



Expertise that's trusted

Leather jacket.



Dinner jacket.



Warm jacket.



When you adapt to age, shouldn't your retirement plan too?

TATA
RETIREMENT SAVINGS
(An open-ended fund comprising three plans)
FUND

NFO closes on 21st October 2011. Units at ₹ 10/- each.

Nature & Investment Objective: Tata Retirement Savings Fund: An Open Ended Fund comprising of three Plans: (I) Progressive Plan (an open ended equity scheme), (II) Moderns Plan (an open ended equity scheme), (III) Conservative Plan (an open ended debt scheme). The objective of the Fund is to provide a financial planning tool for long term financial security for investors based on their retirement planning goals. However, there can be no assurance that the investment objective of the fund will be realized. • **Statutory Details:** Constituted: Tata Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882. • **Sponsors & Settlers:** Tata Sons Ltd., Tata Investment Corporation Ltd. • **Investment Manager:** Tata Asset Management Ltd. • **Trustee:** Tata Trustee Co. Ltd. • **Risk Factors:** Mutual Fund and securities are investments subject to market risks and there can be no assurance and no guarantee that the scheme will achieve its objectives. • As with any investment in stocks, shares and securities the NAV of the units under the scheme can go up or down, depending upon the factors and forces affecting the capital market. • Past performance of the previous Schemes, the Sponsors or its Group affiliates is not indicative of and does not guarantee the future performance of the Scheme. • The above are only the names of the scheme / plan under the fund and does not in any manner indicate either the quality of the Fund / plans, its future prospects or the returns. • Investment by Mutual Fund in securities involves risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. • The sponsors are not responsible or liable for any loss resulting from the operations of the fund beyond the initial contribution of ₹ 1 lakh made by them towards setting up of the mutual fund. • Risks in using derivatives include the risk of default of counter party, mis-pricing and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. • Investment in overseas securities and overseas investments are subject to various risks such as currency fluctuations, restriction on repatriation, changes in regulations, political, economic and social instability and prevalent tax laws of respective jurisdictions. Investment in securitized debt are subject to risk due to prepayment risk, liquidity risk, limited recourse and credit risk, bankruptcy risk and risk of co-mingling. • The scheme is not offering any assured / guaranteed returns to investors. Please consult your tax adviser regarding applicability of prevailing tax laws. For scheme specific risk factors and other details please read the Scheme Information Document (SID), Key Information Memorandum (KIM) & Statement of Additional Information (SAI) of the scheme carefully before investing. For Scheme Information Document (SID) & Application forms, please contact your nearest Collection Center / AMC Office.



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TATA

RETIREMENT SAVINGS

(An open-ended fund comprising three plans)

FUND

Progressive Plan and Moderate Plan (open ended equity schemes); Conservative Plan (an open ended debt scheme)

Issue of Units of Plans under the fund at Face Value of ₹ 10/- each during the New Fund Offer Period & thereafter at Nav based Resale Price.

New Fund Offer Opens on	07 October, 2011
New Fund Offer Closes on	21 October, 2011
Scheme Re-opens not later than	09 November, 2011

MUTUAL FUND	AMC
Tata Mutual Fund 9 th Floor, Mafatlal Centre, Nariman Point, Mumbai – 400 021	Tata Asset Management Ltd. 9 th Floor, Mafatlal Centre, Nariman Point, Mumbai – 400 021

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.



APPLICATION FORM FOR TATA RETIREMENT SAVINGS FUND

(An Open Ended Fund comprising three plans)



Expertise that's trusted

Sr. No.:

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

BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	M. O. CODE

As per SEBI Circular, Cir/IMD/DF/13/2011 dated 22/08/2011, transaction charges (₹ 100 / ₹ 150) as applicable would be deducted from the investment amount. (Refer Inst. A17 for further details). 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.

2. Existing Unitholder information for existing investors, please fill in your Folio Number, Name & proceed to Scheme Investment Details.

Existing Folio Number: Name of Sole/1st Applicant:

3. DEMAT ACCOUNT DETAILS: (Please 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 Unit holders do not provide their Demat Account details, Units will be allotted in physical form. (Refer Instruction D)

National Securities Depository Limited	Depository participant Name <input style="width: 90%;" type="text"/>	Central Depository Securities Limited	Depository participant Name <input style="width: 90%;" type="text"/>
	DP ID No. <input style="width: 100px;" type="text"/>		Target ID No. <input style="width: 100px;" type="text"/>
	Beneficiary Account No. <input style="width: 100px;" type="text"/>		

4. MODE OF HOLDING

<input type="checkbox"/> Single	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired	1st Holder <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> HUF
<input type="checkbox"/> Joint (Default)	<input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician	<input type="checkbox"/> Minor RI <input type="checkbox"/> Minor NRI
<input type="checkbox"/> Anyone or Survivor(s)	<input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others <input type="checkbox"/> Political Party Official	2nd Holder <input type="checkbox"/> RI <input type="checkbox"/> NRI 3rd Holder <input type="checkbox"/> RI <input type="checkbox"/> NRI
	<input type="checkbox"/> Current/Former MP/MLA/MLC/Head of State	
	<input type="checkbox"/> Senior Executive of State owned corporation	

5. APPLICANT'S PERSONAL DETAILS (Fill in Block Letters, use one box for one alphabet leaving one box blank between two words, as it appears in your Bank A/c & KYC letter)

Name of First / Sole applicant Mr. Ms. M/s.

1st holder PAN KYC Copy attached Document Category No. Date of Birth**

Proof of DOB (Mandatory for minor) Birth Certificate School Leaving Certificate Passport Other (**Date of birth Mandatory for 1st applicant / Karta for HUF)

Name of Guardian (In case of Minor-Contact Person/Designation - In case of non-individual Investors) Mr. Ms. Relation with Minor/Designation

Guardian's PAN KYC Copy attached Document Category No.

Proof of relationship with minor (Mandatory) Mother / Father / Legal Guardian Birth Certificate School Leaving Certificate Passport Other

Name of Second applicant Mr. Ms.

2nd holder PAN KYC Copy attached Document Category No.

Name of Third applicant Mr. Ms.

3rd holder PAN KYC Copy attached Document Category No.

Mailing Address of Sole / First Applicant (PO. Box Address may not be sufficient. Please provide your complete Address)

Add 1
 Add 2
 Add 3 City
 Pin State Country

Contact Details (REQUIRED)

Phone O Extn. Fax
 R (STD Code) Mobile

e-mail → (IN CAPITAL)

[If you wish to receive Account Statement / Annual Report / Other Statutory Information via Post instead of Email (Refer Inst. - C8)].

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

City
 Zip code State Country

ACKNOWLEDGEMENT SLIP (TO BE FILLED BY THE INVESTOR) Sr. No.:

Received from Mr. / Ms. / M/s.
 an application for Units of **Tata Retirement Savings Fund**
 Plan Progressive Moderate Conservative
 alongwith Cheque / DD No. Dated Drawn on (Bank)
 Amount (₹)

Signature, Stamp & Date

Subject to realisation of Cheque / Demand Draft and verification of mandatory information / document.

6. 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)			

* This is a 11 Digit Number, kindly obtain it from your Bank Branch. (Cancelled cheque is **Mandatory**)**7. (A) INVESTMENT TYPE - Choose any one**
 Lumpsum Lumpsum + SIP SIP only MICRO SIP [For SIP / MICRO SIP please fill the ECS / AD / SI mandate form enclosed & skip 7.(B) & 7.(C)]
7. (B) SCHEME INVESTMENT DETAILS (For Lumpsum Only) Multi-Plan investment facility available. However only 1 option per plan (Refer Inst. I, J & K for default values)

Plan Name	Investment Amount (₹)	Please tick the appropriate option (any one per plan)
<input type="checkbox"/> Progressive Plan		<input type="checkbox"/> Auto Switch Option 1 (Progressive to Moderate @ age 45; Moderate to Conservative @ age 60), <input type="checkbox"/> Auto Switch Option 2 (Progressive to Conservative @ age 60) <input type="checkbox"/> No Auto Switch
<input type="checkbox"/> Moderate Plan		<input type="checkbox"/> Auto Switch Option 3 (Moderate to Conservative @ age 60) <input type="checkbox"/> No Auto Switch
<input type="checkbox"/> Conservative Plan		-----
Total Investment Amount (₹)	₹ In Figures:	₹ In Words:

7. [C] INVESTMENT DETAILS (For lumpsum Investment Amount only) Refer instruction A - 17 for Transaction Charges

Gross Amount (A)	DD Charges (if any) (B)	Net Amount (Cheque / DD Amount)
Rs. <input type="text"/>	<input type="text"/>	Rs. <input type="text"/> - <input type="text"/>
Mode of Payment		
A/c. No. <input type="text"/>	A/c. Type <input type="text"/>	Cheque / DD No. <input type="text"/>
Dated <input type="text"/>	Drawn on Bank <input type="text"/>	
Branch <input type="text"/>	City <input type="text"/>	

8. AUTO SWP FACILITY (Refer Inst. L) (Will be applicable after attaining 60 years). No Auto SWP Monthly SWP Quarterly SWP **Default: Quarterly SWP****9. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly)** Refer Instruction M (**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 GuardianProof of relationship: Birth Certificate School Leaving Certificate Passport Others

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

10. TRANSACT ONLINE PLATFORM (APPLICABLE FOR KYC COMPLIANT INVESTORS ONLY) I wish to apply for PIN to transact online on www.tatamutualfund.com I have read and understood the terms and conditions mentioned on the website: www.tatamutualfund.com**11. DECLARATION AND SIGNATURES.** Refer Instruction - C**The Trustee, Tata Mutual Fund**

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. 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

Date:

1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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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"/>	3. Notarised Power of Attorney <input type="checkbox"/>	5. POA <input type="checkbox"/>
2. KYC <input type="checkbox"/>	4. MICROSIP document <input type="checkbox"/>	6. Others <input type="checkbox"/>



APPLICATION FORM FOR TATA RETIREMENT SAVINGS FUND

(An Open Ended Fund comprising three plans)



Expertise that's trusted

Sr. No.:

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

BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	M. O. CODE

As per SEBI Circular, Cir/IMD/DF/13/2011 dated 22/08/2011, transaction charges (₹ 100 / ₹ 150) as applicable would be deducted from the investment amount. (Refer Inst. A17 for further details). 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.

2. Existing Unitholder information for existing investors, please fill in your Folio Number, Name & proceed to Scheme Investment Details.

Existing Folio Number: Name of Sole/1st Applicant:

3. DEMAT ACCOUNT DETAILS: (Please 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 Unit holders do not provide their Demat Account details, Units will be allotted in physical form. (Refer Instruction D)

National Securities Depository Limited	Depository participant Name	Central Depository Securities Limited	Depository participant Name
	DP ID No. <input type="text"/> I <input type="text"/> N <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

4. MODE OF HOLDING OCCUPATION STATUS

<input type="checkbox"/> Single <input type="checkbox"/> Joint (Default) <input type="checkbox"/> Anyone or Survivor(s)	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others <input type="checkbox"/> Political Party Official <input type="checkbox"/> Current/Former MP/MLA/MLC/Head of State <input type="checkbox"/> Senior Executive of State owned corporation	1st Holder <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> HUF
		<input type="checkbox"/> Minor RI <input type="checkbox"/> Minor NRI 2nd Holder <input type="checkbox"/> RI <input type="checkbox"/> NRI 3rd Holder <input type="checkbox"/> RI <input type="checkbox"/> NRI

5. APPLICANT'S PERSONAL DETAILS (Fill in Block Letters, use one box for one alphabet leaving one box blank between two words, as it appears in your Bank A/c & KYC letter)

Name of First / Sole applicant Mr. Ms. M/s.

1st holder PAN KYC Copy attached Document Category No. Date of Birth**

Proof of DOB (Mandatory for minor) Birth Certificate School Leaving Certificate Passport Other (**Date of birth Mandatory for 1st applicant / Karta for HUF)

Name of Guardian (In case of Minor-Contact Person/Designation - In case of non-individual Investors) Mr. Ms. Relation with Minor/Designation

Guardian's PAN KYC Copy attached Document Category No.

Proof of relationship with minor (Mandatory) Mother / Father / Legal Guardian Birth Certificate School Leaving Certificate Passport Other

Name of Second applicant Mr. Ms.

2nd holder PAN KYC Copy attached Document Category No.

Name of Third applicant Mr. Ms.

3rd holder PAN KYC Copy attached Document Category No.

Mailing Address of Sole / First Applicant (P.O. Box Address may not be sufficient. Please provide your complete Address)

Add 1

Add 2

Add 3

Pin State City

Country

Contact Details (REQUIRED)

Phone O Extn. Fax

R (STD Code) Mobile

e-mail → (IN CAPITAL)

[If you wish to receive Account Statement / Annual Report / Other Statutory Information via Post instead of Email (Refer Inst. - C8)].

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

City

Zip code State Country

ACKNOWLEDGEMENT SLIP (TO BE FILLED BY THE INVESTOR)

Sr. No.:

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

an application for Units of **Tata Retirement Savings Fund**

Plan Progressive Moderate Conservative

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

Amount (₹)

Subject to realisation of Cheque / Demand Draft and verification of mandatory information / document.

