



**TATA MUTUAL FUND**  
Mafatlal Centre 9th Floor Nariman Point Mumbai - 400 021  
**Application Form For Tata Mutual Fund**



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

**1. Advisor / Distributor Information**

Refer Sec. B

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

**2. Applicant's Information**

Refer Sec. A, C & F

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

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

The first applicant will be the primary holder and all correspondence will be sent to him/her. Only the first holder can be a minor. Existing Investors may mention the Folio no. and proceed to Sec. 4	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. PAN / PEKRN <div></div>			Folio No. <div></div>		
	Name <div></div>					
	Date of Birth (DOB) <div></div>			In case of Minor: Proof of DOB: <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate		
				<input type="checkbox"/> Passport <input type="checkbox"/> Others .....		
	Aadhaar No. <div></div>			C-KYC <div></div>		

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

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

**Tax Status**

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

**3. Contact Details**

Refer Sec. D

Mailing address is required for initial communication. We will overwrite this address with the 1 <sup>st</sup> Applicants address as per the KRA records	<div></div>		
	<div></div>		
			City
	PIN	State	Country
	Residence Phone (prefix STD Code)	Office Phone (prefix STD Code)	
		Extn	
Mobile	Email		

Overseas address

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

		City
State	ZIP Code	Country

4. Investment Instrument Details Refer Sec. E

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

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

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

5. Investment Scheme Details Refer Sec. F & Product Labels

Scheme Name	
Plan (select any one)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option	
Sub Option	
Div. Payout Option (select any one)	<input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout

6. Bank Account Details Refer Sec. G

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

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

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

## 7. Joint Applicant's Details

Refer Sec. E & F

Mode of Holding	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one or Survivor (Default)
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### II<sup>nd</sup> Applicant's Details

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	PAN / PEKRN	Status
		<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI
Name		
Aadhaar No.	Date of Birth	C-KYC

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

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	PAN / PEKRN	Status
		<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI
Name		
Aadhaar No.	Date of Birth	C-KYC

## 8. Know Your Customer (KYC) Details

Refer Sec. G

CATEGORIES	FIRST APPLICANT (Including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Occupation >>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Sector <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Others (please specify) .....	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Sector <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Others (please specify) .....	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Sector <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Others (please specify) .....
Gross Annual Income >>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >1 crore	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >1 crore	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >1 crore
Networth in (Mandatory for Non-individual)	₹ ..... as on (not older than 1 year)	₹ ..... as on (not older than 1 year)	₹ ..... as on (not older than 1 year)
Others >>	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person

### Additional KYC Details for Non - Individuals

For Non Individuals >>	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: <input type="checkbox"/> Yes <input type="checkbox"/> No (if No, mandatory to attach the UBO declaration) Non Individual investors involved/providing any of the mentioned services <input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> None of the above
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## 9. Foreign Account Tax Compliance Act (FATCA) & CRS Details

Refer Sec. H

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

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

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

## 10. Nomination Details

Refer Sec. L

Mandatory for Individual(s) applying singly or jointly.

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

☐ Register nomination as below

☐ I do not wish to nominate.

Select any one >>

1<sup>st</sup> Nominee

Nominee Name

Date of Birth

/    /

Address

City

State

PIN

Country

Guardian Name in case of Minor Nominee

Allocation (%)

Signature of Nominee / Guardian

2<sup>nd</sup> Nominee

Nominee Name

Date of Birth

/    /

Address

City

State

PIN

Country

Guardian Name in case of Minor Nominee

Allocation (%)

Signature of Nominee / Guardian

3<sup>rd</sup> Nominee

Nominee Name

Date of Birth

/    /

Address

City

State

PIN

Country

Guardian Name in case of Minor Nominee

Allocation (%)

Signature of Nominee / Guardian

1<sup>st</sup> Applicant Signature /  
Thumb Impression

2<sup>nd</sup> Applicant Signature /  
Thumb Impression

3<sup>rd</sup> Applicant Signature /  
Thumb Impression

## 11. Demat Account Details

Refer Sec. M

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

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

Depository participant Name

Central Depository Securities Limited

Target ID No.

National Securities Depository Limited

DP ID No.

Beneficiary Account No.

