

PREFERRED MODE FOR RECEIVING REDEMPTION / DIVIDEND, IF ANY

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

C. UNITHOLDER(S) DECLARATION

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

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

Signature of First / Sole Unitholder / Guardian

Signature of IInd Unitholder

Signature of IIIrd Unitholder

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

SUPPORTING DOCUMENTS REQUIRED

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

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

TERMS AND CONDITIONS

1. Tata Mutual Fund offers a facility to the investors for registration of multiple bank accounts in a folio for receiving redemption proceed (herein referred to as "the facility"). Individuals/HUF can register upto 5 different bank accounts for a folio by using this form. Non Individuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts (only for Non Individual Investors), please use extra copies of this form. Investors have to specify any one bank as "Default". The bank account details mentioned in 'DEFAULT BANK ACCOUNT' section in this form will be considered as "Default".
2. Proceeds of dividends, if any, will be processed into the "Default" bank account only.
3. Proceeds of redemption, if any, will be processed into the "Default" bank account in any of the following scenarios;
 - a. The unitholder(s) does not specify details of any bank account in the redemption request for receiving redemption proceeds
 - b. The unitholder(s) specifies the bank account details of the "Default" bank in the redemption request.
 - c. Maturity of investments in Fixed Maturity Plans (i.e. FMPs) and/or any maturity payout.
 - d. The Unitholder(s) specifies the details of a bank account in the redemption request which is not registered in the folio.
4. Unitholder(s) cannot provide the bank account(s) of any other person to receive the redemption / dividend proceeds. The Unitholder(s) have to submit valid supporting documents for each bank account that they wish to register for receiving redemption / dividend proceeds in the folio. These documents should conclusively prove that the bank accounts provided pertain to the sole / first Unitholder.
5. When unitholder(s) opt for registering multiple bank accounts for the first time in their folio, the details of the bank account currently registered for receipt of redemption /dividend proceeds will be substituted.
6. If multiple bank accounts are already registered for a folio and the unitholder(s) provides a new application form for registering multiple bank account details, the bank account currently for receipt of redemption /dividend proceeds will be substituted.
7. The facility will be activated in the folio within 15 working days from the receipt of duly completed application form at CAMS or AMC office.
8. In case of folio that have availed for 'the facility', any addition / change / deletion in the registered bank accounts will be completed within 15 working days from the receipt of the application form for the same. The request for addition / change / deletion in the registered bank account(s) should be received on application forms available for this purpose. Requests received on a plain paper are liable to be rejected. However, requests for deletion of the registered bank account(s) may be submitted on a plain paper.
9. A letter confirming the registration / addition / change / deletion of multiple bank accounts will be dispatched within 15 working days of the receipt of the application form. Unitholder(s) should preserve this letter for their reference since these bank account details are not mentioned on the account statement.
10. In case 2, 3 or 4 bank accounts have been registered for a folio, unitholder(s) can provide a new bank account. Valid supporting documents for any one of the bank accounts already registered for the folio as well as the new bank account sought to be added for the folio should be submitted.
11. In case of inability to process the request for registration / addition / change / deletion of multiple accounts, intimation will be sent to Unitholder(s).
12. Unitholder(s) can substitute one or more bank accounts registered in the folio by submitting a separate form available for the purpose.
13. Deletion of Bank Accounts:
 - a. Unitholder(s) should submit a written request for deletion of one or more bank account/s registered in the folio. No supporting documents should be submitted along with the request.
 - b. If a request by the Unitholder(s) for deletion of bank account(s) reduces the total number of bank accounts in the folio to One, the request will be considered for opting out of the facility.
 - c. If a request by the Unitholder(s) for deletion of bank account(s) reduces the total number of bank account in the folio to Zero, the request will be rejected.
 - d. The bank account specified as "Default" account cannot be deleted. It can only be submitted with another bank account.
14. The facility for directly credits the Redemption/Dividend payout into the investor's Bank Account in case the account is with ICICI Bank Ltd. / HDFC Bank Ltd. / Axis Bank / IDBI Bank / Standard Chartered Bank / Kotak Mahindra Bank / HSBC Bank / Deutsche Bank / Royal Bank of Scotland / Oriental Bank of Commerce / State Bank of India (Core banking centers only - subject to validation). The list of bank is subject to change from time to time.
15. RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by direct credit of dividend/redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS / RTGS / NEFT are subject to applicable rules and policies of RBI and the working of banking system. The Mutual Fund will endeavor to arrange such facility for payment of dividend/redemption proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
16. 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).
17. RTGS and NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
18. 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.
19. Investors who have not opted for the mode of payout through cheque to note that the instruction to the bank for Direct Credit/NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/dividend/refund proceeds. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.
20. 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.
21. 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.