

KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORM FOR EQUITY, BALANCED AND MONTHLY INCOME SCHEMES

Offer for Units at NAV based prices, with applicable loads, if any.

NAME OF THE MUTUAL FUND

▶ Tata Mutual Fund

NAME OF THE AMC

▶ Tata Asset Management Ltd.

▶▶ MONTHLY INCOME SCHEME

- ▶ **Tata Monthly Income Fund** (Open-ended income schemes. Monthly income is not assured
- ▶ **Tata MIP Plus Fund** and is subject to the availability of distributable surplus).

▶▶ OPEN ENDED BALANCED SCHEME

- ▶ **Tata Balanced Fund**

▶▶ OPEN ENDED EQUITY SCHEMES

- ▶ **Tata Pure Equity Fund**
- ▶ **Tata Equity Opportunities Fund**
- ▶ **Tata Equity P/E Fund**
- ▶ **Tata Select Equity Fund**
- ▶ **Tata Growth Fund**
- ▶ **Tata Infrastructure Fund**
- ▶ **Tata Index Fund**
- ▶ **Tata Mid Cap Fund**
- ▶ **Tata Dividend Yield Fund**
- ▶ **Tata Life Sciences & Technology Fund**
- ▶ **Tata Equity Management Fund**
- ▶ **Tata Tax Saving Fund**
- ▶ **Tata Growing Economies Infrastructure Fund**

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 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 Pure Equity Fund (TPEF): The investment objective of the scheme is to provide income distribution and /or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Tata Equity Opportunities Fund (TEOF): The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Tata Equity P/E Fund (TEQPEF): The investment objective of the Scheme is to provide income alongwith possible capital appreciation to its Unitholder.

Tata Select Equity Fund (TSEF): The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Tata Tax Saving Fund (TTSF): The investment objective of the Scheme is to provide medium to long term capital gains along with income tax exemption to its Unitholders, while at all times emphasising the importance of capital appreciation.

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

Tata Growth Fund (TGF): The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains.

Tata Index Fund (TIF): The investment objective of the Scheme is to reflect market returns with minimum tracking errors.

Tata Life Sciences & Technology Fund (TLSTF): The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Tata Dividend Yield Fund (TDYF): The investment objective of the Scheme is to provide income distribution and /or medium to long term capital gains by investing predominantly in high dividend yield stocks.

Tata Infrastructure Fund (TISF): The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity/ equity related instrument of the companies in the infrastructure sector.

Tata Mid Cap Fund (TMCF): The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity/ equity related instrument of mid cap companies.

Tata Balanced Fund (TBF): The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Tata Monthly Income Fund (TMIF): The investment objective of the Scheme is to provide reasonable & regular income along with possible capital appreciation to its Unitholder. The scheme will be invested in debt & money market instruments as well as equity & equity related instruments under normal circumstances.

Tata MIP Plus Fund (TMPPF): The investment objective of the Scheme is to provide reasonable & regular income along with possible capital appreciation to its Unitholder. The scheme will be invested in debt & money market instruments as well as equity / equity related instruments under normal circumstances.

Tata Equity Management Fund (TEMF): The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related instruments & the secondary objective is to generate consistent returns by investing in debt & money market securities.

Tata Growing Economies Infrastructure Fund (TGEIF):

Plan A: Investment objective of the scheme is to generate capital appreciation / income by investing predominantly in equities of companies in infrastructure & other related sectors in the growing economies of the world & in India. The investment focus would be guided by the growth potential & other economic factors of the countries. Atleast 51% of the net assets would be invested in geographies outside India.

Plan B: Investment objective of the scheme is to generate capital appreciation / income by investing predominantly in equities of companies in infrastructure & other related sectors in India & other growing economies of the world. The investment focus would be guided by the growth potential & other economic factors of the countries.

ASSET ALLOCATION PATTERN OF THE SCHEME

TATA PURE EQUITY FUND (TPEF)

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

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

TATA EQUITY OPPORTUNITIES FUND (TEOF)

Instrument	**Proportion (%) of funds available		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	80-100		High
Debt* (Including Money Market)	0-20		Low to Medium

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

TATA EQUITY P/E FUND (TEQPEF)

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

Investment by the scheme in securitised debt, will not normally exceed 50% of debt and money market instruments. Investment in derivative instruments may be done for hedging and Portfolio balancing. The scheme may use derivatives upto the maximum limit permitted under SEBI Regulations from time to time. ** at the time of investments.

TATA SELECT EQUITY FUND (TSEF)

Instrument	**Proportion (%) of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Equity and Equity related instruments(Listed)	-	100	100	High
Equity and Equity related instruments(Unlisted)	-	-	5	High

** at the time of investments. Investment may be made in derivatives futures/options for hedging & portfolio balancing. The investments would be primarily in equities of growth oriented well researched companies. The fund has a policy of non-investment in prohibited sectors like Liquor, Tobacco, Consumer Goods, Finance & Banking & other investments in Interest Bearing Securities

TATA TAX SAVING FUND (TTSF)

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

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

TATA GROWTH FUND (TGF)

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

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

TATA INDEX FUND (TIF)

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

SENSEX Plan

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

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

TATA LIFE SCIENCES & TECHNOLOGY FUND (TLSTF)

Instrument	**Proportion (%) of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Equity & Equity related instruments (Listed)	-	80	100	High
Debt & debt related instruments (Listed/Unlisted/Securitized)*	-	15	20	Low to medium
Money Market Instruments	-	5	100	Low / Medium Sovereign

* Investment by the scheme in securitised debt will not normally exceed 20% of the net assets in the scheme. Investment in derivatives/futures/options may be done for hedging & portfolio balancing. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme. The investments would be primarily in equities of a select group of Companies in Life Sciences & Technology Sectors comprising of Engineering, Telecommunications, Space, Pharmaceuticals, Information Technology, Electronic & Electricals, Agrochemicals, Fertilisers, Fast Moving Consumer Goods & various other Allied Industries, etc. Sectoral allocation will depend on the growth prospects of the individual sectors from time to time & their over all valuations. However not more than 50% of the funds will be invested in any one sector at any given point in time. The Asset Management Company fund manager will have the flexibility to alter weightage of a sector depending upon the prospects of each sector & regularly booking profits & realising capital gains by appropriate turnover of the portfolio. ** at the time of investments.

TATA DIVIDEND YIELD FUND (TDYF)

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

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

TATA INFRASTRUCTURE FUND (TISF)

Instrument	**Proportion (%) of funds available		Risk Profile
	Minimum	Maximum	
Equity & equity related instruments of Companies in Infrastructure Sector	70	100	High
Debt & Money Market Instruments *	0	30	Low to Medium

* Securitised debt will not normally exceed 50% of the debt components. Investments in derivative instruments may be done for hedging & portfolio balancing. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments. Infrastructure sector comprises of Energy, Power & Power Equipment, Oil & Gas & related industries, Petroleum & related industries, Coal, Mining, Aluminium & other Metal Industries, Steel & Steel Utilities, Engineering, Construction & Construction Related Industries, Cement, Transportation, Ports, Telecommunications, Housing, Banking & Financial Services & Healthcare & Related Industries.

TATA MID CAP FUND (TMCF)

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Equity & Equity related instruments of Mid Cap Stocks	65	100	High
Other Stocks	0	35	High
Debt & Money Market Instruments *	0	35	Low to Medium

* Investment by the scheme in securitised debt will not normally exceed 20% of the net assets of the scheme. ** At the time of investment. 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. No investments will be made in foreign securitised debt. Mid Cap companies for the purpose of this Scheme are generally those companies that are either included in the CNX Mid Cap Index or one that fall within market cap requirement of CNX Mid Cap Index. The fund manager will consider the market capitalisation of the company at the time of investment & if it is within the above mentioned limits the investment decision would be made, other things being satisfactory.

TATA BALANCED FUND (TBF)

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Equity & Equity related instruments	65	75	High
Debt & Money Market and Cash (Listed / Unlisted / Securitised)	25	100*	Low to Medium

Investment by the scheme in securitised debt, will not normally exceed 50% of the net assets in the scheme. Investment in derivatives/futures/options may be done for hedging & portfolio balancing. The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments. *The Trustee Company may from time to time for a short term period on defensive consideration invest upto 100% of the funds available in money market instruments, the primary motive being to protect the Net Asset Value of the Scheme & protect unitholders interests as also to earn reasonable returns on liquid funds maintained for redemption/repurchase of units.

TATA MONTHLY INCOME FUND (TMIF)

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Debt (Including Money Market)	90-100		Low to Medium
Equity and Equity Related	0-10		Medium to High

Investment by the scheme in securitised debt, will not normally exceed 50% of the net assets of the Scheme. Investment in derivative instruments may be done for hedging & Portfolio balancing & it will not exceed 50% of the scheme's net assets. ** at the time of investments

TATA MIP PLUS FUND (TMFP)

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
Debt(Including Money Market)*	80	100	Low to Medium
Equity and Equity Related	0	20	Medium to High

Under normal circumstances, the equity allocation in the fund is likely to be around 15% of the scheme's net assets. * Investment by the scheme in securitised debt, will not normally exceed 50% of the net assets of the Scheme. Investment in derivative instruments may be done for hedging & Portfolio balancing. ** at the time of investments.

TATA EQUITY MANAGEMENT FUND (TEMF)

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

* Investment by the scheme in securitised debt, will not normally exceed 20% of the net assets of the Scheme. Investment in derivative instruments may be done for trading as well as hedging & Portfolio balancing. Exposure to derivative instruments will not exceed 100% of the portfolio value (i.e net assets including cash). ** at the time of investments.

TATA GROWING ECONOMIES INFRASTRUCTURE FUND (TGEIF)

Plan A:

** Proportion (% of Funds Available / Net Assets)			
Instrument	Minimum	Maximum	Risk Profile
Equity & Equity related instruments of companies engaged in infrastructure & infrastructure related sectors.			
- In growing economies other than India.	51	70	High
- In India	30	49	High
Other Equities & Equity related instruments of domestic companies	0	19	High
Debt and Money Market Instruments	0	19	Medium to Low

Plan B:

** Proportion (% of Funds Available / Net Assets)			
Instrument	Minimum	Maximum	Risk Profile
Equity & Equity related instruments of companies engaged in infrastructure & infrastructure related sectors.			
- In India.	65	85	High
- In other growing economies	15	35	High
Other Equities & Equity related instruments of domestic companies	0	20	High
Debt and Money Market Instruments	0	20	Medium to Low

** At the time of investment. Investment by the scheme in securitised debt, will not normally exceed 19% of net assets of the scheme. The net notional exposure to derivatives will not exceed 100% of the net assets of the scheme.