Signature, Stamp & Date

6. 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)				

* This is a 11 Digit Number, kindly obtain it from your Bank Branch. (Cancelled cheque is **Mandatory**)**7. (A) INVESTMENT TYPE - Choose any one**
 Lumpsum Lumpsum + SIP SIP only MICRO SIP [For SIP / MICRO SIP please fill the ECS / AD / SI mandate form enclosed & skip 7.(B) & 7.(C)]
7. (B) SCHEME INVESTMENT DETAILS (For Lumpsum Only) Multi-Plan investment facility available. However only 1 option per plan (Refer Inst. I, J & K for default values)

Plan Name	Investment Amount (₹)	Please tick the appropriate option (any one per plan)
<input type="checkbox"/> Progressive Plan		<input type="checkbox"/> Auto Switch Option 1 (Progressive to Moderate @ age 45; Moderate to Conservative @ age 60), <input type="checkbox"/> Auto Switch Option 2 (Progressive to Conservative @ age 60) <input type="checkbox"/> No Auto Switch
<input type="checkbox"/> Moderate Plan		<input type="checkbox"/> Auto Switch Option 3 (Moderate to Conservative @ age 60) <input type="checkbox"/> No Auto Switch
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Total Investment Amount (₹)	₹ In Figures:	₹ In Words:

7. (C) INVESTMENT DETAILS (For lumpsum Investment Amount only) Refer instruction A - 17 for Transaction Charges

Gross Amount (A)	DD Charges (if any) (B)	Net Amount (Cheque / DD Amount)
Rs. <input type="text"/>	<input type="text"/>	Rs. <input type="text"/> - <input type="text"/>
Mode of Payment		
A/c. No. <input type="text"/>	A/c. Type <input type="text"/>	Cheque / DD No. <input type="text"/>
Dated <input type="text"/> / <input type="text"/> / <input type="text"/> Drawn on Bank <input type="text"/>		
Branch <input type="text"/>		City <input type="text"/>

8. AUTO SWP FACILITY (Refer Inst. L) (Will be applicable after attaining 60 years). No Auto SWP Monthly SWP Quarterly SWP **Default: Quarterly SWP****9. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly)** Refer Instruction M (**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

..... Nominee's relationship with 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)

10. TRANSACT ONLINE PLATFORM (APPLICABLE FOR KYC COMPLIANT INVESTORS ONLY) I wish to apply for PIN to transact online on www.tatamutualfund.com I have read and understood the terms and conditions mentioned on the website: www.tatamutualfund.com**11. DECLARATION AND SIGNATURES.** Refer Instruction - C**The Trustee, Tata Mutual Fund**

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. 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

Date:

1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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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"/>	3. Notarised Power of Attorney	<input type="checkbox"/>	5. POA	<input type="checkbox"/>
2. KYC	<input type="checkbox"/>	4. MICROSIP document	<input type="checkbox"/>	6. Others	<input type="checkbox"/>



Expertise that's trusted

Application No. _____

ECS/SI/SIP AUTO DEBIT FACILITY - TATA RETIREMENT SAVINGS FUND

TO BE COMPLETED ALONGWITH THE MAIN 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 Automatic Debit in select cities only. (Please attach copy of cheque / cancelled cheque) Micro SIP

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

As per SEBI Circular, Cir/IMD/DF/13/2011 dated 22/08/2011, transaction charges (₹ 100/- or ₹ 150/-), as applicable would be deducted from the investment amount. (Refer Inst - A17 for further details)

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
Folio/Application No. PAN No.
Scheme T A T A R E T I R E M E N T S A V I N G S F U N D

SCHEME INVESTMENT DETAILS (Choose one plan and one option per plan; for default values refer instruction J and K)

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

SIP AND BANK DETAILS (Refer Instruction A 17 for Transaction Charges)

Each SIP Installment Amount (₹) Frequency Monthly (Default) Quarterly
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 10 Tenth day of the month [please refer instruction 12 for any day SIP] default 10th Tenth

SIP Period: Start From M M / Y Y Y Y SIP End Date M M / Y Y Y Y Default End Date 1 2 / 2 0 9 9

For NFO start date will be from Dec - 2011. (please refer instruction 10 on reverse)

(Note: Cheque should be drawn from bank account provided below. 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

A/c holder Name
Core banking A/c No. (in figures)
Bank Name City
Branch Name

Account Type Savings Current NRO NRRR NRE 9 Digit MICR Code (Mandatory for ECS)

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
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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, lightning, 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)
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(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

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.

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, Jamshepur, 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, Udipi*, 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 Bijapur, Gadag, Gangtok, Kakinada, Mandya, Raichur & Udipi 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:

- 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.
- The minimum application amount for monthly SIP option is 12 installments of ₹ 500/- each or 6 installments of ₹ 1,000/- each. For Quarterly SIP: 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/- . For MICRO SIP maximum SIP amount can be ₹ 4,000/- per month or ₹ 12,000/- per quarter.
- In case the 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.
- In case SIP end date is not mentioned the default expiry of SIP will be in December 2099. In case SIP date is not mentioned the default date of SIP will be 10th. For application received during NFO the start date should be on or after December 2011.
- 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.
- Existing Investors please mention Folio Number. New applicants please mention the application form number.

13. Instructions for Any day SIP:

- In case of ambiguity the date in words will be taken as SIP date or if the date is not mentioned 10th will be the default 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.

14. Micro SIP: Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole Proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. Investors may please note that Micro SIP will be applicable subject to submission of necessary Photo Identification Document as a proof of identification in lieu of PAN. The list of acceptable Photo Identification Documents is given in point No. 15 mentioned below and in the aforesaid AMFI Guidelines, which is available on our website www.tatamutual.com • For Micro SIP Document Identity number is the Reference number on the Identification Proof as is being provided by the Applicant's. Supporting document must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN number. In addition to the photo identification documents prescribed, an investor shall be required to submit a copy of the proof of address which is self attested and attested by the ARN holder, if applicable. • ***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. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

15. Identification Proof to be provided by the Applicant/s: (Category Number to be mentioned in the main application form): 01.) Voter Identity Card 02.) Driving License 03.) Government / Defense identification card 04.) Passport 05.) Photo Ration Card 06.) Photo Debit Card 07.) Employee ID cards issued by companies registered with Registrar of Companies 08.) Senior Citizen / Freedom Fighter ID card issued by Government. 09.) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament 10.) ID card issued to employees of Scheduled Commercial / State/District Co-operative Banks 11.) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, ICFA, MBA. 12.) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL). 13.) Any other photo ID card issued by Central Govt. / State Govt. /Municipal authorities / Government organizations like ESIC / EPFO.

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



Expertise that's trusted

Application No. _____

ECS/SI/SIP AUTO DEBIT FACILITY - TATA RETIREMENT SAVINGS FUND

TO BE COMPLETED ALONGWITH THE MAIN 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 Automatic Debit in select cities only. (Please attach copy of cheque / cancelled cheque) Micro SIP

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

As per SEBI Circular, Cir/IMD/DF/13/2011 dated 22/08/2011, transaction charges (₹ 100/- or ₹ 150/-), as applicable would be deducted from the investment amount. (Refer Inst - A17 for further details)

Upront 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 Folio/Application No. PAN No. Scheme T A T A R E T I R E M E N T S A V I N G S F U N D

SCHEME INVESTMENT DETAILS (Choose one plan and one option per plan; for default values refer instruction J and K)

Table with columns for Plan Name and options (Auto Switch Option 1, 2, 3, No Auto Switch).

SIP AND BANK DETAILS (Refer Instruction A 17 for Transaction Charges)

Each SIP Installment Amount (₹) Frequency Monthly (Default) Quarterly 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 10 Tenth day of the month [please refer instruction I2 for any day SIP] default 10th Tenth

SIP Period: Start From SIP End Date Default End Date 12 / 20 9 9

For NFO start date will be from Dec - 2011. (please refer instruction I0 on reverse)

(Note: Cheque should be drawn from bank account provided below. 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

A/c holder Name Core banking A/c No. (in figures) Bank Name Branch Name City Account Type Savings Current NRO NRRR NRE 9 Digit MICR Code (Mandatory for ECS)

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.

Table for SIGNATURE/S AS PER TATA MUTUAL FUND RECORDS (MANDATORY) with columns for 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.

Table for SIGNATURE/S AS PER BANK ACCOUNT (MANDATORY) with columns for Sole /1st Account Holder's Signature, 2nd Account Holder's Signature, 3rd Account Holder's Signature.

(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

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.

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, Jamshepur, 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 Bijapur, Gadag, Gangtok, Kakinada, Mandya, Raichur & Udupi 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:

- 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.
- The minimum application amount for monthly SIP option is 12 installments of ₹ 500/- each or 6 installments of ₹ 1,000/- each. For Quarterly SIP: 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/-. For MICRO SIP maximum SIP amount can be ₹ 4,000/- per month or ₹ 12,000/- per quarter.
- In case the 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.
- In case SIP end date is not mentioned the default expiry of SIP will be in December 2099. In case SIP date is not mentioned the default date of SIP will be 10th. For application received during NFO the start date should be on or after December 2011.
- In case there are three consecutive SIP transaction reversals due to the reasons "Insufficient 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.
- Existing Investors please mention Folio Number. New applicants please mention the application form number.

13. Instructions for Any day SIP:

- In case of ambiguity the date in words will be taken as SIP date or if the date is not mentioned 10th will be the default 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.

14. Micro SIP: Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. Investors may please note that Micro SIP will be applicable subject to submission of necessary Photo Identification Document as a proof of identification in lieu of PAN. The list of acceptable Photo Identification Documents is given in point No. 15 mentioned below and in the aforesaid AMFI Guidelines, which is available on our website www.tatamutual.com. For Micro SIP Document Identity number is the Reference number on the Identification Proof as is being provided by the Applicant's. Supporting document must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN number. In addition to the photo identification documents prescribed, an investor shall be required to submit a copy of the proof of address which is self attested and attested by the ARN holder, if applicable. ***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. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

15. Identification Proof to be provided by the Applicant/s: (Category Number to be mentioned in the main application form): 01.) Voter Identity Card 02.) Driving License 03.) Government / Defense identification card 04.) Passport 05.) Photo Ration Card 06.) Photo Debit Card 07.) Employee ID cards issued by companies registered with Registrar of Companies 08.) Senior Citizen / Freedom Fighter ID card issued by Government. 09.) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament 10.) ID card issued to employees of Scheduled Commercial / State/District Co-operative Banks 11.) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, ICFA, MBA. 12.) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL). 13.) Any other photo ID card issued by Central Govt. / State Govt. /Municipal authorities / Government organizations like ESIC / EPFO.

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



Application No. _____

ECS/SI/SIP AUTO DEBIT FACILITY - TATA RETIREMENT SAVINGS FUND

TO BE COMPLETED ALONGWITH THE MAIN APPLICATION FORM

Expertise that's trusted

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing / Standing Instruction / Direct Debit Facility in select banks only)First SIP cheque and subsequent via **Automatic Debit** in select cities only. (Please attach copy of cheque / cancelled cheque) Micro SIPBroker / _____ Sub-Broker / _____ M.O. Code _____
Agent Code _____ Bank Branch Code _____

As per SEBI Circular, Cir/IMD/DF/13/2011 dated 22/08/2011, transaction charges (₹ 100/- or ₹ 150/-), as applicable would be deducted from the investment amount. (Refer Inst - A17 for further details)

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 DETAILSSole / First Investor Name _____
Folio/Application No. _____ PAN No. _____
Scheme T A T A R E T I R E M E N T S A V I N G S F U N D**SCHEME INVESTMENT DETAILS (Choose one plan and one option per plan; for default values refer instruction J and K)**

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

SIP AND BANK DETAILS (Refer Instruction A 17 for Transaction Charges)Each SIP Installment Amount (₹) _____ Frequency Monthly (Default) Quarterly

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 1 0 Tenth day of the month [please refer instruction 12 for any day SIP] default 10th TenthSIP Period: Start From MM / YYYY _____ SIP End Date MM / YYYY _____ Default End Date 12 / 2099

For NFO start date will be from Dec - 2011. (please refer instruction 10 on reverse)

(Note: Cheque should be drawn from bank account provided below. 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 ACCOUNTA/c holder Name _____
Core banking A/c No. (in figures) _____
Bank Name _____ City _____
Branch Name _____Account Type Savings Current NRO NRNR NRE 9 Digit MICR Code (Mandatory for ECS) _____

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, lightning, 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 _____

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. _____

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, Jamshepur, 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 Bijapur, Gadag, Gangtok, Kakinada, Mandya, Raichur & Udupi 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:

- 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.
- The minimum application amount for monthly SIP option is 12 installments of ₹ 500/- each or 6 installments of ₹ 1,000/- each. For Quarterly SIP: 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/-. For MICRO SIP maximum SIP amount can be ₹ 4,000/- per month or ₹ 12,000/- per quarter.
- In case the 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.
- In case SIP end date is not mentioned the default expiry of SIP will be in December 2099. In case SIP date is not mentioned the default date of SIP will be 10th. For application received during NFO the start date should be on or after December 2011.
- In case there are three consecutive SIP transaction reversals due to the reasons "Insufficient 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.
- Existing Investors please mention Folio Number. New applicants please mention the application form number.

13. Instructions for Any day SIP:

- In case of ambiguity the date in words will be taken as SIP date or if the date is not mentioned 10th will be the default 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.

14. Micro SIP: Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. Investors may please note that Micro SIP will be applicable subject to submission of necessary Photo Identification Document as a proof of identification in lieu of PAN. The list of acceptable Photo Identification Documents is given in point No. 15 mentioned below and in the aforesaid AMFI Guidelines, which is available on our website www.tatamutual.com. For Micro SIP Document Identity number is the Reference number on the Identification Proof as is being provided by the Applicant's. Supporting document must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN number. In addition to the photo identification documents prescribed, an investor shall be required to submit a copy of the proof of address which is self attested and attested by the ARN holder, if applicable. ***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. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

15. Identification Proof to be provided by the Applicant/s: (Category Number to be mentioned in the main application form): 01.) Voter Identity Card 02.) Driving License 03.) Government / Defense identification card 04.) Passport 05.) Photo Ration Card 06.) Photo Debit Card 07.) Employee ID cards issued by companies registered with Registrar of Companies 08.) Senior Citizen / Freedom Fighter ID card issued by Government. 09.) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament 10.) ID card issued to employees of Scheduled Commercial / State/District Co-operative Banks 11.) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, ICFA, MBA. 12.) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL). 13.) Any other photo ID card issued by Central Govt. / State Govt. /Municipal authorities / Government organizations like ESIC / EPFO.

