



Expertise that's trusted

## SYSTEMATIC INVESTMENT PLAN (SIP)

To

The Trustee, TATA MUTUAL FUND, Mumbai

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

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

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

Broker Code : \_\_\_\_\_ Sub Broker Code : \_\_\_\_\_

Name : \_\_\_\_\_  
Email : \_\_\_\_\_

Scheme \_\_\_\_\_

Option \_\_\_\_\_

Rs \_\_\_\_\_ (in words \_\_\_\_\_ )

Frequency  Monthly  Quarterly Dates:  1st  7th  10th  20th  25th

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

Drawn on Bank : \_\_\_\_\_

Branch : \_\_\_\_\_

\_\_\_\_\_

**Signatures**                      **Sole/First Applicant**                      **Second Applicant**                      **Third Applicant**

\* In case of new application/s, kindly attach duly filled in application form.  
 SIP Load Structure as on date of 1st SIP Instalment (In case of Direct Debit) Cheque date would be applicable.  
 N.B. Investment under Systematic Investment Plan can be made at Authorised Investor Service Centres only.

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

## TATA MUTUAL FUND

### SYSTEMATIC WITHDRAWAL PLAN (SWP)

To,  
The Trustee, Tata Mutual Fund, Mumbai  
Having read and understood the contents of the Offer Document and the Instructions, I/we here by apply to the Trustee of Tata Mutual Fund for the SWP Enrolment for the following Schemes and agree to abide by the terms and conditions of the Plan.

Folio No.:	
Broker Code :	Sub Broker Code :
Name : _____	
Email : _____	
Scheme	Option
<input type="checkbox"/> Fixed Amount Rs _____ (in words _____)	<input type="checkbox"/> Capital Appreciaaion

**Period of Enrolment** From :   MM  /  YY   To :   MM  /  YY        **Frequency**    Monthly    Quarterly

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

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

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

_____ <b>Signatures</b>	_____ <b>Sole/First Applicant</b>	_____ <b>Second Applicant</b>	_____ <b>Third Applicant</b>
----------------------------	--------------------------------------	----------------------------------	---------------------------------

*Loads as applicable from time to time.*  
**INCORRECTLY / INCOMPLETELY FILLED APPLICATIONS ARE LIABLE FOR REJECTION.**  
N.B SWP should reach ISCs before 7 working days from the start of first SWP date.

## TATA MUTUAL FUND

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

### SYSTEMATIC TRANSFER PLAN (STP)

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

Broker Code :		Sub Broker Code :	
Folio No. _____	Name: _____		
Transfer from (Scheme): _____	Option: _____		
Transfer to (Scheme): _____	Option: _____		
No of Units: _____	or Amount (Rs.): _____	Amount (in words): _____	

or Dividend     or    Capital Appreciation

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

**Transfer Frequency:**

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

Email (mandatory for Daily STP): \_\_\_\_\_

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

_____ <b>SIGNATURES</b>	_____ <b>Sole/First Applicant</b>	_____ <b>Second Applicant</b>	_____ <b>Third Applicant</b>
----------------------------	--------------------------------------	----------------------------------	---------------------------------

*Loads as applicable from time to time.*  
**INCORRECTLY / INCOMPLETELY FILLED APPLICATIONS ARE LIABLE FOR REJECTION.**  
**Note:** STP should reach AMC offices / Registrar offices before 15 workings days from the start of first STP date. \* In case any day is a non business day for any one of the schemes (either STP from or STP to scheme) the STP will be processed as per the matrix provided in the instructions no. '9'.

**For Investor Grievances Please Contact**

**Registrar:** Computer Age Management Services Pvt. Ltd., Toll Free No.: 1800 - 425 - 2267, Website: www.camsonline.com

**AMC Office:** Tata Asset Management Ltd. (Investment Manager for Tata Mutual Fund) Fort House, 221, Dr. D. N. Road, Fort, Mumbai – 400 001. Toll Free No.: 1800-209-0101, Email: kiran@tataamc.com, Website: www.tatamutualfund.com