RISK PROFILE OF THE SCHEMES

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

Scheme specific Risk Factors are summarized below:

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

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

TGEIF: To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation & transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of the overseas financial assets & the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

The Scheme may also invest in ADRs / GDRs / Foreign Debt Securities as permitted by Reserve Bank of India & Securities & Exchange Board of India. To the extent that some part of the assets of the Schemes may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions & income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

As the portfolio will invest in stocks of different countries, the portfolio shall be exposed to the political, economic & social risks with respect to each country. However, the portfolio manager shall ensure that his exposure to each country is limited so that the portfolio is not exposed to one country. Investments in various economies will also diversify & reduce this risk.

TMIF and TMFP

As with debt instruments, changes in interest rate may affect the Scheme's net asset value as the prices of instruments generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

TIF

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

TMCF

In case of Tata Mid Cap Fund, Trading Volumes and Settlement Periods may restrict liquidity in equity and debt investments. In case of mid cap companies such liquidity risks is likely to be high. Further prices of stock in mid cap companies are also likely to be more volatile.

TEMF

Risks associated with Derivatives Derivative products are specialised instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative add to the portfolio and the ability to forecast price of securities being hedged and interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

PLANS AND OPTIONS

Scheme	Plans/Options	Default Option
Tata Pure Equity Fund Tata Equity Opportunities Fund Tata Select Equity Fund Tata Life Sciences & Technology Fund	1. Growth Option 2. Dividend Payout Option 3. Dividend Reinvestment Option	Growth In case of Dividend Option, default is dividend reinvestment
Tata Equity P/E Fund Tata Dividend Yield Fund Tata Infrastructure Fund Tata Mid Cap Fund Tata Equity Management Fund	1. Growth Option 2. Dividend Payout Option 3. Dividend Reinvestment Option	Growth In case of Dividend Option, default is dividend reinvestment
Tata Tax Saving Fund *	1. Dividend Payout Option 2. Dividend Reinvestment Option	Dividend Reinvestment Option
Tata Index Fund	1. Nifty Plan Option A 2. Sensex Plan Option A	Nifty Option A
Tata Growth Fund	1. Dividend Payout Option 2. Dividend Reinvestment Option 3. Bonus Option 4. Growth Option	Growth In case of Dividend Option, default is dividend reinvestment
Tata Balanced Fund	1. Growth Option 2. Dividend Reinvestment Option 3. Dividend Payout Option	Growth In case of Dividend Option, default is dividend reinvestment
Tata Monthly Income Fund	1. Monthly Income Payout 2. Monthly Income Reinvestment 3. Quarterly Income Payout 4. Quarterly Income Reinvestment 5. Growth Option	Growth, Quarterly / Monthly Reinvestment
Tata MIP Plus Fund	1. Monthly Income Payout 2. Monthly Income Reinvestment	Growth, Monthly / Quarterly / Half Yearly Reinvestment

	3. Quarterly Income Payout 4. Quarterly Income Reinvestment 5. Half Yearly Income Payout 6. Half Yearly Income Reinvestment 7. Growth	
Tata Growing Economies Infrastructure Fund	1. Growth Option 2. Dividend Payout Option 3. Dividend Reinvestment Option	Growth In case of Dividend Option, default is dividend reinvestment

* Units of Tata Tax Saving Fund cannot be transferred / redeemed / switched out until completion of 3 Years from the date of allotment of the respective units.

APPLICABLE NAV

Equity Schemes: In respect of valid purchase applications (alongwith the necessary documents and a local cheque or a demand draft payable at par at the place where the application is being submitted) / redemption / switch-out application accepted at a designated collection centre upto 3 p.m. on a business day by the Mutual Fund, the closing NAV of such day will be applicable. In respect of valid purchase applications (alongwith the necessary documents and a local cheque or a demand draft payable at par at the place where the application is being submitted) / redemption / switch-out application accepted at a designated collection centre after 3 pm on a business day, the NAV of next business day will be applicable. Outstation cheques will not be accepted.

Monthly Income/MIP Plus: In respect of purchase of units with 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.

In respect of purchase of units with amount less Rs. 1 crore, cut-off timings as mentioned above shall remain continue to be applicable.

Above cut-off timings shall be applicable to investments made through "Sweep" mode.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

	Purchase	Additional	Repurchase
Tata Pure Equity Fund Tata Equity Opportunities Fund Tata Select Equity Fund Tata Life Sciences & Technology Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 500 or 50 units.
Tata Equity P/E Fund Tata Dividend Yield Fund Tata Infrastructure Fund Tata Mid Cap Fund Tata Equity Management Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.
Tata Tax Saving Fund *	Rs. 500/- & in multiples of Rs. 500/- thereafter	Rs. 500/- & in multiples of Rs. 500/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 500 or 50 units.
Tata Index Fund (Option A)	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Minimum amount shall be for Rs. 1,000/- & in multiples of Re.1/- thereafter	Redemption request can be made for Rs. 1000/- / 100 units or in multiples of Rs.1000/- / 100 Units or for all the Units.
Tata Index Fund (Option B)	Rs. 10,00,000/- & in multiples of Re.1/- thereafter	Minimum amount shall be for Rs. 10,000/- & in multiples of Re.1/- thereafter	Redemption request can be made for Rs. 1000/- / 100 units or in multiples of Rs.1000/- / 100 Units or for all the Units.
Tata Growth Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.
Tata Balanced Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 500 or 50 units.
Tata Monthly Income Fund	Monthly Income & Quarterly Income Option Rs. 25000/- & in multiples of Re 1/-.	Monthly Income & Quarterly Income Option Rs. 5000/- & in multiples of Re 1/-.	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.

Tata MIP Plus Fund	Growth Option: Rs. 10000/- & in multiples of Re. 1/- Monthly Dividend Option: Rs. 25,000/- & in multiples of Re.1/- Quarterly & Half Yearly Income Option: Rs. 10,000/- & in multiples of Re.1/-. Growth Option: Minimum Rs.5000/- & in multiples of Re. 1/-.	Growth Option: Rs. 1000/- & in multiples of Re. 1/- Rs. 5,000/- and in multiples of Re. 1/- thereafter Rs. 1,000/- and in multiples of Re. 1/- thereafter Rs. 1,000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a Min. of Rs. 1000 or 100 units
Tata Growing Economies Infrastructure Fund	Rs. 10,000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

BENCHMARK INDEX

Tata Pure Equity Fund, Tata Equity Opportunities Fund, Tata Equity P/E Fund, Tata Select Equity Fund, Tata Tax Saving Fund, Tata Growth Fund, Tata Dividend Yield Fund, Tata Infrastructure Fund, Tata Life Sciences & Technology Fund : **BSE SENSEX**

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

Tata Equity Management Fund : **S&P CNX NIFTY**

Tata Index Fund - NIFTY : **S&P CNX NIFTY**

Tata Index Fund - SENSEX : **BSE SENSEX**

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

Tata Monthly Income Fund, Tata MIP Plus Fund: **CRISIL MIP Blended Index**

Tata Growing Economies Infrastructure Fund - Plan A: MSCI Emerging Markets Index to the extent of 70% & BSE Sensex to the extent of 30% of Net assets. **Plan B:** BSE SENSEX to the extent of 65% & MSCI Emerging Markets Index to the extent of 35% of Net assets.

TMCF: India Index Services & Products Limited (IISL) Disclaimer - "Tata Mid Cap Fund, which is benchmarked to CNX Midcap Index is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omission or the results obtained from the use of such index & in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such Product benchmarked to such index". Trading Volumes & Settlement Periods may restrict liquidity in equity & debt investments. In case of mid cap companies such liquidity risks is likely to be high. Further prices of stock in mid-cap companies are also likely to be more volatile.

DIVIDEND POLICY

(Applicable for the Dividend Options of all schemes)

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

Distribution of dividend is not assured & is subject to the availability of distributable surplus.

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

Growth (Appreciation): The fund does not assure any targeted annual income to the unitholders. There will be no distribution of dividend under this option. Earnings of the scheme will be reflected in the NAV may be capitalised by way of allotment of bonus unit.

NAME OF THE FUND MANAGERS

M. Venugopal: For Tata Pure Equity Fund, Tata Infrastructure Fund, Tata Balanced Fund, Tata Index Fund, Tata Equity Management Fund, Tata Equity Opportunities Fund, Tata Growing Economies Infrastructure Fund (Domestic Portfolio), (Tata Monthly Income Fund, Tata MIP Plus Fund - for Equity Portfolio).

Dinesh Dacosta: For Tata Growing Economies Infrastructure Fund (Foreign Portfolio).

Pradeep Gokhale: For Tata Mid Cap Fund, Tata Tax Saving Fund, Tata Growth Fund.

Raju Sharma: For Tata Monthly Income Fund, Tata MIP Plus Fund - for Debt Portfolio.

Sachin Relekar: For Tata Equity P/E Fund, Tata Dividend Yield Fund, Tata Life Sciences & Technology Fund, Tata Select Equity 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 PURE EQUITY FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	-48.19	-50.56
Last 3 years	8.89	7.43
Last 5 years	20.82	14.79
Since Inception	25.04	8.72

Past Performance may or may not be sustained in future. Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 07 May, 1998

TATA EQUITY OPPORTUNITIES FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	-54.96	-50.56
Last 3 years	5.04	7.43
Last 5 years	20.25	14.79
Since Inception	9.38	8.30

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 25 Feb, 1993

TATA TAX SAVING FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	-51.50	-50.56
Last 3 years	-1.21	7.43
Last 5 years	14.94	14.79
Since Inception	19.58	8.85

Past Performance may or may not be sustained in future. Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 31 Mar, 1996

TATA GROWTH FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	-54.15	-50.56
Last 3 years	-0.98	7.43
Last 5 years	15.38	14.79
Since Inception	6.37	6.22

Past Performance may or may not be sustained in future. Returns are given for Dividend Option. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded. Benchmark: BSE SENSEX. Date of Allotment: 01 July, 1994

TATA SELECT EQUITY FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-61.49	-50.56
Last 3 years	0.99	7.43
Last 5 years	16.10	14.79
Since Inception	13.99	8.11

Past Performance may or may not be sustained in future. Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 24 May, 1996

TATA MONTHLY INCOME FUND (Individual & HUF)		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-1.64	-6.90
Last 3 years	4.02	5.21
Last 5 years	4.75	5.48
Since Inception	7.69	N.A.

Past Performance may or may not be sustained in future. Dividends assumed to be reinvested. Returns are given for monthly income option. While calculating returns, dividend distribution tax has been taken care of. The returns given above are for Individual and HUF category. Benchmark: CRISIL MIP Blended Index. Date of Allotment: 27 April, 2000.

