



### INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

- Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Tata Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by Tata Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
- Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- For the convenience of the investors the frequency of the mandate will be "As and When Presented"
- The mandate will be valid till 31/12/2099
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.

### INSTRUCTIONS TO FILL SIP MANDATE

- The investor agrees to abide by the terms and conditions of NACH facility of NPCI, Direct Debit facility of Banks, and ECS facility of RBI. Tata Mutual Fund (TMF) / TAML, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold TMF / TAML, 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 Auto Debit /ECS / local holidays. TMF shall endeavor to register the one time mandate and SIPs through NACH however if for any reason what so ever the registrations of OTM is unsuccessful; TMF shall endeavor to register the SIP through other debit modes like Direct Debit, Standing Instructions, ECS, RECS etc.
- Note: Accordingly, with effect from November 15, 2010 TMF will not accept applications for subscriptions accompanied with third party payment instruments except in exceptional situations. Third Party Payment is defined as:
  - Payment made through an instrument issued from an account other than that of the beneficiary investor.
  - In case of payments from a joint bank account, the 1st holder of the mutual fund folio has to be one of the joint holders of the Bank Account from which payment is made.
  - Investments from the investor's account with a different bank i.e., the pay-in & payout banks are different, if the pay-in bank mandate could not be established to be that of the investor, it will also be treated as third party investment.  
The exceptional situations where the same will not be applicable are as follows:
    - Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
    - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
- Minimum application amount for Monthly SIP Option -12 instalments of Rs. 500/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option - 4 instalments of Rs. 1,500/- each and in multiples of Re. 1 thereafter. (Tata Tax Saving Fund - SIP should be in multiples of Rs. 500/-). For MICRO SIP maximum SIP amount can be Rs.4000/- per Month or Rs. 12000/- Per Quarter across all his folios.
- The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
- Investors are required to provide an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification. In case the investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then submit any one of the following:
  - Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
  - A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code.
- Allotment of units would be subject to realisation of credit.
- TMF / TAML reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of initial subscription and/or date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number. A consolidated account statement (CAS) for each calendar month to the investor(s) in whose folio(s) transaction(s) across all mutual funds has/have taken place during the month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id.
- Transaction Charge: In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, TAML/TMF will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).  
Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.  
Transaction charges in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of instalments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments. Transaction Charges shall not be deducted:
  - where the Distributor of the investor has not opted to receive any Transaction Charges
  - for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- Employee Unique Identification Number (EUID): Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. EUID would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUID is correctly filled up in the Application Form.  
However, if the transaction is executed without any interaction or advice of the employee/ relationship manager / sales person of the distributor the EUID box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form.  
Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUID requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors
- An investor can opt for Monthly or Quarterly frequency. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month.
- In case there are three consecutive SIP transaction reversals, the subsequent SIP instalments will be automatically ceased.
- "Until Cancelled" will be the default option in a case end date for enrolment period is not provided. In case an investor, who has opted for Until Cancelled, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be Until Cancelled, till instruction to the contrary is received from the investor.
- Procedure for Cancellation of Existing SIP: Investor needs to submit a letter from the investor OR the prescribed SIP Discontinuity form, duly completed and signed by all the unit holders. This request should be received to us at least 15 days prior to the next due date of SIP.
- TAML reserves the right to reject any application without assigning any reason thereof. TAML in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.