**Instructions**

- 1) There are four **OPTIONS**:
  - a.) **Fixed amount:** Fixed amount will be transferred to any other scheme of Tata MF, on the days mentioned under Transfer Frequency below, subject to the terms and conditions of the schemes. **b.) Fixed units -** Redemption amount of the units will be transferred to any other scheme of Tata MF, on the days mentioned under Transfer Frequency below, subject to the terms of the scheme. **c.) Capital appreciation:** The capital appreciation as on the dates mentioned below will be transferred to any other scheme of Tata MF, subject to the terms of the scheme. For investors availing of the transfer of capital appreciation, where in any week, month or quarter, there is no appreciation or the appreciation is less than Rs. 500/- switch as mentioned above will not be carried out. **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 Reinvestment.
    - 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 01<sup>st</sup> Jan 2010 (Friday) and the ex dividend date is 04<sup>th</sup> Jan 2010 (Monday), the investor will be allotted units at NAV of the same day i.e. 04<sup>th</sup> Jan 2010 (Monday)
    - v) There is no minimum and maximum amount under this option.
- 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 into consideration from the first STP month i.e. if the first STP date is 10th Nov, 2009, then the next STP will take place on 10th Feb, 2010 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 facility is available on every Friday (if Friday is a non business day, then the request will be processed immediately on the next Business Day).
  - c.) **Daily:**
    - i) This facility is available under fixed Amount.
- 3) **Transfer Amount:** In the **fixed amount** option, the minimum amount to be transferred would as follows:
  - a.) **For Monthly STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of Rs. 500/- and in multiples of Re. 1/- Where the Transfer to scheme is Tata Tax Saving Fund (\*) the minimum amount to be transferred would be a minimum of Rs. 500/- and in multiples of Rs. 500/- there of.
  - b.) **For Quarterly STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of Rs. 1000/- and in multiples of Re. 1/- Where the Transfer to scheme is Tata Tax Saving Fund(\*) the minimum amount to be transferred would be a minimum of Rs. 500/- and in multiples of Rs. 500/- there of.
  - c.) **For Daily STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of Rs. 500/- and in multiples of Re. 1/- Where the Transfer to scheme is Tata Tax Saving Fund (\*) the minimum amount to be transferred would be a minimum of Rs. 500/- and in multiples of Rs. 500/- there of.
  - d.) **For Weekly STP:** Where the Transfer to scheme is any other than scheme than Tata Tax Saving Fund a minimum of Rs. 500/- and in multiples of Re. 1/- Where the Transfer to scheme is Tata Tax Saving Fund (\*) the minimum amount to be transferred would be a minimum of Rs. 500/- and in multiples of Rs. 500/- there of.
- 4) **Minimum Installments:**
  - a.) **For fixed amount:**
    - i) For amount greater than or equal to Rs. 2000/-: The minimum number of installments would be 3.
    - ii) For amount greater than or equal to Rs. 1000/- however less than Rs. 2000/-: The minimum number of installments would be 6.
    - iii) For amount greater than or equal to Rs. 500/- however less than Rs. 1000/-: The minimum number of installments would be 12.
  - b.) **For fixed Units the minimum number of installments should be 3.**
- 5) **Cancellation of STP:**
  - a.) Cancellation of STP request should be submitted before 15 days from the processing date of STP. For example - The request to be forwarded on or before 04<sup>th</sup> of December 2009 for the cancellation of STP on 24<sup>th</sup> December 2009. If not then it will be considered only for the next month STP Date.
  - b.) In case there is no minimum fixed amount or fixed units (as selected by the investor) available in the unit holder's account the residual amount will be transferred to the Transfer to scheme and the STP will be ceased.
- 6) **Loads:** Since STP is a Systematic Withdrawal Plan from one scheme (SWP) and Systematic Investment Plan (SIP) in other scheme the prevailing SIP Load structure will be applicable. Transactions without broker code will be treated as Direct Investments.
- 7) STP request should reach the ISC's before 15 working days, from the start of the first STP date.
- 8) The units under lien and schemes under lock in period will not be eligible for STP.
- 9) The NAV applicability will be as follows:

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

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

Note:

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

**Systematic Investment Plan (SIP) under various schemes shall be as under: w.e.f. 24/08/2009**

Scheme Name	SIP Minimum Amount (Monthly)	SIP Minimum Amount (Quarterly)	Exit Load if redeemed before the specified period from the date of allotment (as a % of Relevant NAV)
Tata Floating Rate Fund (TFRF) - Short Term Option	Rs.2,000/-	Rs. 3,500/-	Nil
Tata Young Citizens Fund (TYCF) Compulsory Lock-in Option:	Rs.500/-	Rs.500/-	3% if redeemed on or before expiry of 3 years from the date of allotment. (This load will be applicable when the lock-in period expires before 3 years from the date of allotment). Anytime Exit Option: 2.5% 2.5% If child attains majority after 7 years from the date of allotment: If redeemed on or before expiry of 3 years from the date of allotment: 3% If redeemed after 3 years but on or before 7 years from the date of allotment: 2% If redeemed after 7 years but before child attains majority: 1% No load after the child attains majority If child attains majority before 7 years from the date of allotment: If redeemed on or before expiry of 3 years from the date of allotment: 3% If redeemed after 3 years but on or before 7 years from the date of allotment: 2% If redeemed after 7 years: Nil.
Tata Pure Equity Fund (TPEF) Tata Equity Opportunities Fund (TEOF) Tata Equity P/E Fund (TEQPEF) Tata Select Equity Fund (TSEF) Tata Life Sciences & Technology Fund (TLSTF) Tata Infrastructure Fund (TISF) Tata Balanced Fund (TBF) Tata Growth Fund (TGF) Tata Dividend Yield Fund (TDYF) Tata Mid Cap Fund (TMCF) Tata Service Industries Fund (TSIF) Tata Contra Fund (TCF) Tata Equity Management Fund (TEMF) Tata Growing Economies Infrastructure Fund (TGEIF)	Rs.500/-	Rs. 1,000/-	For SIP/STP: 1.00% of the applicable NAV if redeemed on or before expiry of 24 months from the date of allotment. If redeemed after 24 months: Nil
Tata Index Fund (TIXF) -Option A	Rs.500/-	Rs. 1,000/-	If redeemed on or before expiry of 90 days: 4%, if redeemed after 90 days: Nil.
Tata Tax Saving Fund (TTSF) <sup>#</sup>	Rs.500/-	Rs.500/-	Compulsory lock-in for 3 years (Nil after 3 years)
Tata Income Fund (TIF) Quarterly Dividend Half-Yearly Dividend, Periodic Dividend, Bonus & Growth Option	Rs. 5,000/-  Rs. 1,000/-	Rs. 8,500/-  Rs. 2,000/-	Nil
Tata Gilt Securities Fund (TGSEF) Tata Gilt Short Maturity Fund (TGSMF) Tata Short Term Bond Fund (TSTBF)	Rs.2,000/-	Rs.3,500/-	Nil
Tata Gilt Securities Fund (High Investment Plan)	Rs.10,000/-	Rs.17,000/-	If redeemed on or before expiry of 365 days - 1%, if redeemed after 365 days Nil
Tata Gilt Securities Fund (Retirement Planning Series)	Rs. 10,000/-	Rs. 17,000/-	If redeemed on or before expiry of 180 days – 0.50%, if redeemed after 180 days: Nil
Tata Income Plus Fund (TIPF) - Option A	Rs. 1,000/-	Rs.2,000/-	1.00% if redeemed on or before expiry of 24 months from the date of allotment.
Tata Income Plus Fund (TIPF) - Option B	Rs. 20,000/-	Rs.35,000/-	1.00% if redeemed on or before expiry of 24 months from the date of allotment.
Tata Dynamic Bond Fund (TDBF) Plan A	Rs. 1,000/-	Rs.2,000/-	0.50% if redeemed on or before expiry of 30 days from the date of allotment
Tata Dynamic Bond Fund (TDBF) Plan B	Rs.20,000/-	Rs. 35,000/-	0.50% if redeemed on or before expiry of 30 days from the date of allotment
Tata Floating Rate Fund - Long Term Option	Rs.2,000/-	Rs.3,500/-	0.50% if redeemed on or before expiry of 3 months from the date of allotment
Tata Monthly Income Fund (TMIF) An open ended income fund. Monthly income is not assured & is subject to the availability of distributable surplus. Monthly, Quarterly Dividend Option Growth Option	Rs. 5,000/- Rs. 2,000/-	Rs. 8,500/- Rs. 3,500/-	1.00% if redeemed on or before expiry of 24 months from the date of allotment.
Tata MIP Plus Fund (TMPF) An open ended income fund. Monthly income is not assured & is subject to the availability of distributable surplus. Growth Monthly Dividend Quarterly & Half Yearly Dividend	Rs. 1,000/- Rs. 5,000/- Rs. 2,000/-	Rs. 2,000/- Rs. 8,500/- Rs. 3,500/-	1.00% if redeemed on or before expiry of 24 months from the date of allotment.

**Note:** All Equity & Balanced fund scheme, the minimum SIP amount (Per Installment) in case of Monthly/Quarterly SIP option will be: - **Monthly SIP Amount** - Minimum No. of Installments: 12 if the amount is Rs. 500/- each & in multiples of Re. 1/- or 6 if the amount is Rs. 1,000/- each & in multiples of Re. 1/-, **Quarterly SIP Amount** - Minimum No. of Installments: 6 if the amount is Rs. 1,000/- each & in multiples of Re. 1/- or 4 if the amount is Rs. 1,500/- each & in multiples of Re. 1/-, **RIP** – Retail Investment Plan, **HIP** – High Investment Plan, **SHIP** – Super High Investment Plan. (\*) Subject to lock-in as per the terms of the scheme. (\*\*) AMC reserves the right to change the above terms prospectively without prior notice. (#) SIP amount (per installment) in case of TTSF should be in multiples of Rs. 500/-.