TATA INDEX FUND - SENSEX OPTION A		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-51.11	-50.56
Last 3 years	5.71	7.43
Last 5 years	13.61	14.79
Since Inception	20.16	21.19

Past performance may or may not be sustained in future. Benchmark: BSE SENSEX. Date of Allotment: 25 February, 2003

TATA LIFE SCIENCES & TECHNOLOGY FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-47.30	-50.56
Last 3 years	-0.30	7.43
Last 5 years	14.87	14.79
Since Inception	13.28	9.50

Past Performance may or may not be sustained in future. Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 02 July, 1999

TATA INFRASTRUCTURE FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-54.06	-50.56
Last 3 years	13.80	7.43
Since Inception	17.42	10.81

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 31 December, 2004

TATA MID CAP FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-56.07	-52.84
Last 3 years	5.70	0.26
Since Inception	-5.94	3.99

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: CNX Mid Cap Index. Date of Allotment: 29 June, 2005

TATA BALANCED FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-42.62	-35.22
Last 3 years	7.90	6.16
Last 5 years	16.26	9.98
Since Inception	14.05	N.A.

Past Performance may or may not be sustained in future. Returns are given for growth option. Benchmark: CRISIL Balanced Fund Index. Date of Allotment: 08 October, 1995

TATA MONTHLY INCOME FUND (Other than Individual & HUF)		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-1.95	-6.90
Last 3 years	3.66	5.21
Last 5 years	4.46	5.48
Since Inception	7.51	N.A.

Past Performance may or may not be sustained in future. Dividends assumed to be reinvested. Returns are given for monthly income option. While calculating returns, dividend distribution tax has been taken care of. The returns given above are for other than Individual and HUF category. Benchmark: CRISIL MIP Blended Index. Date of Allotment: 27 April, 2000.

TATA INDEX FUND - NIFTY OPTION A		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-51.70	-51.00
Last 3 years	7.12	6.76
Last 5 years	13.77	13.13
Since Inception	20.10	19.35

Past performance may or may not be sustained in future. Benchmark: S&P CNX Nifty. Date of Allotment: 25 February, 2003

TATA EQUITY P/E FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-50.08	-50.56
Last 3 years	5.99	7.43
Since Inception	17.72	17.60

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 29 June, 2004

TATA DIVIDEND YIELD FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-45.06	-50.56
Last 3 years	2.13	7.43
Since Inception	8.17	13.39

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 22 November, 2004

TATA MIP PLUS FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-10.69	-6.90
Last 3 years	2.93	5.21
Since Inception	3.98	5.13

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: CRISIL MIP Blended Index. Date of Allotment: 19 March, 2004

TATA EQUITY MANAGEMENT FUND		
Period	Scheme Returns	Benchmark Returns
Last 1 year	-43.89	-51.00
Since Inception	-11.74	-2.71

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: S&P CNX Nifty Index. Date of Allotment: 07 July, 2006

PERFORMANCE OF THE SCHEMES OF LAST FIVE FINANCIAL YEARS

(Past Performance may or may not be sustained in future)

TATA PURE EQUITY FUND		
Financial Year	Scheme Returns	Benchmark Returns
2003-04	159.27	83.38
2004-05	33.32	16.14
2005-06	80.48	73.73
2006-07	6.23	15.89
2007-08	25.18	19.62

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

TATA TAX SAVING FUND		
Financial Year	Scheme Returns	Benchmark Returns
2003-04	146.66	83.38
2004-05	36.36	16.14
2005-06	68.08	73.73
2006-07	-2.66	15.89
2007-08	18.80	19.62

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

TATA EQUITY OPPORTUNITIES FUND		
Financial Year	Scheme Returns	Benchmark Returns
2003-04	178.46	83.38
2004-05	34.34	16.14
2005-06	89.83	73.73
2006-07	3.02	15.89
2007-08	28.71	19.62

Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 25 Feb, 1993

TATA GROWTH FUND		
Financial Year	Scheme Returns	Benchmark Returns
2003-04	104.64	83.38
2004-05	47.27	16.14
2005-06	57.90	73.73
2006-07	5.84	15.89
2007-08	22.13	19.62

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

TATA SELECT EQUITY FUND

Financial Year	Scheme Returns	Benchmark Returns
2003-04	116.34	83.38
2004-05	44.30	16.14
2005-06	91.37	73.73
2006-07	4.93	15.89
2007-08	25.12	19.62

Returns are given for growth option.
Benchmark: BSE SENSEX. Date of Allotment: 24 May, 1996

TATA BALANCED FUND

Financial Year	Scheme Returns	Benchmark Returns
2003-04	80.98	52.18
2004-05	31.48	8.25
2005-06	52.80	38.34
2006-07	8.53	9.46
2007-08	21.63	19.49

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

TATA INDEX FUND - NIFTY OPTION A

Financial Year	Scheme Returns	Benchmark Returns
2003-04	77.08	81.14
2004-05	16.04	14.89
2005-06	78.44	67.15
2006-07	13.46	12.31
2007-08	21.06	23.89

Benchmark: S&P CNX Nifty. Date of Allotment: 25 February, 2003

TATA INDEX FUND - SENSEX OPTION A

Financial Year	Scheme Returns	Benchmark Returns
2003-04	82.14	83.38
2004-05	18.78	16.14
2005-06	65.30	73.73
2006-07	16.81	15.89
2007-08	16.14	19.62

Benchmark: BSE SENSEX. Date of Allotment: 25 February, 2003

TATA LIFE SCIENCES & TECHNOLOGY FUND

Financial Year	Scheme Returns	Benchmark Returns
2003-04	121.07	83.38
2004-05	32.77	16.14
2005-06	75.10	73.73
2006-07	14.99	15.89
2007-08	-13.29	19.62

Returns are given for growth option.
Benchmark: BSE SENSEX. Date of Allotment: 02 July, 1999

TATA MONTHLY INCOME FUND

Financial Year	Scheme Returns	Benchmark Returns
2003-04	17.09	18.56
2004-05	4.01	2.37
2005-06	7.03	11.23
2006-07	4.43	5.49
2007-08	6.53	11.18

Returns are given for monthly income option. While calculating returns, dividend distribution tax has been taken care of. The returns given above are for Individual and HUF category.
Benchmark: CRISIL MIP Blended Index. Date of Allotment: 27 April, 2000.

EXPENSES OF THE SCHEME

Applicable load structure for investments made other than SIP (as a % of relevant NAV)		
Scheme	Entry	Exit
Tata Pure Equity Fund Tata Select Equity Fund	Each investment amount > = Rs. 2 crore: Nil. Each investment amount < Rs. 2 crores: 2.25%	Each investment amount < Rs. 2 crore: 1% if redeemed on or before expiry of 6 months from date of allotment. Each investment amount > or = Rs. 2 crore: Nil
Tata Life Sciences & Technology Fund	Each investment amount < Rs. 2 crore: 2.25% > = Rs. 2 crore: Nil.	Each Investment amount > = Rs. 2 crore: Nil. For amount < Rs. 2 crores: 1%. if redeemed within 6 months from the date of allotment.
Tata Equity Opportunities Fund Tata Infrastructure Fund	Each investment amount > = Rs. 2 crore: Nil. For investment amount < Rs. 2 crores: 2.25%.	Each investment amount < Rs. 2 crore 1% if redeemed on or before expiry of 6 months from date of allotment. For each investment amount > or = Rs. 2 crore : Nil
Tata Balanced Fund	Each investment amount > = Rs. 2 crore: Nil. For each investment amount < Rs. 2 crores: 2.25%.	Each Investment amount > = Rs. 2 crore: Nil. For amount < Rs. 2 crores: 1%. if redeemed within 6 months from date of allotment.
Tata Dividend Yield Fund Tata Mid Cap Fund Tata Tax Saving Fund Tata Equity Management Fund	Each investment amount > = Rs. 2 crore: Nil. For each investment amount < Rs. 2 crores: 2.25%	Nil
Tata Growth Fund	Each investment amount > = Rs. 5 crore: Nil. Each investment amount < Rs. 5 crores: 2.25%	Nil
Tata Equity P/E Fund Tata Growing Economies Infrastructure Fund	Each investment amount < Rs. 2 crores : 2.25%. For each investment amount > = Rs. 2 crores : Nil	Each investment amount < Rs. 2 Crores : 1% if redeemed on or before expiry of 6 months from date of allotment. Each investment amount > = Rs. 2 Crores: Nil.
Tata Index Fund (Nifty & Sensex Plan)	1%	Nil
Tata Monthly Income Fund	Nil	For investment amount < Rs. 1 crore : 0.50% if redeemed within 180 days. For investment amount > = Rs. 1 crore : Nil
Tata MIP Plus Fund	Nil	For amount > = Rs. 25 lacs: Nil. For amount < Rs. 25 lacs: 0.50% if redeemed within 180 days.

ANNUAL RECURRING EXPENSES

Name of the Scheme	Estimated as per Offer Document as a % of daily average net assets	Actual Expenses % to Average daily Net assets for the F.Y. 2006-2007
Tata Balanced Fund	2.50	2.32
Tata Tax Saving Fund	2.50	2.45
Tata Select Equity Fund	2.50	2.41
Tata Pure Equity Fund	2.50	2.31
Tata Life Sciences and Technology Fund	2.50	2.32
Tata Monthly Income Fund	2.25	2.00
Tata Index Fund - Sensex	1.50	1.47
Tata Index Fund - Nifty	1.50	1.44
Tata Equity Opportunities Fund	2.50	2.26
Tata MIP Plus Fund	2.25	1.57
Tata Growth Fund	2.50	2.44
Tata Dividend Yield Fund	2.50	2.32
Tata Equity P/E Fund	2.50	2.36
Tata Infrastructure Fund	2.50	2.04
Tata Mid Cap Fund	2.50	2.24
Tata Equity Management Fund	2.50	2.50

(ii) Recurring expenses (As a % of daily average net assets)

Limits as per Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996 on Annual Scheme Recurring Expenses for TEOF, TPEF, TGF, TLSTF, TSEF, TTSF, TEQPEF, TDYF, TISF, TMCF, TBF, TEMF, TGEIF : First Rs. 100 crores : 2.50%, Next Rs. 300 crores : 2.25%, Next Rs. 300 crores : 2.00%, Balance : 1.75%, For TMIF, TMPF: First Rs. 100 crores : 2.25%, Next Rs. 300 crores : 2.00%, Next Rs. 300 crores : 1.75%, Balance : 1.50%. TIFN, TIFS: 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 OF INVESTMENTS IN MUTUAL FUNDS

Certain tax benefits as described below are available, under present taxation laws to the Unitholders holding Units of Equity Oriented Mutual 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 and 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

For all schemes no entry load will be charged on investment made by the fund of funds scheme.

receive all income without any deduction of tax at source under the provisions of Section 196(iv), of the Act.

The equity oriented Fund is not required to pay any Dividend Distribution Tax u/s 115R of the Act.

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 Transfer of Units

Under Section 10(38), long term capital gains arising on sale of units of equity oriented funds are exempt from income tax in the hands of Unitholders, provided STT is charged on such sale by the Mutual Fund.