## TERMS AND CONDITIONS

### General

1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a onetime mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Tata Mutual Fund ('Fund') and authorizing the Fund or Tata Asset Management Limited ('TAML') and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by TAML.
2. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
3. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards lump sum purchases or SIP instalments.
4. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time. TAML reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
5. To avail of this Facility, the investors/Unit holder(s) of the Fund shall be required to submit the onetime mandate, complete with all the details in the designated mandate form. TAML may in its absolute discretion and in the Unit holder(s) interest, request the Unit holder(s) for a verbal, fax or written confirmation of any registration request or subsequent transaction request and/or any additional information with respect to the mandate or Unit holder(s) authorization.
6. When a mandate is successfully registered with unit holders' bank and upon confirmation from the Fund, the Unit holder(s) shall have the flexibility to make lump sum purchases or register new SIPs in any of the schemes through various modes not limited to physical mode without a cheque, or any other mode introduced in future or to any other mode to which this facility is extended in future; up to the maximum amount of the mandate so registered. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
7. In a folio, the Unit holder(s) can register only a single onetime mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
8. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
9. Default Mandate: Where unit holder/s register more than one mandate in a folio various periods of time. The last updated successfully registered mandate would be treated as the Default Mandate. In the absence of any specific bank account number mentioned for lump sum purchases or new SIP registrations, default mandate and its bank account will be considering for debiting towards payment of additional purchases and SIPs.
10. Modification of the Mandate: Unit Holder(s) have the option to modify the mandate to a higher amount by submitting the OTM - NACH Update/ Cancellation form by ticking on the provision in the form "AMEND" and providing all details on the mandate, duly signed by all the Unit holder(s) and the bank account holder(s) and submit it to TAML/RTA. Request on any other forms or paper will not be accepted/ processed and will be rejected. The new higher amount will be applicable only after confirmation of successful registration from the Unit holder(s) bank. In case where the unit holder chooses to reduce the existing mandate amount, he should discontinue the existing SIPs (covered under the higher mandate amount) to avoid failed transaction or reversals.
11. Cancellation of the Mandate: Unit holder(s) will have to submit the OTM - NACH Update/ Cancellation form by ticking on the provision in the form "CANCEL" and providing all details on the mandate, duly signed by all the Unit holder(s) and the bank account holder(s) and submit it to TAML/RTA. Request on any other forms or paper will be not be accepted or processed and will be rejected. In case of cancellation, future instalments of all SIPs registered under the said mandate will also stand to be ceased. Unit holders are requested to send mandate cancellation request at least 15 days in advance duly signed. Any debit towards purchase or SIP instalments during the intervening period may be processed and Unit holder(s) account would be debited. The unit holders' agree that the cancellation/termination/ withdrawal request is an authority to TAML/Registrar to instruct the debit bank on discontinuation of onetime mandate and Customer will not hold Bank responsible for any Standing Instruction cancellation based on TAML instruction.
12. Expiry of the Mandate: The mandate will expire on 31st December 2099. As a result of the expiry of the mandate, future instalments after expiry date of all SIPs registered under the said mandate may also automatically cease.
13. TAML reserve the right to reject any application without assigning any reason thereof.
14. The investor thereby declares that the particulars in one time mandate and any subsequent transactions provided will be correct and complete.
15. Please refer the SID, SAI and Key information Memorandum, all Instructions, Addenda issued from time to time and available on Fund's website towards Applicable NAV, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/ Plan before investing. It is deemed that the investor has agreed to all the terms and conditions of the scheme, as prevailing on the date of the application and investment.
16. Unit holder(s) hereby confirms, acknowledges and undertakes to make payments for subscription of units from their respective bank account(s) only in compliance with applicable provisions relating restriction on third party payments as detailed in the SID/ SAI and that the payment will be through legitimate sources only.
17. The Mutual Fund, its Registrars, Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this facility, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, resolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of bank's computer system, force majeure events, or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.

### Mandate Registration Related

1. Banks and the branches which are available for the facility of onetime mandate registration may change from time to time. Please note that the list of banks and branches may be modified/ updated/changed/removed at any time in future at the sole discretion of TAML without assigning any reason or prior notice. Some banks and branches may levy charges (in whatsoever manner) for mandate registration and /or transactions to their bank account holders, which will be borne by the account holder only and will not be borne by TAML or the Fund.
2. The onetime mandate form signed by the Unit holder(s) and the account holder(s) will be lodged by TAML /RTA at its discretion, depending on the availability of the facility with different banks either under NACH (Debits)/ECS (Debit)/ NECS/ RECS or where TAML may have a specific Direct Debit tie-up with the bank. Unit holder(s) agree to have authorized TAML or its representatives to register the mandate under any of the available facility of NACH (Debits) / ECS (Debit)/ NECS / RECS/ Direct Debits/ Standing instructions. The mandates would be lodged by TAML /RTA within a period of ten to thirty days based on NACH or ECS processing timelines, without any responsibility on the part of TAML.
3. The responsibility of providing correct bank account information the onetime mandate or any other application form for this facility solely rests with the Unit holder(s) and TAML / Fund/ RTA/ Banks/ Service Providers will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data/ information supplies by the Unit holder(s).
4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.

5. In case of folios where the mode of holding is 'Joint', the mandate has to be signed by all the joint account holders and it would be expressly understood that the signatories to the mandate have granted an express instruction to TAML /RTA to treat the mode of holding to 'Anyone or Survivor' for availing this facility only specifically through SMS or any other mode as may be offered by TAML, so that these facilities can be availed by any of the joint Holders.

In case of unit holder(s) other than the individuals, it is expressly understood that the signatories to the mandates are authorized and empowered to do so and transact using the said facility.

The Fund/TAML/RTA would purely act based on the valid mandate as well as transactions submitted, and all the Unit holder(s) would be bound by all the terms and conditions and would not hold the Fund/ TAML /RTA for any loss or potential loss, in whatsoever manner.