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



Expertise that's trusted

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ASBA FORM

NEW FUND OFFER (NFO)

TATA RETIREMENT SAVINGS FUND

Opens On : 07 October, 2011
Closes On : 21 October, 2011
Application No. _____
Date: _____

DISTRIBUTOR INFORMATION

BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	M. O. CODE

As per SEBI Circular, Cir/IMD/DF/13/2011 dated 22/08/2011, transaction charges (₹ 100/- or ₹ 150/-), as applicable would be deducted from the investment amount. (Refer Inst - A17 for further details)
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.

APPLICANT DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT Mr. Ms.
(For existing unitholder(s) please furnish your Common Account / Folio No.)

F I R S T N A M E M I D D L E N A M E L A S T N A M E

PAN Common Account / Folio No. _____

INVESTOR CATEGORY (Please ✓ as applicable; Refer Instruction No. 4)

IND HUF NRI MINOR OTH Please Specify _____

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Name (Do not abbreviate) _____

Account No. _____ Branch Name _____
(Please provide the full account number)

City _____

Account Type (Please ✓)	For Residents		For Non-Residents		
	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others

Amount to be blocked (₹) _____

Amount in words _____

INVESTMENT DETAILS

Option(s)	Please (✓) the Option selected in the NFO application form	ISIN Number
Progressive Plan	<input type="checkbox"/>	INF277K01FG0
Moderate Plan	<input type="checkbox"/>	INF277K01FH8
Conservative Plan	<input type="checkbox"/>	INF277K01FI6

DEMAT ACCOUNT DETAILS

National Securities Depository Limited Depository Participant (DP) ID _____	
Beneficiary Account Number _____	
Central Depository Services (India) Limited Depository Participant (DP) ID _____	
Beneficiary Account Number _____	

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form)

TATA RETIREMENT SAVINGS FUND

NFO Opens On : 07 October, 2011
NFO Closes On : 21 October, 2011

Received from _____ (sole / first applicant) ASBA Form dated _____ details of which are as follows:

Application No. _____	Amount Blocked (₹) _____
SCSB (Bank and Branch) _____	Bank Account No. _____
Date of Submission _____	

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

- (1) I/ We hereby undertake that, I/ we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Tata Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the application is liable to be rejected. I/we further confirm and undertake that I am/ we are eligible ASBA applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009.
- (2) In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize
 - (a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Tata Mutual Fund's account on receipt of instructions from the Registrar to Tata Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc.
 - (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Tata Mutual Fund's account.
- (3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- (4) If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/ our application is liable to be rejected and Tata Mutual Fund or SCSB shall not be liable for losses, if any.

SIGNATURES	1ST APPLICANT / POA HOLDER / GUARDIAN SIGNATURE	2ND APPLICANT / POA HOLDER SIGNATURE	3RD APPLICANT / POA HOLDER SIGNATURE
	SCSB BANK - 1ST ACCOUNT HOLDER SIGNATURE	SCSB BANK - 2ND ACCOUNT HOLDER SIGNATURE	SCSB BANK - 3RD ACCOUNT HOLDER SIGNATURE

INSTRUCTIONS FOR INVESTORS

1. SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows: **1.** Axis Bank Ltd **2.** State Bank of Hyderabad **3.** Corporation Bank **4.** State Bank of Travencore **5.** IDBI Bank Ltd. **6.** State Bank of Bikaner and Jaipur **7.** YES Bank Ltd. **8.** Punjab National Bank **9.** Deutsche Bank **10.** Union Bank of India **11.** HDFC Bank Ltd. **12.** Bank of Baroda **13.** ICICI Bank Ltd **14.** Vijaya Bank **15.** Bank of Maharashtra **16.** State Bank of India **17.** Andhra Bank **18.** HSBC Ltd. **19.** Kotak Mahindra Bank Ltd. **20.** Bank of India **21.** CITI Bank **22.** IndusInd Bank **23.** Allahabad Bank **24.** Karur Vysya Bank Ltd. **25.** The Federal Bank **26.** Indian Bank **27.** Central Bank of India **28.** Oriental Bank of Commerce **29.** Standard Chartered Bank **30.** J P Morgan Chase Bank, N.A. **31.** Nutan Nagarik Sahakari Bank Ltd. **32.** UCO Bank **33.** Canara Bank **34.** United Bank of India. **35.** Syndicate Bank **36.** South Indian Bank **37.** Indian Overseas Bank. **38.** Tamilnad Mercantile Bank Ltd. **39.** City Union Bank Ltd. **40.** BNP Paribas. **41.** Kalapur Commercial Co-operative Bank Ltd. **42.** Bank of America N.A. **43.** The Lakshmi Vilas Bank Ltd. **44.** State Bank of Patiala.

For the complete list of controlling / designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com
2. Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
3. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to Tata Mutual Fund.
4. Investors shall tick the applicable category in the form, please note the various categories below:

Code	Category	Code	Category
IND	Individual	NRI	Non-Resident Indian
HUF	Hindu Undivided Family	MINOR	Minor (Through Guardian)



Expertise that's trusted

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 Tel: (022) 66578282 Fax: (022) 22613782
 Website: www.tatamutualfund.com Email: kiran@tataamc.com

Registrar: Karvy Computershare Pvt Ltd,
 Karvy Registry House, H. No 8-2-596, Avenue 4,
 Street No.1, Banjara Hills, Hyderabad-500034

FORM FOR MULTIPLE NOMINATION / CANCELLATION OF NOMINATION
(To be filled in by individual(s) applying singly or jointly)



DATE: _____

Application No. _____

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 /
 Application 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

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 by an investor should be for at least a minimum amount and in multiples thereof as specified for each plan. There is no maximum limit.
7. Applicants who can Invest:
Since this Fund aims to provide an investment tool for retirement planning, at present the fund accepts subscriptions only from:
 - i) Individual Category of Investors; and
 - ii) Other Category of Investors where ultimate beneficiary is Individual(s).Irrespective of the age, above Investors can invest in any of the Plans of this Fund. In case of HUF, the Date of Birth of Karta should be mentioned. In case of death of the investor, his or her nominee can, instead of withdrawing / redeeming the investments, choose to continue the investments under his or her name. However, in such cases investor (nominee) has to indicate his / her preference for Auto Switch / Auto SWP.
9. Any applications without broker code will be treated as Direct Investments
10. Despatch of Account Statement for investors who have not applied for demat facility: • AMCs shall send confirmation to the investor whose application has been accepted by way of email and/or SMS's to the investor's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the investors. • AMC shall issue consolidated account statement for each calendar month to the investors in whose folios transaction (s) has/have taken place during the month.
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.
15. In case of any discrepancy in the plan mentioned in the application form and SIP form, the plan mentioned in the SIP form will be considered.
16. Date of Birth is mandatory for all applications. Applications without Date of Birth are liable for rejection.
17. **Transaction Charges:** • As per SEBI Circular, Cir/IMD/DF/13/2011 dated 22/08/2011, transaction charges (₹ 100/- or ₹ 150/-), as applicable would be deducted from the investment amount. For existing investors in a Mutual Fund, the distributor will be paid ₹ 100/- as transaction charge per subscription of ₹ 10,000/- & above. • For new investors, the distributor will be paid ₹ 150/- as transaction charge for a first time investor in Mutual Funds. • The transaction

charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested. There is no transaction charge on subscription below ₹ 10,000/-. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases the transaction charge shall be recovered in 3-4 installments.

18. Investors applying for Micro SIP are not eligible for online transaction facility.

(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. During NFO period, MICR cheques will be accepted till the end of business hours upto October 21st, 2011. RTGS and Transfer Cheques will be accepted till the end of the business hours upto October 21st, 2011.
2. THE CHEQUE/DD MUST BE DRAWN IN FAVOUR OF "TATA RETIREMENT SAVINGS FUND" 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"
 - 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. 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' 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 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, 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. If required document(s) are not provided within 10 business days from the date of transaction or the documents provided by the investors are insufficient / inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor.
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. If there are no authorized collection centres where the investor resides, the application form duly completed along with a DD payable at nearest Karvy authorized collection centre, after deducting bank charges / commission (not exceeding rate prescribed by State Bank of India) from the amount of investment, may be sent by mail directly to the same nearest Karvy authorized collection centre super scribing the envelope as Tata Mutual Fund – NFO Application form.
17. If such bank charges / commission are not deducted by the applicant, then the same may not be reimbursed. However in case of application alongwith local Cheque or Bank Draft payable at / from locations where Karvy has its designated authorized collection centres, Bank Draft charges/commission may have to be borne by the applicant. In such cases the Trustee Company is entitled, in its sole & absolute discretion, to reject or accept any application.
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 not 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. MICR cheques will be accepted till the end of business hours upto October 21st, 2011. RTGS and Transfer Cheques will be accepted till the end of the business hours upto October 21st, 2011.

(C) APPLICATION DETAILS

1. **Existing Unitholders:** 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 7 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. The minimum investment amount is ₹ 5,000/- per plan.
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.
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. 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 the original Power of Attorney or the certified copy thereof duly notarized authority to make the application, as the case may be including authority granted in favour of the officials signing the application & their specimen signature etc., or 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. For faster dissemination of information, Unitholders are requested to provide their E-mail IDs. Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. Annual report, Account statements & other communication will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. In such cases, the Mutual Fund / Registrars are not responsible for email not reaching the investor & for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided & investor can download, save & print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, & the Fund would arrange to send the same to the investor. It is deemed that the Unitholder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email.
9. Mutual Fund / registrar shall not be responsible for e-mail not reaching to the investors and for all consequences thereof.

(D) Demat Account

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. 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. 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.

Please note that where the investor 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.

(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 Registrar. 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 / Registrar / 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:

1. 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.
2. 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).
3. 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)
4. 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 originals 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.

DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS:

1. 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.

(I) MULTI-PLAN INVESTMENT WITH A SINGLE CHEQUE FACILITY

This facility is available for lumpsum investments only. For purchases through SIP one Plan should be opted per SIP mandate. In order to avail of multiple plans, multiple mandate forms are required to be filled.

Under this facility, investors shall have an option to allocate the subscription amount to more than one plan under the fund. This facility can be availed of at the time of subscribing to the fund by specifying, in the application form, the specific amount of investment to be allocated to the respective plan.

Based on the instruction as given by the investors in the application form, subscription amount shall be allocated to the respective plans and units will be issued accordingly.

Please Note:

1. Irrespective whether investor wants to opt for multi-plan investment facility or not, all subscription Cheque / Draft by the applicant should be made out in favour of the fund name i.e. "Tata Retirement Savings Fund" only and not in favour of individual plans' name.
2. Subsequent to re-opening of the fund on ongoing basis, in case of multi-plan investment with a single Cheque / Draft or multi-plan investment with separate Cheque / Draft on a single day, NAV applicability for investment in different plan under the fund shall differ depending upon the cut-off timings as applicable to the respective plan.

For example, an investor has submitted application(s) for investment under all the three plans of the fund on the same day; however, if investment amount for "Conservative Plan" is Rs. 1 crore or more then NAV applicability date shall not be same as applicable to the "Progressive Plan" and "Moderate Plan".

In case there is any discrepancy in the amount mentioned planwise and the amount of the cheque, then the subscription will be made as per the best fit as the first/sole investors age.

(J) DEFAULT VALUES

If investor does not specify the allocation amount then the entire subscription amount shall be allocated to the single plan as specified by the investor. In case investor fails to specify even a single plan, then units shall, by default, be issued under the following plans depending upon the age of the investors:

- i) In case the age of investor is less than 45 years then units shall be allotted under "Progressive Plan".
- ii) In case the age of investor is 45 years or more but less than 60 years then units shall, by default, be allotted under "Moderate Plan"
- iii) In case the age of investor is 60 years or more then units shall, by default, be allotted under "Conservative Plan".

(K) AUTO SWITCH FACILITY

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

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

(a) Auto Switch under Progressive Plan:

Option 1:

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

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

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

Option 2:

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

Applicable NAV: Since different cut-off timings are applicable for equity (Progressive Plan) and debt (Conservative Plan) oriented schemes, NAV applicability for switch-out from "Progressive Plan" and Switch-in to "Conservative Plan" shall be as under:

For Switch-out from "Progressive Plan":

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

For Switch-in to "Conservative Plan":

If switch-in amount is less than Rs. 1 Crore: Switch-in will be done at the applicable NAV on the date on which investor completes* the age of 60 years or immediate next business day if such day is non-business day.

If switch-in amount is greater than or equal to Rs. 1 Crore: Switch-in will be done at the applicable NAV on the date on which funds are available for utilization in the "Conservative Plan".

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

Default Option:

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

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

*Example explaining the attainment of pre-defined age:

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

(b) Auto Switch under Moderate Plan:

Option 3:

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

Applicable NAV: Since different cut-off timings are applicable for equity (Moderate Plan) and debt (Conservative Plan) oriented schemes, NAV applicability for switch-out from "Moderate Plan" and Switch-in to "Conservative Plan" shall be as under:

For Switch-out from "Moderate Plan":

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

For Switch-in to "Conservative Plan":

If switch-in amount is less than Rs. 1 Crore: Switch-in will be done at the applicable NAV on the date on which investor completes* the age of 60 years or immediate next business day if such day is non-business day.