Short Term Capital Gains On Transfer Of Units

Section 111A provides that short-term capital gains arising on sale of units of equity oriented funds are chargeable to income tax at a concessional rate of 15% plus applicable surcharge, education cess & secondary & higher education cess as applicable, provided STT is charged on such sale by the Mutual Fund. Further, Section 48 provides that no deduction shall be allowed in respect of STT paid for the purpose of computing Capital Gains.

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.

Under Section 10(38) of the I.T. Act, long-term capital gains arising on sale of units of an equity oriented fund are exempt from Income Tax provided certain conditions are fulfilled. Hence, losses arising from such type of transaction of sale of units of Equity Oriented Fund would not be eligible for set-off against taxable capital gains.

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

According to Section 94(7) of the I.T. 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 bonus Units have been issued to any person, 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 bonus units & sold within nine months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such bonus 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 unitholder.

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 I.T. Act, tax shall be deducted at source in respect of capital gains as under:

- In case of non-resident unitholders -

Short term capital gains 15% plus surcharge and cess

Long term capital gains Nil

- In case of foreign company -

Short term capital gains 15% plus surcharge and cess

Long term capital gains Nil

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 are given in the following table:

Taxable Securities Transaction	Rates	Payable By
Purchase of a unit of an equity oriented fund, where - The transaction of such purchase is entered into in a recognised stock exchange; and The contract for the purchase of such unit is settled by the actual delivery or transfer of such unit.	0.125%	Purchaser
Sale of a unit of an equity oriented fund, where - The transaction of such sale is entered into in a recognised stock exchange; and The contract for the sale of such unit is settled by the actual delivery or transfer of such unit.	0.125%	Seller
Sale of a unit of an equity oriented fund, where - The transaction of such sale is entered into in a recognised stock exchange; and The contract for the sale of such unit is settled otherwise than by the actual delivery or transfer of such unit.	0.025%	Seller
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 & 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.

Deduction under section 80C [Applicable only for ELSS schemes currently (Tata Tax Saving Fund and Tata Tax Advantage – 1)]

As per the Act, section 80C is inserted from the financial year commencing on and from April 01, 2005. As per the section, subject to the provisions, an individual/HUF is entitled to a deduction from Gross Total Income upto Rs. 1,00,000/- (along with other prescribed investments) for amounts invested in any units of a mutual fund notified under section 10(23D) of the Act, under any plan formulated in accordance with such scheme as the Central Government may notify.

DAILY NET ASSET VALUE (NAV) PUBLICATION

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

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Registrar: Computer Age Management Services Pvt. Ltd., A & B Lakshmi Bhawan, 609, Anna Salai, Chennai - 600 006. Tel: (044) 28521839, Email: camslb1@camsonline.com Website: www.camsonline.com

AMC Office: Ms. Latha Rajaraman, 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

Account statement (on each transaction) shall be issued to the investor whose application (other than SIP/STP) has been accepted, specifying the number of units allotted within thirty days from the date of allotment. The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.

For SIP Transactions: First Account Statement shall be despatched within 10 working days from the date of first SIP/STP transaction. Thereafter Account Statement for SIP & STP will be despatched once every quarter ending March, June, September & December within 10 working days of the end of the respective quarter.

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.

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

The fund will publish its unaudited financial results & Half Yearly results before the expiry of one month from the close of each half year in the prescribed format as per SEBI Circular MFD/CIR/1/200/2001 dated April 20, 2001 and scheme portfolio in the prescribed format as per SEBI Circular MFD/CIR/9/120/2000 dated November 24, 2000 in one national English daily newspaper and in a newspaper in the language of the region where the HO of the fund is situated.

Eligibility for application

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

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

For 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 NRIs & 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 and Canada.

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

How to apply

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

Application form (duly completed), along with a cheque (drawn on Chennai) / DD (payable at Chennai) may also be sent by Mail directly to the Registrar viz. Computer Age Management Services (Private) Limited, Unit : Tata Mutual Fund, 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 name of the scheme" and crossed "A/c Payee and Not Negotiable" respectively payable at Chennai, after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) from the amount of investment. If such bank charges / commission are not deducted by the applicant, then the same may not be reimbursed. However in case of application along with local Cheque or Bank Draft payable at Mumbai, at / from locations where TMF has its designated Authorised Investor Service Centres, Bank Draft charges/commission may have to be borne by the applicant. In such cases the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application.

Subscription by NRIs

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

Subscription by FIIs

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

Mode of Payment on Repatriation basis

NRIs

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

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

FIIs

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

Mode of payment on Non-Repatriation basis

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

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

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

Rejection of applications

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

Documents to be submitted

In the case of applications under Power of Attorney

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

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

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

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

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

Date: 03rd November, 2008.

SYSTEMATIC INVESTMENT PLAN (SIP) UNDER VARIOUS SCHEMES SHALL BE AS UNDER

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 Balanced Fund (TBF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Select Equity Fund (TSEF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Pure Equity Fund (TPEF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Dividend Yield Fund (TDYF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Infrastructure Fund (TISF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Mid Cap Fund (TMCF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Life Sciences & Technology Fund (TLSTF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Equity P/E Fund (TEPEF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Equity Opportunities Fund (TEOF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Index Fund (TIF) -Option A	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Growth Fund (TGF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Equity Management Fund (TEMF)	Rs. 500/-	Rs. 1000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Growing Economies Infrastructure Fund (TGEIF)	Rs. 500/-	Rs. 1,000/-	Rs. 50,00,000/-	2.25% ^	If redeemed on or before expiry of 24 months: 1.00%, ^ if redeemed after 24 months: Nil.
Tata Tax Saving Fund (TTSF) *	Rs. 500/-	Rs. 500/-	Rs. 1,00,000/-	2.25%	Compulsory Lock-in for 3 years
Tata Monthly Income (TMIF) An open ended income fund. monthly income is not assured & is subject to the availability of distributable surplus Fund Monthly, Quarterly Dividend Option Growth Option	Rs. 5,000/- Rs. 2,000/-	Rs. 8,500/- Rs. 3,500/-	Rs. 1,00,000/- Rs. 1,00,000/-	Nil	For each investment amount less than Rs. 1 crore If redeemed on or before expiry of 180 days - 0.50% For each investment amount of Rs. 1 crore or more: Nil.
Tata MIP Plus Fund (TMPE) An open ended income fund. monthly income is not assured and is subject to the availability of distributable surplus Growth Monthly Dividend Quarter & Half-Yearly Dividend	Rs. 1,000/- Rs. 5,000/- Rs. 2,000/-	Rs. 2,000/- Rs. 8,500/- Rs. 3,500/-	Rs. 1,00,000/- Rs. 1,00,000/- Rs. 1,00,000/-	Nil	For each investment amount less than Rs. 25 lacs If redeemed on or before expiry of 180 days-0.50% If redeemed after 180 days: Nil For each investment amount of Rs. 25 lacs or more: Nil

^ Above load structure would be applicable for maximum SIP amount as mentioned above. For SIP installment above the maximum amount the prevailing load structure for investment other than SIP will be applicable. **Notes:** The minimum SIP amount (Per Installment) in case of Monthly/Quarterly SIP option will be: - **Monthly SIP Amount** - Minimum No. of Installments: 12 if the amount is Rs. 500/- each & in multiples of Re. 1/- or 6 if the amount is Rs. 1,000/- each & in multiples of Re. 1/-; **Quarterly SIP Amount** - Minimum No. of Installments: 6 if the amount is Rs. 1,000/- each & in multiples of Re. 1/- or 4 if the amount is Rs. 1,500/- each & in multiples of Re. 1/-; (*) Subject to lock-in as per the terms of the scheme. (**) AMC reserves the right to change the above terms prospectively without prior notice.

Common Application Form for Equity, Monthly Income and Balanced Schemes

(For Lumpsum / Systematic Investments)



Expertise that's trusted

Sr. No.:

Please refer the instructions while filling the Application Form. Tick (✓) whichever is applicable. (Strike out which is not required)

1. DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Tata Mutual Fund)

Distributor / Broker ARN	ARN 0010	Sub-Broker Code	
Existing Folio Number:		<input type="checkbox"/> SIP Form Attached	

PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)

	PAN # (Refer Instruction - E)	KYC Compliant Status** (If yes attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - F)	
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. **Refer Instruction - E

2. SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in Block Letters use one box for one alphabet leaving one box blank between two words, as it appears in your Bank Account)

Name Mr Ms M/s _____

Date of Birth Status: RI NRI

Name of the Contact Person in case of Non-Individual _____

Guardian Name (if sole / First applicant is a Minor)

Name Mr Ms M/s _____

Date of Birth Status: RI NRI

Address [P. O. Box Address is not sufficient] (Indian address in case of NRI's / FII's)

City _____ Pin code Mandatory _____

State _____ Country _____

Contact Details

Phone O _____ Extn. _____ Fax _____ Mobile _____

R _____

e-mail _____

I/We wish to receive the following via e-mail in lieu of physical document(s) (Please ✓) Account Statement Annual Report Other Communication

Overseas Address (Mandatory in case of NRI / FII applicant in addition to mailing address)

City _____

State _____ Country _____ Zip code _____

I/We confirm that I am/we are non-residents of Indian nationality/origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

Occupation (please ✓) Agriculture Business Service Professional Housewife Retired Student Other

Are you applying as (please ✓)

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Trust	<input type="checkbox"/> BOI	<input type="checkbox"/> Pvt. Ltd. Co.	<input type="checkbox"/> Societies	<input type="checkbox"/> Body Corporate
<input type="checkbox"/> NRI/NRO	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> AOP	<input type="checkbox"/> FII	<input type="checkbox"/> HUF	<input type="checkbox"/> FOF
<input type="checkbox"/> NRI/NRE	<input type="checkbox"/> Partnership	<input type="checkbox"/> Public Ltd. Co.	<input type="checkbox"/> On behalf of Minor	<input type="checkbox"/> PIO	Others _____

3. JOINT APPLICANT'S DETAILS

Second Applicant

Name Mr Ms M/s _____

Date of Birth Status: RI NRI

Third Applicant

Name Mr Ms M/s _____

Date of Birth Status: RI NRI

Mode of Holding (please ✓) Single OR Joint OR Anyone or Survivor **Default Option: Joint**

Name of Power of Attorney holder (POA) if investment is being made by a Constituted Attorney:

Name Mr Ms M/s _____

PAN* _____ * Refer Instruction - E. Kindly enclose copy of the proof of PAN. In case of a joint holding, PAN of all the joint holders should be mentioned in the application form.