6. It will be the sole responsibility of the unit holder(s)' bank and its branch to ensure proper registration of the Mandate and confirm registration. It is expressly clarified that TAML /RTA/Service providers only act as a unit holder's messenger to unit holders' bank to register the mandate and will not be responsible for any action or inaction on part of the unit holders' bank. By signing the onetime mandate form, Unit holder(s) and the bank account holders hereby agree to the authorized TAML/RTA to register the mandate and process any transactions received thereafter.
7. If no confirmation of registration or rejection is received from unit holders' bank, TAML /RTA/its agents will deem the mandate to be as registered. The Fund will endeavor to inform the Unit holder(s) through email/SMS for cases where confirmation on successful registration/ rejection of the mandate is received from the Unit holder(s) bank.
8. The Unit holder(s) agree that the Fund/ TAML /RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify the Fund/ TAML /RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
  - a. Loss of the mandate forms in transit from point of acceptance of the form to RTA head office and further to the Unit holder(s)' bank branch;
  - b. Non acceptance or rejection of the mandate for whatsoever reason by the Unit holder(s)' bank branch, with or without any reason assigned by the Unit holder(s) bank;
  - c. Non registration of the Debit Mandate by the Unit holder(s)' bank and branch;
  - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
  - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
  - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
  - g. Signatories to the mandates or transaction debit for any reason or without assigning any reason whatsoever.
  - h. Any late registration of the onetime mandate with the bank for whatsoever reason or rejection of lump sum purchases or SIP registration or instalments with or without any reason, and will not be liable for any transactions not processed or reversed or rejected or any late debits to the bank account, till the mandate registration is successful.
9. The Investor agrees to abide by the terms and conditions of NACH facility of National Payment Corporation of India (NPCI), ECS facility of Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified or amended from time to time.

#### Transaction Related

1. Unit holder(s) of the Fund can start investing using this Facility only after successful registration of the onetime mandate with their bankers and receipt of confirmation letter/SMS/email from TAML.
2. Unitholder/s or Investors can make additional purchases; start new SIPs in any of the schemes of Tata Mutual Fund using this facility and through physical forms or any facility added in future.
3. Where multiple mandates with different bank account numbers are registered in a folio, the Unit holders(s) will have to specify the bank account from which the debit towards lump sum purchases, SIP registration should happen. In the absence of any such instruction, default mandate would be used for debiting towards

lump sum purchases, new SIP registration subject to the mandate amount being sufficient to process such transactions.

4. The Unit holder(s) hereby agrees and confirms that the Fund is authorized to rely on any instruction received or purported to have been received from the Unit holder(s) through physical mode or through any other facility, as offered/ introduced by Fund/ TAML from time to time and such instructions shall be conclusive and binding on the Unit holder(s).
5. Applicable NAV for the transactions will be dependent upon the time of receipt of the transaction through physical mode into TAML or RTA offices or server, electronically time-stamped and other factors like scheme, type of transaction, amount of transaction, date and time of realization of clear fund through banking channels, as per detailed provisions mentioned in Scheme Information documents and will be treated on par transactions received through other modes. For the purpose of this Facility, such TAML/RTA offices/servers would be considered as an Official Point of Acceptance of the transaction.
6. It may happen that some transaction may be rejected by the Unit holder(s) bank. The Bank may charge the Unit holder(s) for any failed transactions and it will have to be borne by the Unit holder(s) and not by the Fund or TAML. The Fund may endeavor to give preference to the SIP instalments and the lump sum purchases may be debited on the following days.
7. The bank account of the customer may be debited towards purchases either on the same day of due date or within one to seven business days depending on NACH/ ECS settlement cycles. TAML/ RTA shall attempt to settle the transaction and debit the bank account by requesting the registered bank for release of funds generally within a period of one to seven banking working days. The investor undertakes to keep sufficient funds in their bank accounts till the date of debit. However, in case of non-receipt of the funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed. If the date of debit to the investor's account happens to be a non Business Day as per the Mutual Fund, execution of the ECS Debit/ Direct Debit / SI may happen on non business day however the allotment of Units will happen as per the terms and conditions listed in the SID, SAI, KIM and all relevant Addenda of the scheme concerned.
8. The Unit holder(s) shall check their bank account records carefully and promptly. The Unit holder(s) will promptly inform the Fund in case of any erroneous or unauthorized transaction/s being processed, any erroneous debits. The Unit holder(s) should inform the Fund for such discrepancy within a period of ten days. Failing which it will be deemed that there is no any discrepancy in the transactions which were processed.
9. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information or due to any reason by the investor's banker, the investor would not hold the Mutual Fund or the Bank responsible.
10. For the purpose of lump sum purchases, SIP instalments, the investor and/or bank account holders authorizes TAML, its registrars, bankers, correspondent bankers and service providers, to raise a debit on the mentioned account with the bank branch. The investor and/or bank account holders hereby authorizes the bank to honor all such requests received through TAML, its registrars, bankers and service providers to debit their Account with the amount requested, for due remittance of the proceeds to TAML as per the mandate. The investor/s or the bank account holders shall not dispute or challenge any valid debit, raised under this facility, on any ground whatsoever. Investors will not have any claim against TAML, service providers, bankers, correspondent bankers and other service providers jointly and or severally indemnified, from time to time, against all claims, actions suits, for any loss, damage, costs, charges and expenses incurred by them, by reason of their acting upon the instructions issued by the named authorized signatories/beneficiaries.

Investors agree that TAML may discontinue OTM facility as well as any SIP registrations for any investor/ folio entirely at its discretion and advice banks for cancellation of Standing Instruction in case one or more debits are rejected and funds not received for any reason.

The unit holder shall always abide by the aforesaid terms and conditions while availing the facility and hereby undertake not to misuse the same and in the event of any damage shall indemnify TAML/RTA for any loss arising there from.