## 12. Declaration and Signatures

Refer Sec. N

- I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:-
- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ('Fund') indicated in this application form.
  - (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment. The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
  - (3) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Tata Asset Management Limited (TAML)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
  - (4) That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.
  - (5) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
  - (6) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
  - (7) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
  - (8) I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment.
  - (9) For Foreign Nationals Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.
  - (10) For NRIs/ PIO/OCIs only: I/We confirm that my application is in compliance with applicable Indian and Foreign laws.
  - (11) I/We, the holder of the above stated Aadhaar number, hereby give my consent to Tata Mutual Fund(TMF), to obtain my Aadhaar number, Name and Fingerprint/Iris for authentication with UIDAI, use my mobile number mentioned in my account for sending SMS alerts to me. I/We hereby provide my consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

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

1<sup>st</sup> Applicant Signature /  
Thumb Impression

2<sup>nd</sup> Applicant Signature /  
Thumb Impression

3<sup>rd</sup> Applicant Signature /  
Thumb Impression

# Thank you for your Interest in Tata Mutual Fund

## 5 simple steps to open your Investment Account

Step 1	Complete the relevant sections of this Application Form in English and In CAPITAL.
Step 2	Sign and date this Application Form.
Step 3	Enclose your Investment Cheque/DD drawn in favour of <b>"Name of the scheme"</b> , dated, signed and crossed 'A/c Payee only.'
Step 4	Attach the relevant documents as per the list below.
Step 5	Submit your application form to the Nearest Collection Centre. List of the Centre available on our website <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a> and on page nos. 79 to 82.

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

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

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

## INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

### A. General Instructions:

- Please read the Key Information Memorandum (KIM)/ Scheme Information Document(s) (SID) of the Scheme and Statement of Additional Information (SAI) and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme.
- The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The AMC reserves the right to reject the application forms, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.
- New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form.
- Applications complete in all respects, may be submitted at the Official Points of Acceptance (OPAs) of Tata Mutual Fund (TMF, the Fund). Application can be sent directly to the registrar along with a Demand Draft (DD) payable at Chennai on the address: Computer Age Management Services (Private) Limited (Cams), Unit: Tata Mutual Fund. 178/10 Kodambakkam High Road, Opp.Hotel Palmgrove Nungambakkam, Chennai - 600034.
- The Application form number, PAN, Aadhaar Card and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
- Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.
- Non-individual investors (Corporate, Societies, Trusts, etc.) are required to submit specified documents such as bylaws, trust deed, board resolutions, Authorized Signatory List and other similar documents along with the subscription application. Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) provided by the non-individual investors are inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor. It is the responsibility of the Non-individual investors to inform TAML /TMF about any change to the Authorized Signatory List or Board resolution.
- Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents.
- Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.
- Units will be allotted subject to realization of payment proceeds.
- Despatch of Account Statement:
  - On acceptance of application for financial transaction, a confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of transaction for ongoing scheme.
  - Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address/email address not later than five business days from the date of subscription.
  - Thereafter a Single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories within ten days from the end of the month in which transaction (the word 'transaction' shall include all financial transactions in

demat accounts/Mutual Fund folios of the investor) takes place. In case there is no transaction in any of the mutual fund folios & demat accounts then CAS with holding details will be sent to the Unitholders on half yearly basis.

- d. In other cases i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being sent presently within ten days from the end of the month in which financial transaction takes place & on half yearly basis in case there is no financial transaction in any of the mutual fund folios.
- e. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However the Unitholders have an option to receive CAS in physical format the address registered in the Depository system.
- f. Investors are requested to check contents of the account statement on receipt. Any discrepancy should be reported to the AMC / Registrar within 7 calendar days of the receipt of the statement; else contents of the statement would be presumed to be correct and binding.
- xiii. Investors will be sent Account Statements & Cheques by courier/ucp/registered post. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivered to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
- xiv. The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/ agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/ advice to the investor.
- xv. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.

## B. Advisor / Distributor Information

- i. Investments through distributors:  
As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
- ii. Employee Unique Identification Number (EUIIN):  
Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/ relationship manager of the distributor/sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
- iii. New cadre distributors:  
Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. However these schemes are not eligible to be sold by such distributors. In case your application for subscription is received through such distributor, it is liable to be rejected.

