allotting units. Tata Mutual Fund will not be held responsible and/or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 & above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) & affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any & recovery of unamortized NFO expenses. All investors (both individual & non-individual) can apply for KYC compliance. However, applicants should note that minors cannot apply for KYC compliance & any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also, applicants/unitholders intending to apply for units/currently holding units & operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issuer of the PoA & the holder of the PoA must mention their KYC compliance status at the time of investment, if such investment(s) are above the prescribed threshold limit. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address & other KYC related details, should the applicant desire to change such information. POS will extend the services of effecting such changes.

* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

(F) Bank Account Details

It shall be mandatory for the Unitholders to mention their bank account numbers in their purchase applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank Account i.e. nature of account, Account Number, Nine digit Bank Code Number (For Electronic Credit Facility), branch address of the bank at the appropriate space in the application form. Please provide the MICR code/IFSC code to help you in future for ECS/NEFT credit dividend & redemption payout. Any application for subscription/request for redemption without Bank account

details will be rejected by the mutual fund.

Example for filling the Account number:

Ac. No.	9	7	4	6	1	5	2
In words	Nine	Seven	Four	Six	One	Five	Two

Please note if words & numbers does not match, DC will not be effected. The 11-digit IFSC (Indian Financial System Code) code for NEFT (National Electronic Funds Transfer) can be obtained from the bank branch.

For faster dissemination of information, Unitholders are requested to provide their e-mail IDs.

(G) BROKERS AND MARKETING ASSOCIATES.

1. Tata Mutual Fund's Marketing Associates, Agents & Brokers (who are holding the AMFI Certificate) are eligible to mobilise subscriptions under the Fund and earn brokerage based on the amounts subscribed. Brokerage will be paid only to those Marketing Associates, Agents & Brokers whose stamp appears on the application form.
2. Code numbers/ARN No. assigned by AMFI to the Marketing Associates/ Agents must be used wherever applicable & their stamps should clearly state their names & any other details as required, in English.
3. Agents are not permitted to accept CASH with Application Form. Tata Mutual Fund shall not be held responsible for any kind of wrong tenders.
4. Brokerage will be paid to only Distributors empanelled with Tata Mutual Fund & registered with AMFI
5. Distributors/Agents should mention the ARN No. allotted by AMFI, on the application form.

(H) The Fund will disclose details of the investor's account & 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 & Investor's bankers, for the purpose of effecting payments to the investor.

(I) Default Options:

Tata Liquid Fund: In case the Investment Plan (RIP, HIP, SHIP, SHIP Plus) is not mentioned investment will be taken in RIP. Under each Plan, in case the Investment Option (Dividend/Growth/Appreciation) is not mentioned investment will be taken in Growth/Appreciation.

In case the Payout mode (Payout/Reinvestment) is not mentioned investment will be taken in Reinvestment

Tata Short Term Bond Fund: In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

Tata Income Plus Fund: In case the Investment Option (Option A, Option B, Option C) is not mentioned investment will be taken in Option A.

Under each Option, in case the Investment Plan (Dividend / Growth) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

Tata Gilt Securities Fund: In case the Investment Plan (Normal / High Investment) is not mentioned investment will be taken in Normal.

Under each Plan, in case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

Tata Income Fund: In case the Investment Option (Dividend / Growth / Bonus) is not mentioned investment will be taken in Growth.

Under Dividend Option, in case the Investment Plan (Quarterly / Half Yearly) is not mentioned investment will be taken in Quarterly.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

Tata Floating Rate Fund: In case the Investment Option (Short Term / Long Term) is not mentioned investment will be taken in Short Term.

Under each Option, in case the Investment Plan (Dividend / Growth) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

Tata Floater Fund: In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

Tata Liquidity Management Fund: In case the Investment Option (Growth / Daily Dividend / Weekly Dividend) is not mentioned investment will be taken in Growth.

The dividend amount will be compulsorily reinvested in the scheme on the next business day immediately following ex-dividend date. In case of reinvestment units will be allotted at applicable NAV in lieu of dividend.

Tata Treasury Manager Fund: In case the Investment Plan (RIP, HIP, SHIP) is not mentioned investment will be taken in RIP.

Under each Plan, in case the Investment Option (Daily / Weekly / Monthly Dividend) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

If dividend amount is less than Rs. 250/- the dividend amount will be compulsorily reinvested in the scheme on the next business day immediately following ex-dividend date. In case of reinvestment units will be allotted at applicable NAV in lieu of dividend.