TAML may amend the above terms and conditions, at any time without prior notice to the unit holders and such amended terms and conditions will there upon apply to and will be binding on the unit holders.



**TATA MUTUAL FUND**  
**STANDALONE SIP FORM**  
**NEW INVESTORS ARE REQUESTED TO FILL-IN THE SCHEME APPLICATION AND OTM DEBIT FORM**



**1. Advisor details** (Only empanelled Distributors / Brokers will be permitted to distribute Units of Tata Mutual Fund) - Refer instruction overleaf

Broker / Agent Code ARN-64917	Sub-Broker ARN Code	Sub-Broker/Bank Branch Code	EUIN Code E434563
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I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor & the distributor has not charged any advisory fees on this transaction.

Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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**Transaction Charges:** If the total commitment of investment through SIP (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested. Upfront commission shall be paid directly by the investor to the ARN Holder based on the investors' assessment of various factors including the service rendered by the ARN Holder.

**2. Investor(s) Details**

Folio No.	Application No.	PAN No. / PEKRN.
Name of Sole / 1st holder	M   a   n   d   a   t   o   r   y	
Name of 2nd holder	M   a   n   d   a   t   o   r   y	
Name of 3rd holder	M   a   n   d   a   t   o   r   y	

**3. First SIP Cheque Details**

Cheque No.:	Cheque Amount in Rs.	Cheque Date:
Bank Name:	Branch:	City:

**4. OTM Bank Details to be debitted for the SIP (OTM already Registered)**

Bank Name:	Account Number:
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**5. Scheme and SIP Details**

SIP Scheme/Option/ Sub Option	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	SIP Instalment Amount (₹)	Frequency (*Default)	SIP Start Date	SIP End Date (Default : 31 December 2099)
			<input type="checkbox"/> Daily ^ <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly * <input type="checkbox"/> Quarterly	D   D   /   M   M   /   Y   Y   Y   Y	D   D   /   M   M   /   Y   Y   Y   Y

Day of the week for weekly frequency :  Monday  Tuesday  Wednesday (Default)  Thursday  Friday

**6.  SIP Top Up (Optional - Please tick (✓) to avail the facility)**

Top-up Amount (Rs.) (In multiples of Rs. 500/- only)	SIP Top Up Frequency <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (default)	Upper SIP Amount (Rs.)
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**7. Auto Switch Option : Applicable for Tata Retirement Savings Fund (TRSF) only, for default values refer SID.**

Plan Name	Please tick the appropriate Autoswitch option (any one as per the 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	
<b>Systematic Withdrawal Plan : (Please ✓ any one) Applicable after the age of 60 of the 1st unit holder, for TRSF only.</b>		
<input type="checkbox"/> No Auto SWP	<input type="checkbox"/> Fixed SWP (Select Frequency) <input type="checkbox"/> Monthly or <input type="checkbox"/> Quarterly (Default)	<input type="checkbox"/> Fixed Amount (Frequency Monthly only) Rs. _____ In Words _____

**8. Declaration and Signatures**

To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of SAI/SID/KIM of Tata Mutual Fund Scheme/s and terms and conditions overleaf, 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. I/We hereby declare that the particulars given are correct & complete & express my willingness to make payments towards SIP installments referred above through participation in ECS/Direct Debit/Standing Instruction. The ARN Holder, where applicable, has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different coming Schemes of various Mutual Funds from amounts which the Scheme is being recommended to me /us. For Micro SIP: I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a rolling 12 months period or in a financial year.

SIGNATURE/S	Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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**ACKNOWLEDGEMENT SLIP (TO BE FILLED BY THE INVESTOR)**

SIP for Folio No.: \_\_\_\_\_ Received from Mr./Mrs.: \_\_\_\_\_  
 Scheme: \_\_\_\_\_ Plan:  Regular  Direct Option: \_\_\_\_\_  
 Cheque No.: \_\_\_\_\_ Amount Rs.: \_\_\_\_\_ Dated: \_\_\_\_\_

**TATA MUTUAL FUND**

ISC Stamp & Signature
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## Terms & Conditions for SIP Registration

1. SIP Registration form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐) where boxes have been provided. Registration form complete in all respects, should be submitted at any of the Official Point of Acceptance of Tata Mutual Fund.
2. New Investors who wish to enroll are required to fill (i) OTM Mandate Form (ii) SIP Registration Form and (iii) the respective Scheme Application form (included in the Key Information Memorandum). New Investors can apply for SIP into respective Scheme / Plans / Option without any existing investment /folio.
3. This SIP registration form has to be filled where a onetime mandate is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.
4. Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions or lumpsum purchase transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
5. In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
6. W.e.f 1st January 2011, KYC is mandatory for all investors including SIP investments. This is a **one-time KYC compliance process**, a copy of the KYC compliance letter is mandatory to be submitted while investing the amount for the first time. Existing investors need to comply and submit KYC during Renewal of SIP if not submitted earlier. Applications for subscriptions without a valid KYC compliance may be rejected. In the event of non-compliance of KYC requirements, the Trustees/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holding's of the investors at the applicable NAV, subject to payment of exit load (as applicable) and recovery of unamortized NFO expenses. **KYC is required for Micro SIP as well.** Please refer to SAI for more details.
7. **Investments through distributors:** As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors / employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
 

**Employee Unique Identification Number (EUN):** Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUN obtained by him/her from AMFI in the Application Form. EUN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUN is correctly filled up in the Application Form. However, if the transaction is executed without any interaction or advice of the employee/ relationship manager / sales person of the distributor the EUN box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form.

