



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

Offer for Units at NAV based prices.

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 Select Equity Fund**
- ▶ **Tata Index Fund (Nifty Plan & Sensex Plan)**
- ▶ **Tata Life Sciences & Technology Fund**
- ▶ **Tata Equity Opportunities Fund**
- ▶ **Tata Mid Cap Fund**
- ▶ **Tata Equity Management Fund**
- ▶ **Tata Growing Economies Infrastructure Fund (Plan A & Plan B)**
- ▶ **Tata Growth Fund**
- ▶ **Tata Tax Saving Fund (Open ended Equity Linked Savings Scheme)**
- ▶ **Tata Dividend Yield Fund**
- ▶ **Tata Capital Builder Fund**
- ▶ **Tata Equity P/E Fund**
- ▶ **Tata Infrastructure Fund**
- ▶ **Tata Indo-Global 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 (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.tatamutualfund.com.**

The Scheme particulars have been prepared in accordance with Securities 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 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 relief to its Unitholders, while at all times emphasising the importance of capital appreciation.

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

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 (TIFN/TIFS): The investment objective of the Scheme is to reflect/mirror the 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 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.

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.

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 and the secondary objective is to generate consistent returns by investing in debt and money market securities. The fund will have the flexibility to invest in a wide range of companies with an objective to maximize the returns, at the same time trying to minimize the risk by reasonable diversification and using derivative as a risk management tool.

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. Majority of such investments would be in India.

Tata Capital Builder Fund (TCBF):

The investment objective of the scheme is to generate capital appreciation by investing predominantly in equity and equity related instruments of companies across large, mid and small market capitalization.

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

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 Indo-Global Infrastructure Fund (TLGIF): The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of companies engaged in infrastructure and infrastructure related sectors and which are incorporated or have their area of primary activity, in India and other parts of the world. The investment focus would be guided by the growth potential and other economic factors of the countries.

ASSET ALLOCATION PATTERN OF THE SCHEME

TATA PURE EQUITY FUND (TPEF)

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

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

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

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

TATA EQUITY OPPORTUNITIES FUND (TEOF)

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

* Securitised debt will not normally exceed 50% of debt & money market instruments. Investment may be made in derivatives futures/options for hedging & portfolio balancing.

The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments

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

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

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

TATA SELECT EQUITY FUND (TSEF)

**Proportion (%) of funds available				
Instrument	Minimum Upto	Likely Around	Maximum upto	Risk Profile
Equity and Equity related instruments (Listed)	-	100	100	High
Equity and Equity related instruments (Unlisted)	-	0	5	High

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

Investment Strategy: The investment would be primarily in equities of growth oriented and well researched companies.

The fund will continue its policy of non-investment in prohibited sectors like Liquor, Tobacco, Consumer Goods, Finance and Banking and other investments in Interest Bearing Securities.

The fund will invest upto a maximum of 50% of its net assets in any particular sector and can increase the exposure in any particular sector from 50% to 70% after obtaining approval from the Trustees. This would actually help the fund to take advantage of any sector showing immense potential at a time and fully benefit from the same. This would ensure that whilst the fund is sectoral in nature, it is able to selectively diversify to a limited extent in keeping with the market trends. The moneys collected under this scheme shall be invested only in transferable securities in the capital market.

TATA TAX SAVING FUND (TTSF)

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

** at the time of investments. Investment by the scheme in securitised debt, will not normally exceed 20% of the debt investment 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.

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

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

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

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

TATA GROWTH FUND (TGF)

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

* Securitised debt will not normally exceed 50% of the debt components. ** 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.

Investment Strategy: The moneys collected under this Scheme shall be invested only in transferable securities in the capital market or in the money market. As per SEBI (Mutual Funds) Regulations 1996, the Fund shall not make any investments in any unlisted securities of associate/group companies of the Sponsors. The Fund will also not make investment in privately placed securities issued by associate/group companies of the Sponsors. The Fund may invest not more than 25% of the net assets (of all the Schemes of the Fund) in listed securities (equity & debt instruments) of Group companies.

**TATA INDEX FUND
Nifty Plan (TIFN)**

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

SENSEX Plan (TIFS)

**Proportion (%) of funds available			
Instrument	Minimum	Maximum	Risk Profile
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.

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

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

TATA LIFE SCIENCES & TECHNOLOGY FUND (TLSTF)

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

*Investment by the scheme in securitised debt will not normally exceed 20% of the net assets of 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. ** at the time of investments.

Investment Strategy: The investments would be primarily in equities of a select group of Companies in Life Sciences and Technology Sectors comprising of Engineering, Telecommunications, Space, Pharmaceuticals, Information Technology, Electronic and Electricals, Agrochemicals, Fertilisers, Fast Moving Consumer Goods and various other Allied Industries, etc.

Sectoral allocation will depend on the growth prospects of the individual sectors from time to time and 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 and regularly booking profits and realising capital gains by appropriate turnover of the portfolio.

It may be noted that the Asset Management Company, may keeping in view the market outlook, individual company performance, market capitalisation and other relevant factors, may add/delete the names of companies, to the list of below companies. Similarly, the Asset Management Company may at any time during the scheme's period decide to include companies in other segments which form part of the above sector(s).

The funds available under this Scheme will be invested primarily in equity capital, cumulative convertible preference capital, non voting capital, warrants, debt securities convertible into or carrying the right to acquire equity capital by both established as well as emerging growth companies. It is expected that around 80% of funds raised under this Scheme will be invested in equity and equity related instruments. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis. The balance upto 20% of the Scheme's investment may be in debt securities such as non convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures, Securitised Debt, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Floating Rates Bonds/Notes and Government securities and money market instrument like call Deposit, Commercial paper certificate of Deposit, short term deposit, Treasury Bills and Corporates, Government – State or Central, Public Sector Undertakings. Such government securities may include securities which are:

- Supported by the ability to borrow from the Treasury;
 - Supported only by sovereign guarantee or of the State Government; or
 - Supported by Government of India / State Government in some other way.
- This is for providing ongoing liquidity & preservation on capital in a bear market.

However the above weightages of debt & equity may be changed exceptional circumstances, depending on market conditions, by taking approval of the Trustee Company. The main aim of such steps will be to protect the interests of the unitholders.

The Scheme will emphasise well managed, high quality companies with above average growth prospects that can be purchased at a reasonable price. Typically these companies will be highly competitive, with a large and growing market share. In the case of the smaller companies, they will generally hold a niche position in a rapidly growing sector of the economy. In many cases, this will involve the company playing a leading role in the development of new technologies and products. In selecting specific stocks in various sector(s) the Asset Management Company will consider and evaluate amongst various criteria network, consistent growth, strong cash flows, high return on capital etc.

Investment in fixed income securities (wherever possible) will be mainly in securities listed as investment grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL). Investment Information and Credit Rating Agency of India Limited (IICRA). Credit Analysis and Research Limited (CARE). In case of investment in debt instruments that are rated, specific approval of the Board will be taken. The Scheme will purchase securities in the public offerings and rights issues, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme will invest in securities sold directly by the issuer, or acquired in a negotiated transaction.

The moneys collected under this scheme shall be invested only in transferable securities.

TATA DIVIDEND YIELD FUND (TDYF)

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

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

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

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

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

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

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

TATA 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.

Investment Strategy: Mid Cap companies for the purpose of this scheme information document are generally those companies that are either included in the CNX Midcap index or one that fall within market cap requirement of CNX Midcap 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. Mid Cap companies tend to be under researched and thereby give an opportunity to invest in a company that is yet to be identified by the market. Such companies offer higher growth potential going forward and therefore an opportunity to benefit from higher than average valuations. The Scheme will normally invest in stocks of mid cap companies having sound track record, quality management, earnings and growth potential, strong fundamentals, good market share / export market, quality products, etc.

The scheme may also invest in debt instruments such as non convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures, Securitised Debt, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Floating Rate Bonds / Notes, Government securities and Money Market Instrument like Call Deposit, Repos, Commercial Paper, Certificate of Deposit, Treasury Bills, etc. for providing ongoing liquidity & preservation of capital in a bear market.

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	35	Low to Medium

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

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

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

TATA MONTHLY INCOME FUND (TMIF)

Instrument	**Proportion (%) of Funds / Net Asset available		Risk Profile
	Minimum	Maximum	
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)

Instrument	**Proportion (%) of Funds / Net Asset available		Risk Profile
	Minimum	Maximum	
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)

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

* 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.

Investment Strategy: The Broad Investment strategy of the fund will be to invest in equity & equity related instruments. The fund will also use the derivatives route to hedge the equity portfolio & the extent to which the portfolio will be hedged will be linked to the P/E of the Index as given in the indicative table below: The extent of hedging of the portfolio is determined based on the month end weighted average P/E ratio of the Index, which in this case will be the S&P CNX Nifty.

Weighted average PE ratio of S&P CNX Nifty	Maximum Portfolio hedge as a % of Equity Portfolio
Upto 14	10 – 20
14 – 18	20 – 25
18 – 22	25 – 50
22 – 26	50 – 70
26 – 30	70 – 90
Above 30	90 – 100

The extent of hedging would involve complete portfolio hedging by way of short position in Index Futures / Options as well as hedging of individual stocks depending upon the fund managers' perception of the markets. Hedging would also include but not only limited to selling of stocks that are not owned by the Fund but are available under derivative (Futures & Options) segment in the market for trading from time to time as permitted by the Regulations/ guidelines.

The Derivative will be used mainly for the purpose of hedging. However the Fund manager may if the opportunity exists, use derivatives to earn profit. The derivative strategy is illustrated below:

Scenario 1	Scenario 2
The Fund Manager expects a temporary correction in the market.	The Fund Manager expects market to be remain strong but expects a fall in price of a particular stock say stock A
Derivative Strategy – Short Nifty Future Contract	Derivative Strategy – Short Stock A Future Contract
Objective – Hedge against fall in price	Objective – Earn Profit
Scheme Corpus ₹ 100 crore	Scheme Corpus ₹ 100 crore
Investment on Equity ₹ 80 crore	Investment on Equity ₹ 80 crore
P/E of S&P CNX Nifty 18	P/E of S&P CNX Nifty 18
Hedge Position 25% of Equity Portfolio	Maximum Derivative Position 25% of Equity Portfolio
Hedging Position Amount 20 crore	Hedging Position Amount 20 crore. Hedge Instrument Stock Future "A"
Hedge Instrument Index Future	Position on the date of maturity/sale of index future
Position on the date of maturity/sale of index future	Position on the date of maturity/sale of index future
1 - Market movement 5% downside	1 - Market movement 5% upside
Fall in the Portfolio Value 80 * 5% = 4 crore	Stock future Movement 5% down side
Gain in the Index future 20 * 5% = 1 crore	Rise in the Portfolio Value 80 * 5% = 4 crore
Net Loss (4 - 1) = 3 crore	Gain in the Stock Future "A" 20 * 5% = 1 crore
However in case of continued upward movement of market, the above strategy may not meet the objective.	Net Gain (4 + 1) = 5 crore
	However in case of continued upward movement in the price of Stock Future "A", market the above strategy may not meet the objective and the scheme may incur loss.

The fund will, in general invest a significant part of its corpus in equities however pending investments in equities; the surplus amount of the fund should be invested in debt and money market instruments. Also whenever good investment opportunity are not available, or the equity market is not likely to perform in the view of the Fund manager the Fund will reduce its exposure to equity and during that period the surplus asset of the Fund shall be invested in debt and money market instruments.

TATA GROWING ECONOMIES INFRASTRUCTURE FUND (TGEIF)

Plan A:

Instrument	** Proportion (% of Funds Available / Net Assets)		Risk Profile
	Minimum	Maximum	
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:

Instrument	** Proportion (% of Funds Available / Net Assets)		Risk Profile
	Minimum	Maximum	
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.

Investment Strategy:

The scheme will predominantly invest in equity and equity related instruments of companies in infrastructure and infrastructure related sectors. Investments will also be made in foreign securities (including units of overseas foreign mutual funds which invests in infrastructure and related companies) as per the limits defined in the asset allocation pattern of the respective plans.

Planwise investments in domestic and foreign equity and equity related instruments are indicated as under:

Plan A of the scheme will invest predominantly in infrastructure and infrastructure related sector companies in growing economies* including India. Major part of the investment would be in geographies outside India. (*Including the units of overseas mutual funds which invest in infrastructure companies).

Plan B of the scheme will invest predominantly in infrastructure and infrastructure related sector companies in India and other countries whose economy is growing. The scheme may invest in the units of overseas mutual funds which invest in infrastructure companies.

The scheme may also invest in other (other than infrastructure and infrastructure related sectors) domestic and foreign securities.

Portfolio of Overseas/Foreign securities shall be managed by a dedicated Fund Manager, while selecting the securities the Fund Manager may rely on the inputs received from internal research or research conducted by external agencies in various geographies. The fund may also appoint overseas investment advisors / managers to advise/ manage portfolio of foreign securities.

Infrastructure sector comprises of Energy, Power and Power Equipment, Oil & Gas and related industries, Petroleum and related industries, Coal, Mining, Aluminium and other Metal Industries, Steel and Steel Utilities, Engineering, Construction and Construction Related Industries, Cement, Transportation, Ports, Telecommunications, Housing, Banking and Financial Services and Healthcare and Related Industries. However, the Scheme will not restrict its investments only in the above mentioned sectors.

*Growing Economy; Growing economies means those countries where average GDP growth rate for past three years is 2% or more. In the current scenario developed economies like USA, Japan, France, Italy, Denmark, Belgium etc may not qualify as growing economies.

For example following countries 3 years GDP growth rate is given below:

Country Name	Year 2008 (%)	Year 2009 (%)	Year 2010 (%)
India	5.1	7.7	8.6
Thailand	2.5	-2.2	7.8
Malaysia	4.7	-1.7	7.2
Korea	2.3	0.2	6.1
China	9.6	9.1	10.3
Mexico	1.5	-6.5	5.5
Russia	5.2	-7.9	4.0
South Africa	3.7	-1.8	2.8
Brazil	5.1	-0.2	7.5
Turkey	0.7	-4.7	8.2

Source: World Bank and World Economic Outlook

TATA CAPITAL BUILDER FUND (TCBF)

Instruments	Indicative allocations (% of total assets)**		Risk Profile
	Minimum Upto	Maximum Upto	
Equity & equity related Instruments	70	100	High
Debt & Money Market Instruments*	0	30	Low to Medium

** At the time of Investment. * Investment by the scheme in securitised debt, will not normally exceed 20% of net assets of the scheme.

Investment Strategy: The Scheme will invest primarily in equity / equity related instruments in large, mid or small caps fund segments. The scheme may also invest in debt instruments such as non-convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures, Securitised Debt, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Floating Rate Bonds / Notes, Government securities and Money Market Instrument like, Repos, Commercial Paper, Certificate of Deposit, Treasury Bills, etc. for providing ongoing liquidity & preservation of capital in a bear market.

However the weightages of debt & equity may be changed in exceptional circumstances, depending on market conditions, after taking approval of the Trustee Company. The main aim of such steps will be to protect the interests of the unitholders. The above investment policies are in conformity with the provisions of various constitutional documents viz. MOA/AOA of the TAML/ Trustee Company, IMA and the Trust Deed.

The Scheme will purchase securities in the public offerings and rights issues, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme will invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under this scheme shall be invested only in transferable securities.

TATA EQUITY P/E FUND (TEPEF)

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

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

Investment Strategy: The scheme seeks to identify under valued companies and under normal circumstances at least 70% of the net assets would be invested in shares which have a rolling P/E ratio based on the past four quarterly earnings for individual companies as compared with the rolling P/E of the BSE SENSEX based on past four quarterly earnings of the BSE SENSEX stocks. Sometimes the P/E ratio is also referred as the "P/E multiple", because it could be an indication of how much investors may be willing to pay per rupee of earnings. A company with a high P/E ratio may have to eventually live up to the high expectations of the investors by substantially increasing its earnings, failing which its stock price could drop. It may be useful to compare the P/E ratios of companies in the same industry, or to the market in general, or against the company's own historical P/E. The rolling P/E of the last completed quarter is considered for the company as well as for the BSE SENSEX. The rolling P/E is used, and not the forward P/E, as forward P/E is based on estimates of future profits, and is therefore uncertain. The Fund would invest in stocks which are a part of the BSE SENSEX as well as in those which are not a part of the BSE SENSEX. There could also be companies which are poised for a sharp turnaround or a substantial improvement in profitability wherein the rolling EPS (and therefore the rolling P/E) may not be truly representative of the company's valuations. The Fund may also invest in such companies (whose rolling P/E may be higher than that of the BSE SENSEX), but such investments would be restricted to 30% of the net assets / funds available.

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

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

TATA INFRASTRUCTURE FUND (TISF)

Instrument	Indicative allocations **(% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
Equity and Equity related instruments of companies in the infrastructure sector	70	100	High
Equity and equity related instruments of other companies	0	30	High
Debt and Money Market instruments*	0	30	Low to medium

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

Investment Strategy: Infrastructure sector plays important role in country's development and GDP growth. India has already negotiated the difficult transition from public infrastructure creation to a market-determined model. An ambitious reform programme initiated involving a shift from a controlled to an open market economy has opened doors for private sector / foreign investment in infrastructure projects such as energy, petroleum, telecommunications transportation sectors etc. And in the Indian context, removal of regulatory and availability constraints on any product or service, has catalyzed investments, attracted competition and rationalized costs leading to a new growth trajectory. The infrastructure sector in the country is thus poised for accelerated growth in the coming years. There is already momentum in highways, power generation and ports, where a successful track record has fostered a virtuous cycle of more success.