If switch-in amount is greater than or equal to Rs. 1 Crore: Switch-in will be done at the applicable NAV on the date on which funds are available for utilization in the "Conservative Plan".

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

Default Option:

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

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

* Example explaining the completion of pre-defined age:

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

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

Please note that

- Amount which gets switched-out (from the transferor plan) automatically under auto-switch facility shall be treated as redemption and shall be subject to Income Tax provisions as applicable on such redemption. Hence, In case of NRIs, such auto switch-out shall be subject to TDS as applicable.
- Subsequent to auto switch, if investor redeems or switches-out from the transferee plan (before completion of the age of 60 years) then such redemption / switch-out shall be subject to the exit load depending upon the holding period criteria as explained under "Load Structure". However, holding period for the purpose of exit load will be the overall

holding period in "Tata Retirement Savings Fund" (i.e. aggregate of the holding period in switch out plan as well as switch in plan).

- For Income tax purposes, holding period shall be calculated from the date of investment in the respective plan instead of date of original investment in the Fund.

Calculation of holding period is illustrated below:

For Taxation purpose:

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

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

For Exit Load purpose:

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

Salient Features of Auto Switch facility: 1.) SIPs will move as per the Auto switch e.g. if the investor moves from Progressive to Moderate to Conservative and he has an existing SIP, his SIP will move as per his pre opted auto switch. 2.) In case of Investor initiated switches, the SIP will continue in the plan which he had earlier opted for unless he provides the requests to move his SIPs to the new plan. Also the investor will not be required to sign in a fresh mandate for such requests. 3.) Auto switch will be a trigger for movement of SIPs in that Plan only. 4.) Any investor initiated switch (even partial switch) will disable the auto switch opted in the switch out plan. E.g. investor has investments in Progressive plan with a auto switch and does a partial switch to Conservative, his auto switch in the Progressive Plan will be disabled.

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

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

- 1) This facility is available under all plans of the fund.
- 2) Auto SWP shall be either on a monthly or a quarterly frequency as mandated by the investors in application form;
- 3) In case of Monthly Auto SWP, systematic withdrawal amount shall be equal to 1% of the market value of the investment as on the date of completion of 60 years of age in the respective plan and in case of Quarterly auto SWP, systematic withdrawal amount shall be equal to 3% of the market value of investment as on the date of completion of 60 years of age in the respective plan;
- 4) i) SWP start date for those investors who have opted for auto switch facility on attainment of retirement age ie. 60 years:
 - SWP shall start from the 1st working day the month followed by the month in which investments are auto – switched.
For example, if investments are auto switched on May 3rd, then his auto SWP shall start from 1st June (assumed to be the first business day of the following month).
- ii) SWP start date for other investors who have not opted for auto switch facility:
 - SWP shall start from the 1st working day the month followed by the month in which investor attains the age of 60 years.
For example if an investor attains the age of 60 years on say May 16th then his auto SWP shall start from 1st June (assumed to be the first business day of the following month).

However, it may be noted that:

- 1) Auto SWP facility is at the option of the investors. Investors can choose not to opt for this facility by ticking at the appropriate box in the application form. However if investors does not indicate his/her option for auto SWP (i.e no auto SWP or monthly SWP or quarterly SWP), then quarterly SWP shall be considered as a default option. If investors

have opted for auto SWP facility but have not indicated the specified the frequency for such auto SWP then quarterly SWP shall be considered as a default option.

- 2) SWP amount as mentioned above is the default amount and investors can indicate their preference for a different SWP amount in the application form.
- 3) Systematic withdrawal shall be treated as redemption for income tax purposes and shall be liable to capital gain (if any) tax. Hence, systematic withdrawal by NRIs shall be subject to TDS as applicable.
- 4) For Income tax purposes, holding period shall be calculated at plan level instead of aggregating holding period in the Fund
- 5) If investor registers for SWP (other than the auto SWP) before completion of 60 years of age, then such SWP shall be subject to the exit load depending upon the holding period criteria as explained under "Load Structure". However, holding period for the purpose of exit load will be the overall holding period in "Tata Retirement Savings Fund" (i.e. aggregate of the holding period in switch out plan as well as switch in plan).
- 6) At the age of 60, the investors who have opted for SWP, monthly or quarterly, the percentage of payout will be standard across all plans.
- 7) The investor can have an option of switching between Monthly or Quarterly SWP. However on selecting one of the options the previous option will be ceased.
- 8) For investors who are under the NO Auto SWP option and are applying for SWP at a later date i.e. after the retirement age, it will be a normal SWP i.e. fixed amount or fixed units.

(M) 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. 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.

(N) 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.

KEY INFORMATION MEMORANDUM

INVESTMENT OBJECTIVE OF THE SCHEME

The objective of the Fund is to provide a financial planning tool for long term financial security for investors based on their retirement planning goals.

However, there can be no assurance that the investment objective of the fund will be realized, as actual market movements may be at variance with anticipated trends.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, funds of the plans under the fund, shall (after providing for all ongoing expenses) generally be invested / the indicative asset allocation shall be as follows considering the objective of the Fund:

Progressive Plan:

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	85	100	High
Debt & Money Market instruments	0	15	Low to Medium
Other Securities#	0	10	High

Investment by the plan in securitized debt will not normally exceed 15% of the net asset of the plan.

The plan level will have maximum derivative gross notional position of 100% ^ of the net assets of the plan. Investment in derivative instruments may be done for trading as well as for hedging and Portfolio balancing.

Not more than 25% of the net assets of the plan shall be deployed in securities lending. The plan 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 plan at the time of lending.

** At the time of investment

^ **For calculation of Gross Derivative Exposure, all types of derivative exposure i.e. long and short position (excluding short positions created for hedging) will be aggregated. The aggregate exposure to derivative position, equity / equity related instruments, debt instruments and money market instruments (excluding CBLO, REPO and others cash equivalents instruments with residual maturity of less than 91 days) will not exceed 100% of the net assets of the plan.**

Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds / Foreign Securities / Foreign Funds ias may be permitted under the extant SEBI Regulations.

Moderate Plan:

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	65	85	High
Debt & Money Market instruments	15	35	Low to Medium
Other Securities#	0	10	High

Investment by the plan in securitized debt will not normally exceed 15% of the net asset of the plan.

The plan level will have maximum derivative gross notional position of 100% ^ of the net assets of the plan. Investment in derivative instruments may be done for trading as well as for hedging and Portfolio balancing.

Not more than 25% of the net assets of the plan shall be deployed in securities lending. The plan 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 plan at the time of lending.

** At the time of investment

^ **For calculation of Gross Derivative Exposure, all types of derivative exposure i.e. long and short position (excluding short positions created for hedging) will be aggregated. The aggregate exposure to derivative position, equity / equity related instruments, debt instruments and money market instruments (excluding CBLO, REPO and others cash equivalents instruments with residual maturity of less than 91 days) will not exceed 100% of the net assets of the plan.**

Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds / Foreign Securities / Foreign Funds ias may be permitted under the extant SEBI Regulations.

Conservative Plan:

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	0	30	High
Debt & Money Market instruments	70	100	Low to Medium
Other Securities#	0	10	High

Investment by the plan in securitized debt will not normally exceed 25% of the net asset of the plan.

The plan level will have maximum derivative gross notional position of 100% ^ of the net assets of the plan. Investment in derivative instruments may be done for trading as well as for hedging and Portfolio balancing.

Not more than 25% of the net assets of the plan shall be deployed in securities lending. The plan 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 plan at the time of lending.

** At the time of investment

^ **For calculation of Gross Derivative Exposure, all types of derivative exposure i.e. long and short position (excluding short positions created for hedging) will be aggregated. The aggregate exposure to derivative position, equity /**

equity related instruments, debt instruments and money market instruments (excluding CBLO, REPO and others cash equivalents instruments with residual maturity of less than 91 days) will not exceed 100% of the net assets of the plan.

Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds / Foreign Securities / Foreign Funds ias may be permitted under the extant SEBI Regulations.

Please Note:

- The above Asset Allocation Patterns are only indicative. The investment manager in line with the investment objective as may alter the above patterns for short term and on defensive consideration. The allocation between debt and equity will be decided based upon the prevailing market conditions, macro economic environment and the performance of corporate sector, the equity market and other considerations.
- All the three plans under the fund may have similar securities. However, the exact proportion of such securities will depend upon the asset allocation of the respective plan.
- Investment in Foreign Securities / Overseas Financial Assets:**

As per the RBI Policy announced in October 1997 and the guidelines of SEBI announced on September 30, 1999 and March 2002, Mutual funds have been permitted to invest in ADRs / GDRs issued by Indian Companies within certain limits. Since then, various SEBI Circulars have been issued laying down the ceiling limits for investment in foreign securities by Mutual Funds

SEBI vide its circular no. SEBI/IMD/CIR No2/122577/08 dated April 08, 2008 has increased the aggregate ceiling for the mutual fund industry to invest in following securities Up to US \$ 7 billion, and within this limit of US \$ 7 billion, individual Mutual Fund can make overseas investments in following securities to a maximum of US \$ 300 million:

- ADRs/GDRs issued by Indian companies or foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas
- Initial and follow on public offering for listing at recognized stock exchange overseas
- Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
- Money market instruments rated not below investment grade
- Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
- Government securities where the countries are rated not below investment grade
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
- Short term deposits with banks overseas where the issuer is rated not below investment grade
- Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

Mutual Funds are also permitted to invest in overseas Exchange Traded Funds (ETFs) cumulatively upto US\$ 1 billion with a sub – ceiling of US \$ 50 million for individual Mutual Fund.

Portfolio of overseas / foreign securities (if any) 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.

The investment in such Overseas Financial Assets shall not exceed the limit as may be imposed by SEBI/ RBI from time to time.

AMC believes that overseas securities offer new investment and portfolio diversification opportunities into multi-market and multicurrency products. However, such investments also entail additional risks. The Fund may, where necessary, appoint other intermediaries of repute as advisors, sub-managers, or sub custodians for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements, if any, of SEBI.

To the extent that the assets of the plans will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets may be adversely affected by changes in the value of certain foreign currencies relative to the Indian rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances or any other restriction applicable to it. To manage risk associated with foreign currency and interest rate exposure and for efficient portfolio management, the fund may use derivatives such as cross currency swaps etc. The use of derivatives would be in accordance with the prevailing regulations.

- The plans under the fund 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 plans will invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by was of private placement. The moneys collected under various plans of the fund shall be invested only in transferable securities.
- As per SEBI (Mutual Funds) Regulations 1996, the Fund shall not make any investments in any un-listed 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 in listed securities of Group companies.
- The scheme / fund / plan shall use the NFO proceeds only on or after the closure of the NFO period.** After closure of the NFO, pending allotment of units, the Fund may invest subscription money received from the investing public in money market instrument or in fixed deposits with schedule commercial banks as per SEBI Regulations. In addition, TAML, after closure of the NFO, on being satisfied of receipt of the minimum subscription amount can, before allotment of units, commence investment out of the funds received, in accordance with the investment objective of the fund. Income earned (net of expenses) during the period prior to the date of allotment on units shall be merged with the income of the Fund on completion of

the allotment of the Units. In the event of non receipt of the minimum subscription amount, the Trustee Company shall ensure that the entire amount collected as subscription money is refunded to the Unitholders notwithstanding any loss arising out of such investment during the interim period.

7. 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 plans and protect unitholders interests so also to earn reasonable returns on liquid funds maintained for redemption/repurchase of units.
8. **Change in Investment Pattern** - The Investment Patterns as outlined above are indicative. Investment strategy and pattern may be deviated from time to time, provided such modification is in accordance with the Fund objective and Regulations as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds. The asset allocation pattern will be reviewed periodically. In case of any deviation, the AMC will endeavour to achieve a normal asset allocation pattern in a maximum period of 1 month. However, if such modified / deviated portfolio is not rebalanced within a period of three months then justification for such delay will be provided to the trustees.

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 summarised below:

- Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk
- Investment in equity securities are subject to performance risk, liquidity risk, concentration risk.
- The present scheme is not guaranteed or assured return scheme
- There are no assured or guaranteed returns under the scheme. Under no circumstances investors can claim/demand minimum returns under the scheme from Tata Asset Management Limited or Tata Trustee Company Limited or any of its directors or employees or agents/distributors of Tata Mutual fund. The returns of the investors will be depending upon the yield of the underlying portfolio which is subject to various risks mentioned in the Scheme Information Document.

Risk Control: While investing in equities, the Fund will emphasise on investment in 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.

While investing in debt securities, the Fund would invest in companies based on various criteria including sound professional management, track record, industry scenario, growth prospectus, liquidity of the securities, etc. The Fund 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.

Risk mitigation measures for equity and related 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	Measures to Mitigate Risk
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System. Also as a back up, manual controls are also implemented.
Poor Portfolio Quality	Pre approved universe of stocks based on strong fundamental research. New stock addition only with the prior approval of investment committee.
Performance Risk	Periodical review of stock wise profit & loss. Review of fund performance vis. a vis. benchmark index as well as peer group.
Liquidity Risk	Periodical review of the liquidity position of each scrip (Market capitalization, average volume in the market vis. a vis. Portfolio Holding)
Concentration Risk	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.