**Overseas Distributors:** Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUN requirement as per AMFI Circular No.135/BP/33/2012-13 dated December 31, 2012. However, such **Overseas Distributors** are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors

**New cadre distributors:** Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. However these schemes are not eligible to be sold by such distributors. In case your application for subscription is receive through such distributor, it is liable to be rejected.
8. **Transaction Charge:** In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, TAML/TMF will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund

investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction charges in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of instalments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments. Transaction Charges shall not be deducted:

- a. where the Distributor of the investor has not opted to receive any Transaction Charges
  - b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
9. In case there are more than one OTM mandates registered for the folio, investor has to specify the Bank Name and the account number which needs to be debited for the SIP. In case the bank name and the account numbers are not mentioned, or there is any ambiguity, the SIP request is liable for rejection.
  10. Investors should indicate the Plan (viz. Direct Plan/ Regular Plan) for which the subscription is made by indicating the complete scheme name with the Plan, option and sub option in the appropriate box provided for the purpose in the application form. For the default options and sub-options refer the respective SID. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Default under Direct / Regular Plan:

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

11. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
12. The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments. e.g. the minimum application amount for new investor in Tata Balanced Fund – Growth Option is Rs.5000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs.500/-.
13. Minimum application amount for Monthly SIP Option –12 instalments of Rs. 500/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option – 4 instalments of Rs. 1,500/- each and in multiples of Re. 1 thereafter. (Tata Tax Saving Fund – SIP should be in multiples of Rs. 500/-). For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter across all his folios.
14. If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application, subject to mandate being registered. If end date is not specified, SIP will be registered till December 2099 or end date of mandate, whichever is earlier.
15. If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
16. While the Tata Mutual Fund (Fund) and Registrar and Transfer Agent (RTA, CAMS) reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
17. In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Tata Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.

18. An investor can opt for Monthly or Quarterly frequency. The default frequency is monthly. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month.
19. The default option in a case end date for enrolment period will be 31st December 2099. In case an investor, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be 31st December 2099, till instruction to the contrary is received from the investor.
20. Instructions for Any day SIP:
- In case of ambiguity of SIP date, the default date will be considered as 10th of every month/quarter.
  - Investors should take note that despite the date of debit of the bank account as mentioned the NAV applicability will be on the basis of the provision of NAV applicability as mentioned in the SID of the respective scheme.
  - If the date of debit to 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.
21. Allotment of units would be subject to realisation of credit.
22. In case there are three consecutive SIP transaction reversals, the subsequent SIP instalments will be automatically ceased.
23. Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Terms and conditions of top-up SIP are as follows:
- The Top-up option must be specified by the investors while enrolling for the SIP facility.
  - The minimum SIP Top-up amount is ₹500 and in multiples of ₹500.
  - The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
  - In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly.
  - In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
  - Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
  - Investors can opt for an upper limit for the SIP with top up facility. Maximum amount of debit (SIP+Top-Up) per instalment should not exceed the upper limit of the OTM mandate registered. The investment SIP Top up will be discontinued once the SIP upper limit is reached. However the SIP will continue till the entire enrollment period as opted by the investor.

e.g.

- a. SIP application without first cheque:

SIP enrollment period: 1 July 2014 to 1 Dec 2020;

Monthly SIP amount :Rs. 2000

Top Up Amount: Rs. 500;

Top Up frequency: Half yearly.

Upper SIP Amount: Rs. 3000

From date	To date	Monthly SIP Installment (₹)	SIP Top Up Amount (₹)	Total Amount of SIP (₹)
1-July-14	1-Dec-14	2000	NA	2000
1-Jan-15	1-Jun-15	2000	500	2500
1-Jul-15	1-Dec-15	2500	500	3000
1-Jan-16	1-Dec-20	3000	-	3000

- b. When SIP is accompanied with the first purchase the Top Up will apply from the first SIP triggered transaction.

SIP enrollment period: 1 July 2014 to 1 Dec 2020;

Monthly SIP amount:Rs. 2000

Top Up Amount: Rs. 500;

Top Up frequency: Half yearly.

Upper SIP Amount: Rs. 3000

From date	To date	Monthly SIP Installment (₹)	SIP Top Up Amount (₹)	Total Amount of SIP (₹)
1-Aug-14	1-Jan-15	2000	NA	2000
1-Feb-15	1-Jul-15	2000	500	2500
1-Aug-15	1-Jan-16	2500	500	3000
1-Feb-16	1-Dec-20	3000	-	3000

24. Procedure for Cancellation of Existing SIP: Investor needs to submit a letter from the investor OR the prescribed SIP Discontinuity form, duly completed and signed by all the unit holders. This request should be received to us at least 15 days prior to the next due date of SIP.
25. TAML reserves the right to reject any application without assigning any reason thereof. TAML in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.



# TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001

## SYSTEMATIC TRANSFER PLAN FORM



### 1. ADVISOR DETAILS

*Refer Instruction 2.*

ARN / RIA ^ Code <b>ARN-64917</b>	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code <b>E434563</b>
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund.		
Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression	

### 2. INVESTOR DETAILS

Folio No. \_\_\_\_\_

1 <sup>st</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
2 <sup>nd</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
3 <sup>rd</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child

### 3. PURPOSE OF FORM (tick any one)

Fresh Registration       Cancellation

### 4. SYSTEMATIC TRANSFER DETAILS

#### Scheme Details

Source Scheme / Plan / Option	
Target Scheme / Plan / Option	
Target Scheme Sub Option	Div. Payout Option: (select any one) <input type="checkbox"/> Div. Reinvest <input type="checkbox"/> Div. Payout

#### Transfer Plan Details (Select any one)

<input type="checkbox"/> Fixed Amount Transfer Plan (FATP)	Amount in Rs. ₹ _____	Amount in Words
<input type="checkbox"/> Fixed Units Transfer Plan (FUTP)	Number of Units	
<input type="checkbox"/> Capital Appreciation Transfer Plan (CATP)		
<input type="checkbox"/> Dividend Transfer Plan (DTP)		

#### Transfer Frequency (Select any one - Not Applicable for Dividend Transfer Plan)

<input type="checkbox"/> Daily	Only from Monday to Friday [In case any day is a non-business day for any one of the schemes (either STP from or STP to scheme) the STP will be processed as per the matrix provided on our website <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a> .]	
<input type="checkbox"/> Weekly	<input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday (Default) <input type="checkbox"/> Thursday <input type="checkbox"/> Friday	
<input type="checkbox"/> Monthly	Days of the Month (Select any one)	
<input type="checkbox"/> Quarterly	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 28 <sup>th</sup>	

**In case the day of STP is a non business day the request will be considered for the next business day.**

#### Enrolment Period (Not Applicable for Dividend Transfer Plan)

Start Date D D / M M / Y Y Y Y	End Date D D / M M / Y Y Y Y	Number of Installments / Transfers
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OR

### 5. DECLARATION AND SIGNATURES

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. Date \_\_\_\_\_.

1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression
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#### Acknowledgement Slip

Sr. No.:



Received from Mr./Ms./M/s. \_\_\_\_\_ Folio No. \_\_\_\_\_ STP request  
from Scheme \_\_\_\_\_ to Schemes \_\_\_\_\_  
for  FATP     FUTP     CATP     DTP for Amount (₹) / Units \_\_\_\_\_ Subject to verification.



### General Instructions

1. This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of Tata Mutual Fund. Incomplete enrolment form is liable to be rejected.
2. Unitholders are advised to read the Scheme information Document of the respective Scheme(s) i.e. Transferor and Transferee and Statement of Additional Information carefully.
3. Unitholders must use separate enrolment forms for different Schemes/Plans/Options.
4. The form should be signed as per the mode of holding in the folio.
5. The STP Facility is available only for units held / to be held in Non - demat Mode.

### Instructions for Systematic Transfer Plan (STP)

1. There are four OPTIONS:
    - a. Fixed amount: Fixed amount will be transferred to any Transferee scheme of Tata MF, on the days mentioned under Transfer Frequency below, subject to the terms and conditions of the schemes.
    - b. Fixed units - Fixed units will be transferred to any other scheme of Tata MF, on the days mentioned under Transfer Frequency below, subject to the terms of the scheme.
    - c. Capital appreciation: The capital appreciation amount as on the dates mentioned below will be transferred to any other scheme of Tata MF, subject to the terms of the scheme.
    - d. Dividend amount / Dividend sweep: Dividend sweep is possible only if the investor has opted for Dividend reinvestment. Dividend sweep is not possible if the investor has opted for dividend payout.
  - i. Dividend declared will be automatically invested into scheme/plan of Tata Mutual Fund, mentioned by the unit holder. E.g. Mr. X has units in TATA Dynamic Bond Fund - Dividend reinvestment option and has opted for Dividend sweep to Tata Income Fund - Growth Option. As and when dividend is declared in TATA Dynamic Bond Fund, the dividend will be directly transferred to Tata Income Fund - Growth option.
  - ii. Please note that there will be no entry of dividend reinvestment in the scheme where the dividend has been declared and the description in the scheme where the investor has opted dividend sweep will be Dividend Sweep Out.
  - iii. The frequency of transfer will be dependent on the dividends declared in the scheme where the investment has been made.
  - iv. The total dividend amount will be automatically invested on the ex-dividend date into another scheme of TATA MF at the NAV of that scheme and accordingly equivalent units will be allotted, subject to the terms of the schemes e.g. If the dividend record date is 9th February 2018 (Friday) and the ex-dividend date is 12<sup>th</sup> February 2018 (Monday), the investor will be allotted units at NAV of the same day i.e. 12<sup>th</sup> February 2018 (Monday).
  - v. There is no minimum and maximum amount under this option.
  - vi. Investor need not mention the STP start date and the END date for Dividend Transfer Plan. The same will be registered on receipt of the application at the registrar back office. Also, the investor should send an intimation in case the ceasure of the DTP is required.
2. Transfer frequency:
    - a. Monthly and Quarterly:
      - i. This facility is available under fixed Amount/Units and Capital Appreciation.
      - ii. The STP dates are 1st / 7th / 10th / 20th and 28th of every month.
    - iii. The STP dates for quarterly STP are 1st / 7th / 10th / 20th and 28th. The quarter will be taken in to consideration from the first STP month i.e. if the first STP date is 10th Aug 2016, then the next STP will take place on 10th Nov 2016 and then on after every 3 months.
    - iv. If any of the selected days is a non-business day, then the request will be processed immediately on the next Business Day.
    - b. Weekly:
      - i. This facility is available under fixed Amount/Units/Capital Appreciation.
      - ii. The investor will have to choose a day of his/her choice. In case of any ambiguity i.e. if more than one options are selected or no option is selected the default will be Wednesday. (if the STP date is a non-business day, then the request will be processed immediately on the next Business Day).
    - c. Daily (Business Days):
      - i. This facility is available under fixed Amount.
    - d. If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/Day and the same will be considered for the purpose of determining the applicability of NAV.
    - e. The Unitholder should submit the duly filled in STP Enrolment Form at least 7 days prior to the first STP date.
  3. Transfer Amount:
 