## iv. Overseas Distributors:

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

## v. Transaction Charges:

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Limited/ Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

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

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

Transaction Charges shall not be deducted:

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

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

## vi. Direct Investment:

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

## C. Account Holder's Information:

- i. The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement.
- ii. To enable electronic credits the Name of the 1st applicant should match in the bank account.
- iii. All communication and payments shall be made by the fund in the name of and favouring the First/ sole applicant. In case of applications made in joint names without indicating the Mode Of Holding, Mode of Holding will be deemed as 'Anyone or Survivor' and processed accordingly.
- iv. Applicants who cannot Invest:
  - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S.



- A person who is resident of Canada
  - OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.
  - The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.
- v. Applications in the name of minors:
- a. The minor shall be the first and the sole holder in an account.
  - b. No Joint holders will be allowed in case the first holder is a minor. In case investor provides joint holder/s details in the application, those details will not be captured.
  - c. Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - d. Guardian should mention the relationship with minor on the application
  - e. A document evidencing the relationship should be submitted along with application for the first time during the opening of account. Guardian should submit any one of the following documents:
    - Birth certificate of the minor or
    - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
    - Passport of the minor or
    - Any other suitable proof evidencing the relationship
  - f. Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
    - Birth certificate of the minor or
    - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
    - Passport of the minor or
    - Any other suitable proof evidencing showing the date of birth of the minor.
  - g. The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.
  - h. Further, in case of SIP/STP/SWP registration requests, the Mutual Fund/ the AMC will register SIP/STP/SWP in the folio held by a minor and the SIP/STP/SWP will continue till the request for change of Tax Status to Major is received and processed in the folio.
- vi. Applications under a power of attorney or by a limited company or a body corporate or an Eligible institution or a registered society or a trust or limited liability partnership (LLP) or Partnership must be accompanied by the original power of attorney/ board resolution or a Certified true copy/ duly notarized copy of the same. Authorised officials should sign the Application form under their official designation. A list of specimen signatures of the Authorised officials, duly certified / attested should also be attached to the application form.
- vii. Investors agree that in case required, transactions will be processed by AMC/Registrar based on the signature as available in KRA records.
- D. Contact Details:**
- i. Address and contact details like telephone, mobile and email address must be written in full.
  - ii. On successful validation of the investor's PAN for KYC, the 1st Applicants address provided in the KYC form / KRA records will override the address mentioned in this form.
  - iii. Overseas address is mandatory for Non- Resident Individuals and Overseas Investors in addition to the mailing address.
  - iv. E-mail Communication: If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same.
- v. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.
- vi. The AMC / Trustee reserve the right to send any communication in physical mode.
- E. Joint Applicants**
- i. If there is more than one applicant, please fill in all details as requested in the relevant section.
  - ii. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Any one or Survivor'.
  - iii. Pan / KYC compliance and other KYC details are mandatory for all applicants, Irrespective of mode of holding.
  - iv. FATCA and supplementary KYC details are mandatory for all applicants, irrespective of mode of holding
  - v. In the case of joint holders and irrespective of mode of holding, the sole/first-named Applicant/unit holder will receive all account statements, dividend or redemption/ Refund payments, and all other relevant correspondences.
- F. Permanent Account Number (PAN)**
- i. SEBI has made it mandatory for all applicants except PAN Exempt KYC applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. Tata Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, Please contact any of the Investor Service Centres / CAMS / Distributors or visit our website [www.tatamutualfund.com](http://www.tatamutualfund.com) for further details.
  - ii. PAN Exempt Investments  
SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of up to Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) & Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments up to Rs. 50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form & submit a copy thereof along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a financial year exceeds Rs. 50,000, such an application will be rejected. Fresh/Additional Purchase & Systematic Investment Plans will be covered in the limit of Rs. 50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. The detailed procedures/requirements for accepting applications shall be

as specified by the AMC/Trustee from time to time & their decision in this behalf will be final & binding.

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

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

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

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

- ii. Central KYC Records Registry (CKYCR): The Government of India vide their Notification dated November 26, 2015 authorized the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".
- iii. Updation of Aadhaar: In accordance with the amendment to Prevention of Money Laundering Act (PMLA) Rules, 2017 dated June 1, 2017, Mutual Funds are mandated to obtain Aadhaar Number ("Aadhaar") from their investors and link the same to his/her/their respective folios. As per the new rules linking of Aadhaar with Mutual Fund investments is mandatory, for all the Unit holders. Failing which, the folios may be made inoperative. Accordingly, the investors are requested to note the following:
  - Every individual applicant shall submit the Aadhaar number.
  - Non-individual applicants, Aadhaar

number(s) issued to managers, officers or employees holding an attorney to transact shall be submitted.