Risk Mitigation measures for Debt and related Investments:

Nature of Risk	Measures to mitigate risk
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.
Credit Risk	<ul style="list-style-type: none"> • In house dedicated team for credit appraisal • Issuer wise exposure limit • Rating grade wise exposure limit • Independent rating of fund portfolio by recognized rating agency. • 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 fund objective and strategy • Portfolio exposure spread over various maturities.
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System also as a back up, manual control are implemented.

Investment in overseas securities and overseas investments are subject to various risks such as currency fluctuations, restriction on repatriation, changes in regulations, political, economic and social instability and prevalent tax laws of respective jurisdictions. Investment in securitized debt are subject to risk due to prepayment, liquidity risk, limited recourse and credit risk, bankruptcy risk and risk of co-mingling (refer SID for further details). Derivative products are leverage instruments and can provide disproportionate gains as well as disproportionate losses to the investors. These are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

PLANS AND OPTIONS

The Fund offers three Plans viz. 'Progressive Plan', 'Moderate Plan' and 'Conservative Plan'. Each Plan under the fund offers Growth Option only. However, the fund may introduce dividend / bonus options subsequently.

Default Plan:

Investor should appropriately tick the 'plan' (Progressive / Moderate / Conservative) in the application form while investing in the fund. If plan is not indicated by the investor, then units shall, by default, be allotted as under:

- a) If, at the time of investment, investor's age is less than 45 years then "Progressive Plan" shall be considered as a default plan and units shall be allotted accordingly.
- b) If, at the time of investment, investor's age is 45 years or greater but less than 60 years then "Moderate Plan" shall be considered as a default plan and units shall be allotted accordingly.
- c) If, at the time of investment, investor's age is 60 years or greater then "Conservative Plan" shall be considered as a default plan and units shall be allotted accordingly.

APPLICABLE NAV

For Progressive Plan and Moderate Plan:

Subscription / Switch-in/ Redemption / Switch Out:

In respect of valid purchase applications (along with 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 (along with 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.

For Conservative Plan:

Subscription / Switch-in:

a) Subscription & Switch-ins* amount of Rs.1 Crore & above

Subscription & Switch-ins* amount of Rs.1 Crore & above	Applicable NAV
In respect of valid application received upto 3.00 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the plan before the cut-off time. + +	The closing NAV of the day on which the funds are available for utilization.
In respect of valid application received after 3.00 p.m. on a Business Day & funds are available for utilization after the cut-off time i.e. entire amount has been credited to the bank account of the plan after the cut-off time.	The closing NAV of the next Business Day.
Irrespective of the time of receipt of application, where the funds are available for utilization i.e. entire amount has been credited to the bank account of the plan before the cut-off time on any subsequent Business Day.	The closing NAV of such subsequent Business Day on which the funds are available for utilization.

+ + In respect of valid application received upto 3.00 p.m. on a Business Day but funds are available for utilization after 3.00 p.m. - applicable NAV will be the closing NAV of the next Business Day.

b) For Purchases / switch-in of less than 1 crore: In respect of application received up to 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 .

*** In case of Switch transactions, funds will be made available for utilization in the switch-in plan based on redemption payout cycle of the switch-out plan.**

Redemption /Switch Out : 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.

Please Note:

Outstation cheques / demand drafts will not be accepted.

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.

Above cut off timings shall also be applicable to investments made through 'Sweep' mode.

Since the fund may invest in overseas securities, the NAV of the fund, in that case, will be based on the prices of overseas securities converted into Indian rupees.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

For all the plans under the Fund:

For fresh subscription / switch-in: ₹ 5,000/- and in multiples of ₹ 1/- thereafter

For Additional investment by existing investor: ₹ 1,000/- and in multiples of ₹ 1/- thereafter.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

BENCHMARK INDEX

Progressive Plan:	BSE SENSEX
Moderate Plan:	CRISIL Balanced Fund Index
Conservative Plan:	CRISIL MIP Blended Index

The composition of the aforesaid benchmarks is such that, they are most suited for comparing performance of the plans under the fund. The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the fund is available. However, the fund may use such other benchmark in future (if available) which suits better for comparison of fund's performance.

DIVIDEND POLICY

At present the Fund does not envisage any income distribution under any of the plan. The income / profits received / earned would be accumulated by the Fund as per the objective of the Fund as capital accretion, aimed at achieving medium to long term capital growth and reflected in the NAV. Guided by the philosophy of value-oriented returns, the Trustee Company may periodically capitalise net earnings of the Fund (including interest income and realised gains and losses on the Securities) by way of allotment/credit of bonus Units to the Unitholders Accounts, the intent being to protect the Net Asset Value of the Fund and Unitholders' interests.

The Fund does not assure any targeted annual return / income or any capitalisation ratio. Normally the Fund will have positive net earnings at the time of each determination of earnings and the consequent NAV. However, accumulation of earnings and / or capitalisation of bonus units and the consequent determination of NAV, may be suspended temporarily or indefinitely under any of the circumstances as stated in the clause "Suspension of Ongoing Sale, repurchase or switch of units" under General Information section of SAI"

However, the fund may introduce dividend / bonus options subsequently.

NAME OF THE FUND MANAGERS

Mr. Bhupinder Sethi (For Equity Portfolio); Mr. Murthy Nagarajan (For Debt Portfolio) and Mr. Dinesh Da Costa (For Overseas Portfolio).

NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Ltd.

PERFORMANCE OF THE SCHEME

This is a new fund and does not have any performance track record.

EXPENSES OF THE SCHEME

(i) Load Structure (During New Fund Offer Period and on an ongoing basis):

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the fund. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.tatamutualfund.com) or may call at (1800-209-0101) or your distributor.

For Progressive, Moderate & Conservative Plans:

Entry Load: N.A. for all the plans under the fund.

Exit Load:

- If redeemed / switched-out on or after attainment of retirement age i.e. 60 years of age - Nil
- In case of Auto switch-out of units on occurrence of "Auto-switch trigger event" - Nil
- For Redemption or switch out of units in other cases (i.e. switch-out other than auto switch-out on trigger event & redemption/switch-out before the attainment of retirement age i.e. 60 years) following exit load will be applicable:
 - If redeemed / switched-out on or before expiry of 1 year from the date of allotment - 5% of the applicable NAV;
 - If redeemed / switched-out after 1 year but on or before expiry of 2 years from the date of allotment - 4% of the applicable NAV;
 - If redeemed / switched-out after 2 years but on or before expiry of 3 years from the date of allotment - 3% of the applicable NAV;
 - If redeemed / switched-out after 3 years but on or before expiry of 5 years from the date of allotment - 2% of the applicable NAV;
 - If redeemed / switched-out after 5 years from the date of allotment - 1% of the applicable NAV.

Exit Load Free Switch-outs*: After completion of 5 years from the date of allotment, investors can avail exit load free switch from one plan to other plan of the Fund. However this facility is available for a maximum three occasions during the tenure of investment in the Fund.

Switch-out before completion of 5 years from the date of allotment or switch-out to other schemes of 'Tata Mutual Fund' (i.e. other than switch between the plans of Tata Retirement Savings Fund) or switch-out beyond the allowed free occasions / times (i.e. 3 times) shall be subject to exit loads as mentioned in point (a, b & c) above.

Calculation of holding period - In case of switch-out (auto switch or otherwise) of units, before attainment of the retirement age, to other plans of this fund, holding period for the purpose of exit load will be the overall holding period in "Tata Retirement Savings Fund" (i.e. aggregate of the holding period in switch out plan as well as switch in plan).

*It may please be noted that, those investors who avail this exit load free switch-out facility are required to re-register for the auto-switch facility from the plan to which they switch-in. However, auto-SWP facility shall remain in force and will be activated, upon attainment of the age of 60 years, from the plan to which they switch-in. Bonus units and units issued on reinvestment of dividends shall not be subject to exit load.

Transaction Charges

Pursuant to SEBI circular dt. August 22, 2011, transaction charge per subscription of ₹10,000/- and above be allowed to be paid to the distributors of the Tata Mutual Fund products. The transaction charge shall be subject to the following:

- There shall be no transaction charges on direct investments.
- For existing investors in a Mutual Fund, the distributor may be paid ₹100/- as transaction charge per subscription of ₹10,000/- and above.
- For first time investor in Mutual Funds, the distributor may be paid ₹150/- as transaction charge per subscription of ₹10,000/- and above.
- The transaction charge, shall be deducted by the AMC from the subscription amount and paid to the distributor and the balance shall be invested.
- The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.
- There shall be no transaction charge on subscription below ₹ 10,000/-
- In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases the transaction charge shall be recovered in 3 installments.

8. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows.

In case distributor has chosen 'Opt Out' of charging the transaction charge, no transaction charge would be deducted from transactions registered under his/her ARN.

All loads including Contingent Deferred Sales Charge (CDSC) for the Fund shall be maintained in a separate account and may be utilised towards meeting the selling and distribution expenses. Any surplus in this account may be credited to the fund, whenever felt appropriate by the AMC.

(ii) Annual Recurring Expenses:

These are the fees & expenses for operating the fund. These expenses include Investment Management & Advisory Fee charged by the AMC, Registrar & Transfer Agents' fee, marketing & selling costs etc.

In case the fund invests in foreign mutual funds, the fees and expenses charged by the Mutual Fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund(s) shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the fund is investing only a part of the net assets in the foreign mutual fund(s), the same principle shall be applicable for that part of investment.

Investment Management fees charged by TAML shall be 1.25% of the weekly average net assets for net assets upto ₹100 crores and 1.00% of the weekly average net assets on the balance amount above ₹100 crores. This fee shall be in conformity with SEBI Regulations & shall be payable at a frequency as agreed between the AMC and Trustees from time to time. TAML shall not charge any fees on its investment in Units of the Fund/Schemes/Plans in TMF or any other Mutual Fund.

The recurring expenses of the Fund including management fee shall be as per the limits prescribed under Sub-Regulations (6) of Regulations 52 of the Regulations and shall not exceed the limits prescribed thereunder.

As per the Regulations, the maximum recurring expenses that can be charged to the Fund shall be subject to a percentage limit of weekly net assets as in the table below:

a) For Equity Oriented Schemes (Progressive & Moderate Plans):

First Rs. 100 crore	Next Rs. 300 crore	Next Rs. 300 crore	Over Rs. 700 crore
2.50%	2.25%	2.00%	1.75%

b) For Non-equity oriented scheme (Conservative Plan):

First ₹100 crore	Next ₹ 300 crore	Next ₹ 300 crore	Over ₹ 700 crore
2.25%	2.00%	1.75%	1.50%

The above is the maximum limit under Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996. The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI and any expenditure in excess of the above limits shall be borne by Tata Asset Management Limited and/or Tata Trustee Company Limited.

OTHER KEY FEATURES OF THE SCHEME

1. **Who Can Invest:** Since this Fund aims to provide an investment tool for retirement planning, at present the fund accepts subscriptions only from:

- Individual Category of Investors; and
- Other Category of Investors where ultimate beneficiary is Individual(s).

Irrespective of the age, above Investors can invest in any of the Plans of this Fund.

In case of death of the investor, his or her nominee can, instead of withdrawing / redeeming the investments, choose to continue the investments under his or her name. However, in such cases investor (nominee) has to indicate his / her preference for Auto Switch / Auto SWP.

2. **Auto Switch Facility:** Auto Switch is a facility wherein investors' investment shall be switched automatically from one plan to another plan upon occurrence of a pre-defined trigger which is linked with the age of the investor. Auto Switch facility is available in Progressive Plan and Moderate Plan.

(A) Auto Switch under Progressive Plan:

Option 1: Upon completion of 45 years of age, investments shall be switched automatically from "Progressive Plan" to "Moderate Plan". This option is applicable for those investors whose age at the time of investment is less than 45 years.

Applicable NAV: Such auto switch-out from "Progressive Plan" & "Switch-in" to "Moderate Plan" will be done at the applicable NAV on the date on which investor completes* the age of 45 years or immediate next business day if such day is non-business day. Please note that upon completion of 60 years of age, investments shall be auto switched again to Conservative Plan.

Option 2: Upon completion of 60 years of age, investments shall be switched automatically from "Progressive Plan" to "Conservative Plan".

Applicable NAV: Since different cut-off timings are applicable for equity (Progressive Plan) and debt (Conservative Plan) oriented schemes, NAV applicability for switch-out from "Progressive Plan" and Switch-in to "Conservative Plan" shall be as under:

For Switch-out from "Progressive Plan": Auto switch-out will be done at the applicable NAV on the date on which investor completes* the age of 60 years or immediate next business day if such day is non-business day.

For Switch-in to "Conservative Plan": If switch-in amount is less than Rs. 1 Crore: Switch-in will be done at the applicable NAV on the date on which investor completes* the age of 60 years or immediate next business day if such day is non-business day.

If switch-in amount is greater than or equal to ₹1 Crore: Switch-in will be done at the applicable NAV on the date on which funds are available for utilization in the "Conservative Plan".

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

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

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

*Example explaining the attainment of pre-defined age: **Date of Birth of the investor:** February 04, 1981; **Date of Completion of 45 years of age:** February 03, 2026; **Date of completion of 60 years of age:** February 03, 2041

(B) Auto Switch under Moderate Plan:

Option 1: Upon completion of 60 years of age, investments shall be switched automatically from "Moderate Plan" to "Conservative Plan". This option is applicable for those investors whose age at the time of investment is less than 60 years.

Applicable NAV: Since different cut-off timings are applicable for equity (Moderate Plan) and debt (Conservative Plan) oriented schemes, NAV applicability for switch-out from "Moderate Plan" and Switch-in to "Conservative Plan" shall be as under:

For Switch-out from "Moderate Plan":

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

For Switch-in to "Conservative Plan":

If switch-in amount is less than ₹ 1 Crore: Switch-in will be done at the applicable NAV on the date on which investor completes* the age of 60 years or immediate next business day if such day is non-business day.