ACKNOWLEDGEMENT SLIP (To be filled by the investor)

Sr. No.:

Received from Mr. / Ms. / M/s. _____

an application for Units of _____

Plan _____ Option _____ Sub-option _____

alongwith Cheque / DD No. _____ Dated _____ Drawn on (Bank) _____

_____ Amount (Rs.) _____

Signature, Stamp & Date

4. FIRST HOLDERS BANK ACCOUNT DETAILS (Mandatory) Refer Instruction G

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

Name of the Bank _____
 Branch _____
 Account Type Savings Current NRO NRRN NRE
 Account No. (in Fig.) _____
 Account No. (in words) _____
 Bank Address _____
 City _____ State _____
 PIN _____ MICR Code _____ (To be filled in only if dividend is to be paid through ECS).
 * IFSC Code for NEFT _____ * This is a 11 Digit Number, kindly obtain it from your Bank Branch. (Please attach copy of cancelled cheque)
 Ac. No. _____ 9 7 4 6 1 5 2
 In words _____ Nine Seven Four Six One Five Two

5. 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.
 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 payouts by cheque, please tick here

6. SCHEME DETAILS Refer Page 3 & 4 for correct scheme name

Please choose the scheme and option for Investment.

Scheme Name _____ Plan _____
 Options _____ Dividend Frequency _____

[A] INVESTMENT DETAILS (Strike off whichever is not applicable)

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

[B] SYSTEMATIC INVESTMENT

Installment Amount (Rs.) _____ No. of Installments _____ Total Amount _____ SIP Period _____
 Rs. _____ x Rs. _____ = Rs. _____ From _____ To _____
First SIP Installment Cheque Details :
 Cheque No. _____ Rs. _____ Dated _____
 SIP Date (Please ✓) 1st OR 07th OR 10th OR 20th SIP Frequency (Please ✓) Monthly OR Quarterly
 From Cheque No. _____ To Cheque No. _____ No. of Cheques _____
 Drawn on _____
 Bank _____ City _____
 Branch _____

SIP THROUGH AUTO-DEBIT (ECS)

Please fill up enclosed SIP Auto Debit (ECS) Facility Form and submit it together with this Application Form.

OR

SIP THROUGH POST-DATED CHEQUES

Please fill attached SIP form for Post Dated Cheques (PDCs)

7. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction - J

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
Nominee 1			(to be furnished in case the nominee is minor)	
Nominee 2				
Nominee 3				

8. DECLARATION AND SIGNATURES. Refer Instruction - C

The Trustee, Tata Mutual Fund

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

Date: _____

1st Unitholder Signature / Thumb Impression

2nd Unitholder Signature / Thumb Impression

3rd Unitholder Signature / Thumb Impression

TATA MUTUAL FUND

Call Free: 1800-209-0101

Agra: (0562) 2525195, Ahmedabad: (079) 65418989 / 65447799, 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, Dehradun: (0135) 6450877, Delhi: (011) 66324111/102, 66303202, Dhanbad: (0326) 2300304, Durgapur: (0343) 6454797, Goa: (0832) 6451135 / 36, Guwahati: (0361) 2343084, Hubli: (0836) 6450342, Hyderabad: (040) 65361237 / 38, 65548290, Indore: (0731) 4201806, Jabalpur: (0761) 4074263, Jaipur: (0141) 5105177 / 78, Jamshedpur: (0657) 2756021/22/23, Jodhpur: (0291) 6450555, 2631257, Jamnagar: 9898366767, Kanpur: (0512) 2306066, Kolkata: (033) 22881534 / 3413 / 15, Kottayam: 9447559230, Lucknow: (0522) 6452432 / 4001731, Ludhiana: 5089667/6503366, 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,

Common Application Form for Equity, Monthly Income and Balanced Schemes

(For Lumpsum / Systematic Investments)



Expertise that's trusted

Sr. No.:

Please refer the instructions while filling the Application Form. Tick (✓) whichever is applicable. (Strike out which is not required)

1. DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Tata Mutual Fund)

Distributor / Broker ARN	ARN-0010	Sub-Broker Code	
Existing Folio Number:		<input type="checkbox"/> SIP Form Attached	

PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)

	PAN # (Refer Instruction - E)	KYC Compliant Status** (If yes attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - F)	
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. **Refer Instruction - E

2. SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in Block Letters use one box for one alphabet leaving one box blank between two words, as it appears in your Bank Account)

Name Mr Ms M/s

Date of Birth Status: RI NRI

Name of the Contact Person in case of Non-Individual

Guardian Name (if sole / First applicant is a Minor)

Name Mr Ms M/s

Date of Birth Status: RI NRI

Address [P. O. Box Address is not sufficient] (Indian address in case of NRI's / FII's)

City Pin code Mandatory

State Country

Contact Details

Phone O R Extn. Fax Mobile

e-mail

I/We wish to receive the following via e-mail in lieu of physical document(s) (Please ✓) Account Statement Annual Report Other Communication

Overseas Address (Mandatory in case of NRI / FII applicant in addition to mailing address)

City

State Country Zip code

I/We confirm that I am/we are non-residents of Indian nationality/origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

Occupation (please ✓) Agriculture Business Service Professional Housewife Retired Student Other

Are you applying as (please ✓)

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Trust	<input type="checkbox"/> BOI	<input type="checkbox"/> Pvt. Ltd. Co.	<input type="checkbox"/> Societies	<input type="checkbox"/> Body Corporate
<input type="checkbox"/> NRI/NRO	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> AOP	<input type="checkbox"/> FII	<input type="checkbox"/> HUF	<input type="checkbox"/> FOF
<input type="checkbox"/> NRI/NRE	<input type="checkbox"/> Partnership	<input type="checkbox"/> Public Ltd. Co.	<input type="checkbox"/> On behalf of Minor	<input type="checkbox"/> PIO	Others _____

3. JOINT APPLICANT'S DETAILS

Second Applicant

Name Mr Ms M/s

Date of Birth Status: RI NRI

Third Applicant

Name Mr Ms M/s

Date of Birth Status: RI NRI

Mode of Holding (please ✓) Single OR Joint OR Anyone or Survivor Default Option: Joint

Name of Power of Attorney holder (POA) if investment is being made by a Constituted Attorney:

Name Mr Ms M/s

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

ACKNOWLEDGEMENT SLIP (To be filled by the investor)

Sr. No.:

Received from Mr. / Ms. / M/s.

an application for Units of

Plan Option Sub-option

alongwith Cheque / DD No. Dated Drawn on (Bank)

Amount (Rs.)

Signature, Stamp & Date

4. FIRST HOLDERS BANK ACCOUNT DETAILS (Mandatory) Refer Instruction G

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

Name of the Bank _____
 Branch _____
 Account Type Savings Current NRO NRRR NRE
 Account No. (in Fig.) _____
 Account No. (in words) _____
 Bank Address _____
 City _____ State _____
 PIN _____ MICR Code _____ (To be filled in only if dividend is to be paid through ECS).
 * IFSC Code for NEFT _____ * This is a 11 Digit Number, kindly obtain it from your Bank Branch. (Please attach copy of cancelled cheque)
 Ac. No. _____ In words _____

5. 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.
 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 payouts by cheque, please tick here

6. SCHEME DETAILS Refer Page 3 & 4 for correct scheme name

Please choose the scheme and option for Investment.

Scheme Name _____ Plan _____
 Options _____ Dividend Frequency _____

[A] INVESTMENT DETAILS (Strike off whichever is not applicable)

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

[B] SYSTEMATIC INVESTMENT

Installment Amount (Rs.) _____ No. of Installments _____ Total Amount _____ SIP Period _____
 Rs. _____ x _____ = _____ From _____ To _____
First SIP Installment Cheque Details :
 Cheque No. _____ Rs. _____ Dated _____
 SIP Date (Please ✓) 1st OR 07th OR 10th OR 20th SIP Frequency (Please ✓) Monthly OR Quarterly
 From Cheque No. _____ To Cheque No. _____ No. of Cheques _____
 Drawn on Bank _____
 Branch _____ City _____

SIP THROUGH AUTO-DEBIT (ECS)

Please fill up enclosed SIP Auto Debit (ECS) Facility Form and submit it together with this Application Form.

OR

SIP THROUGH POST-DATED CHEQUES

Please fill attached SIP form for Post Dated Cheques (PDCs)

7. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction - J

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
Nominee 1			(to be furnished in case the nominee is minor)	
Nominee 2				
Nominee 3				

8. DECLARATION AND SIGNATURES. Refer Instruction - C

The Trustee, Tata Mutual Fund

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

Date: _____

1st Unitholder Signature / Thumb Impression

2nd Unitholder Signature / Thumb Impression

3rd Unitholder Signature / Thumb Impression

TATA MUTUAL FUND

Call Free: 1800-209-0101

Agra: (0562) 2525195, Ahmedabad: (079) 65418989 / 65447799, 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, Dehradun: (0135) 6450877, Delhi: (011) 66324111/102, 66303202, Dhanbad: (0326) 2300304. Durgapur: (0343) 6454797. Goa: (0832) 6451135 / 36, Guwahati: (0361) 2343084. Hubli: (0836) 6450342, Hyderabad: (040) 65361237 / 38, 65548290, Indore: (0731) 4201806, Jabalpur: (0761) 4074263, Jaipur: (0141) 5105177 / 78, Jamshedpur: (0657) 2756021/22/23. Jodhpur: (0291) 6450555, 2631257, Jamnagar: 9898366767, Kanpur: (0512) 2306066, Kolkata: (033) 22881534 / 3413 / 15. Kottayam: 9447559230, Lucknow: (0522) 6452432 / 4001731, Ludhiana: 5089667/6503366, 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 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 _____
<input type="checkbox"/> Fixed Amount Rs _____ (in words _____) <input type="checkbox"/> Capital Appreciaion	

Period of Enrolment

From : MM / YY To : MM / YY

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 untill 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: _____ / _____		To : _____ / _____	
(mm) (yy)		(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.

INSTRUCTIONS

Please read the terms of Offering Circular before filling the application. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

(A) AN APPLICATION TO THE ONGOING OFFERING BY AN INVESTOR SHOULD BE FOR ATLEAST A MINIMUM AMOUNT AND IN MULTIPLES THEREOF AS SPECIFIED FOR EACH SCHEME. THERE IS NO MAXIMUM LIMIT.

(B) PAYMENT PROCEDURE

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the **Investor Service Centres** are located and mail to the nearest ISC. **THE CHEQUE/DD MUST BE DRAWN IN THE NAME OF THE SCHEME** and crossed "**ACCOUNT PAYEE & NOT NEGOTIABLE**".
2. In case of subscription by NRIs/FILs, 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 at least 60% by NRIs & trusts in which at least 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.
5. Application form (duly completed), along with a cheque (drawn on nearest ISC's / transaction acceptance centres)/ DD (payable at the nearest ISC's / transaction acceptance centres) may be sent by Mail directly to the nearest ISC / transaction acceptance centres or 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", if you are residing/located in a city/town where we don't have an official Acceptance Point, please draw a Demand Draft payable at your nearest city/town where we have a Transaction Acceptance Point, after deducting bank charges / commission after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) 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.