- The applicants intending to hold units allotted in dematerialized mode, shall update the Aadhaar details in their Demat Accounts held with depository participants. The purpose of collection/usage of Aadhaar including demographic information is to comply with applicable laws / rules / regulations and provision of the said data is mandatory as per applicable laws / rules / regulations. Post obtaining Aadhaar, TAMIL /Fund/RTA shall authenticate the same in accordance with the Aadhaar Act, 2016. TAMIL /Fund/RTA shall receive investor's demographic information which shall be used only to comply with applicable laws / rules / regulations. Submission of Aadhaar details does not warranty linking of Aadhaar in the investor Folios. The request for Aadhaar updation will be subject to:
  - Aadhaar details provided is correct;
  - Investor name & Date of Birth to be mentioned should be identical to that appearing in Aadhaar.
  - Investor details matching with details available with UIDAI;
  - Authentication with UIDAI database & other required validations is successful.
 Aadhaar will be updated in ALL his / her/their folio(s) held with the Fund.

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

- i. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- ii. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details in case of Non Individual investors. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e. within a period of 30 days.
- iii. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.
- iv. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- v. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
- vi. For any questions about the tax residency or other definitions or terms used, Investors should contact their tax advisor. US citizen, should include United States in the foreign country information field along with the US Tax Identification Number (TIN).
- vii. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- viii. Applicants should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising the applicant of the same. Further, applicant also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- ix. Applicant undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.



- x. Please note that applicants/unit holders may receive more than one request for information if they have multiple relationships/accounts/folios. Therefore, it is important that the applicant responds to each of our request, even if they believe, they have already supplied any previously requested information.
- xi. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
- xii. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

#### I. Investment Instrument Details

- i. Payment may be made by CTS 2010 MICR cheque/Demand Drafts (DD) drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest OPA.
- ii. In case of investment in more than one scheme a single cheque/DD amounting to the total value of investment must be drawn in favour of "Tata Mutual Fund" dated, signed and crossed 'A/c Payee only.' In case of investment in a single scheme, the cheque should be drawn in favour of the Name of the Scheme.
- iii. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no OPA available for Investors.

The AMC will not accept any request for refund of demand draft charges

- iv. Payments received from NRIs, PIOs, FIIs, OCIs, FPI:
  - a. In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.
  - b. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
  - c. FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
- v. Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
- vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
- vii. Third Party payments: TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
  - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
  - b. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
  - c. For Example:
    - 1. 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.

- 2. 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.
- 3. 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.
- d. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
  - 1. 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 Rs. 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.
  - 2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
  - 3. Custodian on behalf of an FII or a Client.
- e. 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.
- f. Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available on at our OPAs and website [www.tatamutualfund.com](http://www.tatamutualfund.com) from the investors (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).

The Mutual Fund shall adopt operational procedures to ascertain whether payments are Third Party Payments.

#### J. Investment Details

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

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

- vi. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.

- vii. In case of discrepancies in the amount received from the investor and the amount mentioned in the application, the unit will be allotted for amount received in our bank account.

viii. Default option for schemes:

Scheme Names	Default Option
For All Equity Schemes other than Tata Equity P/E Fund Regular Plan & Direct Plan	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend option is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Equity P/E Fund Regular Plan & Tata Equity P/E Fund Direct Plan	<ul style="list-style-type: none"> <li>Dividend Trigger Option (B) - 10% level in case Growth option / Dividend Trigger Option A/ Dividend Trigger Option (B) is not mentioned.</li> <li>Dividend Sweep to Tata Ultra Short Term Fund - Growth Option In case the dividend sub option (Dividend Payout / Dividend Reinvestment / Dividend Sweep to Tata Ultra Short Term Fund - Growth Option) is not mentioned.</li> </ul>
Default value for Trigger facility for Tata Infrastructure Fund - (Growth)	<ul style="list-style-type: none"> <li>Default Trigger level: 10%. Default Trigger option: Switch to Tata Ultra Short Term Fund - Growth Option.</li> <li>In case you wish to opt for the trigger option in Tata Infrastructure Fund - Growth option, please mention your choice for the Trigger Level either 5% or 10% and the Trigger Option i.e. either switch to Tata Ultra Short Term Fund (Growth) or Redeem explicitly in the space provided for payout</li> </ul>
Tata Balanced Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend option is not mentioned.</li> <li>Monthly dividend in case Dividend sub option (Monthly / Periodic) is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Regular Savings Equity Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend option is not mentioned.</li> <li>Periodic Dividend in case Dividend sub option (Monthly / Periodic) is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata India Tax Savings Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend payout option is not mentioned.</li> </ul>
Tata Liquid Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Daily Dividend option is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Money Market Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Daily Dividend option is not mentioned.</li> </ul>
Tata Ultra Short Term Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend option is not mentioned.</li> <li>Daily Dividend in case Dividend sub option (Daily/Weekly/ Periodic) is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Corporate Bond Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend option is not mentioned.</li> <li>Daily Dividend in case Dividend sub option (Daily/ Weekly/ Monthly) is not mentioned</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>