With India rapidly moving on the path to establishing itself as a global sourcing base for manufactured products and gearing up to carve a share of the textile opportunity post-quota removal in 2005, it is imperative that ports be modernized. The macro-level fiscal budget linked solution for the overdues of SEBs to utilities (NTPC, NHPC), the successful implementation of the Accelerated Power Development & Reforms Programme (APDRP) to modernize the overloaded T&D network and the legislation of comprehensive reforms by way of the Electricity Act 2003 all have paved way for large investment in the Power sector. The biggest trigger for the oil & gas sector is the large gas finds. Besides, with the sector put on the reform track beginning with dismantling of Administered Pricing

Mechanism (APM) in April 2002, competitive pressures are set to intensify and refinery upgradation to meet Euro-II & III fuel norms are a given. Telecom is another sector where significant progress has been made. India is already the fastest growing mobility market in the world.

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

The Scheme will invest primarily in equity / equity related instruments of the companies in infrastructure sector. The scheme may also invest in other equities and debt instruments such as non convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures, Securitised Debt, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Floating Rate Bonds / Notes, Government securities and Money Market Instrument like Call Deposit, Repos, Commercial Paper, Certificate of Deposit, Treasury Bills, etc. for providing ongoing liquidity & preservation of capital in a bear market.

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

Tata Indo-Global Infrastructure Fund (TIGIF):

Instruments	Indicative allocations (% of total assets)**		Risk Profile
	Minimum Upto	Maximum Upto	
Equity and equity related Instruments of domestic companies	65	85	High
Foreign Securities ^ (as permitted by SEBI/RBI*)	15	35	High
Debt and Money Market instruments#	0	20	Medium to Low

** At the time of Investment.

^ Includes ADRs/GDRs issued by Indian companies, equity of overseas companies listed on recognized stock exchanges overseas, units/securities issued by overseas mutual funds or unit trusts which invest in the aforesaid securities and are registered with overseas regulators and Overseas exchange traded funds (ETFs) which invest predominantly in equity and equity related instruments of companies engaged in infrastructure and infrastructure related sectors.

* Subject to applicable regulatory limits. Under current regulations, the fund managers will seek to invest more than 65% of net assets in equity shares of domestic companies and around 35% of its net assets in Foreign Securities in order to avail of the prevailing tax benefit of long term capital gains. However, investments in Foreign Securities could be lower than 35% of the net assets due to the limit set on investments in Foreign Securities or could be in excess of 35% of its net assets subject to the Eligible Investment Amount in case of amendment in the tax laws. Investment in excess of 35% of net assets in foreign securities shall be made only after compliance with the applicable regulatory procedures. At least 65% of investment in domestic securities as well as 65% of investment required in foreign securities would be made in equity / equity related instruments of companies engaged in infrastructure sectors and infrastructure related sectors. (This includes units of overseas mutual funds and overseas exchange traded funds which invest predominantly in foreign equity / foreign equity related instruments of companies engaged in infrastructure sectors and infrastructure related sectors).

Investment by the scheme in securitised debt will not normally exceed 20% of net assets of the scheme.

Investments in derivative instruments may be used in the manner and to the extent permissible under SEBI Regulations. The scheme may use derivatives upto the maximum limit permitted under SEBI Regulations from time to time.

Not more than 25% of the net assets of the scheme shall be deployed in securities lending. The Scheme would limit its exposure, with regards to securities lending, for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending. The AMC may from time to time for a short term period on defensive consideration invest upto 100% of the funds available in money market instruments, the primary motive being to protect the Net Asset Value of the Scheme and protect unitholders interests as also to earn reasonable returns on liquid funds maintained for redemption/repurchase of units.

The Investment Strategies: The Fund aims to maximize long-term total return by investing in equity and equity-related securities and / or Units of equity funds / Share classes of companies, which are incorporated, or have their area of primary activity, in India and in other parts of world, the Fund may also invest in depository receipts including American Depository Receipts (ADRs) and Global Depository Receipts (GDRs), debt securities convertible into common shares, preference shares, warrants and units of overseas exchange traded funds.

Infrastructure sector plays important role in country's development and GDP growth India has already negotiated the difficult transition from public infrastructure creation to a market-determined model. An ambitious reform programme initiated involving a shift from a controlled to an open market economy has opened doors for private sector / foreign investment in infrastructure projects such as energy, petroleum, telecommunications transportation sectors etc. And in the Indian context, removal of regulatory and availability constraints on any product or service, has catalyzed investments, attracted competition and rationalized costs leading to a new growth trajectory.

The infrastructure sector in the country is thus poised for accelerated growth in the coming years. There is already momentum in highways, power generation and ports, where a successful track record has fostered a virtuous cycle of more success.

Infrastructure sector comprises of Energy, Power and Power Equipment, Oil & Gas and related industries, Petroleum and related industries, Coal, Mining, Aluminium and other Metal Industries, Steel and Steel Utilities, Engineering, Construction and Construction Related Industries, Cement, Transportation, Ports, Telecommunications, Housing, Banking and Financial Services and Healthcare and Related Industries. However, the Scheme will not restrict its investments only in the above mentioned sectors.

However the weightages of debt & equity may be changed in exceptional circumstances, depending on market conditions, after taking approval of the Trustee Company. The main aim of such steps will be to protect the interests of the unitholders. The above investment policies are in conformity with the provisions of various constitutional documents viz. MOA/AOA of the TAML/ Trustee Company, IMA and the Trust Deed.

The Scheme will purchase securities in the public offerings and rights issues, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme will invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under this scheme shall be invested only in transferable securities.

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.

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.

In respect of the corpus of the Scheme that is invested in overseas mutual fund schemes, investors shall bear the proportionate recurring expenses of such underlying scheme(s), in addition to the recurring expenses of the Scheme. Therefore, the returns attributable to such investments by the Scheme may be impacted or may, at times, be lower than the returns that the investors could obtain by directly investing in the said underlying scheme. The scheme being a sector specific scheme, will be affected by the risks associated with Infrastructure and related sectors.

TMIF and TMPF (Monthly Income is not assured and is subject to the availability of distributable surplus) : 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. Trading volumes and settlement periods may restrict liquidity in equity and debt investments.

TIFN/TIFS: Tracking errors are inherent in any index fund and such errors may cause the scheme to generate return which are not in line with the performance of the 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 so be that the actual tracking error can be higher or lower than the range given. In case of investments in derivative instruments like index futures, the risk/reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is an untested market.

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.

TLSTF: The scheme being a sector specific scheme, will be affected by the risks associated with Life Sciences and Technology sectors.

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

TIGIF: Risk Associated with overseas investments:

• 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 and 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 and 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 and Securities and 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 and 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 and 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 and reduce this risk. • In respect of the corpus of the Scheme that is invested in overseas mutual fund schemes, investors shall bear the proportionate recurring expenses of such underlying scheme(s), in addition to the recurring expenses of the Scheme. Therefore, the returns attributable to such investments by the Scheme may be impacted or may, at times, be lower than the returns that the investors could obtain by directly investing in the said underlying scheme. The scheme being sector specific will be affected by risks associated with the Infrastructure sector.

RISK MITIGATION MEASURES

(A) Risk mitigation measures for equity investments:

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

Nature of Risk	Mitigation Measures
Regulatory Risk	<ul style="list-style-type: none"> Online monitoring of various exposure limits by the Front Office System. Also as a back up, manual controls are also implemented.
Poor Portfolio Quality	<ul style="list-style-type: none"> Pre approved universe of stocks based on strong fundamental research. New stock addition only with the prior approval of investment committee.
Performance Risk	<ul style="list-style-type: none"> Periodical review of stock wise profit & loss. Review of scheme performance vis. a vis. benchmark index as well as peer group.
Liquidity Risk	<ul style="list-style-type: none"> Periodical review of the liquidity position of each scrip (Market capitalization, average volume in the market vis. a vis. Portfolio Holding)
Concentration Risk	<ul style="list-style-type: none"> Cap on maximum single sector exposure. Cap on maximum single stock exposure. Exposure to minimum 'X' number of stocks / sectors in a portfolio.

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

(B) Risk mitigation measures for debt & related investments:

Nature of Risk	Mitigation Measures
Liquidity Risk	<ul style="list-style-type: none"> Focus on good quality paper at the time of portfolio construction Portfolio exposure spread over various maturity buckets to inline with expected outflow. Use of exit load to restrict redemption in short period Maintenance of certain amount of liquidity to meet unexpected redemption
Credit Risk	<ul style="list-style-type: none"> In house dedicated team for credit appraisal Issuer wise exposure limit Rating grade wise exposure limit Periodical portfolio review by the Board of AMC
Interest Rate Risk	<ul style="list-style-type: none"> Close watch on the market events Active duration management Cap on Average Portfolio maturity depending upon the scheme objective & strategy Portfolio exposure spread over various maturities
Regulatory Risk	<ul style="list-style-type: none"> Online monitoring of various exposure limits by the Front Office System Also as a back up, manual control are also implemented

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

(C) Scheme Specific Risk Mitigation Measures:

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

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

Tata Mid Cap Fund: The Scheme will invest predominantly in the mid cap stocks across the diversified universe of the sectors. These stocks can underperform the Large Cap stocks because there is an inherent risk of volatility & liquidity associated with the Mid Cap stocks which can not be mitigated. However, in order to minimise such risks, the Fund Manager will focus on stock specific opportunities in the Mid Cap gamut & try to veer capital allocation towards better performing companies which are likely to grow at above average rate & also avail the leeway to use cash/investment permitted in other sectors as a tactical call.

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 Tata Capital Builder Fund Tata Indo-Global Infrastructure Fund	1. Growth Option 2. Dividend Payout Option 3. Dividend Reinvestment Option	Growth In case of Dividend Option, default is dividend reinvestment
Tata Dividend Yield Fund Tata Mid Cap Fund Tata Equity Management Fund Tata Tax Saving Fund **	1. Growth Option 2. Dividend Payout Option 3. Dividend Reinvestment Option	Growth In case of Dividend Option, default is dividend reinvestment
Tata Index Fund (Sensex & Nifty Plan)	1. Dividend Payout Option 2. Dividend Reinvestment Option**	Dividend Reinvestment Option
Tata Growth Fund	1. Nifty Plan Option A and B 2. Sensex Plan Option A and B	Nifty Plan Option A Sensex Plan Option A
Tata Balanced 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 Monthly Income Fund	1. Growth Option 2. Dividend Option 3. Monthly Dividend Option 4. Dividend Reinvestment Option 5. Dividend Payout Option	Growth In case of Dividend / Monthly Dividend Option, default is dividend reinvestment
Tata MIP Plus Fund	1. Monthly Income Payout 2. Monthly Income Reinvestment 3. Quarterly Income Payout 4. Quarterly Income Reinvestment 5. Half Yearly Income Payout 6. Half Yearly Income Reinvestment 7. Growth Option	Growth, Quarterly / Monthly Reinvestment
Tata MIP Plus Fund	1. Monthly Income Payout 2. Monthly Income Reinvestment 3. Quarterly Income Payout 4. Quarterly Income Reinvestment 5. Half Yearly Income Payout 6. Half Yearly Income Reinvestment 7. Growth Option	Growth, Monthly / Quarterly / Half Yearly Reinvestment
Tata Growing Economies Infrastructure Fund (Plan A & B)	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 (Refer instruction - M)	1. Growth Option 2. Dividend Trigger Option A – 5% trigger level (dividend payout / dividend re-investment / dividend sweep*) 3. Dividend Trigger Option B – 10% trigger level (dividend payout / dividend re-investment / dividend sweep*)	Growth Default Option: Investor should appropriately tick the 'option' (i.e. Growth Option or Dividend Trigger Option A or Dividend Trigger Option B) in the application form while investing in the schemes. If option is not indicated by the investor, then by default it will be allotted under 'Dividend Trigger Option B'. Further, if investor chooses 'Dividend Trigger Option – A or B' then they should also indicate the sub-option (i.e. dividend payout or dividend re-investment or dividend sweep*) otherwise it will, by default, be treated as 'dividend sweep* option'.
Tata Infrastructure Fund (Refer instruction - N)	1. Growth Option 2. Dividend (Dividend Payout and Dividend Reinvestment Option). Trigger Facility Under Growth Option: Under this facility, the investor can choose a specific % (i.e. 5% or 10%) target return, which if achieved in the scheme, the Gain shall either be redeemed or switch to the growth option of Tata Floater Fund.	Growth In case of Dividend Option, default is dividend reinvestment Default Option: Please note that if no Option is mentioned / indicated in the Application form, the units will, by default, be allotted under the Growth Option. In case the investor opts for Trigger facility in Growth option, but fails to indicate the trigger level, i.e. 5% or 10% trigger level then units will, by default, be allotted under 10% trigger level & default option under trigger facility is switch-out to Tata Floater fund - Growth option

** 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. Further, in case of Dividend Re-investment option, units issued upon reinvestment of dividend amount will also be subject to a lock-in period of 3 years from the date of allotment. Tax benefit however, will not be available to units issued on account of dividend reinvested

* In case of dividend sweep option, dividend amount will be swept and invested in the Growth Option of 'Tata Floater Fund'.

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 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 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: Subscription:

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

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

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

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	₹ 5000/- & in multiples of ₹ 1/- thereafter	₹ 1000/- & in multiples of ₹ 1/- thereafter	Redemption request can be made in amounts with a minimum of ₹ 500 or 50 units or in multiples of ₹ 500 / 50 units thereafter or for all the units.
Tata Dividend Yield Fund Tata Mid Cap Fund Tata Equity Management Fund Tata Equity PE Fund Tata Infrastructure Fund Tata Capital Builder Fund	₹ 5000/- & in multiples of ₹ 1/- thereafter	₹ 1000/- & in multiples of ₹ 1/- thereafter	Redemption request can be made in amounts with a minimum of ₹ 1000 or 100 units or in multiples of ₹ 1000 / 100 units thereafter or for all the units.
Tata Tax Saving Fund *	₹ 500/- & in multiples of ₹ 500/- thereafter	₹ 500/- & in multiples of ₹ 500/- thereafter	Redemption request can be made in amounts with a minimum of ₹ 500 or 50 units or in multiples of ₹ 500 / 50 units thereafter or for all the units.
Tata Index Fund (Option A)	₹ 5,000/- & in multiples of ₹ 1/- thereafter. (For each plan: Sensex & Nifty)	Minimum amount shall be for ₹ 1,000/- & in multiples of ₹ 1/- thereafter	Redemption request can be made for ₹ 1000/- / 100 units or in multiples of ₹ 1000/- / 100 Units or for all the Units.
Tata Index Fund (Option B)	₹ 10,00,000/- & in multiples of ₹ 1/- thereafter. (For each plan: Sensex & Nifty)	Minimum amount shall be for ₹ 10,000/- & in multiples of ₹ 1/- thereafter	Redemption request can be made for ₹ 1000/- / 100 units or in multiples of ₹ 1000/- / 100 Units or for all the Units.
Tata Growth Fund	₹ 5000/- & in multiples of ₹ 1/- thereafter	₹ 1000/- & in multiples of ₹ 1/- thereafter	Redemption request can be made in amounts with a minimum of ₹ 1000 or 100 units or in multiples of ₹ 1000 / 100 units thereafter.
Tata Balanced Fund	₹ 5000/- & in multiples of ₹ 1/- thereafter	₹ 1000/- & in multiples of ₹ 1/- thereafter	Redemption request can be made in amounts with a minimum of ₹ 500 or 50 units or in multiples of ₹ 500 / 50 units thereafter or for all the units.
Tata Monthly Income Fund	Monthly Income & Quarterly Income Option ₹ 25000/- & in multiples of ₹ 1/-. Growth Option: ₹ 10000/- & in multiples of ₹ 1/-	Monthly Income & Quarterly Income Option ₹ 5000/- & in multiples of ₹ 1/-. Growth Option: ₹ 1000/- & in multiples of ₹ 1/-	Redemption request can be made in amounts with a minimum of ₹ 1000 or 100 units or in multiples of ₹ 1 thereafter or for all the units.
Tata MIP Plus Fund	Monthly Dividend Option: ₹ 25,000/- & in multiples of ₹ 1/- thereafter. Quarterly & Half Yearly Income Option: ₹ 10,000/- & in multiples of ₹ 1/- thereafter. Appreciation/Growth Option: ₹ 5000/- & in multiples of ₹ 1/- thereafter.	Monthly Dividend Option: ₹ 5,000/- & in multiples of ₹ 1/- thereafter. Quarterly & Half Yearly Income Option: ₹ 1,000/- & in multiples of ₹ 1/- thereafter. Growth Option: ₹ 1,000/- & in multiples of ₹ 1/- thereafter.	Under all option redemption request can be made in amounts with a Min. of ₹ 1000 or 100 units or in multiples of ₹ 1 thereafter or for all the units.
Tata Growing Economies Infrastructure Fund (Plan A & B) Tata Indo-Global Infrastructure Fund	₹ 10,000/- & in multiples of ₹ 1/- thereafter	₹ 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of ₹ 1000 or 100 units.

Note: Currently there is no minimum amount requirement in case unitholder is opting for an all units switch.

* 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.