If switch-in amount is greater than or equal to ₹ 1 Crore: Switch-in will be done at the applicable NAV on the date on which funds are available for utilization in the "Conservative Plan".

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

Default Option:

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

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

* Example explaining the completion of pre-defined age: **Date of Birth of the investor:** February 04, 1981; **Date of completion of 60 years of age:** February 03, 2041

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

Please note that

▪ **Amount which gets switched-out (from the transferor plan) automatically under auto-switch facility shall be treated as redemption and shall be subject to Income Tax provisions as applicable on such redemption. Hence, in case of NRIs, such auto switch-out shall be subject to TDS as applicable.**

▪ **Subsequent to auto switch, if investor redeems or switches-out from the transferee plan (before completion of the age of 60 years) then such redemption / switch-out shall be subject to the exit load depending upon the holding period criteria as explained under "Load Structure". However, holding period for the purpose of exit load will be the overall holding period in "Tata Retirement Savings Fund" (i.e. aggregate of the holding period in switch out plan as well as switch in plan).**

▪ **For Income tax purposes, holding period shall be calculated from the date of investment in the respective plan instead of date of original investment in the Fund.**

Calculation of holding period is illustrated below:

For Taxation purpose:

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

transaction-wise as there shall be following three transactions:

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

2. **Capital Gain / loss treatment on switching from Moderate Plan to Conservative plan.** Considering the period of investment in Moderate plan i.e. from April 30, 2012 to December 31, 2012, capital gain / loss shall be short term in nature and shall be treated accordingly.

3. **Capital Gain / loss treatment on redeeming from Conservative Plan.** Considering the period of investment in Conservative plan i.e. from December 31, 2012 to January 31, 2014, capital gain / loss shall be long term in nature and shall be treated accordingly.

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

3. Auto SWP Facility (after attaining the retirement age i.e. 60 years): This facility aims to provide a regular inflow of money to investors (monthly or quarterly) by automatic redemption of units in staggered manner after attainment of retirement age. Investors shall be registered for this SWP facility automatically with following terms, once they complete the retirement age i.e. 60 years.

- This facility is available under all plans of the fund.
- Auto SWP shall be either on a monthly or a quarterly frequency as mandated by the investors in application form;
- In case of Monthly Auto SWP, systematic withdrawal amount shall be equal to 1% of the market value of the investment as on the date of completion of 60 years of age in the respective plan and in case of Quarterly auto SWP, systematic withdrawal amount shall be equal to 3% of the market value of investment as on the date of completion of 60 years of age in the respective plan;
- i) SWP start date for those investors who have opted for auto switch facility on attainment of retirement age i.e. 60 years:
 - SWP shall start from the 1st working day the month followed by the month in which investments are auto – switched.

For example, if investments are auto switched on May 3rd, then his auto SWP shall start from 1st June (assumed to be the first business day of the following month).

ii) SWP start date for other investors who have not opted for auto switch facility:

- SWP shall start from the 1st working day the month followed by the month in which investor attains the age of 60 years.

For example if an investor attains the age of 60 years on say May 16th then his auto SWP shall start from 1st June (assumed to be the first business day of the following month).

However, it may be noted in either of these two cases:

1) SWP amount as mentioned is the default amount and investors can indicate their preference for a different SWP amount in the application form.

2) Default Frequency – If investors have opted for auto SWP facility but have not specified the frequency for such auto SWP in the application form then such auto SWP shall, by default, be registered with a quarterly frequency.

3) Systematic withdrawal shall be treated as redemption for income tax purposes and shall be liable to capital gain (if any) tax. Hence, systematic withdrawal by NRIs shall be subject to TDS as applicable.

4) For Income tax purposes, holding period shall be calculated at plan level instead of aggregating holding period in the Fund

5) If investor registers for SWP (other than the auto SWP) before completion of 60 years of age, then such SWP shall be subject to the exit load depending upon the holding period criteria as explained under "Load Structure". However, holding period for the purpose of exit load will be the overall holding period in "Tata Retirement Savings Fund" (i.e. aggregate of the holding period in switch out plan as well as switch in plan).

4. Multi-plan Investment with a single Cheque facility: Under this facility, investors shall have an option to allocate the subscription amount to more than one plan under the fund. This facility can be availed of at the time of subscribing to the fund by specifying, in the application form, the specific % of investment amount to be allocated to the respective plan.

Based on the instruction as given by the investors in the application form, subscription amount shall be allocated to the respective plans and units will be issued accordingly.

However, if investor does not specify the allocation % then the entire subscription amount shall be allocated to the single plan as specified by the investor. In case investor fails to specify even a single plan, then units shall, by default, be issued under the following plans depending upon the age of the investors:

- In case the age of investor is less than 45 years then units shall be allotted under "Progressive Plan".
- In case the age of investor is 45 years or more but less than 60 years then units shall, by default, be allotted under "Moderate Plan"
- In case the age of investor is 60 years or more then units shall, by default, be allotted under "Conservative Plan".

Please Note: 1.) Irrespective whether investor wants to opt for multi-plan investment facility or not, all subscription Cheque / Draft by the applicant should be made out in favour of the fund name i.e. "Tata Retirement Savings Fund" only and not in favour of individual plans' name. 2.) Subsequent to re-opening of the fund on ongoing basis, in case of multi-plan investment with a single Cheque / Draft or multi-plan investment with separate Cheque / Draft on a single day, NAV applicability for investment in different plan under the fund shall differ depending upon the cut-off timings as applicable to the respective plan.

For example, an investor has submitted application(s) for investment under all the three plans of the fund on the same day; however, if investment amount for "Conservative Plan" is Rs. 1 crore or more then NAV applicability date shall not be same as applicable to the "Progressive Plan" and "Moderate Plan".

How the Fund is different from other existing schemes of Tata Mutual Fund

Tata Retirement Savings Fund is a fund which aims to provide an investment tool for retirement planning of individual investors. Depending upon the risk appetite and the age group of the investors, this fund offers three plans with different asset allocation under each plan.

At present there are no other schemes with such kind of features. Below mentioned is the comparison of this fund with other existing schemes of Tata Mutual Fund:

Comparison for Progressive Plan & Moderate Plan with existing schemes

Scheme Name	Asset Allocation Pattern	Primary Investment Focus	AUM as on August 31, 2011 (₹ Crore)	No. of Folios as on August 31, 2011
Tata Contra Fund	70% to 100% investment in Equity and equity related instruments and up to 30% in debt and money market instruments.	Contrarian investment strategy Primary Focus on companies that have been overlooked by the market (for reasons of short term trend) and waiting for the market to give these stocks their real value in course of time. At present we do not have other similar scheme.	93.94	309.43
Tata Capital Builder Fund	70% to 100% investment in Equity and equity related instruments and up to 30% in debt and money market instruments.	Primarily focus on investing in equity and equity related instruments of companies across all market capitalization stocks At present we do not have other similar scheme.	104.59	401.96
Tata Growth Fund	65% to 100% investment in Equity and equity related instruments and up to 35% in debt and money market instruments.	Primary investment focus on equity and equity related securities of well researched growth oriented companies. At present we do not have other similar scheme.	42.01	17606
Tata Equity Management Fund	65% to 100% investment in Equity and equity related instruments and up to 35% in debt and 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.	135.80	57468
Tata Equity Opportunities Fund	65% to 100% investment in Equity and equity related instruments and up to 35% in debt and money market instruments.	Primary focus on investing in equity and equity related instruments of well researched value and growth oriented companies across all market capitalization. At present we do not have other similar scheme.	307.29	54483
Tata Equity P/E Fund	70% to 100% investment in Equity and Equity related – Companies whose rolling P/E at the time of investment is lower than the rolling P/E of the BSE SENSEX up to 30% in other equities and up to 30% 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.	661.28	105943
Tata Dividend Yield Fund	70% to 100% investment in High Dividend Yield Equity and Equity related instruments and up to 30% in other equities and 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.	238.19	39620
Tata Life Sciences and Technology Fund	80% to 100% investment in listed equity & equity related instruments. 15% to 20% investment in debt instruments and 5% to 100% investment in money market instruments.	Primarily investment in equity and equity related companies in Life Sciences and Technology Sectors mainly comprising of Engineering, Telecommunications, Space, Pharmaceuticals, Information Technology, Electronic and Electrical, Agrochemicals, Fertilizers, Fast Moving Consumer Goods and various other Allied Industries, etc. At present we do not have other similar scheme.	54.07	7839
Tata Mid Cap Fund	65% to 100% investment in Equity and Equity related instruments – Mid Cap stocks. Up to 35% investment in other equity & equity related instruments and debt & money market securities.	Primarily investment in equity and 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.	75.55	27108
Tata Pure Equity Fund	95% to 100% investment in listed equity & equity related instruments and up to 5% in unlisted equities. 5% to 30% investment in Money Market instruments.	Primarily investment in equity and equity related instruments of large market cap companies. At present we do not have other similar scheme.	577.15	108239
Tata Ethical Fund (Tata Select Equity Fund)	Up to 100% investment in equity & equity related Shariah Compliant listed, to be listed and unlisted securities of companies and other instruments if allowed under Shariah Principles.	Primarily focus on investing in equity and equity related instruments of Shariah complaints listed, to be listed and unlisted securities of companies and other instruments if allowed under Shariah Principles. As per Scheme Information document mandate, the scheme does not invest in sectors which are not Shariah Compliant. At present we do not have other similar scheme.	105.65	11603
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 and debt & money market instruments.	Primarily invests in equities of companies involved in Service and Service related sectors. At present we do not have other similar scheme.	91.93	27475
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 and 5% to 100% investment in Money market instruments.	Primarily invest in equity and 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 Rs. 1 Lac from Gross Total Income. At present we do not have other similar scheme.	127.09	47891
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 and 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.	1277.47	273526
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, it is treated as an equity 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.	314.53	29777

Scheme Name	Asset Allocation Pattern	Primary Investment Focus	AUM as on August 31, 2011 (₹ Crore)	No. of Folios as on August 31, 2011
Tata Indo-Global Infrastructure Fund	Atleast 65% of investments 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 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.	724.91	271670
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. At present we do not have other similar scheme.	24.63	9832
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. At present we do not have other similar scheme.	92.24	39359

Comparison of Conservative Plan with existing schemes

Scheme Name	Investment Objective	Investment Strategy & Product Differentiation	AUM as on August 31, 2011 (₹ Crore)	No. of Folios as on August 31, 2011
Tata Monthly Income Fund (Monthly Income is not assured and is subject to availability of distributable surplus)	To provide reasonable & regular income along with possible capital appreciation to its Unitholder. The scheme will 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.	30.05	3755
Tata MIP Plus Fund (Monthly Income is not assured and is subject to availability of distributable surplus)	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.	118.55	12718

Other unique features of Tata Retirement Savings Fund which differentiate it from the other schemes of Tata Mutual Fund: • Specifically designed for individual investors to plan their retirement goals. • Auto Switch facility based on the predefined age criteria of the investors. • Auto SWP facility to the investors on attainment of retirement age. None of our existing schemes has these features at present.

Tax Treatment of Investments in Mutual Funds

Certain tax benefits as described below are available, under present taxation laws to the Unitholders holding Units of 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 Fund.** 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.

Structure of the fund – As per the provisions* of Income Tax Act, 1961, 'Tata Retirement Savings Fund- Progressive Plan' & 'Tata Retirement Savings Fund- Moderate Plan' shall be treated as equity oriented schemes and 'Tata Retirement Savings Fund- Conservative Plan' shall be treated as a non-equity oriented scheme.

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

Tax Implication:

(A) For Progressive Plan & Moderate Plan (equity oriented schemes)

	For Resident Investors
Tax on Dividend Distributed	Nil
Long Term Capital Gains	Nil
Short Term Capital Gain	15%*

* The above mentioned Tax rates shall be increased by Surcharge @ 5% (only in case of domestic companies if their taxable income exceeds Rs. 1 crore) and, for all assesseees, the tax and surcharge would be further increased by Education Cess @ 2% and secondary and higher

education cess @ 1%.

Equity oriented schemes also attract Securities Transaction Tax (STT) at applicable rates.

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.

(B) For Conservative Plan (non-equity oriented scheme)

Dividend Distribution Tax (DDT) – Payable by the scheme		
Scheme Category	Dividend paid to Individuals & HUFs	Dividend paid to other Investors
Debt Fund	12.50%*	30.00%*

Capital Gain Tax:

	Individual / HUF	Other Investors
Short Term Capital Gain	As per relevant slab rate of Total Income chargeable to Tax	30.00%*
Long Term Capital Gain:		
With Indexation	20.00%*	20.00%*
Without Indexation	10.00%*	10.00%*

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

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

All the plans under the Fund shall re-open on an ongoing basis & the first NAV of each plan shall be declared not later than 5 business days from the date of allotment of units. Thereafter determination of Net Asset Value (NAV) shall be on all business days. The NAVs will be available at all investor service centres of the AMC. The AMC shall also endeavour to publish the NAVs in 2 daily newspapers. The AMC will also declare the Net Asset Value on all business day on AMFI's website www.amfiindia.com and also on the AMC's website i.e www.tatamutualfund.com.

For Investor Grievances Please Contact

Registrar: Karvy Computershare Pvt. Ltd. Unit: Tata Mutual Fund , Municipal No. 1-9/13/ C, Plot No 13 & 13 C , Madhapur, Hyderabad, Andhra Pradesh-500081, India.

AMC Office: Ms. Kashmira Kalwachwala, Tata Asset Management Ltd. (Investment Manager for Tata Mutual Fund) Mafatal Centre, 9th Floor, 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 & 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.