Scheme Names	Default Option
Tata Short Term Bond Fund	<ul style="list-style-type: none"> <li>Growth in case Growth or Dividend option is not mentioned.</li> <li>Periodic Dividend in case Dividend sub option (Monthly / Periodic) is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Long Term Debt Fund	<ul style="list-style-type: none"> <li>Growth in case Growth / Dividend option is not mentioned.</li> <li>Half Yearly Dividend in case sub option (Half Yearly / Periodic) is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Medium Term Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend option is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Dynamic Bond Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Dividend option is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Gilt Securities Fund	<ul style="list-style-type: none"> <li>Growth in case Growth/Dividend option is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>
Tata Gilt Mid Term Fund	<ul style="list-style-type: none"> <li>Growth in case Growth option or Periodic Dividend option is not mentioned.</li> <li>Dividend Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.</li> </ul>

- ix. Systematic Transfer Plan (STP): The investor can choose to do a Systematic Transfer Plan (STP) from a scheme of his choice.

Unitholders are advised to read the Scheme information Document of the respective Scheme(s) i.e. Transferor and Transferee and Statement of Additional Information carefully.

The STP / SWP Facility is available only for units held / to be held in Non - Demat Mode.

STP to start after one month from the date of allotment. For units allotted on 5th December 2017, the STP will start from 5th January 2018.

The investor need to mention the number of installment for STP, in case of any ambiguity perpetual STP i.e. STP with end date December 2099 will be set up.

The transfer frequency will be monthly.

Only fixed amount will be transferred to any Transferee scheme of Tata MF, subject to the terms and conditions of the schemes.

Transfer Amount: The minimum amount to be transferred would as follows:

Where the Transfer to scheme is any other than scheme than Tata India Tax Saving Fund a minimum of ₹ 500/- and in multiples of ₹ 1/-.

Where the Transfer to scheme is Tata India Tax Saving Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.

Minimum Installments:

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.

There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

Cancellation of STP request should be submitted before 7 days from the processing date of STP. For example - The request to be forwarded on or before 8th January 2018 for the cancellation of STP on 15th January 2018. If not then it will be considered only for the next month STP Date.

In case there is no minimum fixed amount or fixed units (as selected by the investor) available in the unit holder's account the residual amount will be transferred to the Transfer to scheme and the STP will be ceased.

STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.

Loads: Since STP is a Systematic Withdrawal Plan from one scheme (SWP) and Systematic Investment Plan (SIP) in other scheme the prevailing SIP Load structure will be applicable.

The units under lien and schemes under lock in period will not be eligible for STP.

For NAV applicability please refer our website [www.tatamutualfund.com](http://www.tatamutualfund.com). In case any day is a non-business day for any one of the schemes (either STP from or STP to scheme) the STP will be processed as per the matrix provided on our website [www.tatamutualfund.com](http://www.tatamutualfund.com).

x. Customized Systematic Withdrawal Plan (SWP) :

The investor can opt for STP for a Fixed Amount.

The Minimum withdrawal for fixed option is ₹ 500/-

The Investors can choose any date for SWP between 01st and 31st of every Month. In case there is any ambiguity the default date will be considered as 01st. In case the "To Date" is not mentioned, the payout will continue until the balance units are reduced to zero.

The investor should mention the SWP end date as perpetual i.e. 31st December 2099 or select any end date. In case of any ambiguity the default end date will be Perpetual. The Default Frequency for SWP is Monthly.

The amount withdrawn under SWP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWP withdrawal date and such Units will be subtracted from the Unit Balance of the Unitholders.