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 Select Equity Fund, Tata Tax Saving Fund, Tata Growth Fund, Tata Dividend Yield Fund, Tata Life Sciences & Technology Fund, Tata Capital Builder Fund, Tata Equity P/E Fund & Tata Infrastructure 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.

TIGIF: BSE SENSEX to the extent of 65% of portfolio and MSCI World Index to the extent of 35% of portfolio.

DIVIDEND POLICY

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

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

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

NAME OF THE FUND MANAGERS

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

Dinesh Dacosta: For Tata Growing Economies Infrastructure Fund, Tata Indo-Global Infrastructure Fund (for Overseas Portfolio).

Pradeep Gokhale: For Tata Mid Cap Fund, Tata Tax Saving Fund, Tata Growth Fund - for Equity Portfolio.

Bhupinder Sethi: For Equity Portfolio - Tata Dividend Yield Fund, Tata Life Sciences & Technology Fund, Tata Select Equity Fund, Tata Equity P/E Fund.

Murthy Nagarajan: For Debt Portfolio - Tata Balanced Fund, Tata Monthly Income Fund, Tata MIP Plus Fund.

NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Ltd.

PERFORMANCE OF THE SCHEMES AS ON 30 APRIL, 2011 (% IN COMPOUNDED ANNUALISED RETURNS)

TATA PURE EQUITY FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	5.32	8.98
Last 3 years	7.31	3.44
Last 5 years	10.79	9.70
Since Inception	26.62	12.66

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	0.91	8.98
Last 3 years	1.66	3.44
Last 5 years	7.12	9.70
Since Inception	12.16	11.15

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 SELECT EQUITY FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	7.75	8.98
Last 3 years	3.84	3.44
Last 5 years	8.42	9.70
Since Inception	18.33	11.61

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 TAX SAVING FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	9.36	8.98
Last 3 years	5.75	3.44
Last 5 years	6.19	9.70
Since Inception	21.88	12.20

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	3.53	8.98
Last 3 years	3.55	3.44
Last 5 years	7.40	9.70
Since Inception	10.26	9.55

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 INDEX FUND - NIFTY OPTION A

Period	Scheme Returns	Benchmark Returns
Last 1 year	8.50	8.93
Last 3 years	2.90	3.63
Last 5 years	9.48	10.07
Since Inception	23.27	23.02

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

TATA INDEX FUND - SENSEX OPTION A

Period	Scheme Returns	Benchmark Returns
Last 1 year	8.68	8.98
Last 3 years	2.95	3.44
Last 5 years	9.23	9.70
Since Inception	22.93	24.05

Past performance may or may not be sustained in future. Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 25 February, 2003

TATA LIFE SCIENCES & TECHNOLOGY FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	8.65	8.98
Last 3 years	15.59	3.44
Last 5 years	11.64	9.70
Since Inception	19.53	13.68

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 DIVIDEND YIELD FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	15.32	8.98
Last 3 years	13.39	3.44
Last 5 years	14.88	9.70
Since Inception	21.05	19.85

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 MID CAP FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	-1.58	1.73
Last 3 years	1.59	5.40
Last 5 years	3.62	9.78
Since Inception	9.64	18.28

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	8.50	7.76
Last 3 years	10.41	5.76
Last 5 years	12.29	9.73
Since Inception	16.94	Nil

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 (Individual & HUF)

Period	Scheme Returns	Benchmark Returns
Last 1 year	2.37	5.39
Last 3 years	4.95	6.27
Last 5 years	5.35	7.12
Since Inception	7.60	Nil

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 MONTHLY INCOME FUND (Other than Individual & HUF)

Period	Scheme Returns	Benchmark Returns
Last 1 year	2.01	5.39
Last 3 years	4.65	6.27
Last 5 years	5.03	7.12
Since Inception	7.41	Nil

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 MIP PLUS FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	5.04	5.39
Last 3 years	6.87	6.27
Last 5 years	6.62	7.12
Since Inception	6.89	7.18

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: CRISIL MIP Blended Index. Date of Allotment: 17 March, 2004

TATA EQUITY MANAGEMENT FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	3.97	8.93
Last 3 years	6.63	3.63
Since Inception	7.98	13.87

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

TATA GROWING ECONOMIES INFRASTRUCTURE FUND-PLAN A

Period	Scheme Returns	Benchmark Returns
Last 1 year	10.02	15.32
Since Inception	6.92	2.89

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: MSCI emerging markets index to the extent of 70% & BSE sensex to the extent of 30% of net assets. Date of Allotment: 10 April, 2008

TATA GROWING ECONOMIES INFRASTRUCTURE FUND-PLAN B

Period	Scheme Returns	Benchmark Returns
Last 1 year	1.40	12.15
Since Inception	6.59	4.80

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: BSE sensex the extent of 65% & MSCI emerging markets index to the extent of 35% of net assets. Date of Allotment: 10 April, 2008.

TATA CAPITAL BUILDER FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	2.25	8.98
Last 3 years	4.06	3.44
Since Inception	9.33	10.66

Past Performance may or may not be sustained in future. Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 14 September, 2006.

TATA INFRASTRUCTURE FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	-3.85	8.98
Last 3 years	-1.32	3.44
Last 5 years	8.51	9.70
Since Inception	20.58	18.30

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 EQUITY P/E FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	8.22	8.98
Last 3 years	9.94	3.44
Last 5 years	15.21	9.70
Since Inception	26.07	22.26

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 INDO-GLOBAL INFRASTRUCTURE FUND

Period	Scheme Returns	Benchmark Returns
Last 1 year	-0.81	11.39
Last 3 years	-4.00	1.28
Since Inception	-6.90	-0.86

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: Combination of BSE SENSEX & MSCI World Index. Date of Allotment: 12 November, 2007

Past performance may or may not be sustained in future.

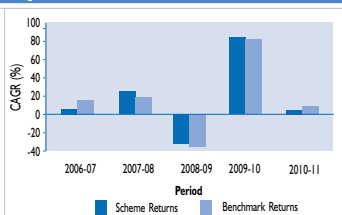
PERFORMANCE OF THE SCHEMES OF LAST FIVE FINANCIAL YEARS

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

TATA PURE EQUITY FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	6.23	15.89
2007-08	25.18	19.62
2008-09	-33.35	-37.94
2009-10	86.60	80.54
2010-11	6.03	10.94

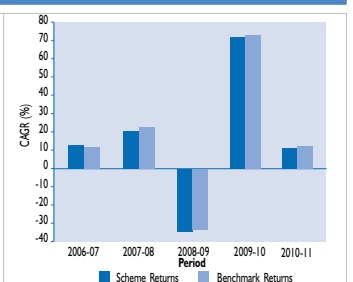
Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 07 May, 1998



TATA INDEX FUND - NIFTY OPTION A

Financial Year	Scheme Returns	Benchmark Returns
2006-07	13.46	12.31
2007-08	21.06	23.82
2008-09	-36.72	-36.19
2009-10	71.84	73.76
2010-11	10.79	11.14

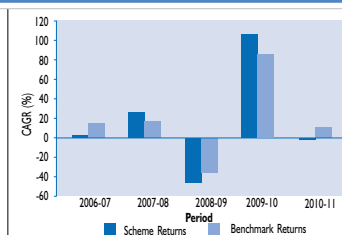
Returns are given for growth option. Benchmark: S&P CNX Nifty. Date of Allotment: 25 February, 2003



TATA EQUITY OPPORTUNITIES FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	3.02	15.89
2007-08	28.71	19.62
2008-09	-45.94	-37.94
2009-10	106.60	80.54
2010-11	-0.25	10.94

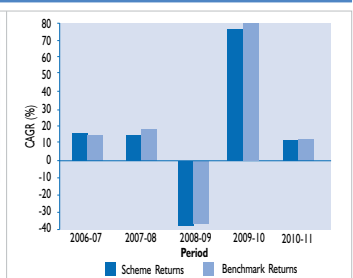
Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 25 Feb, 1993



TATA INDEX FUND - SENSEX OPTION A

Financial Year	Scheme Returns	Benchmark Returns
2006-07	16.81	15.89
2007-08	16.14	19.62
2008-09	-38.11	-37.94
2009-10	78.57	80.54
2010-11	10.56	10.94

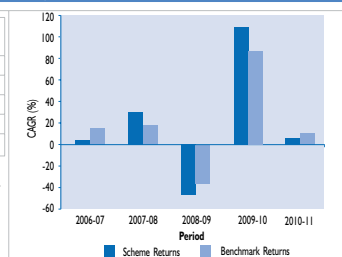
Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 25 February, 2003



TATA SELECT EQUITY FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	4.93	15.89
2007-08	25.12	19.62
2008-09	-48.38	-37.94
2009-10	108.49	80.54
2010-11	7.06	10.94

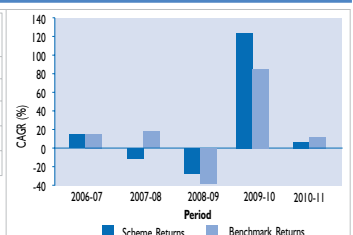
Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 24 May, 1996



TATA LIFE SCIENCES & TECHNOLOGY FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	14.99	15.89
2007-08	-13.29	19.62
2008-09	-28.81	-37.94
2009-10	123.39	80.54
2010-11	7.37	10.94

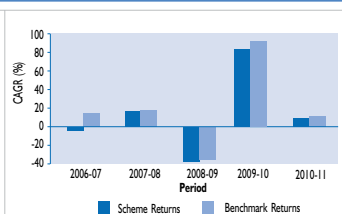
Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 02 July, 1999



TATA TAX SAVING FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	-2.66	15.89
2007-08	18.75	19.62
2008-09	-39.36	-37.94
2009-10	86.16	80.54
2010-11	9.91	10.94

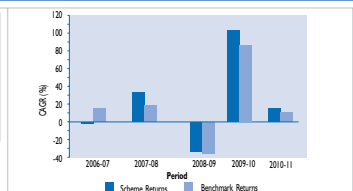
Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 31 Mar, 1996



TATA DIVIDEND YIELD FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	-2.65	15.89
2007-08	31.08	19.62
2008-09	-34.95	-37.94
2009-10	103.82	80.54
2010-11	14.93	10.94

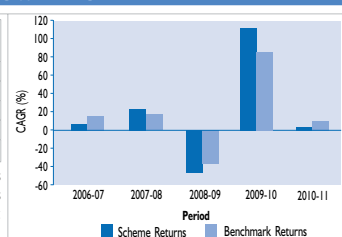
Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 22 November, 2004



TATA GROWTH FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	5.84	15.89
2007-08	22.13	19.62
2008-09	-47.72	-37.94
2009-10	109.89	80.54
2010-11	-7.51	10.94

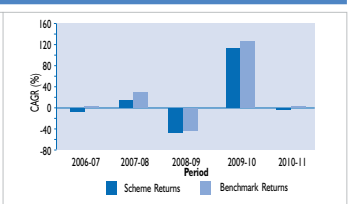
Returns are given for Dividend Option. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded. Benchmark: BSE SENSEX. Date of Allotment: 01 July, 1994



TATA MID CAP FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	-5.40	1.32
2007-08	18.80	28.58
2008-09	-49.61	-45.40
2009-10	115.06	126.12
2010-11	-1.55	4.35

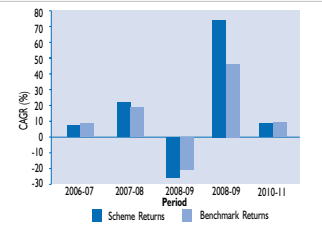
Returns are given for Growth Option. Benchmark: CNX Mid Cap Index. Date of Allotment: 29 June, 2005



TATA BALANCED FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	8.53	9.46
2007-08	21.63	19.49
2008-09	-27.70	-21.53
2009-10	77.74	47.31
2010-11	8.49	9.37

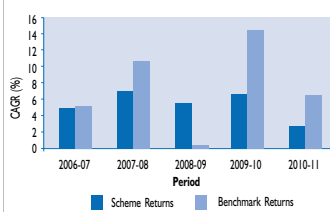
Returns are given for growth option. Benchmark: CRISIL BALANCED FUND Index. Date of Allotment: 08 October, 1995



TATA MONTHLY INCOME FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	4.43	5.49
2007-08	6.53	11.18
2008-09	5.44	0.50
2009-10	6.79	14.25
2010-11	3.24	6.17

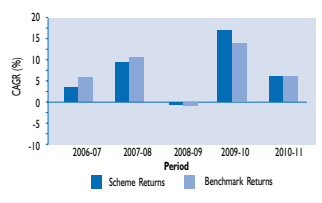
Returns are given for monthly income option. While calculating returns, dividend distribution tax has been taken care of. The returns given above are for Individual and HUF category. Benchmark: CRISIL MIP Blended Index. Date of Allotment: 27 April, 2000.



TATA MIP PLUS FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	3.22	5.49
2007-08	9.02	11.18
2008-09	-0.94	0.50
2009-10	17.20	14.25
2010-11	6.19	6.17

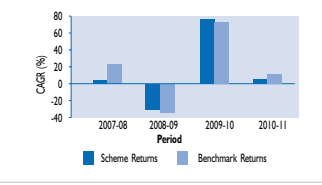
Returns are given for Growth Option. Benchmark: CRISIL MIP Blended Index. Date of Allotment: 17 March, 2004



TATA EQUITY MANAGEMENT FUND

Financial Year	Scheme Returns	Benchmark Returns
2007-08	3.09	23.89
2008-09	-31.51	-36.19
2009-10	77.81	73.76
2010-11	4.85	11.14

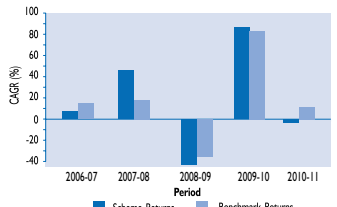
Returns are given for Growth Option. Benchmark: S&P CNX Nifty Index. Date of Allotment: 07 July, 2006



TATA INFRASTRUCTURE FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	9.88	15.89
2007-08	44.65	19.62
2008-09	-43.35	-37.94
2009-10	85.98	80.54
2010-11	-2.51	10.94

Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 31 December, 2004.



EXPENSES OF THE SCHEME

I) Applicable load structure for investments made (as a % of relevant NAV) Entry Load: Nil.

Scheme	Exit Load
Tata Pure Equity Fund	1% of the applicable NAV if redeemed on or before expiry of 365 days from the date of allotment.
Tata Select Equity Fund	
Tata Equity Opportunities Fund	
Tata Life Sciences & Technology Fund	
Tata Balanced Fund	
Tata Dividend Yield Fund	
Tata Mid Cap Fund	
Tata Equity Management Fund	
Tata Growth Fund	
Tata Growing Economies Infrastructure Fund (Plan A & B)	
Tata Capital Builder Fund	
Tata Equity P/E Fund	
Tata Infrastructure Fund	
Tata Indo-Global Infrastructure Fund	
Tata Index Fund (Nifty & Sensex Plan) (Option A and B)	4% of the applicable NAV if redeemed on or before 90 days from date of allotment.
Tata Tax Saving Fund	3 years lock-in (Nil after 3 years)
Tata Monthly Income Fund	1% of the applicable NAV if redeemed on or before expiry of 365 days from the date of allotment.
Tata MIP Plus Fund	

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

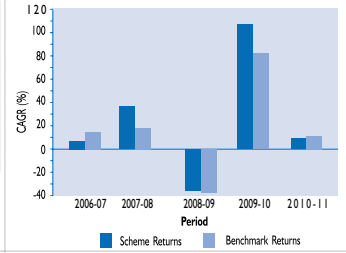
II) Annual Recurring Expenses

Name of the Scheme	Estimated as per Scheme Information Document as a % of daily average net assets	Actual Expenses % to Average daily Net assets for the F.Y. 2010-2011
Tata Balanced Fund	2.50	2.34
Tata Tax Saving Fund	2.50	2.43

TATA EQUITY P/E FUND

Financial Year	Scheme Returns	Benchmark Returns
2006-07	5.59	15.89
2007-08	36.40	19.62
2008-09	-36.19	-37.94
2009-10	108.49	80.54
2010-11	8.53	10.94

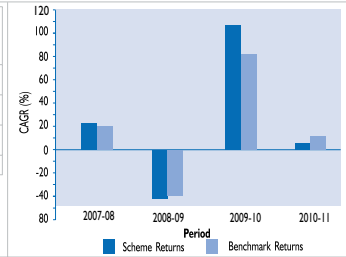
Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 29 June 2004.



TATA CAPITAL BUILDER FUND

Financial Year	Scheme Returns	Benchmark Returns
2007-08	21.24	19.62
2008-09	-44.58	-37.94
2009-10	105.61	80.54
2010-11	2.51	10.94

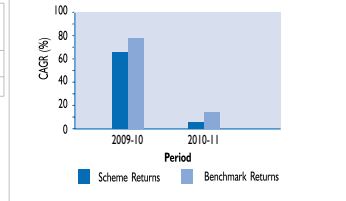
Returns are given for growth option. Benchmark: BSE SENSEX. Date of Allotment: 14 September 2006.