In the fixed amount option, the minimum amount to be transferred would as follows:

    - a. For Monthly STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 500/- and in multiples of ₹ 1/-; Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
    - b. For Quarterly STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 1000/- and in multiples of ₹ 1/-; Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
    - c. For Daily STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 500/- and in multiples of ₹ 1/-; Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
    - d. For Weekly STP: Where the Transfer to scheme is any other than scheme than Tata India Tax Savings Fund a minimum of ₹ 500/- and in multiples of ₹ 1/-; Where the Transfer to scheme is Tata India Tax Savings Fund the minimum amount to be transferred would be a minimum of ₹ 500/- and in multiples of ₹ 500/- thereof.
  4. Minimum Installments:
    - a. For fixed amount:
      - i. For amount greater than or equal to ₹ 2000/-: The minimum number of installments would be 3.

- ii. For amount greater than or equal to ₹ 1000/- however less than ₹ 2000/-: The minimum number of installments would be 6.
- iii. For amount greater than or equal to ₹ 500/- however less than ₹ 1000/-: The minimum number of installments would be 12.
  - b. For fixed Units the minimum number of installments should be 3.
  - c. The investor has an option to select the number of installments for transfer. In case the investor has selected the 'from date' and 'to date' the number of installments will be ignored.
  - d. In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.
  - e. Investor should mention the STP Start date & End date (not applicable in case of dividend transfer plan).
    - i. In case the Start Date is mentioned but End Date is not mentioned and if the number of installments are not mentioned then,
      - For Daily STP, the default end date will be 5 years.
      - For Weekly Monthly and Quarterly STP, the default end date will be December 2099.
    - ii. In case the End Date is mentioned but Start Date is not mentioned, the application will be registered as follows:
      - Daily STP: After expiry of 7 days from submission of the application from
      - Weekly STP: The next Friday after expiry of 7 days from submission of the application from
      - For Monthly and Quarterly: The date selected or the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), after expiry of 7 days from submission of the application form, provided the minimum number of installments are met.
- f. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.
5. Cancellation of STP:
  - a. Cancellation of STP request should be submitted before 7 days from the processing date of STP. For example - The request to be forwarded on or before 8th January 2018 for the cancellation of STP on 15th January 2018. If not then it will be considered only for the next month STP Date.
  - b. In case there is no minimum fixed amount or fixed units (as selected by the investor) available in the unit holder's account the residual amount will be transferred to the Transferor to scheme and the STP will be ceased.
  - c. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
6. Loads: Since STP is a Systematic Withdrawal Plan from one scheme (SWP) and Systematic Investment Plan (SIP) in other scheme the prevailing SIP Load structure will be applicable.
7. The units under lien and schemes under lock in period will not be eligible for STP.
8. For NAV applicability please refer our website [www.tatamutualfund.com](http://www.tatamutualfund.com). In case any day is a non-business day for any one of the schemes (either STP from or STP to scheme) the STP will be processed as per the matrix provided on our website [www.tatamutualfund.com](http://www.tatamutualfund.com).
9. Permanent Account Number SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) [Except as mentioned below] irrespective of the amount of investment. 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. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available. For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website [www.tatamutualfund.com](http://www.tatamutualfund.com)
- PAN Exempt Investments: PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is ₹ 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.
10. Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information available on our website [www.tatamutualfund.com](http://www.tatamutualfund.com)
11. In case there is any change in your KYC information, please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency.
12. Investors with existing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.
 