In case these dates fall on a holiday or does not exist for a particular month or fall during a Book Closure period, the next Business Day will be considered for this purpose.

If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and the SWP will be automatically terminated and there will not be any further trigger.

Exit load will be charged as per the scheme's applicable load structure at the time of purchase of the units.

SWP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such discontinuation should be received at least 7 calendar days prior to the due date of the next withdrawal. SWP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named

**K. Bank Account Details**

- i. Investors have to provide their bank details viz. name of bank, branch, address, account type and number, bank's Indian Financial System Code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s).etc. to the Mutual Fund to receive redemption / dividend proceeds. 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. Applications without complete bank details are liable for rejection.
- ii. In case the bank account provided for encashment of redemption / Dividend proceeds is different from the bank account from which the investment is made, applicants need to mandatorily provide an unsigned cancelled cheque leaf/ bank statement/any other documentary proof or banker's confirmation (where the name of the First /Sole investor and the bank account number are mentioned) to ascertain the ownership of the bank account mentioned. Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original

of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

- iii. Further, in exceptional cases where Third Party Payments as mentioned in Section E (vii) are accepted, the investor is required to submit any one of the documentary proofs for the payout bank account.
- iv. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details, the pay-in bank details will be captured for redemption/ dividend payouts
- v. **DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS:**
  - a. Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT):
    1. The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).
    2. NEFT is electronic fund transfer mode that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.
    3. Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. [www.rbi.org.in](http://www.rbi.org.in) or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website [www.rbi.org.in](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.
  - b. Direct Credit: Tata Mutual Fund have arrangement with the following banks to directly credit the redemption/ Dividend/Refund payout into the investor's Bank account: ICICI Bank Ltd.; HDFC Bank Ltd.; Axis Bank; IDBI Bank; Standard Chartered Bank; Kotak Mahindra Bank; HSBC Bank; Deutsche Bank; Citi Bank; Oriental Bank of Commerce; State Bank of India (Core banking centers only - subject to validation) to directly credit the redemption/ Dividend/Refund payout into the investor's Bank account. Investors need to provide a cancelled cheque leaf having core banking account number and name of the investor printed on it for verification. The list of bank is subject to change from time to time.
  - c. Electronic Clearing Service (ECS) Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the due amount in the mandated bank account whenever the payment is made through ECS. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units.
  - d. In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption / dividend proceeds shall be effected via the RTGS / NEFT mechanism only. Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC / DD as may be feasible.
  - e. 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.
  - f. 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. Tata Mutual Fund will not be responsible in case the bank

does not credit the investor's bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. Tata Mutual Fund will not be liable for any losses/claims, etc. arising on account of processing the direct credit of redemption / dividend proceeds on the basis of the Bank Account details as provided by the investor in the application form.

- g. A separate advice regarding credit of amount(s) via electronic mode will be sent to the Unitholder. It should be noted that while the Fund will make all efforts, there is no commitment that the electronic payment facility will be made available to all desirous investors. Applicants in cities not covered under ECS facility or in case the NEFT/ RTGS details are not available will receive redemption/ dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders.
- h. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.
- vi. Multiple Bank Account Registration: An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration 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.

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

- ix. Nomination will not be allowed in a folio held on behalf of a Minor.
- x. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- xi. In case a folio has joint holders, ALL Joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint".
- xii. Every new nomination for a folio/account will overwrite the existing nomination.
- xiii. Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
- xiv. Nomination by a unit holder shall be applicable for investments in all schemes in the folio.

#### **M. Demat Account**

- i. Investors have an option to hold the units in dematerialized form for all schemes except for the funds where the units are offered under the Daily / Weekly/ Fortnightly Dividend Options.
- ii. Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master.
- iii. To capture correct depository account details, investors are required to submit Client Master.
- iv. Only those applications where the details are matched with the depository data will be treated as valid applications for allotment of units in dematerialised form.
- v. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements.
- vi. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.
- vii. Please note that where the applicant has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.
- viii. For purchase in an Ongoing Scheme, the units will be allotted in demat form based on the applicable NAV as per the terms of the respective SID and will be credited to the Investors' demat account on weekly basis on realization of funds. For e.g. Units will be credited to Investor's Demat Account every Monday on the basis of realization status received during the last week (Monday to Friday).

#### **N. Declarations and Signatures**

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