TATA GROWING ECONOMIES INFRASTRUCTURE FUND-PLAN A

Financial Year	Scheme Returns	Benchmark Returns
2009-10	67.42	78.24
2010-11	5.27	14.40

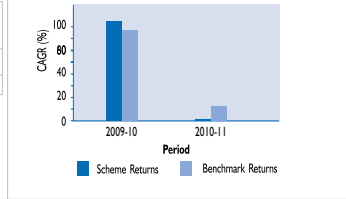
Returns are given for Growth Option. Benchmark: MSCI emerging markets index to the extent of 70% & BSE sensex to the extent of 30% of net assets. Date of Allotment: 10 April, 2008



TATA GROWING ECONOMIES INFRASTRUCTURE FUND-PLAN B

Financial Year	Scheme Returns	Benchmark Returns
2009-10	86.33	79.39
2010-11	0.30	12.67

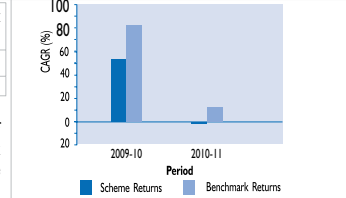
Returns are given for Growth Option. Benchmark: BSE sensex the extent of 65% & MSCI emerging markets index to the extent of 35% of net assets. Date of Allotment: 10 April, 2008.



TATA INDO-GLOBAL INFRASTRUCTURE FUND

Financial Year	Scheme Returns	Benchmark Returns
2009-10	69.21	80.54
2010-11	-1.15	11.03

Returns are given for Growth Option. Benchmark: BSE sensex the extent of 65% & MSCI emerging markets index to the extent of 35% of net assets. Date of Allotment: 12 November, 2007.



Name of the Scheme	Estimated as per Scheme Information Document as a % of daily average net assets	Actual Expenses % to Average daily Net assets for the F.Y. 2010-2011
Tata Select Equity Fund	2.50	2.43
Tata Life Sciences and Technology Fund	2.50	2.50
Tata Monthly Income Fund	2.25	2.00
Tata Index Fund - Sensex Option A	1.50	1.50
Tata Index Fund - Sensex Option B	1.50	1.75
Tata Index Fund - Nifty	1.50	1.50
Tata Pure Equity Fund	2.50	2.20
Tata Equity Opportunities Fund	2.50	2.29
Tata MIP Plus Fund	2.25	2.00
Tata Growth Fund	2.50	2.50
Tata Dividend Yield Fund	2.50	2.40
Tata Mid Cap Fund	2.50	2.49
Tata Equity Management Fund	2.50	2.39
Tata Growing Economies Infrastructure Fund (Plan A)	2.50	2.15
Tata Growing Economies Infrastructure Fund (Plan B)	2.50	2.25
Tata Capital Builder Fund	2.50	2.42
Tata Equity P/E Fund	2.50	2.18
Tata Infrastructure Fund	2.50	1.90
Tata Indo-Global Infrastructure Fund	2.50	1.88

(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, TLTSTF, TSEF, TTSE, TDYF, TMCF, TBF, TEMF, TGEIF, TCBF, TEPEF, TISF, TIGIF : First ₹ 100 crores : 2.50%, Next ₹ 300 crores : 2.25%, Next ₹ 300 crores : 2.00%, Balance : 1.75%, For TMIF, TMPF: First ₹ 100 crores : 2.25%, Next ₹ 300 crores : 2.00%, Next ₹ 300 crores : 1.75%, Balance : 1.50%. TIFN, TIFS : 1.50%.

DIFFERENTIATION OF THE SCHEME FROM EXISTING SIMILAR SCHEMES

Scheme Name	Asset Allocation Pattern	Primary Investment Focus	AUM as on April 30, 2011 (₹ Crore)	No. of Folios as on April 30, 2011
Tata Contra Fund	70% to 100% investment in Equity & equity related instruments & upto 30% in debt & money market instruments.	Contrarian investment strategy Primary Focus on companies that have been overlooked by the market (for reasons of short term trend) & waiting for the market to give these stocks their real value in course of time. At present we do not have other similar scheme.	105.12	31,759
Tata Capital Builder Fund	70% to 100% investment in Equity & equity related instruments & up to 30% in debt & money market instruments.	Primarily focus on investing in equity & equity related instruments of companies across all market capitalization stocks At present we do not have other similar scheme.	126.23	41,967
Tata Growth Fund	65% to 100% investment in Equity & equity related instruments & up to 35% in debt & money market instruments.	Primary investment focus on equity & equity related securities of well researched growth oriented companies. At present we do not have other similar scheme.	45.49	18,222
Tata Equity Management Fund	65% to 100% investment in Equity & equity related instruments & up to 35% in debt & money market instruments.	The investment focus is in equity & equity related instruments. The fund uses the derivatives route to hedge the equity portfolio & the extent to which the portfolio is hedged is linked to the P/E of the S& P CNX Nifty Index. The extent of hedging of the portfolio is determined based on the month end weighted average P/E ratio of the S& P CNX Nifty Index. At present we do not have other similar scheme.	152.37	59,853
Tata Equity Opportunities Fund	65% to 100% investment in Equity & equity related instruments & up to 35% in debt & money market instruments.	Primary focus on investing in equity & equity related instruments of well researched value & growth oriented companies across all market capitalization At present we do not have other similar scheme.	347.11	56,515
Tata Equity P/E Fund	70% to 100% investment in Equity & Equity related – Companies whose rolling P/E at the time of investment is lower than the rolling P/E of the BSE SENSEX up to 30% in other equities & up to 20% in debt instruments.	Primarily at least 70% of the net assets would be invested in equity shares whose rolling P/E ratio on past four quarter earnings for individual companies is less than rolling P/E of the BSE SENSEX stocks. At present we do not have other similar scheme.	743.28	103,810
Tata Dividend Yield Fund	70% to 100% investment in High Dividend Yield Equity & Equity related instruments & up to 30% in other equities & debt instruments.	Primarily focus on investing in high dividend yield stocks. Minimum 70% of the net assets shall be invested in stocks having dividend yield higher than dividend yield of BSE SENSEX stocks. At present we do not have other similar scheme.	194.39	32,434
Tata Life Sciences & Technology Fund	80% to 100% investment in listed equity & equity related instruments. 15% to 20% investment in debt instruments & 5% to 100% investment in money market instruments.	Primarily investment in equity & equity related companies in Life Sciences & Technology Sectors mainly comprising of Engineering, Telecommunications, Space, Pharmaceuticals, Information Technology, Electronic & Electrical, Agrochemicals, Fertilisers, Fast Moving Consumer Goods & various other Allied Industries, etc. At present we do not have other similar scheme.	64.60	8,164
Tata Mid Cap Fund	65% to 100% investment in Equity & Equity related instruments - Mid Cap stocks. Up to 35% investment in other equity & equity related instruments & debt & money market securities.	Primarily investment in equity & equity related instruments of mid cap companies. Mid Cap companies are those companies that are either included in the CNX Midcap index or one that fall within market cap requirement of CNX Midcap index. At present we do not have other similar scheme.	82.20	28,062
Tata Pure Equity Fund	95% to 100% investment in listed equity & equity related instruments & up to 5% in unlisted equities. 5% to 30% investment in Money Market instruments.	Primarily investment in equity & equity related instruments of large market cap companies. At present we do not have other similar scheme.	618.81	1,09,767
Tata Select Equity Fund	Up to 100% investment in listed equity & related instruments & up to 5% investment in unlisted equity & equity related instruments.	Primarily focus on investing in equity & equity related instruments of companies across all market capitalization stocks. As per scheme information document mandate, the scheme do not invest in few sectors/companies like Liquor, Tobacco, Consumer Goods, Finance & Banking & other Investments in Interest Bearing Securities. At present we do not have other similar scheme.	130.89	11,820
Tata Service Industries Fund	70% to 100% investment in Equity & Equity related instruments of companies is service sector. Up to 30% investment in other equities & debt & money market instruments.	Primarily invests in equities of companies involved in Service & Service related sectors. At present we do not have other similar scheme.	106.18	28,366
Tata Tax Saving Fund	80% to 100% investment in Equity & related instruments. 10% to 20% investment in listed debt instruments. 5% to 10% investment in unlisted debt instruments & 5% to 100% investment in Money market instruments.	Primarily invest in equity & equity related instruments It is an open ended equity linked saving scheme With a compulsory lock in period of three years from the date of allotment. As per the provisions of section 80C of Income Tax Act, 1961, investments made by the Individuals & HUFs in this scheme (along with other prescribed investments) will qualify for a deduction upto ₹ 1 Lac from Gross Total Income. At present we do not have other similar scheme.	140.36	48,842
Tata Infrastructure Fund	70% to 100% investment in Equity & Equity related Instruments of companies in the infrastructure sector. Up to 30% investment in other equities & Debt & money Market instruments.	Primarily focus on equity / equity related instruments of the companies in the Infrastructure sector in India. At present we do not have other similar scheme.	1606.22	2,91,071
Tata Indo-Global Infrastructure Fund	Atleast 65% of investment in domestic securities (65% to 85%) as well as 65% of investment required in foreign securities (15% to 35%) would be made in equity / equity related instruments of companies engaged in infrastructure sectors and infrastructure related sectors. (This includes units of overseas mutual funds and overseas exchange traded funds which invest predominantly in foreign equity / foreign equity related instruments of companies engaged in infrastructure sectors and infrastructure related sectors).	Primarily focus on equity / equity related instruments of the companies in the Infrastructure sector in India and outside India. At present we do not have other similar scheme.	887.50	2,90,463
Tata Growing Economies Infrastructure Fund Plan A	Investment in Equity and equity related instruments of companies engaged in infrastructure and infrastructure related sectors – in growing economies other than India 51% to 70%, and in India – 30% to 49%. Investment in other equities and Debt & Money Market instruments up to 19%.	Primarily investment in infrastructure and infrastructure related sector companies in growing economies* including India. Major part of the investment is in geographies outside India. (*Including the units of overseas mutual funds which in turn invests in infrastructure companies) It will also invest in other (other than infrastructure and infrastructure related sectors) domestic and foreign securities. *Growing economies means those countries where average GDP growth rate for past three years is 2% or more At present we do not have other similar scheme.	29.27	10,563
Tata Growing Economies Infrastructure Fund Plan B	Investment in Equity and equity related instruments of companies engaged in infrastructure and infrastructure related sectors – in India: 65% to 85% and in other growing economies: 15% to 35%. Investment in other equities and Debt & Money Market instruments up to 20%.	Primarily focus towards investment in infrastructure and infrastructure related sector companies in India and other countries whose economy is growing*. Major part of investment is in India. It will also invest in the units of overseas mutual funds which in turn invest in infrastructure companies. *Growing economies means those countries where average GDP growth rate for past three years is 2% or more At present we do not have other similar scheme.	113.57	42,149

Tata Balanced Fund	65% to 75% investment in Equity & equity related instruments & 25% to 35% in debt & money market instruments.	The scheme invests both in equity & debt instruments with a little bias towards equity & equity related instruments. For taxation purpose is treated as an equity oriented scheme. So, this schemes turns almost as aggressive as normal equity scheme in case of bullish market phase but less risky when market heads southward. At present we do not have other similar scheme.	298.63	29,389
Tata Young Citizens' Fund	Around 50% investments in Equity & equity related instruments, around 45% to 50% investments in Debt & related instruments & 5% to 100% in money market instruments.	The scheme invests both in equity & debt instruments & there is no bias towards equity & equity related instruments. For taxation purpose, it is treated as Non-equity & Non-liquid scheme. At present we do not have other similar scheme.	172.77	57,476

Product differentiation between Hybrid Monthly Income Schemes – TMIF & TMFP

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on April 30, 2011 (₹ Crore)	No. of Folios as on April 30, 2011
Tata Monthly Income Fund (TMIF)	To provide reasonable & regular income along with possible capital appreciation to its Unitholder. The scheme will be invest in debt & money market instruments as well as equity & equity related instruments under normal circumstances.	An open ended Income Fund. As per the terms of the SID, to provide reasonable & regular income the scheme can invest predominantly in debt & money market instruments. The scheme can invest upto 10% of its net assets in equity & equity related instruments. The Fund will have flexibility to invest in wide range of Debt & Money Market Instruments & upto 10% of net assets in Equity & equity related instruments. It may invest in securities issued / guaranteed by central/state government, corporate debt such as bonds, debentures, notes, strips & securitized, obligations of banks, fixed/ floating rate securities, money market instruments such as commercial paper, certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The scheme will not invest in securities rated below investment grade.	34.62	4,115
Tata MIP Plus Fund (TMFP)	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.	An open ended Income Fund. As per the terms of the SID, to provide reasonable & regular income the scheme can invest predominantly in debt & money market instruments. The scheme can invest upto 20% of its net assets in equity & equity related instruments. The Fund will have flexibility to invest in wide range of Debt & Money Market Instruments and upto 20% of net assets in equity & equity related instruments. It may invest in securities issued / guaranteed by central/state government, corporate debt such as bonds, debentures, notes, strips & securitized, obligations of banks, fixed/ floating rate securities, money market instruments such as commercial paper, certificate of deposit & other instruments permitted by SEBI/RBI from time to time. The scheme will not invest in securities rated below investment grade.	156.26	13,925

TAX TREATMENT

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

Tata Growing Economies Infrastructure Fund: As per the prevailing tax laws, Plan A of the scheme would be considered as a non equity oriented scheme while Plan B would be considered as an equity oriented scheme.

A) INVESTMENTS IN EQUITY ORIENTED FUNDS

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

Tax Treatment:

	For Resident Investor	For Mutual Fund
Tax on Dividend Distributed	Nil	Nil
Long Term Capital Gains	Nil	N.A.
Short Term Capital Gain	15%	N.A.

The above mentioned Tax rates shall be increased by Surcharge @ 5% (only in case of domestic companies if their taxable income exceeds ₹ 1 crore) and, for all assesses, the tax & surcharge would be further increased by Education Cess @ 2% & secondary & higher education cess @ 1%. In case of FIs, Surcharge would be payable @ 2.5% of the tax if the taxable income exceeds ₹ 1 crore.

Securities Transaction Tax

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

Taxable Securities Transaction	Rates	Payable by
Purchase of a unit of an equity oriented fund, where - The transaction of such purchase is entered into in a recognized 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.

Deduction under section 80C [Applicable only for ELSS schemes]

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 ₹ 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.

B) INVESTMENTS IN NON-EQUITY ORIENTED FUNDS

Dividend Distribution Tax (DDT) – Payable by the scheme		
Scheme Category	Dividend paid to resident Individuals & HUFs	Dividend paid to other Resident Investors
Debt Funds	12.50%	20.00% (30.00% ^)
Liquid Fund	25.00%	25.00% (30.00% ^)

^ Proposed to be increased to 30%, w.e.f. 01 June 2011 vide finance bill 2011.

Note: DDT would be further increased by applicable surcharge & education cess @ 2% & secondary & higher education cess @ 1%. The surcharge in respect of domestic companies is 7.5% & Foreign companies is 2.5% if the total income exceeds ₹ 1 crore. These rates are proposed to be reduced to 5% & 2% w.e.f. 01 April 2011 respectively vide finance bill 2011.

Tax on Capital Gains – Payable by the investors			
	All Resident Investors	Domestic Companies	Mutual Fund
Short Term Capital Gain	As per relevant slab rate of Total Income chargeable to Tax	30.00%*	N.A.
Long Term Capital Gain:			
With Indexation	20.00%*	20.00%*	N.A.
Without Indexation	10.00%*	10.00%*	N.A.

The above mentioned Tax rates shall be increased by Surcharge @ 5% (only in case of domestic companies if their taxable income exceeds ₹ 1 crore) and, for all assesses, the tax & surcharge would be further increased by Education Cess @ 2% & secondary & higher education cess @ 1%. In case of FIs, Surcharge would be payable @ 2.5% of the tax if the taxable income exceeds ₹ 1 crore.

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

Kindly refer Statement of Additional Information (SAI) for further details on Taxation.

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., 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600 097. G Sathyanarayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax 28283 613 camslb1@camsonline.com
AMC Office: Ms. Latha Rajaraman, Tata Asset Management Ltd. (Investment Manager for Tata Mutual Fund) 9th Floor, Mafatal Centre, Nariman Point, Mumbai – 400 021. Toll Free No.: 1800-209-0101, Fax: 22613782, Email: kiran@tataamc.com, Website: www.tatamutualfund.com

UNITHOLDERS' INFORMATION

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

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 five working 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.

Annual Report: The Fund will, not later than four months after the close of each financial year (March 31), mail to the Unitholders an abridged scheme wise annual report. Further, the full text of the Annual Report will be available for inspection at the office of the Fund. A copy of the Annual Report will be sent to Unit holders, free of cost, on specific request. The fund shall disclose the Annual Report on its website www.tatamutualfund.com.

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 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 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 scheme information document 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, 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600 097.

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.