(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.
8. Any applications without broker code will be treated as Direct Investments

D) Default Values:

Default values for Tata Pure Equity Fund, Tata Equity Opportunities Fund, Tata Life Sciences & Technology Fund, Tata Select Equity Fund, Tata Growth Fund, Tata Dividend Yield Fund, Tata Equity P/E Fund, Tata Infrastructure Fund, Tata Mid Cap Fund, Tata Balanced Fund, Tata Equity Management Fund, Tata Growing Economies Infrastructure Fund are:

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 Tax Saving Fund:

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

Tata Index Fund

In case the Investment Plan (SENSEX / NIFTY) is not mentioned investment will be taken in NIFTY

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

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

Tata Monthly Income Fund

In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth

Under Dividend Option, in case the Investment Plan (Monthly / Quarterly) 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 MIP Plus Fund

In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth

Under Dividend Option, in case the Investment Plan (Monthly / 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

E) 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*. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly & 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 cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres / CAMS / Distributors or visit our website www.tatamutualfund.com for further details. If PAN already validated alongwith MIN, please don't attach any proof

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

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and 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

Instructions Contd. on pg. 18



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

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

INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name	<input type="text"/>
Folio/Application No.	<input type="text"/> Existing Investors please mention Folio Number. New applicants please mention the application form number.
Scheme	<input type="text"/>
Plan	<input type="text"/>
Option and Sub Option	<input type="text"/>

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 MM YY End On 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) and 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

Account holder Name as in Bank Account

Bank Name

Branch Name City

Account Type Savings Current Cash Credit NRO NRNR 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)	<input type="text"/>	2nd A/c Holder's Signature (As in Bank Records)	<input type="text"/>	3rd A/c Holder's Signature (As in Bank Records)	<input type="text"/>
---	----------------------	---	----------------------	---	----------------------

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

Recorded on <input type="text"/>	Scheme Code <input type="text"/>
Recorded by <input type="text"/>	Credit A/c Number <input type="text"/>
Bank use Mandate Ref. No. <input type="text"/>	Customer Ref. No. <input type="text"/>

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	<input type="text"/>
---------------------	----------------------

First Account Holder's Signature (As in Bank Records)	<input type="text"/>
Second Account Holder's Signature (As in Bank Records)	<input type="text"/>
Third Account Holder's Signature (As in Bank Records)	<input type="text"/>

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



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. _____

Broker Code : _____ Sub Broker Code : _____

Name : _____

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.)	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 (In case of Direct Debit) Cheque date 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 - E)								KYC Compliant Status** (If yes attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - F)		
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. **If PAN already validated, please don't attach any proof**
****Refer Instruction - E**

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, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, 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, Sholapur, Siliguri, Surat, Thirupur, Tirupathi, Trichur, Trichy, Trivandrum, Udaipur, Udipi, 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 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) 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.
 - 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.

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.

Acknowledgement Letter (or the erstwhile MIN* Allotment Letter) along with 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 and 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 and 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 and 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 / unit holders intending to apply for units / currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the 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.

(G) 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 A/c i.e. nature of A/c, A/c Number, 9 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 of dividend & redemption payout. Please attach a copy of the cancelled cheque leaf.

Any application for subscription / request for redemption without Bank A/c details cannot be considered for subscription and hence will be rejected.

Example for filling the account number:

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

It is mandatory to provide the A/c Number in words & figures & please note if the A/c number is not mentioned in words & figures or the same 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.

Despatch of Account Statement and Unit Certificates.

For Normal Transactions: An Account Statement will be Despatched to Unitholders within a maximum of thirty days from the date of Allotment.

(H) BROKERS AND MARKETING ASSOCIATES.

- 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.
 - Code numbers / ARN No. assigned by AMFI to the Marketing Associates / Agents must be used wherever applicable and their stamps should clearly state their names and any other details as required, in English.
 - Agents are not permitted to accept CASH with Application Form. Tata Mutual Fund shall not be held responsible for any kind of wrong tenders.
 - Brokerage will be paid to only Distributors empanelled with Tata Mutual Fund and registered with AMFI.
 - Distributors / Agents should mention the ARN No. allotted by AMFI, on the application form.
- (I)** The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers, for the purpose of effecting payments to the investor.

Prevention of Money Laundering

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines / circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and 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 this responsibility of collection of documents relating to identity & address & record keeping to an independent agency (presently CDSL Ventures Limited) that will act as central record keeping agency ('Central Agency').

(J) Nomination Details

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
- Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the unit holder.
- The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc.
- The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly and who have originally made the nomination.
- On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units if favour of the Nominee(s).
- Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees).

CHECKLIST

Please ensure that your Application Form is complete in all respects and signed by all applicants : • Name, Address and Contact Details are mentioned in full. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned along with the copy of the PAN card • Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated. • If units are applied for jointly, Mode of Operation of account is indicated • Your Investment Cheque / DD is drawn in favour of "Scheme Name", dated and signed. • Application Number is mentioned on the reverse of the cheque. • Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

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

All documents in 1 to 6 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public