Investment through Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUID) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUID is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUID box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUID you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information. These requirements do not apply to Overseas Distributors. New cadre distributors: New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on They also hold an EUID which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

Direct Investments: Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

Tata Mutual Fund reserves the right to reject any application without assigning any reason thereof.



**TATA MUTUAL FUND** ARN-64917 EUIN-E434563  
Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001  
**SYSTEMATIC WITHDRAWAL PLAN FORM**



**1. INVESTOR DETAILS**

Folio No. \_\_\_\_\_

1 <sup>st</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
2 <sup>nd</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
3 <sup>rd</sup> Holder Name			PAN
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child

**2. PURPOSE OF FORM** (tick any one)

Fresh Registration       Change in the Withdrawal Amount       Cancellation

**3. SYSTEMATIC WITHDRAWAL DETAILS**

**Scheme Details**

Scheme / Plan / Option \_\_\_\_\_

**Withdrawal Plan Details** (Select any one)

Fixed Amount Withdrawal Plan      Amount in Rs. \_\_\_\_\_      Amount in Words \_\_\_\_\_  
₹ \_\_\_\_\_

Capital Appreciation Withdrawal Plan

**Withdrawal Frequency** (Select any one)

Monthly       Quarterly       Half Yearly       Annually (Default)

**Enrolment Period**

Start Date D D / M M / Y Y Y Y	End Date D D / M M / Y Y Y Y	Withdrawal Date (Any date between 1st and 31st - default 25th) D D in words _____
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**4. PAYMENT BANK DETAILS FOR SWP** (Registered in the folio)

For Investors who have registered for Multiple Bank Accounts facility in the above folio (Please strike off the section if not used). The SWP payout should be prescribed into the following bank account as per the payout mechanism indicated me/us.

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

Note: If the bank account mentioned above is different from those already registered in your folio OR if the bank account details are not filled above, the SWP payout will be processed into the "Default" bank account registered for the aforesaid folio.

**5. DECLARATION AND SIGNATURES**

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered /communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. Date \_\_\_\_\_

1 <sup>st</sup> Applicant Signature / Thumb Impression	2 <sup>nd</sup> Applicant Signature / Thumb Impression	3 <sup>rd</sup> Applicant Signature / Thumb Impression
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Acknowledgement Slip

Sr. No.:

Received from Mr./Ms./M/s. \_\_\_\_\_ Folio No. \_\_\_\_\_ SWP request  
from Scheme \_\_\_\_\_ for ₹ \_\_\_\_\_

Subject to verification.



## INSTRUCTIONS FOR FILLING UP THE SYSTEMATIC WITHDRAWAL PLAN FORM



1. This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of Tata Mutual Fund. Incomplete enrolment form is liable to be rejected.
2. Unitholders are advised to read the Scheme information Document of the respective Scheme and Statement of Additional Information carefully.
3. Unitholders must use separate enrolment forms for different Schemes/Plans/Options.
4. The form should be signed as per the mode of holding in the folio.
5. The SWP Facility is available only for units held / to be held in Non - demat Mode.
6. There are two options available: a) Fixed Amount b) Capital Appreciation.
7. Minimum withdrawal for fixed option is ₹ 500/-
8. Investors can choose any date for SWP between 01<sup>st</sup> and 31<sup>st</sup> of every Month / Quarter. In case there is any ambiguity the default date will be considered as 25<sup>th</sup>. In case the "To Date" is not mentioned, the payout will continue until the balance units are reduced to zero.
9. For the Fixed Amount SWP, the amount withdrawn under SWP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWP withdrawal date and such Units will be subtracted from the Unit Balance of the Unitholders.
10. For the Capital appreciation SWP, the capital appreciation amount as on the dates mentioned will be redeemed and the respective Units will be subtracted from the Unit Balance of the Unitholders.
11. In case these dates fall on a holiday or does not exist for a particular month or fall during a Book Closure period, the next Business Day will be considered for this purpose.
12. If there is inadequate balance on the SWP date, the SWP will be processed for the balance units and the SWP will be automatically terminated and there will not be any further trigger.
13. Exit load will be charged as per the scheme's applicable load structure at the time of purchase of the units.
14. The Unitholder should submit the duly filled in SWP Enrolment Form at least 7 calendar days prior to the first SWP date. In case the SWP start date as mentioned in the SWP Enrolment Form above does not satisfy this condition, the first SWP date shall be rolled over to begin from the immediately following Month /Quarter / Half Year / Year, as applicable.
15. SWP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such discontinuation should be received at least 7 calendar days prior to the due date of the next withdrawal. SWP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.
16. Proceeds of SWP payout will be sent only to a bank account that is already registered and validated in the folio at the time of SWP registration. Investors may choose to mention any of the existing registered bank accounts with SWP request for receiving SWP proceeds. If registered bank account is not mentioned, default bank account will be used. If a new and unregistered bank mandate is provided with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of SWP proceeds. Tata Asset management Ltd OR Tata mutual Fund will not be liable for any loss arising to the investors due to the credit of redemption proceeds into any of the bank accounts registered with us for the aforesaid folio.