TRANSACTION THROUGH STOCK EXCHANGE PLATFORM

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

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

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

- 1.) This facility i.e. purchase/redemption of units will be available to both existing and new investors. Switching of units will not be permitted through stock exchange platform.
- 2.) The investors will be eligible to only purchase /redeem units of the scheme. It is subject to change from time to time.
- 3.) All trading members of BSE & NSE who are registered with AMFI as Mutual Fund Advisors and who have signed up with Tata Asset Management Limited and also registered with BSE & NSE as Participants ("AMFI certified stock exchange brokers") will be eligible to offer this facility to investors. In order to facilitate transactions in mutual fund units through the stock exchange infrastructure, BSE has introduced BSE StAR MF Platform and NSE has introduced Mutual Fund Service System (MFSS).
- 4.) The units of eligible Schemes are not listed on BSE & NSE and the same cannot be traded on the Stock Exchange like shares. The window for submission of

application for purchase/redemption of units on BSE & NSE will be available between 9 a.m. and 3 p.m. or such other timings as may be decided by the Stock Exchanges. 5.) TMF has currently entered into an arrangement with BSE & NSE for facilitating transactions in the scheme through the AMFI certified stock exchange brokers. Investors who are interested in transacting in this scheme should register themselves with AMFI certified stock exchange brokers. 6.) The eligible AMFI certified stock exchange brokers will be considered as Official Points of Acceptance (OPA) of Tata Mutual Fund as per SEBI circular No. SEBI/IMD/CIR No/11/78450/06 dated October 11, 2006. 7.) Investors have an option to subscribe/redeem units in physical or dematerialized form on BSE StAR and NSE MFSS system. In case of redemption request received through MFSS/ BSE StAR/DP residual units will continue to remain in the Registrar and Transfer Agents records and the residual units will be redeemed only after investor request to redeem. 8.) Investors will be able to purchase/redeem units in the scheme in the following manner :

i. Purchase of Units:

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

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

b. Dematerialized Form (Available on both platforms i.e. NSE MFSS & BSE StAR MF)

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

ii. Redemption of Units:

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

• The investor who chooses the physical mode is required to submit all requisite documents along with the redemption application (subject to applicable limits prescribed by BSE/NSE, if any) to the AMFI certified stock exchange brokers. Presently there is no cap on redemption request on BSE StAR MF Platform. Transactions are allowed for physical mode along with Demat mode on NSE except for Systematic Investment Plan

whereas SIP transactions will be allowed in Demat mode only. • The redemption order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor. . In case of redemption request received through MFSS/ BSE StAR/DP residual units will continue to remain in the Registrar and Transfer Agents records and the residual units will be redeemed only after investor request to redeem. • The redemption proceeds will be credited to the bank account of the investor, as per the bank account mandate recorded with Tata Mutual Fund and within the timelines as per SEBI regulations as applicable from time to time or it will be sent to the investor in the mode selected by the investor. • Redemption request may also be submitted to any of the Investor service centers. • In case investors desire to convert the physical units into dematerialized form, the dematerialized request will have to be submitted with the Registrar.

b. Dematerialized Form (Available on both platforms i.e NSE MFSS & BSE StAR MF)

• The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL and units converted from physical mode to demat mode prior to placing of redemption order. • The investor who chooses the depository mode is required to place an order for redemption (subject to applicable limits prescribed by BSE/ NSE) with the AMFI certified stock exchange brokers. The investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account. • The redemption order will be entered in the system and an order confirmation slip will be issued to investor. • Presently no limit is applicable for the redemption of units. • The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with the Depository Participant. 1.) Applications for purchase/redemption of units which are incomplete / invalid are liable to be rejected. 2.) In case of non-financial requests/ applications such as change of address, change of bank details, etc. investors should approach Investor Service Centres (ISCs) of Tata Mutual Fund if units are held in physical mode and the respective Depository Participant(s) if units are held in demat mode. 3.) An account statement will be issued by Tata Mutual Fund to investors who purchase/ redeem their units under this facility in physical mode. In case of investors who intend to deal in units in depository mode, a demat statement will be sent by Depository Participant showing the credit/debit of units to their account. 4.) The applicability of NAV will be subject to guidelines issued by SEBI on Uniform cut-off timings for applicability of NAV of Mutual Fund Scheme(s)/ Plan(s) as per SEBI circular No. SEBI/IMD/CIR No. 11/78450/06 dated October 11, 2006 Currently, the cut-off time is 3.00 p.m. for above mentioned schemes. 5.) Investors will have to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/ CDSL/ NSDL and Tata Mutual Fund to participate in this facility. The Trustee reserves the right to change/modify the features of this facility at a later date.

Date: 11th May, 2011.

SYSTEMATIC INVESTMENT PLAN (SIP) UNDER VARIOUS SCHEMES SHALL BE AS UNDER, w.e.f. 09/07/2010

Scheme Name	SIP Minimum Amount (Monthly)	SIP Minimum Amount (Quarterly)	Exit Load if redeemed before the specified period from the date of allotment (as a % of Relevant NAV)
Tata Balanced Fund (TBF) Tata Select Equity Fund (TSEF) Tata Pure Equity Fund (TPEF) Tata Dividend Yield Fund (TDYF) Tata Mid Cap Fund (TMCF) Tata Life Sciences & Technology Fund (TLSTF) Tata Equity Opportunities Fund (TEOF) Tata Growth Fund (TGF) Tata Equity Management Fund (TEMF) Tata Growing Economies Infrastructure Fund (TGEIF) Tata Capital Builder Fund (TCBF) Tata Equity P/E Fund (TEPEF) Tata Infrastructure Fund (TISF) Tata Indo-Global Infrastructure Fund (TIGIF)	₹ 500/-	₹ 1,000/-	1% of the applicable NAV if redeemed on or before expiry of 365 days from the date of allotment.
Tata Index Fund (TIF) -Option A	₹ 500/-	₹ 1,000/-	If redeemed on or before 90 days: 4.00%, if redeemed after 90 days: Nil.
Tata Tax Saving Fund (TTSF)*	₹ 500/-	₹ 500/-	Compulsory Lock-in for 3 years. Nil after 3 years.
Tata Monthly Income Fund (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	₹ 5,000/- ₹ 2,000/-	₹ 8,500/- ₹ 3,500/-	1% of the applicable NAV if redeemed on or before expiry of 365 days from the date of allotment.
Tata MIP Plus Fund (TMPF) 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	₹ 1,000/- ₹ 5,000/- ₹ 2,000/-	₹ 2,000/- ₹ 8,500/- ₹ 3,500/-	1% of the applicable NAV if redeemed on or before expiry of 365 days from the date of allotment.

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 ₹ 500/- each & in multiples of ₹ 1/- or 6 if the amount is ₹ 1,000/- each & in multiples of ₹ 1/-. **Quarterly SIP Amount** - Minimum No. of Installments: 6 if the amount is ₹ 1,000/- each & in multiples of ₹ 1/- or 4 if the amount is ₹ 1,500/- each & in multiples of ₹ 1/-. (*) Subject to lock-in as per the terms of the scheme. SIP amount (per installment) in case of TTSF should be in multiples of ₹ 500/-.

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

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

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

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

5. DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS - Refer Instruction IUnitholders having bank account with **ICICI Bank Ltd/HDFC Bank Ltd/Axis Bank/IDBI Bank/Standard Chartered Bank/Kotak Mahindra Bank/HSBC Bank/Deutsche Bank/Royal Bank of Scotland/Oriental Bank of Commerce/State Bank of India (Core banking centers only - subject to validation)** & who have provided the NEFT/RTGS/ECS code may receive their redemption/dividend proceeds (if any) directly into their bank accounts. In case you wish to receive a cheque/demand draft, please tick here **6. SCHEME DETAILS Refer page 6 & 7 for correct scheme name**

Scheme Name					Plan				
Options					Dividend Frequency				

Scheme Name : TATA INFRASTRUCTURE FUND GROWTH OPTION					Would you like to avail of the Trigger Facility? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Trigger choice: (Tick (✓) NAV Appreciation): <input type="checkbox"/> 5% <input type="checkbox"/> 10% (Default: 10%)					Trigger option: <input type="checkbox"/> Switch to Tata Floater Fund - Growth Option <input type="checkbox"/> Redeem				
Default Trigger at 10%.					(Default: Switch to Tata Floater Fund)				

INVESTMENT DETAILS (Strike off whichever is not applicable)

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

<input type="checkbox"/> SIP THROUGH AUTO-DEBIT (ECS). Please fill up enclosed SIP Auto Debit (ECS) Facility Form and submit it together with this Application Form.	<input type="checkbox"/> SIP THROUGH POST-DATED CHEQUES Please fill attached SIP form for Post Dated Cheques (PDCs)
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7. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction K (MANDATORY)

Please select any one of the follows:
 Please register nomination as requested below (please fill the nomination form below) I wish to nominate multiple nominees (please strike out the form below & fill separate form attached herewith) I do not wish to nominate.

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

Name _____
Address _____

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

The Nominee is a minor whose guardian is:
Name & Address of Guardian: _____

Relationship of the Nominee with the Guardian Mother Father Legal Guardian
Proof of relationship: Birth Certificate School Leaving Certificate Passport Others _____

Sign of Nominee/ Guardian (in case of minor nominee)

8. DECLARATION AND SIGNATURES. Refer Instruction - C

<p>The Trustee, Tata Mutual Fund</p> <p>a) Having read & understood the contents of the Scheme Information 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.</p> <p>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. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. d) I/ We confirm that details provided by me / us are true and correct. e) I/We have read & understood the SEBI Circular No. MRD/DoP/Cir-05/2007 dt. 27/04/2007 & SEBI Circular No. 35/MEM-COR/18/07-08 dt. 26/06/2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card. f) For Micro SIP: I/We hereby declare that I/We do not have any existing Micro SIP's which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a year.</p> <p>Date: _____</p>	1st Unitholder Signature / Thumb Impression
	2nd Unitholder Signature / Thumb Impression
	3rd Unitholder Signature / Thumb Impression

CHECKLIST

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

Document List	Document List	Document List
1. PAN <input type="checkbox"/>	5. Trust Deed <input type="checkbox"/>	9. Notarised Power of Attorney <input type="checkbox"/>
2. KYC <input type="checkbox"/>	6. Bye-Laws <input type="checkbox"/>	10. Foreign Invest Remittance Certificate (FIRC) <input type="checkbox"/>
3. Resolution / Authorisation to invest <input type="checkbox"/>	7. Partnership Deed <input type="checkbox"/>	11. MICROSIP document <input type="checkbox"/>
4. Authorised Signatories List with Specimen Signature <input type="checkbox"/>	8. Overseas Auditor's Certificate <input type="checkbox"/>	12. Others <input type="checkbox"/>

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

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

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

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

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

5. DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS - Refer Instruction IUnitholders having bank account with **ICICI Bank Ltd/HDFC Bank Ltd/Axis Bank/IDBI Bank/Standard Chartered Bank/Kotak Mahindra Bank/HSBC Bank/Deutsche Bank/Royal Bank of Scotland/Oriental Bank of Commerce/State Bank of India (Core banking centers only - subject to validation)** & who have provided the NEFT/RTGS/ECS code may receive their redemption/dividend proceeds (if any) directly into their bank accounts. In case you wish to receive a cheque/demand draft, please tick here **6. SCHEME DETAILS Refer page 6 & 7 for correct scheme name**

Scheme Name					Plan				
Options					Dividend Frequency				

Scheme Name : TATA INFRASTRUCTURE FUND GROWTH OPTION					Would you like to avail of the Trigger Facility? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Trigger choice: (Tick (✓) NAV Appreciation): <input type="checkbox"/> 5% <input type="checkbox"/> 10% (Default: 10%)					Trigger option: <input type="checkbox"/> Switch to Tata Floater Fund - Growth Option <input type="checkbox"/> Redeem				
Default Trigger at 10%.					(Default: Switch to Tata Floater Fund)				

INVESTMENT DETAILS (Strike off whichever is not applicable)

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

<input type="checkbox"/> SIP THROUGH AUTO-DEBIT (ECS). Please fill up enclosed SIP Auto Debit (ECS) Facility Form and submit it together with this Application Form.	<input type="checkbox"/> SIP THROUGH POST-DATED CHEQUES Please fill attached SIP form for Post Dated Cheques (PDCs)
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7. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction K (MANDATORY)

Please select any one of the follows:

Please register nomination as requested below (please fill the nomination form below) I wish to nominate multiple nominees (please strike out the form below & fill separate form attached herewith) I do not wish to nominate.

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

Name _____

Address _____

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

The Nominee is a minor whose guardian is:

Name & Address of Guardian: _____

Relationship of the Nominee with the Guardian Mother Father Legal Guardian

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

Sign of Nominee/ Guardian (in case of minor nominee)

8. DECLARATION AND SIGNATURES. Refer Instruction - C

<p>The Trustee, Tata Mutual Fund</p> <p>a) Having read & understood the contents of the Scheme Information 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.</p> <p>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. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. d) I/ We confirm that details provided by me / us are true and correct. e) I/We have read & understood the SEBI Circular No. MRD/DoP/Cir-05/2007 dt. 27/04/2007 & SEBI Circular No. 35/MEM-COR/18/07-08 dt. 26/06/2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card. f) For Micro SIP: I/We hereby declare that I/We do not have any existing Micro SIP's which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a year.</p> <p>Date: _____</p>	1st Unitholder Signature / Thumb Impression
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3. Resolution / Authorisation to invest <input type="checkbox"/>	7. Partnership Deed <input type="checkbox"/>	11. MICROSIP document <input type="checkbox"/>
4. Authorised Signatories List with Specimen Signature <input type="checkbox"/>	8. Overseas Auditor's Certificate <input type="checkbox"/>	12. Others <input type="checkbox"/>

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

INSTRUCTIONS

(A) General Instructions:

1. Please read the terms of the Scheme Information Document (SID) of the respective Scheme(s) and Statement of Additional Information carefully before filling the application.
 2. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form.
 3. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable.
 4. Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole / all applicants.
 5. Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs) / Official points of Acceptance.
 6. An application to the ongoing offering by an investor should be for at least a minimum amount and in multiples thereof as specified for each scheme. There is no maximum limit.
 7. Applicants who cannot Invest:
 - a. 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.
 - b. 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 NRI's & trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
 - c. Non-Resident Indians residing in the United States of America & Canada.
 8. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
 9. Any applications without broker code will be treated as Direct Investments
 10. Despatch of Account Statement and Unit Certificates:
 - a. For Normal Transactions: An Account Statement will be Despatched to Unitholders within a maximum of thirty days from the date of Allotment.
 - b. For Systematic Transactions: Account Statement will be Despatched once in calendar quarter
 11. Investors will be sent Account Statements and Cheques by courier/ucp/registered post.
 12. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivery to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
 13. The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers, for the purpose of effecting payments to the investor.
 14. (1.) The minor shall be the first and the sole holder in an account.
(2.) No Joint holders will be allowed in case the first holder is a minor. In case investor provides joint holder/s details in the application, those details will not be captured.
(3.) Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
(4.) Guardian should mention the relationship with minor on the application
(5.) A document evidencing the relationship should be submitted along with application for the first time during the opening of account.
(6.) Guardian should submit any one of the following documents:
 - a.) Birth certificate of the minor or b.) School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or c.) Passport of the minor or d.) Any other suitable proof evidencing the relationship
 - 7.) Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
 - a.) Birth certificate of the minor or b.) School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or c.) Passport of the minor or d.) Any other suitable proof showing the date of birth of the minor.
- b. "XYZ Scheme A/c First Investor Name"
 4. TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
 - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
 - b. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
 - c. For Example:
 - i. Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This is a valid application.
 - ii. Illustration 2: An Application submitted in joint names of A & B & C along with cheque issued from a bank account in names of B, C & Y. This is an invalid application.
 - iii. Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This is a valid application.
 5. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 - a. a. Payment by Parents / Grand-Parents / Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000 for each regular purchase or per SIP installment. Please note that payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third Party Payment.
 - b. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - c. Custodian on behalf of an FII or a Client.
 6. Investors submitting their applications through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - a. Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
 - b. Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available in this booklet from the investors (guardian in case of minor) and the person making the payment i.e. third party. The said Declaration Form shall, inter-alia, contain the details of the bank account from which the payment is made and the relationship with the investor(s).
 7. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.
 8. (i) Source of funds - if paid by cheque
 - a. An investor at the time of his / her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid)
 - b. Identification of third party cheques by the AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will be on the basis of either matching of pay-in bank account details with pay-out bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents:
 - i. A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number; (Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs / Official Points of Acceptance. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund / R&TA. The original documents will be returned across the counter to the investor after due verification.)
 - ii. A letter (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available) (The letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.)
 - iii. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.
- The Mutual Fund has also provided a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. These account details will be used by the AMC / Mutual Fund / R&TA for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted in (paragraph 6) above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form

(B) PAYMENT PROCEDURE

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest ISC.
2. THE CHEQUE/DD MUST BE DRAWN IN FAVOUR OF "SCHEME NAME" and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".
3. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under)
 - a. "XYZ Scheme A/c Permanent Account Number"

for Registration of Multiple Bank Accounts available at our Investor Service Centres (ISCs) or on our website www.tatamutualfund.com

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

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

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

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

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

- a. The AMC / Mutual Fund / R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of ₹ 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the first named investor.
- b. The account number mentioned in the Certificate should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for issue of such instruments.
9. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the Mutual Fund, will also be covered under these provisions.
10. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under):
 - a. "XYZ Scheme A/c Permanent Account Number"
 - b. "XYZ Scheme A/c First Investor Name"
 - c. "XYZ Scheme A/c Existing folio number"
11. In case of subscription by NRIs/Flis, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker.
12. Non individual investors (Corporate, Societies, Trusts, etc.) are required to submit specified documents such as bylaws, trust deed, board resolutions, Authorized Signatory List and other similar documents along with the subscription application. Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) are not provided within 10 business days from the date of transaction or the documents provided by the non individual investors are insufficient / inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor. It is the responsibility of the Non individual investors to inform TAML/TMF about any change to the Authorized Signatory List or Board resolution.
13. Applications which are incomplete are liable to be rejected & the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof
14. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.
15. The right to accept or reject any application in whole or in part lies with the Trustee Company.
16. Application form (duly completed), along with a cheque (drawn on nearest ISC's / transaction acceptance centres)/ DD (payable at the nearest ISC's / transaction acceptance centres) may be sent by Mail directly to the nearest ISC / transaction acceptance centres or DD's payable at Chennai to be sent to the Registrar viz. Computer Age Management Services Pvt. Ltd., Unit: Tata Mutual Fund, I 48, Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai - 600 097.
17. If there is no Authorised Investor Service Centres where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of "Name of the Scheme – Folio number/ PAN number" & crossed "A/c Payee & Not Negotiable", 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.