1. AMCs shall send confirmation to the investor whose application has been accepted by way of email and/or SMS's to the investor's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the investors.

2. AMC shall issue consolidated account statement for each calendar month to the investors in whose folios transaction (s) has/have taken place during the month.

3. The unit holders may request for a physical account statement by writing to the AMC/ ISC/R&T.

4. A consolidated account statement every half yearly (September/March) will be issued by way of email to the investor's registered email address or Physical Statement (If investor's email address is not registered), on or before tenth day of succeeding month, detailing holding at the end of six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.

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 & fund portfolio in the prescribed format as per SEBI Circular MFD/ CIR/9/120/2000 dated November 24, 2000 in one national English daily newspaper & in a newspaper in the language of the region where the HO of the fund is situated.

Annual report: Annual report or Abridged Summary will be send by way of email to the investor's registered email address or Physical copies (If investor's email address is not registered), not later than four months after the close of each financial year (March 31). The unit holders may request for a physical copy of scheme annual reports or abridged summary by writing to the AMC/ISC/R&T. 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

MICR cheques will be accepted till the end of business hours upto October 21st, 2011.

RTGS and Transfer Cheques will be accepted till the end of the business hours upto October 21st, 2011.

Eligibility for Application:

Since, this Fund is oriented towards providing a tool for retirement planning to investors; only individual investors are eligible to invest under the fund / plans. However, other category of investment vehicles, such as Private Trusts, Pension Funds, Gratuity Funds, Superannuation Fund etc as may be permitted under their respective statutes, where the ultimate beneficiary is an individual can also invest in the Fund.

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

If a person resident of India at the time of subscription becomes a person resident outside India subsequently, shall have the option to either be paid Redemption value of Units, or continue into the Fund if he/ she so desires and is otherwise eligible. However, the person who desires to continue in the Fund shall not be entitled to any interest or any compensation during the period it takes for the Fund to record the change in Address

and the Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, subsequent to his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution.

This fund / plans has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/ any special/additional subscription-related information from /of the Unitholders(which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc). Each Unitholder must represent and warrant to the Trustee Company/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may, compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequences, each Unitholder is advised to consult his/ her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/ country of incorporation, establishment, citizenship, residence or domicile.

How to apply

During the New Fund Offer Period Application form (duly completed), along with a cheque (payable at respective authorized collection centers) / DD (payable at respective authorized collection centers) can be submitted at the Karvy authorized collection centers.

All cheques & bank drafts accompanying the application form should contain the application form number & 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 "Tata Retirement Savings Fund" & crossed "A/c Payee & Not Negotiable".**

If there are no authorized collection centres where the investor resides, the application form duly completed along with a DD payable at nearest Karvy authorized collection centre, after deducting bank charges / commission (not exceeding rate prescribed by State Bank of India) from the amount of investment, may be sent by mail directly to the same nearest Karvy authorized collection centre super scribing the envelope as Tata Mutual Fund – NFO Application form.

If such bank charges / commission are not deducted by the applicant, then the same may not be reimbursed. However in case of application alongwith local Cheque or Bank Draft payable at / from locations where Karvy has its designated authorized collection centres, Bank Draft charges/commission may have to be borne by the applicant. In such cases the Trustee Company is entitled, in its sole & absolute discretion, to reject or accept any application.

Additional mode of payment through Applications Supported Blocked Amount (ASBA)

In line with SEBI circular No. SEBI/IMD/CIR No 18/ 198647/2010 dated March 15,2010 and Cir/IMD/DF/6/2010 dated July 28,2010 all the new scheme (NFOs) launched by TMF on or after October 01,2010 shall offer ASBA facility to the investors subscribing to New Fund Offer (NFOs) of Tata Mutual Fund Schemes. This facility shall co –exist with the current process, wherein cheques/demand drafts are used as a mode of payment.

Investors may also apply through the ASBA facility by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in the ASBA form.

Presently ASBA is offered by selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the facility. The list of the SCSB's under the ASBA process are:

1. Axis Bank Ltd
2. State Bank of Hyderabad
3. Corporation Bank
4. State Bank of Travencore
5. IDBI Bank Ltd.
6. State Bank of Bikaner and Jaipur
7. YES Bank Ltd.
8. Punjab National Bank
9. Deutsche Bank
10. Union Bank of India
11. HDFC Bank Ltd.
12. Bank of Baroda
13. ICICI Bank Ltd
14. Vijaya Bank
15. Bank of Maharashtra
16. State Bank of India
17. Andhra Bank
18. HSBC Ltd.
19. Kotak Mahindra Bank Ltd.
20. Bank of India
21. CITI Bank
22. IndusInd Bank
23. Allahabad Bank
24. Karur Vysya Bank Ltd.
25. The Federal Bank
26. Indian Bank
27. City Bank of India
28. Oriental Bank of Commerce
29. Standard Chartered Bank
30. J P Morgan Chase Bank, N.A.
31. Nutan Nagarik Sahakari Bank Ltd.
32. UCO Bank
33. Canara Bank
34. United Bank of India
35. Syndicate Bank
36. South Indian Bank.
37. Indian Overseas Bank,
38. Tamilnad Mercantile Bank Ltd.
39. City Union Bank Ltd.
40. BNP Paribas
41. The Kalpur Commercial Co-operative Bank Ltd
42. Bank of America
43. The Lakshmi Vilas Bank Ltd.
44. State Bank of Patiala.

Investors are requested to check with their respective banks about the availability of the ASBA facility. For the complete list of controlling / designated branches of above mentioned SCSB's, please refer to the websites of SEBI, BSE and NSE at www.sebi.gov.in, www.bseindia.com and www.nseindia.com.

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 Fund.

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 & 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 Fund through stock exchange platform.

The plans under the fund 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 fund 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. purchases (lump sum and SIP)/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. However 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. The facility to purchase through SIP is available in demat form on both BSE StAR & NSE MFSS platform.
9. As clarified by SEBI vide its circular no.CIR/IMD/DF/10/2010 dated August 18, 2010, restriction on transfer of units shall not be applicable to units held in dematerialized mode and thus the units are freely transferable. However the restrictions on transfer of unit of ELSS schemes during the lock in period shall continue to be applicable as per the ELSS guidelines.
10. 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 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 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.
- In respect of investors having demat account and purchasing and redeeming units through stock brokers and clearing members, investors shall receive redemption amount (if units are redeemed) and units (if units are purchased) through broker/clearing member's pool account. The Asset Management Company / Mutual Fund will pay proceeds to the broker/clearing member (in case of redemption) and broker/clearing member in turn to the respective investor and similarly units shall be credited by MF/AMC into broker/clearing members' pool account (in case of purchase) and broker/clearing member in turn to the respective investor. It is to be noted that payment of redemption proceeds to the broker/clearing members by MF/AMC shall discharge MF/AMC of its obligation of payment to individual investor and in case of purchase of units, crediting units into broker/clearing member pool account shall discharge MF/AMC of its obligation to allot units to individual investor. Stock Exchanges and Depositories shall provide investor grievance handling mechanism to the extent they relate to disputes between their respective regulated entity and their client.

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 by suitable mode as prescribed by SEBI 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 scheme.
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.
6. Investors should get in touch with Investor Service Centres (ISC's) of Tata Mutual Fund for further details.

The Trustee reserves the right to change/modify the features of this facility at a later date.

Date: 19th September, 2011.

TRANSACTION ACCEPTANCE POINTS - KARVY COMPUTERSHARE PVT. LTD.**SOUTH:**

Bangalore: No: 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025, Tel: (080) 32008452, 25320085, **Belgaum:** CTS No 3939/ A2 A1, Above Raymond's Showroom, Beside Harsha Appliances, Club Road, Belgaum - 590001, Tel: (0831) 2402544, 880, **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583 101, Tel: (08392) 254750/ 531, **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Rd, Calicut - 673 004, Tel: (0495) 4022480, 9846046903, **Cochin:** Building No. 39, Ali Arcade, 1st Floor, Near Atlantis Junction, Kizhvana Rd, Panampili Nagar, Cochin - 682 036, Tel: (0484) 4010224 / 4027672 / 4010273, **Hubli:** 22 & 23, 2nd Floor, Eureka Junction, T.B. Rd, Hubli - 580 029, Tel: (0836) 22252444 / 2252544, **Kannur:** 2nd Floor, Prabhat Complex, Fort Rd, Kannur - 670 001, Tel: (0497) 2764190 / 2761120, **Kollam:** Ground Floor, Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam - 691 008, Tel: (0474) 2747055 / 2768337, **Kottayam:** 1st Floor, Csi Ascension Church Complex, Kottayam - 686 001, Tel: (0481) 2300868 / 2302420, **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003, Tel: (0824) 2496289, **Mysore:** L-350, Silver Tower, Clock Tower, Ashoka Rd, Mysore - 570 001, Tel: (0821) 2438006 / 2441524, **Tiruvalla:** 2nd Floor, Erinjery Complex, Near Kotak Securites, Ramanchira, Tiruvalla - 689 107, Tel: (0469) 3205676, **Trichur:** 2nd Floor, Brother's Complex, Near Dhanlaxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001, Tel: (0487) 3246231 / 239 / 2322483, **Trivandrum:** 2nd Floor, Akshaya Towers, Above Jet Airways, Sasthamangalam, Trivandrum - 695 010, Tel: (0471) 2725728 / 2725990 / 989, **Anantapur:** No. 15-149, 1st Floor, S. R. Towers, Opp. Lalithakala Parishat, Subash Rd, Anantapur - 515 001, Tel: (08554) 244449 / 249601 / 07, **Chennai:** Flat No F11, 1st Floor, Akshaya Plaza, Erstwhile Harris Rd, Opp. Chief City Metropolitan Court, No. 108, Adhithanar Salai, Egmore, Chennai - 600 002, Tel: (044) 42028513 / 8512 / 28587772 / **Coimbatore:** 29/1, 2nd Floor, Chinthamani Nagar, Opp. Indian Overseas Bank, NSR Rd, Saibaba Colony, Coimbatore - 641 011, Tel: (0422) 4384770 / 4353216, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Rd, Dindigul - 624 001, Tel: (0451) 2436177 / 077, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Rd, Erode - 638 003, Tel: (0424) 4021212 / 2225615 / 16, **Guntur:** Door No. 6- 10-18, Sai House, 10/1, Arundelpet, Guntur - 522 002, Tel: (0863) 2339094 / 2326686, **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034, Tel: (040) 23312454 / 44677075 / 76 / 77, **Karaikudi:** Gopi Arcade, 100 Feet Rd., Karaikudi - 630 001, Tel: (04565) 237192, **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Rd, Rajeev Chowk, Karimnagar - 505 001, Tel: (0878) 2261779 / 2244773 / 75 / 79, **Karur:** No. 6, Old No.1304, Thiru-Vika Rd., Near G. R. Kalyan Mahal, Karur - 639 001, Tel: (04324) 241892 / 248871 / 326048, **Kurnool:** Shop No. 43, 1st Floor, S V Complex, Railway Station Rd, Kurnool - 518 004, Tel: (08518) 228550 / 850 / 950, **Madurai:** Rakesh Towers, 30-C, Bye Pass Rd, 1st Floor, Opp. Nagappa Motors., Madurai - 625 010, Tel: (0452) 2605856 / 2600852 / 865, **Nellore:** 207, 2nd Floor, Kaizen Heights, 16/2/230, Sunday Market, Pogathota., Nellore - 524 001, Tel: (0861) 2349940 / 936 / 937, **Nizamabad:** H. No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Rd, Nizamabad - 503 001, Tel: (08462) 224366 / 223956 / 756, **Pollachi:** S. S. Complex., New Scheme Rd, Pollachi - 642 002, Tel: (04259) 235111 / 22 / 33, **Pondicherry:** 1st Floor, No. 7, Thiagaraja Street, Pondicherry - 605 001, Tel: (0413) 4210640 / 2220640, **Rajahmundry:** Dr. No: 6-1-4, 1st Floor, Rangachary Street, T-Nagar, Rajahmundry - 533 101, Tel: (0883) 2432076 / 4468 / 2434468 / 69 / 70, **Salem:** No: 40, Brindavan Rd, Near Perumal Koil, Fairlands, Salem - 636 016, Tel: (0427) 4020300 / 2210835 / 983 / 836, **Srikakulam:** 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam - 532 001, Tel: (08942) 225384 / 362, **Thanjavur:** Nalliah Complex., No.70, Srinivasam Pillai Rd, Thanjavur - 613 001, Tel: (04362) 275415 / 279407 / 08, **Tirunelveli:** Jeney Building, 55/18, S. N. Rd, Near Arvind Eye Hospital, Tirunelveli - 627 001, Tel: (0462) 2335135 - 38 / 194, **Tirupathi:** Plot No.16 (south part), 1st Floor, R. C. Rd, Tirupathi - 517 502, Tel: (0877) 2252426, **Tiruppur:** 1st Floor, 224, A, S, Selvakumar Departmental Stores, Kamaraj Rd., Opp. Cotton Mkt Complex, Tiruppur - 641 604, Tel: (0421) 2214221, **Trichy:** Sri Krishna Arcade, 1st Floor, 60, Thennur High Rd, Trichy - 620 017, Tel: (0431) 4020227 / 226 / 2793799, **Vellore:** No. 1, MNR Arcade, Officer's Line, Krishna Nagar, Vellore - 632 001, Tel: (0416) 2215007 / 009, **Vijayawada:** 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010, Tel: (0866) 2475126 / 2495200 / 400, **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Rd, Visakhapatnam - 530 016, Tel: (0891) 2714125 / 2734244 / 2752916 / 915, **Vijayanagaram:** "Soubhagya", 19-6-13/1, 2nd Floor, Near SBI Fort Branch, Vizianagaram - 535 002, Tel: (08922) 236962 / 63 / 64, **Warangal:** 5-6-95, 1st Floor, Opp. B. Ed College., Lashkar Bazaar, Chandra Complex, Hanmakonda., Warangal - 500 601, Tel: (0870) 2501664 / 9848572020.