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** SN- 10, Ambedkar Sarani, City Centre, Durgapur - 713 216. Falguni Ghosh / Sayan Ghosh Tel. No. 0343 - 329 8890, 329 8891 camsdur@camsonline.com; **Kolkata** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata - 700 071. Sukumar / Keya Banerjee Tel. No. 033 - 3058 2297, 3058 2285, 3058 2303 Fax 3058 2288 camscal@camsonline.com; **Patna** Kamlaye Shobha Plaza (Ground Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001. Sunil Kumar / Anand Kumar Tel. No. 0612 - 325 5284, 325 5285 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 camsasa@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, Opposite of Talk of the Town, Burdwan - 713 101. Shyamal Khamrai / Poulomi Khamrai Tel. No. 0342 - 320 7001, 320 7077 camsbdw@camsonline.com; **Cuttack** Near Allahabad Bank, Cantonment Road, Cuttack - 753 001. Arun Kumar Bhawsinka / Prabhat Singh Tel. No. 0671 - 329 9572 camscut@camsonline.com; **Dhanbad** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826 001. Gopal Agarwal / Surjit Tel. No. 0326 - 329 0217 camsdha@camsonline.com; **Gorakhpur** Shop No. 3, Second Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273 001. Navin Kumar Agrawal Tel. No. 0551 - 329 4771 camsgor@camsonline.com; **Guwahati** Old post office lane, A. K. Azad Lane, Rehabari, Guwahati - 781 008. Prodipta Bhattacharjee / Jaydip Chakraborty Tel. No. 0361 - 260 7771, 213 9038 camsgwt@camsonline.com; **Jamshedpur** Millennium Tower, S-4 Ground Floor, R- Road, Bistupur, Jamshedpur - 831 001. Subrat Mishra / Nazish Khan Tel. No. 0657 - 329 4594 camsjpr@camsonline.com; **Raipur** C-23, Sector 1, Devendra Nagar, Raipur - 492 004. Ajay Maloo / Rekha Maloo Tel. No. 0771 - 3296 404 camsrail@camsonline.com; **Ranchi** 223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road, Ranchi - 834 001. Praveen Sharma / Vivek Sharma Tel. No. 0651 - 329 6202, 329 8058 camsranch@camsonline.com; **Rourkela** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769 001. Amit Agarwal / Itina Nanda Tel. No. 0661 - 329 0575 camsrour@camsonline.com; **Sambalpur** Mr. Rajkumar Tibrewal / Mr. Rabin, C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001, Orissa Tel. 0663 - 329 0591 camssam@camsonline.com; **Siliguri** No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri - 734 401. Sunando Sarkar / Amit Saha Tel. No. 0353 - 329 1103 camssil@camsonline.com; **North Chandigarh** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. Ramesh Bhatia / Jagjit Singh Tel. No. 0172 - 304 8720, 304 8721, 304 8722 Fax 271 1325 camscha@camsonline.com; **New Delhi** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110 021. Suresh Kalra / V. Shaji Varghese Tel. No. 011 - 3048 2471, 3048 1203, 3048 1205 Fax 2335 3834 camsdeld@camsonline.com; **Jaipur** G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur - 302 001. K.K. Khilnani / Pintu Tel. No. 0141 - 326 9126, 326 9128 camsjai@camsonline.com; **Kanpur** 106-107, 108, 1st Floor, IInd Phase, City Centre, 63/2, The Mall, Kanpur - 208 001. Rishi Ranjan / Gaurav Tel. No. 0512 - 391 8000, 391 8001, 391 8002 camskpr@camsonline.com; **Lucknow** Off # 4, 1st Floor, Centre Court, 5. Park Road, Hazratganj, Lucknow - 226 001. Sandeep Das / Dinesh Tel. No. 0522 - 391 8000, 391 8002, 391 8003 Fax 223 7309 camsluc@camsonline.com; **Ludhiana** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Above Dr. Virdi's Lab, P.O Model Town, Ludhiana - 141 002. Rajesh Dewan / Ajay Singh Tel. No. 0161 - 301 8000, 301 8001 Fax 501 6811 camsludh@camsonline.com; **Agra** F-39/203, Sky Tower, Sanjay Place, Agra - 282 002. Pankaj Jain / Shailendra D Chaturvedi Tel. No. 0562 - 324 0202, 324 2267 Fax 2521 170 camsgagr@camsonline.com; **Ajmer** Shop No.S-5, Second Floor, Swami Complex, Ajmer - 305 001. Mukesh Khialani / Hitender Tel. No. 0145 - 329 2040 camsjam@camsonline.com; **Allahabad** 7, First Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines, Allahabad - 211 001. Mr. Anshuman Dwivedi Tel. No. 0532 - 329 1273, 329 1274. camcall@camsonline.com; **Amritsar** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar - 143 001. Sanjay Kapoor Tel. No. 0183 - 325 7404 camsam@camsonline.com; **Dehradun** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248 001. Anju Gupta / Pankaj Gupta Tel. No. 0135 - 325 1357, 325 8460 camsdun@camsonline.com; **Gurgaon** 2319, 1st Floor, Block no.3, Opp. Air Force Golden Jubilee School, Delhi Road, Sector 14, Gurgaon - 122 001. Adarsh Srivastava / Yash Pal Raghav Tel. No. 0124 - 326 3763, 326 3833 camsgur@camsonline.com; **Jalandhar** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144 001. Monisha Sikka Tel. No. 0181 - 325 7165, 325 7103 camsjal@camsonline.com; **Jodhpur** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342 003. Tel: 0291 - 325 1357. camsjpd@camsonline.com; **Kota** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324 007. Pankaj Jain Tel. No. 0744 - 329 3202 camskot@camsonline.com; **Meerut** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250 002. Prabhat Gupta Tel. No. 0121 - 325 7278 camsmee@camsonline.com; **Moradabad** B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244 001. Manoj Jain / Rajeev Joshi Tel. No. 0591 - 329 7202, 329 98412 camsmdb@camsonline.com; **Panipat** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132 103. Rajesh Jain / Deepak Jain Tel. No. 0180 - 325 0255, 400 9802 camspan@camsonline.com; **Patiala** 35, New Lal Bagh Colony, Patiala - 147 001. Vikas Gupta / Mohit Gupta Tel. No. 0175 - 329 8926, 222 9633 camspat@camsonline.com; **Udaipur** 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313 004. Rajesh Surana Tel. No. 0294 - 329 3202 camsupd@camsonline.com; **Varanasi** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221 002. Deepak Kumar Gujrati Tel. No. 0542 - 325 3264, 325 3265 camsva@camsonline.com; **South Bangalore** Trade Centre, 1st Floor, 45, Dikens Road, (Next to Manipal Centre) Bangalore - 560 042. Girija Raman / Perviz Tel. No. 080 - 3057 4709, 3057 4710, Fax 25326162 camsgbl@camsonline.com; **Coimbatore** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641 002. Kalpana / Viswanathan Tel. No. 0422 - 301 8000, 301 8001 Fax 301 8003 camscbe@camsonline.com; **Cochin** 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin - 682 035. George Varghese / Suneesh Tel. No. 0484 - 323 4651, 323 4658, 323 4662 camscoc@camsonline.com; **Chennai** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. G Sathyaranayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax 28283 613 camslb1@camsonline.com; **Hyderabad** 102, First Floor, Jade Arcade, Paradise Circle, Hyderabad - 500 003. Bhavanarayanan / Ramakrishna Tel. No. 040 - 3918 2471, 3918 2473 Fax 3918 2472 camshyd@camsonline.com; **Mangalore** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. Veeresh Inchalmath / Surekha Tel. No. 0824 - 325 1357, 325 2468 Fax 425 2525 camsmang@camsonline.com; **Madurai** 86/ 71A, Tamilsangam Road, Madurai - 625 001. S Duraimurthy / Santhanamurugan Tel. No. 0452 - 325 1357, 325 2468 camsmdu@camsonline.com; **Visakhapatnam** 47/ 9 / 17, 1st Floor, 3rd Lane , Dwaraka Nagar, Visakhapatnam - 530 016. Sastry/Murthy Tel. No. 0891 - 329 8397, 329 8374 camsviz@camsonline.com; **Vijayawada** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Lobbipet, Vijayawada - 520 010. BVD Prasad / Praveen Tel. No. 0866 - 329 9181, 329 5202 camsvij@camsonline.com; **Belgaum** Tanish Tower, CTS No. 192/A, Gururwar Peth, Tilakwadi, Belgaum - 590 006. Megharaj Habib / Rekha Tel. No. 0831 - 329 9598 camsbel@camsonline.com; **Calicut** 17/28, H 1st Floor, Manama Building, Mavoor Road, Calicut - 673 001. Ramesh / Dinesh Tel. No. 0495 - 325 5984 camslct@camsonline.com; **Erode** 199/1, Brough Road, (Near Sivaranjani Hotel), Erode - 638 001. K A Ganesh / D Ravikummar Tel. No. 0424 - 320 7730, 320 7733 camserd@camsonline.com; **Guntur** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522 002. A. S.Raju / Chandrakala Tel. No. 0863 - 325 2671 Fax 668 0838 camsgun@camsonline.com; **Hubli** 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli - 580 029. Veeresh / Stephen Tel. No. 0836 - 329 3374, 320 0114 camshub@camsonline.com; **Kottayam** Door No. IX / 1276, Amboorans Building, Manorama Junction, Kottayam - 686 001. C P Abraham / Hari Tel. No. 0481 - 3207 011, 320 6093 camsktm@camsonline.com; **Manipal** Academy Annex, First Floor, Opposite Corporation Bank, Manipal - 576 104. Ravi Tel. No. 0820 - 325 5827 camsmpl@camsonline.com; **Mysore** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore - 570 009. ST Patil / J Vijaya Simha Tel. No. 0821 - 243 2182, 329 4503 camsmys@camsonline.com; **Nellore** Shop No.13, First Floor, KAC Plaza, R R Street, Nellore - 524 001. Srinivas / Prasad Chowdary Tel. No. 0861 - 329 8154 camsnel@camsonline.com; **Pondicherry** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605 001. Farida Hashim Tel. No. 0413 - 421 0030, 329 2468 campdy@camsonline.com; **Rajahmundry** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry - 533 101. Pavan Kumar / Ramakrishna Tel. No. 0883 - 325 1357 camsrmd@camsonline.com; **Salem** 28, I Floor, Advytha Ashram Road, Salem - 636 004. PL Arumugam Tel. No. 0427 - 325 2271 camssal@camsonline.com; **Trichur** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur - 680 001. Sibub K A / Jubili Sherine George Tel. No. 0487 - 325 1564 camstur@camsonline.com; **Trichy** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620 018. Vellandurai / V Jothi Tel. No. 0431 - 329 6906, 329 6909 camstri@camsonline.com; **Trivandrum** Tc 15 / 2012, Sheelatha Building, Womens' College Lane, Vazuthacadu, Trivandrum - 695 014. Viji Thomas / Raadhika Tel. No. 0471 - 324 0202, 324 1357 camstvm@camsonline.com; **Warangal** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506 001. Kancherla Srinivas Tel. No. 0870 - 320 2063, 320 9927 camswgl@camsonline.com; **West Ahmedabad** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalov, Ellis Bridge, Ahmedabad - 380 006. Mukesh Shah / Bangdiwala Tel. No. 079 - 3008 2468, 3008 2469, 3008 2470. Fax 30082473 camsaahm@camsonline.com; **Goa** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Goa - 403 001. Vivekanand / Sudhil Tel. No. 0832 - 325 1755, 325 1640 Fax 242 4527 camsgoa@camsonline.com; **Indore** : Kavita Dalal Manoj, 101, Shalimar Corporate Centre, 8-B, South Tukoganj, Opp. Green Park, Indore - 452001 Tel: (0731) 3253646 / 692 Fax: (0731) 2528609 E-mail ID: camcind@camsonline.com; **Mumbai** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. R.Vaidyanathan / Jalsion Tel. No. 022 - 2270 2414, 2270 2415, 2270 2416 Fax 2262 2561 camsbby@camsonline.com; **Nagpur** 145 Lendra, Behind Indus Ind Bank, New Ramdaspath, Nagpur - 440 010. Anitha Mokha / Atul Tel. No. 0712 - 325

8275 Fax 254 1449 camsnpr@camsonline.com; **Pune** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411 004. Yatin Desai / Datta Tel. No. 020 - 3028 3005, 3028 3003, 3028 3000 Fax 3028 3002 campun@camsonline.com; **Surat** Office No 2 Ahura -Mazda Complex, First Floor, Sadak Street, Timalyaward, Nanpura, Surat - 395 001. Lokesh Mulky Tel. No. 0261 - 326 2267, 326 2468, 326 0352 camssur@camsonline.com; **Vadodara** 109 - Silver Line, Besides world Trade Centre, Sayajigunj, Vadodara - 390 005. Satish Shah / Dilip Shah Tel. No. 0265 - 301 8029, 301 8031 camsvad@camsonline.com; **Amaravati** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Takies, Amaravati - 444 601. Sangita Jain / Arjun Tel. No. 0721 - 329 1965 camsama@camsonline.com; **Aurangabad** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431 001. Shaikh Adil / F R Shaikh Tel. No. 0240 - 329 5202 camsaaur@camsonline.com; **Bhavnagar** 305-306, Sterling Poin, Waghawadi Road, Opp. HDFC Bank, Bhavnagar - 364 002. Piyush Doshi Tel. No. 0278 - 3004 641 Fax 2567020 camsbha@camsonline.com; **Bhopal** C-12, Near City Bank, Above Delhi Prakashan Agency, Zone-I, M.P.Nagar, Bhopal - 462 011. Ashish Ojha / Aamir Khan Tel. No. 0755 - 329 5878, 329 5873 camsbhp@camsonline.com; **Gwalior** 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474 001. Mona Singhal Tel. No. 0751 - 320 2873, 320 2311 camsgwa@camsonline.com; **Jabalpur** 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur - 482 001. Alok Rati Tel. No. 0761 - 329 1921 camsjab@camsonline.com; **Jamnagar** 217/218, Manek Centre, P.N. Marg, Jamnaga - 361 001. Shashank P Doshi / Rishi Mehta Tel. No. 0288 - 329 9737 Fax 266 1942 camsjam@camsonline.com; **Kolhapur** AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416 001. Archana Deshmukh Tel. No. 0231 - 3209 732, 3209 356 camskhp@camsonline.com; **Nasik** "Varsha Bungalow", 1st Floor, Near Rungtha High School, 493, Ashok Stambh, Nasik - 422 001. Raman Balkisan Dhoot / Pushkar R Pradhan Tel. No. 0253 - 329 7084, 325 0202 camsnks@camsonline.com; **Rajkot** 111, Pooja Complex, Harihar Chowk, Near GPO, Rajkot - 360 001. Kalpesh Mehta / Kinjal Dave Tel. No. 0281 - 329 8158, 329 8206 camsrj@camsonline.com; **Valsad** Yash Kamal -"B", Ground Floor, Near Dreamland Theater, Tithal Road, Valsad 396 001. Gujarat. Tel. : 02632 - 324 202, 324 047. Email: camsva@camsonline.com; **Muzaffarpur** TP Brahman Toli, Durga Ashtan, Muzaffarpur - 842 001, Bihar, camsmuz@camsonline.com; **Berhampur** Gandhi Nagar Main Road, First Floor, Upstairs of Aroon Printers, Berhampur - 760 001, Ganjam District, Orissa. camsbpr@camsonline.com. **Faridhabad**: Prem Prakash Kalra, B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad - 121001. Tel.: (129) 3241147 / 48, E-mail: camsfdb@camsonline.com. **Alwar**: Anshul Rohatgi, 256 A, Scheme No. 1, Arya Nagar, Alwar - 301001, Tel.: (144) 2702324 E-mail: camsalw@camsonline.com. **Bhilwara**: Suresh Kodwani, C/o Kodwani & Associates, F-20-21, Aparsa Complex, Azad Market, Bhilwara - 311001, Tel.:(1482) 226832, 231808, E-mail: camsbhl@camsonline.com. **Ghaziabad**: Rupesh Agarwal, 207/A-14, IInd Floor, Devika Chamber, RDC, Raj nagar, Gazhiabad - 201002, Tel.: (120) 3266917 / 18, E-mail: camsgha@camsonline.com. **Balasure**: Amarendra Mohapatra, B C Sen Road, Balasure - 756001, Tel.: (6782) 326808, E-mail: camsbals@camsonline.com. **Jammu**: CA Deepak Kapahi, 660 - A Near Digital Wares, Lane Opp. Dushara Ground, Front Gate, Gandhi Nagar, Jammu - 180004, Tel.: (990) 6082698, E-mail: camsjmu@camsonline.com. **Mathura**: Monica Agarwal, 159/160 Vikas Bazar, Mathura - 281001, Tel.: (565) 3207007, 3206959, E-mail: camsmtr@camsonline.com. **Navsari**: Dinesh Vasani, Dinesh Vasani & Associates, 103 - Harekrishna Complex, Above IDBI Bank, Nr. Vasant Talkies, Chhinnabai Road, Navsari - 396445, Tel.: (2637) 327709 329238, E-mail: camsnvs@camsonline.com. **Hosur**: Jyotsana, Shop No.8, J D Plaza, Opp TNEB Office, Royakotta Road, Hosur - 635109, Tel.: (4344) 321002 / 04, E-mail: camshos@camsonline.com. **Davenegere**: M.E. Latha, 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davenegere - 577002, Tel.: (8192) 326226 / 27. E-mail: camsdvg@camsonline.com. **Deoghar**: SSM Jalan Road, Grnd floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Jharkhand Tel: (06432) 320227 / 827. Email: camssde@camsonline.com **Satara**: 117/A/3/22, Shukrawar Peth, Sargam Apartment, Satara 415 002. Tel: 02162-320926, 320989 Fax: 02162-281706 Email: camssat@camsonline.com **Sri Ganganagar**: 18 L Block, Sri Ganganagar, Rajasthan - 335 001. Tel: (0154) 3206580, 3206295. Email: camssgnr@camsonline.com.