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

- a. Separate cheque/demand draft is required for each scheme. Such Cheques/ Demand Draft should be drawn in the name of the Scheme.
- b. Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated. Post dated cheques will be accepted only for SIP transactions.
- c. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.

(C) APPLICATION DETAILS

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

(D) Default Values:

1. For schemes other than Tata Equity P/E: 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.
2. Default values for Tata Equity P/E Fund are: Default Option: In case the investment option (Growth / Dividend Trigger Option A/ Dividend Trigger Option B) is not mentioned investment will be taken in Dividend Trigger Option B, i.e. 10% trigger level.
 - a. Default Dividend Sub option: In case the dividend sub option (Dividend Payout / Dividend Reinvestment / Dividend Sweep to Tata Floater Fund – Growth Option) is not mentioned then default sub option will be taken as Dividend Sweep to Tata Floater Fund – Growth Option.
3. Default value for Trigger facility for Tata Infrastructure Fund: Default Trigger level: 10%. Default Trigger option: Switch to Tata Floater Fund - Growth Option.

(E) What is MICRO SIP?

1.) MICRO SIP investment is where the aggregate of all installments in a year (i.e. for 12 rolling months) (where the registration is for a period exceeding one year) OR installment amount multiplied by number of installments (where the registration is for less than one year) does not exceed ₹ 50,000/-

2.) Documents required:

- a.) Any one of the following PHOTO IDENTIFICATION document can be submitted. The document should be self attested by the investor or the ARN distributor. i.) Voter Identity Card ii.) Driving License iii.) Government / Defense identification card iv.) Passport v.) Photo Ration Card vi.) Photo Debit Card (Credit card not included because it may not be backed up by a bank account). vii.) Employee ID cards issued by companies registered with Registrar of Companies (database available

in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mode=31> viii.) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament ix.) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks. x.) Senior Citizen / Freedom Fighter ID card issued by Government. xi.) Cards issued by Universities / deemed Universities or institutes under statutes like ICAL, ICWA, ICSI. xii.) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL). xiii.) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

b.) Any one of the following PROOF OF ADDRESS: - The document should be self attested by the investor or the ARN Holder. i.) Latest Telephone bill. ii.) Latest Electricity bill. iii.) Passport. iv.) Driving Licence. v.) Latest Bank Passbook. vi.) Latest Bank A/c Statement. vii.) Latest Demat A/c Statement. viii.) Voters ID Card. ix.) Ration Card. x.) Registered Lease / Sale Agreement for residence. In case where photo identification documents contain the address of the investor, a separate proof of address is not required.

c.) Supporting documents copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

3.) **The PHOTO IDENTITY DOCUMENT and PROOF OF ADDRESS PROVIDED SHOULD BE CURRENT**

4.) **Mentioning the date of birth of all applicant's / guardian is mandatory for MICRO SIP Applications.**

5.) **Who is eligible for MICRO SIP?**

a.) This Exemption will be applicable only to Investment by Individuals (Including NRI, Minors and sole proprietary firms but not PIO's). b.) HUF and other categories will not be eligible for MICRO SIP's c.) The Exemption is applicable to Joint Holder also.

Note: In case a MicroSIP investor has a PAN card then he will have to complete the KYC formality with CDSL and attach a copy of the KYC acknowledgement alongwith the application.

(F) PAN Number Details of the Investors

SEBI has made it mandatory for all applicants except Micro SIP 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.

(G) 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) who will act as a central record keeping agency (Central Agency). As a token of having verified the identity & address of the investor(s) & for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number-MIN Letter) to each investor who submits an application & the prescribed documents to the Central Agency. Investors are required to attach the copy of KYC Acknowledgement Letter (or the erstwhile MIN* Allotment Letter) 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 the prescribed documents listed in the KYC form at any of the "Point Of Service". The KYC forms are available on our website www.tatamutualfund.com and AMFI website: www.amfiindia.com. KYC is mandatory for purchases and switches of units and SIP/STP/DTP registrations for all investors irrespective of the amount of investment and such transactions must be accompanied with a documentary proof of KYC compliance. Unit holders of these transactions should 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 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.

(H) BANK ACCOUNT DETAILS:

In order to protect the interest of Unit holders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

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

- Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled original cheque leaf of the new bank account as well as the bank account currently registered with the Mutual Fund (where the account number and first unit holder name is printed on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.
- Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/ maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
- In case of non-availability of any of these documents, a copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number.
(In respect of (2) and (3) above, they should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number)
- Unit holders may also bring a copy of any of the documents mentioned in (3) above along with the original documents to the ISCs/Official Points of Acceptance of TATA Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of TATA Mutual Fund. The original documents will be returned across the counter to the Unit holder after due verification.

In the event of a request for change in bank account information being invalid / incomplete / not satisfactory in respect of signature mismatch/ document insufficiency/ not meeting any requirements more specifically as indicated in clauses (1) - (4) above, the request for such change will not be processed. Redemptions / dividend payments, if any, will be processed and the last registered bank account information will be used for such payments to Unit holders. Unit holders may note that it is desirable to submit their requests for change in bank details atleast 10 working days prior to date of redemption / dividend payment, if any. Further, in the event of a request for redemption of units being received within 10 working days of a request for change in bank account details, the normal processing time as specified in the Scheme Information Document, may not necessarily apply. The Trustee reserves the right to amend the aforesaid requirements. Investors' can also register multiple bank mandates to a single folio, the same can be done after completing the form "application form for registration of / additions to multiple bank accounts" available along with this book let or the form is also available on our website www.tatamutualfund.com. Please read the instructions and Terms and Conditions on the reverse of the form to get a complete understanding of the facility.

(I) DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS:

- RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by direct credit of dividend/redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS/RTGS/NEFT are subject to applicable rules & policies of RBI & the working of banking system. The Mutual Fund will endeavor to arrange such facility for payment of dividend/redemption

proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.

2. Investors are requested to provide their bank's Indian Financial System Code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s).
3. Investors need to provide a cancelled cheque leaf (where the IFSC/MICR code is printed) or banker's confirmation for verification of the code.
4. RTGS & NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
5. Any charges levied by the investor's bank for receiving payment through ECS/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.
6. Tata Mutual Fund 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 Mahindra Bank/HSBC Bank/Deutsche Bank/Royal Bank of Scotland/Oriental Bank of Commerce/State Bank of India (Core banking centers only - subject to validation). The list of bank is subject to change from time to time.
7. Investors to note that the instruction to the bank for Direct Credit/NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/dividend/refund proceeds.
8. Tata Mutual Fund will not be responsible In case the bank does not credit the investor's bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information.
9. Tata Mutual Fund will not be liable for any losses/claims, etc. arising on account of processing the direct credit of redemption / dividend proceeds on the basis of the Bank Account details as provided by the investor in the application form.
10. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.

(J) 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. **2.)** Code numbers / ARN No. assigned by AMFI to the Marketing Associates / Agents must be used wherever applicable and their stamps should clearly state their names and any other details as required, in English. **3.)** Agents are not permitted to accept CASH with Application Form. Tata Mutual Fund shall not be held responsible for any kind of wrong tenders. **4.)** Brokerage will be paid to only Distributors empanelled with Tata Mutual Fund and registered with AMFI. **5.)** Distributors / Agents should mention the ARN No. allotted by AMFI, on the application form.

(L) Nomination Details

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

(1) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. **(2)** 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. **(3)** The nominee shall not be a trust (other than religious and charitable trust), society, body corporate, partnership firm, and member of Hindu undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force. **(4)** Nomination in respect of the units stands rescinded upon the transfer of units. **(5)** Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc. **(6)** The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly and who have originally made the nomination. **(7)** On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units in favour of the Nominee(s). **(8)** Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees). **(9)** Nomination will not be allowed in a folio held on behalf of a Minor. **(10)** Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account. **(11)** In case a folio has joint holders, ALL Joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint". **(12)** Every new nomination for a folio/account will overwrite the existing nomination. **(13)** Investors who do not wish to nominate must sign separately confirming their non-intention to nominate. **(14)** Nomination by a unit holder shall be applicable for investments in all schemes in the folio.

(M) Understanding Dividend Trigger Option for Tata Equity P/E Fund:

- I) **Dividend Triggers** – The Fund intends to declare dividends as and when there is an appreciation in the NAV of the options by pre-defined trigger level i.e. 5% (Dividend Trigger Option A) and 10% (Dividend Trigger Option B) in a calendar quarter. Record date for dividend will be announced within five working days from the date of the occurrence of trigger. Maximum only one dividend will be declared in one calendar quarter. The quantum of dividend shall be decided by the Trustees and will be subject to availability of distributable surplus. The base NAV for calculation of dividend trigger levels in Option A & Option B will be the lowest NAV of the respective option during the immediate preceding calendar quarter.

Please Note – No dividend will be declared if the NAV does not reach to the trigger level & irrespective of the appreciation level of the NAV, not more than one dividend will be declared in a particular calendar quarter. Further, it is also possible that trigger level is reached only for Option A and not for option B, in that case dividend will be declared only in option A.

II) The Salient features of Dividend Trigger Option are as follows:

- 1.) Maximum only one dividend will be declared in one calendar quarter irrespective of the appreciation level of the NAV. **2.)** Record date for dividend will be announced within five working days from the date of the occurrence of trigger. **3.)** The quantum of dividend shall be decided by the Trustees and will be subject to availability of distributable surplus. **4.)** The base NAV for calculation of dividend trigger levels in Option A & Option B will be the lowest NAV of the respective option during the immediate preceding calendar quarter. **5.)** Further, it is also possible that trigger level is reached only for Option A and not for option B; in that case dividend will be declared only in option A. **6.)** All plans / options under the scheme shall have common portfolio. **7.)** The Dividend Trigger Option and sub-options there under will form an integral part of Tata Equity P/E Fund.

Notes: Declaration of dividend is at the discretion of Trustees. As per the prevailing regulatory guidelines, dividend can be paid only out of distributable surplus. Due to various reasons beyond the control of the Investment Manager, it may be possible that in spite of appreciation in NAV there is no distributable surplus available on the record date, under such scenario, no dividend will be distributed.

In a nutshell, under this option you can choose a specific rate of target appreciation which if achieved would automatically book profit on your behalf by way of dividend. This helps you to book profits at your pre-determined levels not just once but multiple times although restricted to one per quarter.

To enable you to understand how the dividend trigger option works we have put together an illustration explaining its working:

Illustration

The lowest NAVs during preceding calendar quarter (July – September, 2010) were ₹ 20 & 25 for Dividend Trigger Option A & Dividend Trigger Option B respectively. For the purpose of calculating the trigger levels for the calendar quarter October – December 2010, these NAVs shall be treated as the base NAVs of the respective options.

Trigger level for Option A would be: ₹ 21 (i.e. 5% appreciation in the base NAV of ₹ 20).

Trigger level for option B would be: ₹ 27.50 (i.e. 10% appreciation in the base NAV of ₹ 25).

As & when NAV appreciates to these levels during the calendar quarter (Oct – Dec 2010), the fund shall initiate declaration of dividends (subject to availability of distributable surplus) within five working days. Likewise, base NAVs & dividend trigger levels shall be decided for subsequent calendar quarters.

Subject to the Regulations & disclosure requirements as specified by SEBI, the Trustees reserve the right to amend / modify any or all the features of the Dividend Trigger Option, including the minimum application amount, recurring expenses, load structure etc. from time to time.

- III) The trigger level for the next dividend will be the lowest NAV of that option during the immediate preceding calendar quarter.

(N) Understanding Trigger facility for Tata Infrastructure Fund - Growth:

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

Applicability : Scheme - Tata Infrastructure Fund; Option: Growth

Switch scheme: Tata Floater Fund – Growth Option

Trigger level:

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

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

Features:

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

Calculation:

The calculation of the gain will be using the formula:

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

Minimum amount eligibility:

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

NAV for switch /redemption:

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

Load Structure

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

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

Illustration:

Sr no	Date	Valuation	NAV per unit	No of units	units	Appreciation (₹)	Investment/ Redemption	Comments
1	1-Jul-09	10000.00	12.5500	796.813				On the day of investment
2	25-Jul-09	11000.00	13.8050	796.813				Trigger will be enabled
3	25-Jul-09	10000.00	13.8050	724.375	(72.438)	1000.00		Redemption based on Trigger 1 (12.5500 * 10%)
4	6-Sep-09	11000.00	15.1855	724.375				Trigger will be enabled
5	6-Sep-09	10000.00	15.1855	658.523	(65.852)	1000.00		Redemption based on Trigger 2 (13.8050 * 10%)
6	7-Oct-09	15042.47	15.2500	986.392	327.869		5000.00	Additional purchase for ₹ 5000
7	20-Oct-09	16476.74	16.7041	986.392				Trigger will be enabled
8	20-Oct-09	14978.85	16.7041	896.720	(89.672)	1497.89		Redemption based on Trigger 3 (15.1855 * 10%)
9	25-Oct-09	10531.19	17.3200	608.036	(288.684)		(5000.00)	Redemption request for ₹ 5000
10	5-Nov-09	11172.33	18.3745	608.036				Trigger will be enabled
11	5-Nov-09	10156.67	18.3745	552.760	(55.276)	1015.67		Redemption based on Trigger 4 (18.3745 * 10%)

- Receipt of application at NAV 12.55. Trigger registered for NAV 12.5500. This will be irrespective of the Price per unit. i.e. the base level for the first trigger will be 12.5500.
- NAV reached 13.8050 and therefore trigger is enabled.
- Calculation of appreciation: $(13.8050 - 12.5500) * 796.813$, also units reduced 72.438 i.e. $1000.00 / 13.8050$
- Next trigger level is reset to 15.1855 i.e. $13.8050 * 10\%$
- Next trigger level at 15.1855 based on the calculations in Step 2 and 3. The next level of trigger reset to 16.7041 i.e. $(15.1855 * 10\%)$
- Additional purchase of ₹ 5000/- at NAV 15.2500. Number of units increased to 986.392
- Next trigger level achieved at 16.7041 NAV
- Please note here the calculation of appreciation $(16.7041 - 15.1855) * 986.392 = 1497.89$ here despite there is a transaction received at 15.2500 the trigger at 16.7041 will be applicable for this transaction as well. Next trigger level reset to 18.3745.
- Redemption request for ₹ 5000/-
- and 11. Next trigger execution.

Instructions

- The trigger facility is available only for Tata Infrastructure Fund – Growth option.
- This feature will be applicable for purchase / switch in applications of minimum purchase amount of ₹ 5000/-.
- A separate folio will be created for additional purchase transactions received with the trigger option.
 - For switch-in transactions received with the trigger option,
 - Incase the Folio already has an investment in Tata Infrastructure Fund – Growth option a separate folio will be created for the investment.
 - Incase the Folio does not have investments in Tata Infrastructure Fund - Growth option, the scheme will be created in the same folio for the investment.
- The investor can choose any one of the following % target return: 5% or 10%. The trigger level ones selected cannot be changed.
- The default trigger level is 10%. The default trigger option is switch to Tata Floater Fund - Growth option.
- Please note that the folio created for this facility / having trigger facility cannot be consolidated with other folios.
- Trigger requests without transaction (i.e. additional purchase / switch-ins) will not be processed.
- Requests for extending trigger facility in the existing folio cannot be considered.
- Trigger level will be calculated on the applicable NAV on the date of receipt of the first subscription application form (purchase /additional purchase/switch in) with the trigger request.
- The calculation of the gain will be using the formula: $(\text{Trigger NAV} - \text{previous trigger NAV}) * \text{Number of units}$
- Subsequent triggers will be captured with the NAV as on the previous trigger date as a base.
- Any subsequent purchase received in this new folio will follow the triggers set based on the first such trigger transaction, irrespective of the NAV of the subsequent purchase.
- The redemption / switch of units will be based on First-In-First-Out (FIFO) basis.
- NAV for switch /redemption: NAV of the trigger day will be considered for the purpose of redemption/ switch. In case of non business day in debt schemes but business day for Equity, switch out will be processed on the trigger day and Switch in will be processed on the next business day for Tata Floater Fund - Growth option.
- Loads applicable:
 - Entry Load for trigger facility - Not Applicable
 - Exit load for switch-outs and redemption due to the trigger transaction-Nil.
 - Entry load at the time of switch-in to Tata Floater Fund - Growth option - Not Applicable
 - Exit load at the time of redemption from Tata Floater Fund - Growth option - Exit load as applicable in the Tata Floater Fund
 - For normal redemptions and switch out request from such folios– normal load structure is applicable
- The triggers will continue till such time the investor gives a request to cancel the Trigger facility.
- In case of cancellation of the trigger facility the Unit holders will have to give a written request duly signed by all unit holder/s to our offices / service centers. The AMC will require at least 10 business days from the date of submission of such request to process the cancellation of the facility. On receipt of such request, the said facility will be terminated and notified to the unit holder. In case a trigger is activated in the interim period before ceasing the request the switch / redemption transaction will be processed.
- The minimum redemption amount criteria for redemption /switch from Tata Floater Fund – Growth plan will be applicable.