COMPUTER AGE MANAGEMENT SERVICES (P) LTD. - TRANSACTION ACCEPTANCE POINTS

East Bhubaneswar 101/5, Janpath, Unit - III, Near Hotel Swosti, Bhubaneswar - 751 001. Subrat Mishra / Kailash Tel. No. 0674 - 325 3307, 325 3308 Fax 253 4909 camsbhr@camsonline.com; **Durgapur** 4/2, Bengal Ambuja Housing Development Ltd, Grnd Floor, City Centre, West Bengal, Durgapur - 713216. camsdur@camsonline.com, 0343-3298890 / 91; **Kolkata** "LORDS Building", 7/1, Lord Sinha Road, Grnd Floor, Kolkata, West Bengal, Kolkata - 700071. Tel. 033 - 3058 2297, 3058 2285, 3058 2303 Fax 3058 2288 camscal@camsonline.com; **Patna** Kamlayee Shobha Plaza (Grnd Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001. Tel. 0612 - 3255284 / 85 camspat@camsonline.com; **Asansol** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713 303. Debasish Banerjee / Rajib Lochan Roy Tel. No. 0341 - 329 5235, 329 8306 camssas@camsonline.com; **Bhilai** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020. Sanjay Kumar / F K Sahu Tel. No. 0788 - 3299 040, 3299 049 camsbhi@camsonline.com; **Bokaro** Mr. Jai Prakash Prasad / Mr. Amol Kumar Lachhiramka, HC-3, 1st Floor, City Centre, Sector-4, Bokaro Steel City, Bokaro - 827004, State - Jharkhand Tel. No. 06542 - 324 881 / 326 322 camsbkr@camsonline.com; **Burdwan** 399, G T Road, Basement of Talk of the Town, Burdwan - 713 101. Shyamal Khamrai / Poulomi Khamrai Tel. No. 0342 - 320 7001, 320 7077 camsbwd@camsonline.com; **C.R.Avenue** CC (Parent: Kolkata ISC) 33, C.R Avenue, 2nd floor, Room No.13, West Bengal, Kolkata -700012. camscal@camsonline.com, 9339746915. **Cuttack** Near Indian Overseas Bank, Cantonment Road, Mata Math, Orissa, Cuttack-753001. camscut@camsonline.com, 0671-3299572 / 6535123; **Dhanbad** Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad - 826 001. Tel.0326 - 3290217 camsdha@camsonline.com; **Gorakhpur** Shop No. 3, 2nd Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273 001. Tel. 0551-3294771 camsgor@camsonline.com; **Guwahati** A. K. Azad Lane, Rehabari, Guwahati - 781 008. Tel. 0361 - 2607771, 2139038 camsgwt@camsonline.com; **Howrah** (Parent: Kolkata ISC), Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, West Bengal, Howrah - 711106. camscal@camsonline.com, 9331737444; **Jamshedpur** Millennium Tower, Room No. 15, 1st Floor, R-Road, Bistupur, Jamshedpur - 831 001. Tel. 0657 - 3294594, 202. camsjpr@camsonline.com; **Kalyani** A - 1/50, Block-A, Dist. Nadia, West Bengal, Kalyani - 741235, camskal@camsonline.com, 033 - 32422711 / 12; **Kestopur** AA 101, Prafulla Nagan, Sreeparna Apartment, Grnd Floor, Kolkata, West Bengal, Kestopur - 700101. camskes@camsonline.com, 033 - 32415332 / 33; **Raipur** C-23, Sector 1, Devendra Nagar, Chattisgarh, Raipur - 492 004. Tel. 0771 - 3296404, 3290830. camsrar@camsonline.com; **Ranchi** 223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Ranchi - 834 001. Tel. 0651 - 3296202, 8058. camsrar@camsonline.com; **Rourkela** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Orissa, Rourkela - 769 001. Tel. 0661 - 3290575 camsrour@camsonline.com; **Sambalpur** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001, Orissa Tel. 0663 - 32 0591 camssam@camsonline.com **Siliguri** No 8, Swamiji Sarani, Grnd Floor, Hakimpura, Siliguri - 734 401. Tel. 0353 - 3291103 camssil@camsonline.com; **Angul** Similipada, Angul, Orissa, Angul - 759122. camsang@camsonline.com, 6764 - 329976 / 90; **North Bareilly** F-62-63, Butler Plaza, Civil Lines, U.P. Bareilly - 243001. camsbly@camsonline.com, 581 - 3243172, 322; **Bhagalpur** Dr. R P Road, Khalifabag Chowk, Bihar, Bhagalpur - 812002. camsbly@camsonline.com, 641- 3209093 / 94; **Bhatinda** 2907 GH,GT Road, Near Zila Parishad, Punjab, Bhatinda - 151001. camsbti@camsonline.com, 164 - 3204511, 170; **Chandigarh** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. Ramesh Bhatia / Jagjith Singh Tel. No. 0172 - 304 8720, 304 8721, 304 8722 Fax 271 1325 camschca@camsonline.com; **Deoghar** SSM Jalan Road, Grnd floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Jharkhand Tel: (06432) 320227 / 827. Email: camsddeo@camsonline.com; **Faridhabad** B-49, 1st Floor, Nehru Grnd, Behind Anupam Sweet House, NIT, Haryana, Faridhabad - 121001. camsfdb@camsonline.com, 0129 - 3241147 / 48; **Ghaziabad** 113/6, 1st Floor, Navyug Market, U.P. 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