INVESTOR SERVICE CENTRES - AMC OFFICES

Call Free : 1800 - 209 - 0101

West Zone: **Mumbai**: Mulla House, Grnd Floor, Homi Modi Street, Mumbai - 400 001, Tel: (022) 66505240, **Ahmedabad**: 402, 'Megha House', Mithakali - Law Garden Rd, Netaji Marg, Ahmedabad - 380 006, Tel: (079) 65418989 / 65447799, 26466080, **Bhopal**: MF-12A Mezzanine Floor, Front Row, Mansarovar Complex, Habibganj, Bhopal - 462 016, Tel: 9826826646, **Goa**: FO-4, 1st Floor, Indraprastha, Above Dena Bank, Dr. Shirgaonkar Road, Panjim. Goa - 403 001, Tel: (0832) 6451135/36, **Indore**: G-25 City Centre, 507 M.G. Road, Indore - 452 001, Tel: (0731) 4201806, **Jabalpur**: Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur, MP, Tel: (0761) 4074263, **Jamnagar**: A-7 Mahavir Apartment, Opp. Palace, Jamnagar - 361 001, Tel: 9898366767, **Nagpur**: 21, "Mile Stone", 109, 1st Floor, Near Lokmat Square, Wardha Rd, Ramdaspath, Nagpur - 440 010, Tel: (0712) 6502885, **Nashik**: 5, Samridhii Residency, Opp. Hotel City Pride, Tilakwadi, Sharanpur Rd, Nashik - 422 002, Tel: (0253) 6510315, 6605138, **Pune**: Office No. 105, D-GOLD House, Near Hotel Sheetal, B/H Bharat Petrol Pump, Dnyaneshwar Paduka Chowk, F.C. Road, Shivajinagar, Pune - 411 005, Tel: (020) 64005932/ 30288775/ 6, **Rajkot**: Arihant Plaza, 201 2nd Floor, Subhas Rd, Near Moti Taki, Rajkot - 360 001, Tel: (0281) 6624848, **Surat**: 421, Jolly Plaza, Near Collector Office, Next to G.P. College, Athwa Gate, Surat - 395 001, Tel: (0261) 6554418 / 19, **Vadodara**: 202/203, Madhav Complex, R C Dutt Road, Alkapuri, Vadodara - 390 007, Tel: (0265) 6641888, 2356114.

North Zone: **Ajmer**: 2nd floor, 42, K.C. Complex, Daulat Bagh Rd, Sunder Vilas, Ajmer - 305001. Tel: (0145) 2625316. **Agra**: G-12, Block No.-19/4, Vimal Tower, Sanjay Place, Agra - 282 002, Tel: (0562) 2525195, **Allahabad**: 1st Floor, 43/1 S P Marg, Civil Lines, Opp MAK Tower, Allahabad - 211 001, Tel: 9235531480, **Chandigarh**: Cabin No. 3-4-5, 1st Floor, S C O 487-488, Sector 35-C Chandigarh -160 022, Tel: (0172) 5087322 / 2603771, **Dehradun**: Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Tel: (0135) 6450877, **Delhi**: 710-712 Prakash Deep Building, 7th Floor, 7 Tolstoy Marg, Connaught place, New Delhi - 110 001, Tel: (011) 66324111/102, 66303202, **Jaipur**: 233, 2nd Floor, Ganapati Plaza, M I Road, Jaipur - 302 001, Tel: (0141) 5105177 / 78, 6539009, **Jodhpur**: Jaya Enclave, 79/4, Opp. IDBI Bank, 1st A Road, Sardarpura, Jodhpur - 342 001, Tel: (0291) 6450555, 2631257, **Kanpur**: Grnd Floor, Agarwal Building, Adjng Oriental Bank of Commerce, Survey No. 419/1 Cantts, The Mall, Kanpur - 208 004, Tel: (0512) 2306066, **Kota**: 1st Flr, 75, Shopping Centre, Opp. Rotary Binani Sabhagar, Kota - 324007. Tel: (0744) 2362548. **Lucknow**: Office No.2, Saran Chambers-1, 1st Floor, 5, Park Road, Lucknow - 226 001, Tel: (0522) 6452432 / 4001731, **Ludhiana**: Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroz Gandhi Market, Ludhiana - 141 001, Tel: (0161) 5089667/6503366, **Moradabad**: Lower Grnd Floor, Shop - 33, Chadha shopping Complex, GMD Rd, Moradabad - 244 001, Tel: (0591) 6535002 / 2313567, **Udaipur**: Office No. 4, 2nd Floor, Madhav Apartment, Opp. G P O, Chetak Circle, Udaipur - 313 001, Tel: (0294) 2429371 / 6450979, **Varanasi**: D-64/127, C-H Arihant Complex, Sagra, Varanasi - 221 010, Tel: (0542) 6544655.

South Zone: **Bangalore**: 4/6, Millers Road, High Grounds, Lane Opp to Syndicate Bank, Bangalore - 560 052, Tel: (080) 66561313 / 65335986 /87, **Calicut**: C - 8 & 9, Grnd Flr, Friends Commercial Complex, Arayadathu Palam, Mavoor Rd, Calicut, Kerala 673016, Tel: (0495) 6450508, **Chennai**: Riaz Garden, 3rd Floor, No. 29, Kodambakkam High Rd, Near Palmgrove Hotel, Nungambakkam, Chennai - 600 034, Tel: (044) 64541868/69/78, **Cochin**: 2nd Floor, Ajay Vihar, JOS Junction, M. G. Rd, Cochin - 682 016, Tel: (0484) 2377580, 6533107, **Coimbatore**: 551-A, 1st Floor, West Lokmaniya Street, Near CAMS, R.S. Puram, Coimbatore - 641 002, Tel: (0422) 6502133/ 44, **Hubli**: 15 & 16, 2nd Floor, Eureka Junction, Travellers' Bungalow Rd, Above ICICI Bank, Hubli - 580 029, Tel: (0836) 6450342, **Hyderabad**: 3rd Floor, Block - B, R R Estate, G S Mall, Somajiguda, Hyderabad - 500 082, Tel: (040) 65361237 / 38, 65548290, **Kottayam**: C S I Ascention Square, Collectorate P. O, Kottayam-686 002, Tel: 9447559230, **Madurai**: D2, 3rd Floor, AR Plaza, 16/17, North Veli Street, Madurai - 625 001, Tel: (0452) 6454330, **Mangalore**: Essel towers, 1st floor, Bunts hostel circle, Above UTI bank, Mangalore - 575 003, Tel: (0824) 6450308, **Mysore**: 847, 1st Floor, New Kantharaja URS Road, Above New Krishna Sweets & Bakery, Kuvempu Nagar, Mysore - 570 023, Tel: (0821) 6450470, **Salem**: Rajtowers, Grnd Floor, #4 Brindhavan Rd, Fairlands, Salem - 636 016, Tel: (0427) 6451653, **Trivandrum**: 4th Floor, Krishna Towers, Sasthamangalam, Trivandrum - 695 010, Tel: (0471) 6535431, 2319139, **Trichur**: 4th Floor, PathyaPura Buildings, Round South, Trichur -680 001, Tel: (0487) 6451286, **Trichy**: No.60/3, 'Krishna' 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017, Tel: (0431) 6455060, **Vijaywada**: 5th Flr, Kona Heights, Opp. All India Radio, M.G. Road, Vijaywada - 520 010, Andra Pradesh, Tel: (0866) 6532621, **Visakhapatnam**: Shop 10 & 11, 1st Flr, Above Titan Showroom, Sreemukha Complex, Dwarakanagar, Visakhapatnam - 530 016, Tel: (0891) 6451883.

East Zone: **Bhilai**: Shop No.145, Grd Flr, Chauhan Estate, Near HDFC Bank, Bhilai - 490 001, Tel: (0788) 2295625. **Bhubaneswar**: Janpath Tower, Room-208, 2nd Flr, Ashok Nagar, Bhubaneswar - 751 009. Tel: (0674) 2533818 / 6450817. **Dhanbad**: Shriram PLZara, Room - 409, 4th floor, Bank More, Dhanbad, Jharkhand - 826 001, Tel: (0326) 2300304. **Durgapur**: A-207, 1st floor, Kamdhenu, Bengal Shristi Complex, City Centre, Durgapur - 713 216. Tel: (0343) 6454797. **Guwahati**: 109, 1st Floor, Orion Towers, Christian Basti, G. S. Road, Guwahati- 781 005. Tel: (0361) 2343084. **Jamshedpur**: C/ o. Mithila Motors Ltd., 1st Floor, Main Road, Bistupur, Jamshedpur - 831 001 Tel: (0657) 2756021/22/23/30. **Kolkata**: Tata Centre, 1st Floor, 43, Jawaharlal Nehru Road, Kolkata - 700 071, Tel: (033) 22881534 / 3413 / 15. **Patna**: 605, 6th Floor, Ashiana Harniwas, New Dak Banglow Road, Patna - 800 001. Tel: (0612) - 6450120 / 2206497, **Raipur**: Shop No. - 331 & 332, Lal Ganga Shopping Mall, 3rd Floor, G E Road, Raipur - 492 001, Tel: (0771) 6537340 / 2543354. **Ranchi**: Shop No - 15, Grnd Floor, A.C. Market, G.E.L. Church Complex, Main Road, Ranchi - 834 001, Tel: (0651) 2330704. **Siliguri**: Lower Grnd Flr, Nanak Complex, Sevoke Road, Siliguri - 734001.