CHECKLIST

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

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

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



Expertise that's trusted

TO BE USED FOR 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 / Standing Instruction / Direct Debit Facility in select banks only)

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

New Registration with TMF Change in Bank Account for existing Registration with TMF MICRO SIP

Broker / Agent Code Sub-Broker / Bank Branch Code M.O. Code

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

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 (₹) Frequency Monthly (Default) Quarterly Status: RI NRI

Amount in words

First SIP Cheque Details: Cheque No.: Cheque Amount in ₹

Cheque Date : / / SIP Dates: Please mention the date in words day of the month. e.g. for SIP on 10th

please mention Tenth day of the month [please refer instruction 12 for any day SIP]

SIP Period: Start From End Date (please tick ✓) Default End Date SIP End Date

(please refer instruction 10 on reverse)

(Note: Cheque should be drawn on bank details provided below. Please allow minimum one month for auto debit to register & start). I hereby, authorise Tata Mutual Fund (TMF) and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / direct debit / standing instruction 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 9 Digit MICR Code (Mandatory for ECS)

Core banking A/c no.

(in figures)

I/We hereby declare that the particulars given above are correct & complete & express my willingness to make payments referred above through participation in ECS/Direct Debit/ Standing Instruction. I/We will also inform TAML, about any changes in my bank account. I/We have read & agreed to the terms & conditions mentioned overleaf.

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

I/We acknowledge that no separate intimation will be received from the Bank in case of non-execution of the instructions for any reasons whatsoever.

To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of SAI/SID/KIM of Tata Mutual Fund Scheme/s, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s. For Micro SIP: I/We hereby declare that I/We do not have any existing Micro SIP's which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a year.

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

DECLARATION TO THE BANKER

To - Branch Manager, Bank, I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Tata Mutual Fund or the above mentioned Bank responsible. If the date of debit to my/ our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday & allotment of units will happen as per the Terms & Conditions listed in the KIM/SID/SAI of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavailability of above mentioned Bank's computer system, force majeure events, or any other cause of peril which is beyond Bank's reasonable control & which has the effect of preventing the performance of the contract by Bank. I/We have noted the contents of the Direct Debit Facility Agreement/ Standing Instruction entered by Tata Mutual Fund with the Bank & I/we are also bound by the terms thereof.

SIGNATURE/S AS PER BANK ACCOUNT (MANDATORY)			
	Sole /1st Account Holder's Signature (as in bank records)	2nd Account Holder's Signature (as in bank records)	3rd Account Holder's Signature (as in bank records)

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

BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of A/c holder and the details mentioned in 'Particulars of Bank A/c' above and its MICR code are correct as per our records

Signature of Bank Manager with name, Employee code, Bank Seal and Contact Number	Bank Account Number
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FOR OFFICE USE ONLY (NOT TO BE FILLED IN BY INVESTOR)

Recorded on Scheme Code

Recorded by Credit A/c Number

Bank use Mandate Ref. No. Customer Ref. No.

SYSTEMATIC WITHDRAWAL PLAN (SWP)

To,
The Trustee, Tata Mutual Fund, Mumbai
Having read & understood the contents of the SAI / SID / KIM & the Instructions, I/we here by apply to the Trustee of Tata Mutual Fund for the SWP Enrolment for the following Schemes & agree to abide by the terms & conditions of the Plan. Folio No.:

Broker / Agent Code	Sub-Broker / Bank Branch Code	M.O Code :
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Name : _____
Email : _____

Scheme	Option
<input type="checkbox"/> Fixed Amount ₹ (in words _____)	<input type="checkbox"/> Capital Appreciation

Period of Enrolment (MM/YY)

From : ____ / ____ / ____ To : ____ / ____ / ____ Frequency Monthly Quarterly

Date: _____ **1st / 7th / 10th / 20th / 28th of the month** (in case of holiday, next business day)
(in case the date is not mentioned, the 1st day of the month will be taken as the default date)

First payout Date: _____ (that is the first payment date)
(in case the first payout date is not mentioned, the 1st day of the following month will be taken as the default date)

Last Payout Date: _____ (that is the last payment date)
(in case the last payout date is not mentioned, the payout will continue until the balance units are reduced to zero.)

SIGNATURES

Sole/First Applicant

Second Applicant

Third Applicant

Loads as applicable from time to time.

INCORRECTLY / INCOMPLETELY FILLED APPLICATIONS ARE LIABLE FOR REJECTION.

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

SYSTEMATIC TRANSFER PLAN (STP)

To,
The Trustee, Tata Mutual Fund, Mumbai
Having read & understood the contents of the SAI / SID / KIM of the relevant schemes & the Instructions, I/we here by apply to the Trustee of Tata Mutual Fund for the STP Enrolment under the following Schemes & agree to abide by the terms & conditions of the Plan. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.

Broker Code :	Sub Broker Code :	M.O Code :
---------------	-------------------	------------

Folio No. _____ Name: _____

Transfer from (Scheme): _____ Option: _____

Transfer to (Scheme): _____ Option: _____

No of Units: _____ or Amount (₹): _____ Amount (in words): _____

or Dividend or Capital Appreciation

STP period from: ____ / ____ / ____ To : ____ / ____ / ____
(dd) (mm) (yy) (dd) (mm) (yy)

Transfer Frequency:

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

Email (mandatory for Daily STP): _____

I/We wish to receive A/c Statement / Annual Report / Quarterly Statement via Email instead of the physical copy Yes No (please refer notes overleaf)

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 AMC offices / Registrar offices before 15 workings days from the start of first STP date.

* In case any day is a non business day for any one of the schemes (either STP from or STP to scheme) the STP will be processed as per the matrix provided in the instructions no. '9'.

SYSTEMATIC INVESTMENT PLAN (SIP)

To
The Trustee,
TATA MUTUAL FUND
Mumbai

Date : _____

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

Folio No. _____ Application No.: (for new investors) _____

Broker / Agent Code	Sub-Broker / Bank Branch Code	M.O Code :
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Name of First / Sole Applicant : _____
 Name of Second Applicant : _____
 Name of Third Applicant : _____
 Email : _____

Scheme _____

Option _____

₹ _____ (in words _____)

Frequency Monthly Quarterly SIP Dates: Please mention the date in words _____ day of the month. e.g. for SIP on 10th please mention Tenth day of the month

Cheque No(s).	Dated	Amount (₹)	
		in figures	in words
1.	/ /		
2.	/ /		
3.	/ /		
4.	/ /		
5.	/ /		
6.	/ /		
7.	/ /		
8.	/ /		
9.	/ /		
10.	/ /		
11.	/ /		
12.	/ /		

Drawn on Bank : _____
 Branch : _____

_____	_____	_____
SIGNATURES	Sole/First Applicant	Second Applicant
	Third Applicant	

**In case of new application/s, kindly attach duly filled in application form.*

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

PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)			
APPLICANT DETAILS	PAN * please attach proof	Know Your Client (KYC)	
FIRST APPLICANT	<input type="text"/>	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied
SECOND APPLICANT	<input type="text"/>	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied
THIRD APPLICANT	<input type="text"/>	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied
GUARDIAN/POA HOLDER	<input type="text"/>	<input type="checkbox"/> Proof	<input type="checkbox"/> KYC Complied

SIP AUTO DEBIT FACILITY : TERMS & CONDITIONS

A) 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, Anand, Asansol, Aurangabad, Bangalore, Baroda, Bhavnagar, Belgaum, Bhillwara, Bhopal, Bhubaneswar, Bijapur*, Bikaner, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Devenegere, Dhanbad, Dehradun, Durgapur, Erode, Gadag*, Gangtok*, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hassan*, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Mandya*, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupathi, Tirunelveli, Trichur, Trichy, Trivandrum, Udaipur, Udupi*, Varanasi, Vijayawada, Vizag. (subject to revision in dates & location).

Instructions for ECS:

- This facility is offered to investors having bank accounts in select cities mentioned above.
- 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.
- 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.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- * For Gadag, Gangtok, Bijapur, Udupi, Mandya & Hassan the first transaction should be demand draft drawn on the city where the application is submitted.

B) Through direct debit facility and Standing Instruction facility (SI):

List of Banks for direct debit facility (all branches): ICICI Bank; Citi Bank, Corporation Bank, Bank of Baroda and Union Bank of India. List of branches for Standing Instruction: (All branches) State Bank of India, IDBI Bank Ltd., HDFC Bank Ltd., AXIS Bank (Please note: The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add / withdraw the name of the bank with whom direct debit facility or the SI arrangement can be introduced / discontinued as the case may be).

General Instructions for SIP Auto Debit:

- In case of new applications, kindly attach duly filled in application form alongwith registration cum mandate form for SIP Auto debit facility. Any other format of request will be rejected.
- Completed application form, SIP auto debit form & first cheque should be submitted at Tata Asset Management Ltd. (TAML) offices or KARVY ISC at least 30 days prior to first SIP auto debit date.
- In case the first cheque / copy of the cheque from which the ECS is to be debited is not submitted or does not have the name of the investor on the face of the cheque then the investor should submit any one of the following documents:
 - Copy of the bank passbook / a statement of bank account having the name and address and account number of the account holder attested by the AMC, registrar officials on verification with originals
 - A letter (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code
 - Get the banker's attestation on the face of the form in the section BANKER'S ATTESTATION (FOR BANK USE ONLY)
- 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/Direct Debit / SI.
- 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.
- The SIP cancellation request shall be submitted 15 working days prior to the SIP date.
- For change in Bank mandate, the request must be submitted 30 days prior to the SIP date.
- Loads as Prevailing from time to time will be applicable.
- Existing investors who wish to renew the SIP are required to submit SIP Auto Debit form duly signed 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.
- In case SIP end date is not mentioned the default expiry of SIP will be in December 2099.
- In case there are three consecutive SIP transaction reversals due to the reasons "In sufficient funds", the subsequent SIP installments will be automatically ceased.
- For standing instructions in SBI SIP is available on the following dates: 01st, 07th, 10th, 15th, 20th, 25th and 28th.

13. Instructions for Any day SIP:

- In case of ambiguity the date in words will be taken as SIP date.
- In case the date is not mentioned in words then the date will be taken based on the details mentioned in figures subject to the legibility of the handwriting.
- In case you have a Standing Instruction (SI) with HDFC Bank and IDBI Bank: With regard to SI being maintained for 29th, 30th and 31st, in the event that SI is being maintained on any of the above dates and if the month ends before the SI maintained date, the debit will happen on the last day of the month.
Below matrix may help understand the concept better.

Scenario	SI Date chosen by Investor	Month Ending on			
		A -28 th	B-29 th	C-30 th	D -31 st
1	28 th of the month	Will be debited on 28 th	Will be debited on 28 th	Will be debited on 28 th	Will be debited on 28 th
2	29 th of the month	Will be debited on 28 th	Will be debited on 29 th	Will be debited on 29 th	Will be debited on 29 th
3	30 th of the month	Will be debited on 28 th	Will be debited on 29 th	Will be debited on 30 th	Will be debited on 30 th
4	31 st of the month	Will be debited on 28 th	Will be debited on 29 th	Will be debited on 30 th	Will be debited on 31 st

- In case you have a Standing Instruction with AXIS Bank: With regard to SI being maintained for 29th, 30th and 31st, in the event that SI is being maintained on any of the above dates and if the month ends before the SI maintained date, the debit will happen on the first business day of the next month.
- Investors should take note that despite the date of debit of the bank account as mentioned in instruction 'c' and 'd' above, the NAV applicability will be on the basis of SIP date.
- This facility is not available for Standing Instruction with State Bank of India.

SYSTEMATIC INVESTMENT PLAN (SIP THROUGH PDCs)

- 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).
- 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 October 2011 for the cancellation of SIP on 20th October 2011. If not then it will be considered only for the next month SIP Date.
- Loads as Prevailing from time to time will be applicable.
- The first SIP cheque needs to be from the same bank account as the PDCs for your future SIPs.
- Value of each installment should be the same in all PDCs issued.
- All PDCs should be given in a sequential order from the same bank account and from the same cheque book.**

SYSTEMATIC WITHDRAWAL PLAN (SWP)

- There are two options available: a) Fixed Amount b) Capital Appreciation
- Minimum withdrawal for fixed option is ₹ 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 ₹ 500/-, SWP will not be carried out.
- The dates for SWP are 1st / 7th / 10th / 20th and 28th of every Month / Quarter.
- Exit load will be charged as per the schemes applicable load structure.
- 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 October 2011 for the cancellation of SWP on 20th October 2011. If not then it will be considered only for the next month SWP Date.

SYSTEMATIC TRANSFER PLAN (STP)

- There are four **OPTIONS**:
 - Fixed amount:** Fixed amount will be transferred to any other scheme of Tata MF, on the days mentioned under Transfer Frequency 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, on the days mentioned under Transfer Frequency below, 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 ₹ 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.
 - Dividend declared will be automatically invested into scheme/plan of Tata Mutual Fund, mentioned by the unit holder. E.g. Mr. X has units in TATA Dynamic Bond Fund – Dividend reinvestment option and has opted for Dividend sweep to Tata Income Fund - Growth Option. As and when dividend is declared in TATA Dynamic Bond Fund, the dividend will be directly transferred to Tata Income Fund - Growth option.
 - 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.
 - The frequency of transfer will be dependent on the dividends declared in the scheme where the investment has been made.
 - 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 06th May 2011 (Friday) and the ex dividend date is 09th May 2011 (Monday), the investor will be allotted units at NAV of the same day i.e. 09th May 2011 (Monday).

- v) There is no minimum and maximum amount under this option.
vi) Investor need not mention the start date. The same will be register on receipt of the application at the registrar back office.
- 2) **Transfer frequency:**
- a. Monthly and Quarterly:
- This facility is available under fixed Amount/Units and Capital Appreciation.
 - The STP dates are 1st / 7th / 10th / 20th and 28th of every month.
 - The STP dates for quarterly STP are 1st / 7th / 10th / 20th and 28th. The quarter will be taken in to cosideration from the first STP month i.e. if the first STP date is 10th Nov. 2010, then the next STP will take place on 10th Feb. 2012 and then on after every 3 months.
 - If any of the selected days is a non business day, then the request will be processed immediately on the next Business Day.
- b. Weekly:
- This facility is available under fixed Amount/Units/Capital Appreciation.
 - The facility is available on every Friday (if Friday is a non business day, then the request will be processed immediately on the next Business Day).
- c. Daily:
- This facility is available under fixed Amount.
- 3) **Transfer Amount:** In the **fixed amount** option, the minimum amount to be transferred would as follows:
- a. **For Monthly STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- Where the Transfer to scheme is Tata Tax Saving Fund (*) the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- there of.
- b. **For Quarterly STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of ₹ 1000/- and in multiples of ₹ 1/- Where the Transfer to scheme is Tata Tax Saving Fund(*) the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- there of.
- c. **For Daily STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- Where the Transfer to scheme is Tata Tax Saving Fund (*) the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- there of.
- d. **For Weekly STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of ₹ 500/- and in multiples of ₹ 1/- Where the Transfer to scheme is Tata Tax Saving Fund (*) the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- there of.
- 4) **Minimum Installments:**
- a. **For fixed amount:**
- For amount greater than or equal to ₹ 2000/-: The minimum number of installments would be 3.
 - For amount greater than or equal to ₹ 1000/- however less than ₹ 2000/-: The minimum number of installments would be 6.
 - For amount greater than or equal to ₹ 500/- however less than ₹ 1000/-: The minimum number of installments would be 12.
- b. **For fixed Units** the minimum number of installments should be 3.
- 5) **Cancellation of STP:**
- a. 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 05th of October 2011 for the cancellation of STP on 20th October 2011. If not then it will be considered only for the next month STP Date.
- b. In case there is no minimum fixed amount or fixed units (as selected by the investor) available in the unit holder's account the residual amount will be transferred to the Transfer to scheme and the STP will be ceased.
- 6) **Loads:** Since STP is a Systematic Withdrawal Plan from one scheme (SWP) and Systematic Investment Plan (SIP) in other scheme the prevailing SIP Load structure will be applicable. Transactions without broker code will e treated as Direct Investments.
- 7) STP request should reach the ISC's before 15 working days, from the start of the first STP date. Investor should mandatorily mention the STP start date & end date (not applicable in case of dividend transfer plan).
- 8) The units under lien and schemes under lock in period will not be eligible for STP.
- 9) The NAV applicability will be as follows:

Schemes	Business Day followed by Business Day		Business Day followed by Non Business Day	
	Switch Out Scheme	Switch In Scheme	Switch Out Scheme	Switch In Scheme
Equity to Equity	Same Day	Same Day	Same Day	Same Day
Equity to Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T + 3 Busi. Day	Same Day	T + 3 Busi. Day
Equity to Liquid	Same Day	Day Prior to T+3 Busi. Day	Same Day	Day Prior to T+3 Busi. Day
Equity to Sp. Equity	Same Day	Same Day	Same Day	Same Day
Equity to Sp. Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T + 3 Busi. Day	Same Day	T + 3 Busi. Day
Debt to Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T+2 Busi. Day	Same Day	T+2 Busi. Day
Debt to Equity	Same Day	Same Day	Same Day	Same Day
Debt to Liquid	Same Day	Day Prior to T+2 Busi. Day	Same Day	Day Prior to T+2 Busi. Day
Debt to Sp. Equity	Same Day	Same Day	Same Day	Same Day
Debt to Sp. Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T+2 Busi. Day	Same Day	T+2 Busi. Day
Liquid to Liquid	Same Day	Same Day	Day prior to Next Busi. Day	Day prior to Next Busi. Day
Liquid to Equity	Same Day	Same Day	Day prior to Next Busi. Day	Next Busi. Day
Liquid to Debt				
< 10000000	Same Day	Same Day	Day prior to Next Busi. Day	Next Busi. Day
>= 10000000	Same Day	T+1 Busi. Day	Day prior to Next Busi. Day	Next Busi. Day
Liquid to Sp. Equity	Same Day	Same Day	Day prior to Next Busi. Day	Next Busi. Day
Liquid to Sp. Debt				
< 10000000	Same Day	Same Day	Day prior to Next Busi. Day	Next Busi. Day
>= 10000000	Same Day	T+1 Busi. Day	Day prior to Next Busi. Day	Next Busi. Day
Sp. Debt to Sp. Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T+1 Busi. Day	Same Day	T+1 Busi. Day
Sp. Debt to Equity	Same Day	Same Day	Same Day	Same Day
Sp. Debt to Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T+1 Busi. Day	Same Day	T+1 Busi. Day
Sp. Debt to Liquid	Same Day	Day Prior to T+1 Busi. Day	Same Day	Day Prior to T+1 Busi. Day
Sp. Debt to Sp. Equity	Same Day	Same Day	Same Day	Same Day
Sp. Equity to Sp. Equity	Same Day	Same Day	Same Day	Same Day
Sp. Equity to Equity	Same Day	Same Day	Same Day	Same Day
Sp. Equity to Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T + 3 Busi. Day	Same Day	T + 3 Busi. Day
Sp. Equity to Liquid	Same Day	Day Prior to T+ 3 Busi. Day	Same Day	Day Prior to T+ 3 Busi. Day
Sp. Equity to Sp. Debt				
< 10000000	Same Day	Same Day	Same Day	Same Day
>= 10000000	Same Day	T + 3 Busi. Day	Same Day	T + 3 Busi. Day

Scheme Categorization: • **Equity:** Tata Balanced Fund, Tata Young Citizens' Fund, Tata Tax Saving Fund, Tata Select Equity Fund, Tata Pure Equity Fund, Tata Life Sciences and Technology Fund, Tata Equity Opportunities Fund, Tata Growth Fund, Tata Equity P/E Fund, Tata Dividend Yield Fund, Tata Infrastructure Fund, Tata Service Industries Fund, Tata Mid Cap Fund, Tata Contra Fund. • **Debt:** Tata Monthly Income Fund, Tata MIP Plus Fund. • **Liquid:** Tata Liquid Fund, Tata Floating Rate Fund – Short Term, Tata Liquidity Management Fund. • **Special Equity:** Tata Index Fund. • **Special Debt:** Tata Short Term Bond Fund, Tata Income Fund, Tata Gilt Securities Fund, Tata Income Plus Fund, Tata Gilt Short Maturity Fund, Tata Dynamic Bond Fund, Tata Floating Rate Fund – Long Term, Tata Floater Fund, Tata Treasury Manager Fund.

Note:

- Dispatch of a/c statement: For STP transaction: The 1st Account Statement will be dispatched to each Unit holder 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 dispatched to the unit holders within 10 working days of the end of calendar quarter.
 - For investors opting for daily STP only e-statements will be sent. **The daily STP feature is available only for the investors who have applied for e-account statements. Also please note that on enrolling for this feature only email account statement will be sent for the folio.**
 - Tata Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- (*) an open ended equity linked saving scheme having a lock-in period of 3 years.



THIRD PARTY PAYMENT DECLARATION FORM

Expertise that's trusted

Declaration Form No.

Third Party Payment Declaration Form should be completed in English and in **BLOCK LETTERS** only.
(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

FOR OFFICE USE ONLY		
Date of Receipt	Folio No.	Branch Trans. No.

1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

Folio No. (For existing investor)	Application No.
NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)	
Mr./Ms./M/s.	

2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

Mr./Ms./M/s.

Nationality	PAN#	KYC** [Please tick(✓)] Attached (Mandatory for any amount)
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#Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 8.

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)

Mr./Ms./M/s.

Designation

MAILING ADDRESS (P.O. Box Address may not be sufficient)

CITY	STATE	PIN CODE
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CONTACT DETAILS

Tel. : Off.	Tel. : Res.	Mobile.
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Fax	Email
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RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee (s)
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand Parent <input type="checkbox"/> Related Person	Custodian SEBI Registration No. of Custodian Registration Valid Till D D M M Y Y Y Y	Employer
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans through Payroll Deductions.

3. Third Party payment details (Refer instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Banker's Cheque <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument.
RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.

* Tata Mutual Fund (Tata Mutual Fund/Tata Asset Management Limited ("Tata AMC")) reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#	in figures (₹)	
	in words	
Cheque/DD/PO/UTR No.	Cheque/DD/PO/RTGS Date	D D M M Y Y Y Y

Pay- in Bank A/c No.

Name of the Bank

Branch	Bank City
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Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS	<input type="checkbox"/> CURRENT	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR	<input type="checkbox"/> OTHERS _____ (please specify)
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including Demand Draft charges, if any.

4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which Tata Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as Tata Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, Tata Mutual Fund / Tata AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that Tata Mutual Fund / Tata AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

Applicable to NRIs only :

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account.

Please () Yes No
If yes, () Repatriation basis
 Non-repatriation basis

DD	MM	YYYY

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that Tata Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. TATA Mutual Fund/ Tata AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of Tata Mutual Fund/Tata AMC.

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

DD	MM	YYYY

SIGNATURE/S

First / Sole
Applicant /
Guardian

Second
Applicant

Third
Applicant

THIRD PARTY PAYMENT RULES

1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions
- 2a. The following words and expressions shall have the meaning specified herein:
 - (a) **"Beneficial Investor"** is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) **"Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- 2b. Tata Mutual Fund / Tata Asset Management Limited ("Tata AMC") will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
 - (i) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- each regular Purchase or per SIP installment. (This limit of ₹ 50,000 shall not be applicable for investments in Tata Young Citizens' Fund. However, the Donors will have to comply with all the requirements specified in 2c below). Please note that payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third Party Payment.
 - (ii) Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions.
 - (iii) Custodian on behalf of an FII or a Client.* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- 2c. Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - (i) Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
 - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of Tata Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of TATA AMC or visit our website www.tatamutualfund.com for any further information or updates on the same.

PREFERRED MODE FOR RECEIVING REDEMPTION / DIVIDEND, IF ANY

Unitholders having bank account with **ICICI Bank Ltd / HDFC Bank Ltd / Axis Bank / IDBI Bank / Standard Chartered Bank / Kotak Mahindra Bank / HSBC Bank / Deutsche Bank / Royal Bank of Scotland / Oriental Bank of Commerce / State Bank of India (Core banking centers only - subject to validation) & who have provided the NEFT/RTGS/ECS code may receive their redemption/dividend proceeds (if any) directly into their bank accounts.**

C. UNITHOLDER(S) DECLARATION

I/We have read and understood the terms and conditions given below for registration of /changes to multiple bank accounts. I/We request you to register / add the information to the existing details in your records with the information provided above. I/We understand that my /our application form is liable to be rejected if it is not filled as per the directions provided herein and the correct complete supporting documents are not provided by me/us.

I/We hereby declare that the particulars given above are correct and express my/our willingness to receive credit of dividend/redemption proceeds though the mode indicated above. Notwithstanding my/our choice of mode Tata Mutual Fund reserves the right to issue a cheque / credit the account in the mode that they may deem fit. I/We would not hold Tata Mutual Fund responsible, if the transaction is delayed or not effected at all or credited to an incorrect account for reasons of incomplete /incorrect information.

Signature of First / Sole Unitholder / Guardian

Signature of IInd Unitholder

Signature of IIIrd Unitholder

Signature to be as it appears on the Scheme Investment Application Form recorded with us. Signature to be as per the mode of holding.

SUPPORTING DOCUMENTS REQUIRED

Any of the following documents are valid supporting documents for registration of a bank document:

- (1) A **cancelled original** cheque leaf (where the account number and first unitholder name is printed on the face of cheque).
- (2) A letter from the bank on its letterhead certifying that the unitholder maintains/maintained an account with the bank, the bank account numbers, bank branch, account type, MICR of the branch & IFSC Code for NEFT & IFSC code for RTGS (where available). The letter should be certified by the bank manager with his/her full signature, name employee code, bank seal and contact number.
- (3) A copy of the bank pass book or statement of bank account having the name and address of the account holder and account number. The copy should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- (4) Please note: Only those bank accounts will be registered/added where the valid supporting documents as mentioned above are provided.

TERMS AND CONDITIONS

1. Tata Mutual Fund offers a facility to the investors for registration of multiple bank accounts in a folio for receiving redemption proceed (herein referred to as "the facility"). Individuals/HUF can register upto 5 different bank accounts for a folio by using this form. Non Individuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts (only for Non Individual Investors), please use extra copies of this form. Investors have to specify any one bank as "Default". The bank account details mentioned in 'DEFAULT BANK ACCOUNT' section in this form will be considered as "Default".
2. Even if the existing bank mandate is being mentioned as the default bank mandate the documentary proof of the same is required to be submitted.
3. Proceeds of dividends, if any, will be processed into the "Default" bank account only.
4. Proceeds of redemption, if any, will be processed into the "Default" bank account in any of the following scenarios;
 - a. The unitholder(s) does not specify details of any bank account in the redemption request for receiving redemption proceeds
 - b. The unitholder(s) specifies the bank account details of the "Default" bank in the redemption request.
 - c. Maturity of investments in Fixed Maturity Plans (i.e. FMPs) and/or any maturity payout.
 - d. The Unitholder(s) specifies the details of a bank account in the redemption request which is not registered in the folio.
5. Unitholder(s) cannot provide the bank account(s) of any other person to receive the redemption / dividend proceeds. The Unitholder(s) have to submit valid supporting documents for each bank account that they wish to register for receiving redemption / dividend proceeds in the folio. These documents should conclusively prove that the bank accounts provided pertain to the sole / first Unitholder.
6. When unitholder(s) opt for registering multiple bank accounts for the first time in their folio, the details of the bank account currently registered for receipt of redemption /dividend proceeds will be substituted.
7. If multiple bank accounts are already registered for a folio and the unitholder(s) provides a new application form for registering multiple bank account details, the bank account currently for receipt of redemption /dividend proceeds will be substituted.
8. The facility will be activated in the folio within 15 working days from the receipt of duly completed application form at CAMS or AMC office.
9. In case of folio that have availed for 'the facility', any addition / change / deletion in the registered bank accounts will be completed within 15 working days from the receipt of the application form for the same. The request for addition / change / deletion in the registered bank account(s) should be received on application forms available for this purpose. Requests received on a plain paper are liable to be rejected. However, requests for deletion of the registered bank account(s) may be submitted on a plain paper.
10. A letter confirming the registration / addition / change / deletion of multiple bank accounts will be dispatched within 15 working days of the receipt of the application form. Unitholder(s) should preserve this letter for their reference since these bank account details are not mentioned on the account statement.
11. In case 2, 3 or 4 bank accounts have been registered for a folio, unitholder(s) can provide a new bank account. Valid supporting documents for any one of the bank accounts already registered for the folio as well as the new bank account sought to be added for the folio should be submitted.
12. In case of inability to process the request for registration / addition / change / deletion of multiple accounts, intimation will be sent to Unitholder(s).
13. Unitholder(s) can substitute one or more bank accounts registered in the folio by submitting a separate form available for the purpose.
14. Deletion of Bank Accounts:
 - a. Unitholder(s) should submit a written request for deletion of one or more bank account/s registered in the folio. No supporting documents should be submitted along with the request.
 - b. If a request by the Unitholder(s) for deletion of bank account(s) reduces the total number of bank accounts in the folio to One, the request will be considered for opting out of the facility.
 - c. If a request by the Unitholder(s) for deletion of bank account(s) reduces the total number of bank account in the folio to Zero, the request will be rejected.
 - d. The bank account specified as "Default" account cannot be deleted. It can only be submitted with another bank account.
15. The facility for directly credits the Redemption/Dividend 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 Mahindra Bank / HSBC Bank / Deutsche Bank / Royal Bank of Scotland / Oriental Bank of Commerce / State Bank of India (Core banking centers only - subject to validation). The list of bank is subject to change from time to time.
16. RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by direct credit of dividend/redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS / RTGS / NEFT are subject to applicable rules and policies of RBI and the working of banking system. The Mutual Fund will endeavor to arrange such facility for payment of dividend/redemption proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
17. Investors are requested to provide their bank's Indian Financial System code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s).
18. RTGS and NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
19. Any charges levied by the investor's bank for receiving payment through ECS/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.
20. Investors who have not opted for the mode of payout through cheque to note that the instruction to the bank for Direct Credit/NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/dividend/refund proceeds. 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.
21. Tata Mutual Fund will not be responsible In case the bank does not credit the investor's bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information.
22. Tata Mutual Fund will not be liable for any losses/claims, etc. arising on account of processing the direct credit of redemption / dividend proceeds on the basis of the Bank Account details as provided by the investor in the application form..

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. For any correction / changes (if any) made in the Declaration Form, the corrections made shall be authenticated by canceling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of Tata Mutual Fund.

In case the Declaration Form does not comply with the above requirements, Tata Mutual Fund /Tata AMC retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the Tata Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/ Grand Parents/ Related Persons (This limit of ₹ 50,000 shall not be not be applicable for investments in Tata Young Citizens' Fund. Further payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third Party Payment.) Or
- On behalf of employee under Systematic Investment Plans through Payroll deductions made by Employer; or
- On behalf of an FII or a Client made by the Custodian.
Mailing address and contact details of Third Party must be written in full.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor (s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of Tata Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the Tata AMC/ Tata Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

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

A Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of the instrument. The said Certificate

should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

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

Acknowledged copy of the instruction to the bank stating the account number debited.

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

Tata AMC/Tata Mutual Fund will not accept any purchase applications from investor if accompanied by a pre-funded instrument such as Pay Order, Demand Draft, Banker's cheque etc. issued by a bank against cash funded by third party for investments of ₹ 50,000/- or more. The third party should provide a Certificate (in original) obtained from the bank giving name, address and PAN of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

*includes fresh/additional purchase, Systematic Investment Plan.

Declaration Forms not complying with the above requirement will not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under the Statement of Additional Information available on our website www.tatamutualfund.com.

7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, Tata AMC/ Tata Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

Tata Mutual Fund, Tata AMC, Tata Trustee Company Limited ("Tata Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/ rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.tatamutualfund.com.

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com)) using the PAN Number. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

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

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under the Statement of Additional Information available on our website www.tatamutualfund.com.

FORM FOR MULTIPLE NOMINATION / CANCELLATION OF NOMINATION

(To be filled in by individual(s) applying singly or jointly)



Sr. No.: **A**

DATE: _____

I/We Unitholder - 1 and Unitholder - 2
 and Unitholder - 3 * do hereby nominate the person(s) more particularly described hereunder / and* /
 cancel the nomination(s) made by me / us on the day of in respect of the units held under Folio bearing
 No. [] (* strike out which is not applicable). I / We do hereby nominate the under mentioned nominee to receive the
 Units allotted to me / our credit in my folio in the event of my / our death. I / We understand that all payments and settlements made to such Nominee and Signature
 of the Nominee acknowledging receipt thereof, shall be a valid discharge of the AMC / Mutual Fund / Trustees.

Sr. No.	Name of the Nominee (s)	% of Allocation / Share in favour of each Nominee (should be whole numbers without decimals making a total of 100%)	
		(In Figures)	(In Words)
1.			
2.			
3.			

1) Name and Address of Nominee

Name

Address

Nominee's relationship with the 1st unitholder Date of Birth:

Proof of DOB: Birth Certificate School Leaving Certificate Passport Others

The Nominee is a minor whose guardian is:

Name & Address of Guardian:

Relationship of the Nominee with the Guardian Mother Father Legal Guardian

Proof of relationship: Birth Certificate School Leaving Certificate Passport Others

Sign of Nominee/ Guardian (in case of minor nominee)

2) Name and Address of Nominee

Name

Address

Nominee's relationship with the 1st unitholder Date of Birth:

Proof of DOB: Birth Certificate School Leaving Certificate Passport Others

The Nominee is a minor whose guardian is:

Name & Address of Guardian:

Relationship of the Nominee with the Guardian Mother Father Legal Guardian

Proof of relationship: Birth Certificate School Leaving Certificate Passport Others

Sign of Nominee/ Guardian (in case of minor nominee)

3) Name and Address of Nominee

Name

Address

Nominee's relationship with the 1st unitholder Date of Birth:

Proof of DOB: Birth Certificate School Leaving Certificate Passport Others

The Nominee is a minor whose guardian is:

Name & Address of Guardian:

Relationship of the Nominee with the Guardian Mother Father Legal Guardian

Proof of relationship: Birth Certificate School Leaving Certificate Passport Others

Sign of Nominee/ Guardian (in case of minor nominee)

Signature of 1st Unitholder	Signature of 2nd Unitholder	Signature of 3rd Unitholder
Name of 1st Unitholder	Name of 2nd Unitholder	Name of 3rd Unitholder

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