NORTH:

Ambala: 6349, Nicholson Rd, Adjacent KOS Hospital, Ambala Cantt, Ambala - 133 001, Tel: 9315017301, **Amritsar:** 72-A, Taylor's Rd, Aga Heritage Gandhi Ground, Amritsar - 143 001, Tel: (0183) 5053804 / 802, **Bhatinda:** 2048, 1st Floor, Opp. Canara Bank, The Mall Rd, Bhatinda - 151 001, Tel: (0164) 5006725, **Chandigarh:** SCO-371-372, 1st Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022, Tel: (0172) 4342618 / 619 / 620, **Jalandhar:** Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No. 28, G.T. Rd, Jalandhar - 144 004, Tel: (0181) 4634410 / 401, **Jammu:** 29 D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180 004, Tel: 9205044668, **Ludhiana:** SCO - 136, 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141 001, Tel: (0161) 4648747 / 4680021, **Panipat:** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Rd, G.T. Rd, Panipat - 132 103, Tel: 9315017304, **Patiala:** SCO-27D, Chhoti Baradari, Patiala - 147 001, Tel: (0175) 5004349 / 5051728 / 726, **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla - 171 002, Tel: 9318644501, **Agra:** Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furniture's, Sanjay Place, Agra - 282 002, Tel: 9369918603, **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S.P. Marg, Civil Lines, Allahabad - 211 001, Tel: 9369918605, **Dehradun:** Kaulagarh Rd, Near Sirmour Marg, Above Reliance Web World, Dehradun - 248 001, Tel: 9369918608, **Gorakhpur:** Above VIP House, Adjacent A.D. Girls Inter College, Bank Rd, Gorakhpur - 273 001, Tel: 9369918610, **Jaunpur:** 119, RN Complex, 2nd Floor, Near Jay Ceej Crossing, Ummarpur, Jaunpur - 222 002, Tel: 9369918613, **Jhansi:** 371/01, Narayan Plaza, Gwalior Rd, Near Jeevan Shah Chauraha, Jhansi - 284 001, Tel: 9369918614, **Kanpur:** 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208 001, Tel: 9369918615, **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001, Tel: (0522) 3213115 / 2236819, **Meerut:** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Rd, Meerut - 250 002, Tel: 9369918619, **Moradabad:** Om Arcade, Parker Rd, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001, Tel: 9369918620, **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Rd, Connaught Place, New Delhi - 110 001, Tel: (011) 43681700, **Noida:** 307 Jaipuria Plaza, D-68 A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida - 201 301, Tel: 9310448805, **Varanasi:** D-64/132, KA, 1st Floor, Anant Complex, Sigra, Varanasi - 221 010, Tel: 9369918625.

EAST:

Agartala: Jagannath Bari Rd, Bidur Kottar Choumani, Agartala - 799 001, Tel: (0381) 2317519 / 5171, **Asansol:** Hotel Ashok, 2nd Floor 18, G.T. Rd, Asansol - 713 301, Tel: (0341) 2221248 / 2314624, **Berhampur:** Ramlingam Tank Rd, Berhampur - 760 002, Tel: (0680) 2208006 / 3205010 / 2202833, **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Rd, Bhagalpur - 812 001, Tel: (0641) 3200584, **Bhubaneswar:** Plot No- 104 / 105, Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751 013, Tel: (0674) 6534585 / 2360334 / 335 / 2547531 / 532, **Bokaro:** Steel City, Kolkata, B-1, 1st Floor, Near Sona Chandi Jewellers., City Centre, Sector-4, Bokaro Steel City - 827 004, Tel: (06542) 233331 / 32 / 30, **Burdwan:** 63, G.T. Rd, Birhata., Halder Complex, 1st Floor, Burdwan - 713 101, Tel: (0342) 2550219 / 840 / 801, **Cuttack:** Opp. Dargha Bazaar Police Station, Buxibazar, Cuttack - 753 001, Tel: (0671) 2513906, **Dhanbad:** 208, New Market, 2nd Floor, Katras Rd, Bank More, Dhanbad - 826 001, Tel: (0326) 6452026 / 027, **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713 216, Tel: (0343) 6512111, **Guwahati:** 54 Sagarika Bhawan, R.G. Baruah Rd, (AIDC Bus Stop), Guwahati - 781 024, Tel: (0361) 2203324, **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji & Sons, 3-S B Shop Area, (Near Traffic Signal), Main Rd, Bistupur, Jamshedpur - 831 001, Tel: (0657) 2487045 / 020,

KARVY COMPUTERSHARE PVT. LTD. (Contd.)

***Jorhat:** New Medical Store Complex, 3rd Floor, A.T. Rd, Opp. Chowk Bazaar, Jorhat – 785 001, Tel: (0376) 2301923, **Kolkata:** 16, Jatin Bagchi Rd, Kolkata – 700 029, Tel: (033) 39518643 / 24635432 / 24659263, **Malda:** Sahistuli Under Ward, No. 6, English Bazaar Municipality, No-1, Govt Colony, Malda – 732 101, Tel: (03512) 223190 / 221342, **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar – 842 001, Tel: (0621) 2241733, **Patna:** 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Rd, Patna – 800 001, Tel: (0612) 6453098 / 2321354, **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Rd, Ranchi – 834 001, Tel: (0651) 2331320 / 0394 / 0386, **Rourkela:** 1st Floor, Sandhu Complex, Kanchery Rd, Udit Nagar, Rourkela – 769 012, Tel: (0661) 25107772, **Shillong:** Mani Bhawan, Thana Rd, Lower Police Bazaar, Shillong – 739 001, Tel: (0364) 2506106, **Siliguri:** Nanak Complex, Near Church Rd, Sevoke Rd, Siliguri – 734 001, Tel: (0353) 2522579 / 2526399.

WEST:

***Akola:** Shop No. 30, Ground Floor, Yamuna Tarang Complex, N.H. No. 06, Murtizapur Rd, Akola – 444 004, Tel: (0724) 2451874, ***Amravati:** Shop No. 13 & 27, 1st Floor, Gulshan Plaza, Raj Peth, Badnera Rd, Amravati – 444 605, Tel: (0721) 3291081 / 2565617, **Aurangabad:** Shop No : 214/215, Tapadiya City Centre, Nirala Bazaar, Aurangabad – 431 001, Tel: (0240) 6603505 / 2363517, **Bhilai:** Shop No. 1, 1st Floor, Plot No. 1, Old Sada Office Block, Commercial Complex, Near HDFC Atm, Nehru Nagar East, Bhilai – 490 020, Tel: (0788) 2295329 / 32, ***Bilaspur:** Shop No. 201/202, V.R. Plaza, Link Rd, Bilaspur – 495 001, Tel: (07752) 406701 / 764 / 236466 / 221931, **Jalgaon:** 148, Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon – 425 001, Tel: (0257) 2226761 / 7432, **Kolhapur:** 605/1/4 E Ward, Near Spandan Hospital, Shahupuri 2nd Lane, Kolhapur – 416 001, Tel: (0231) 2653656, ***Korba:** 1st Floor, 35, Indira Complex, T.P. Nagar, Korba (CG) – 495 677, Tel: (07759) 246657, **Nagpur:** Plot No. 2 / 1, House No. 102 / 1, Mangaldeep Apartment, Dharampeth, Nagpur – 440 010, Tel: (0712) 6610513 / 6618583, **Nasik:** S-12, 2nd Floor, Suyojit Sankul, Sharanpur Rd, Nasik – 422 002, Tel: (0253) 6611395, **Panjim:** City Business Centre, Coelho Pereira Building, Room No. 18, 19 & 20, Dada Vaidya Rd, Panjim – 403 001, Tel: (0832) 2426871 / 73, **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F.C. Rd, Pune – 411 004, Tel: (020) 25533795 / 2783 / 9957, **Raipur:** Room No. TF-31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G.E. Rd, Raipur – 492 001, Tel: (0771) 6450194 / 4039320, ***Solapur:** Siddeshwar Securities, No. 6, Vaman Rd, Vijaypur Rd, Vaman Nagar, Solapur – 413 004, Tel: (0217) 2300021 / 6451889, **Ahmedabad:** 201, Shail Building, Opp. Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad – 380 006, Tel: (079) 26402967 / 7541 / 0527 / 32997508, **Ajmer:** 1-2, 2nd Floor, Ajmer Tower, Kutchary Rd, Ajmer – 305 001, Tel: (0145) 2628055 / 065 / 5120725, ***Alwar:** New Delhi, 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No. 2, Bhagat Singh Circle, Alwar – 301 001, Tel: (0144) 3291200 / 300 / 400, **Anand:** Vallab Vidhyanager (Anand), Baroda, F-6, Chitrangana Complex, Opp. Motikaka Chawl, V.V. Nagar, Anand – 388 001, Tel: (02692) 248980 / 873, **Ankleshwar:** Shop No. FF 4 & 5, Shree Narmada Arcade, Old N.H. No. 8, Opp. HDFC Bank, Ankleshwar – 393 001, Tel: (02646) 227349 / 48, **Baroda:** SB-4&5, Mangaldeep Complex, Opp. Mesonic Hall, Productivity Rd, Alkapuri, Vadodara – 390 007, (0265) 6640870 / 871, **Bharuch:** 147-148, Aditya Complex, Near Kasak Circle, Bharuch – 392 002, Tel: (02642) 2225022, **Bhavnagar:** Surabhi Mall, 301, 3rd Floor, Waghawadi Rd, Bhavnagar – 364 001, Tel: (0278) 2567005 / 6, ***Bhilwara:** 27-28, 1st Floor, Hira Panna Complex, Pur Rd, Bhilwara – 311 001, Tel: (01482) 246362 / 64 / 512586 / 87, **Bhopal:** Kay Kay Business Centre, 133, Zone – 1, M.P. Nagar, Bhopal – 462 021, Tel: (0755) 4092706 / 708, **Bikaner:** 2nd Floor, Plot No. 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner – 334 003, Tel: (0151) 2200014 / 15, ***Dewas:** 27 RMO House, Station Rd, Dewas – 455 001, Tel: (07272) 426011 / 10, ***Gandhidham:** 104, Dhiraj Chambers, B/H Gandhidham Nagar Palika, Opp. Hotel Venus, Sector-9, Gandhidham – 370 201, Tel: (0283) 6228630, **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Rd, Gwalior – 474 001, Tel: 9300004262, **Indore:** G-7, Royal Ratan Building, M.G. Rd, Opp. Kotak Mahindra Bank, Indore – 452 010, Tel: (0731) 4266828, **Jabalpur:** 43, Naya Bazaar, Opp. Shyam Talkies, Jabalpur (MP) – 482 001, Tel: (0761) 3204376, **Jaipur:** S-16 A, 3rd Floor, Opp. Jaipur Club, Mahavir Marg, C- Scheme, Jaipur – 302 001, Tel: (0141) 2379761 / 5039, **Jamnagar:** 108, Madhav Plaza, Opp. SBI Bank, Near Lal Bungalow, Jamnagar – 361 001, Tel: (0288) 2558887 / 9725444799, **Jodhpur:** 203, Modi Arcade; Chupasni Rd, Jodhpur – 342 001, Tel: (0291) 2638479 / 5103046, ***Junagadh:** 124/125, Punit Shopping Centre, Ranavat Chowk, Junagadh, Gujarat – 362 001, Tel: (0285) 2652220, **Kota:** H. No. 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota – 324 007, Tel: (0744) 5100962 / 2365144, **Mehsana:** UI -47, Appolo Enclave, Opp. Simandhar Temple, Modhera Char Rasta Highway, Mehsana – 384 002, Tel: (02762) 322559 / 242950, **Nadiad:** 105 GF City Point, Near Paras Cinema, Nadiad – 387 001, Tel: (0268) 2563245, **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Rd, Navsari – 396 445, Tel: (02637) 280367 / 362 / 363, **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Rd, Opp. Ramkrishna Ashram, Rajkot – 360 001, Tel: 9601288416, ***Ratlam:** 1 Nagpal Bhavan, Freeganj Rd, Tobatti, Ratlam – 457 001, Tel: (07412) 402007, ***Sagar:** Above Poshak Garments, 5, Civil Lines, Opp. Income Tax Office, Sagar – 470 002, Tel: (07582) 402404, ***Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Rd, Satna (MP) – 485 001, Tel: 9300004263, ***Sri Ganganagar:** 35-E-Block, Opp. Sheetla Mata Vatika, Sri Ganganagar – 335 001, Tel: (0154) 2470177 / 1300 / 3293000, **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja, Ring Rd, Surat – 395 002, Tel: (0261) 3042170, **Udaipur:** 201-202, Madhav Chambers, Opp. GPO, Chetak Circle, Madhuban, Udaipur – 313 001, Tel: (0294) 2429370 / 5101601 / 02 / 03, **Valsad:** Shop No. 2, Phiroza Corner, Opp. Next Showroom, Tithal Rd, Valsad – 396 001, Tel: (02632) 258481 / 326902, **Vapi:** Shop No. 5, Phikhaji Residency, Opp. DCB Bank, Vapi Silvassa Rd, Vapi – 396 195, Tel: 9228012909, **Mumbai:** DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Mumbai – 400 023, Tel: (022) 66235353.

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