



KEY INFORMATION MEMORANDUM



NOW WITH AUTOMATIC TRIGGER FACILITY

**Issue of Units of Tata Infrastructure Fund at NAV based Resale price
(Face Value Rs. 10/-) with applicable loads, if any.**

Scheme Opened On	: 25th November, 2004
Scheme Closed On	: 22nd December, 2004
Scheme Re-opened On	: 21st January, 2005

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.tatamutualfund.com.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Investment Manager: Tata Asset Management Ltd. Fort House, 221, D. N. Road, Fort, Mumbai 400 001.
E-mail: kiran@tataamc.com Website: www.tatamutualfund.com

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity/ equity related instrument of the companies in the infrastructure sector.

ASSET ALLOCATION PATTERN OF THE SCHEME

Instrument	Indicative allocations **(% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
Equity and Equity related instruments of companies in the infrastructure sector	70	100	High
Equity and equity related instruments of other companies	0	30	High
Debt and Money Market instruments*	0	30	Low to medium

* Securitised debt will not normally exceed 50% of the debt components. Investments in derivative instruments may be done for hedging & portfolio balancing. The Scheme will have a maximum derivative net position of 50% of the net assets of the scheme. ** at the time of investments. Infrastructure sector comprises of Energy, Power & Power Equipment, Oil & Gas & related industries, Petroleum & related industries, Coal, Mining, Aluminium & other Metal Industries, Steel & Steel Utilities, Engineering, Construction & Construction Related Industries, Cement, Transportation, Ports, Telecommunications, Housing, Banking & Financial Services & Healthcare & Related Industries.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investments.

The scheme being sector specific will be affected by risks associated with the Infrastructure sector.

PLANS AND OPTIONS

The Scheme offers two investment options; viz. a) Growth Option (b) Dividend (Dividend Payout and Dividend Reinvestment Option).

Trigger Facility Under Growth Option: Under this facility, the investor can choose a specific % target return, which if achieved in the scheme, the Gain shall either be redeemed or switch to the Growth Option of Tata Floater Fund.

Default Option: Please note that if no Option is mentioned / indicated in the Application form, the units will, by default, be allotted under the Growth Option. In case the investor opts for Trigger facility in Growth option, but fails to indicate the trigger level, i.e. 5% or 10% trigger level then units will, by default, be allotted under 10% trigger level and default option under trigger facility is Switch-Out to Tata Floater Fund - Growth option

Please refer instruction 'L' for further details.

APPLICABLE NAV (FOR REPURCHASE AND SALE)

In respect of valid purchase applications (alongwith the necessary documents and a local cheque or a demand draft payable at par at the place where the application is being submitted) / redemption application accepted at a designated collection centre upto 3 p.m. on a business day by the Mutual Fund, the closing NAV of such day will be applicable. In respect of valid purchase applications (alongwith the necessary documents and a local cheque or a demand draft payable at par at the place where the application is being submitted) / redemption application accepted at a designated collection centre after 3 pm on a business day, the NAV of next business day will be applicable. Outstation cheques will not be accepted.

NAV for switch /redemption under trigger facility: NAV of the trigger day will be considered for the purpose of redemption/ switch. In case of non business day in debt schemes but business day for equity schemes, switch-out from Tata Infrastructure Fund – Growth Option will be processed on the trigger day and switch-in to Tata Floater Fund – Growth option will be processed on the next business day.

Valid application for “switch out” shall be treated as redemption and for “switch in” shall be treated as purchases and the relevant NAV of “Switch in” and “Switch Out” shall be applicable accordingly.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS

Purchase : Rs. 5,000/- and in multiples of Re.1/- thereafter.

Additional Purchase: Rs. 1,000/- and in multiples of Re.1/- thereafter.

Repurchase: Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

BENCHMARK INDEX

BSE SENSEX.

DIVIDEND POLICY

In case of Dividend Option the profits received / earned and so retained and reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company will be distributed to the unitholders who hold the units on the record date of declaration of the Income. The Income distribution warrants shall be despatched within 30 days of the declaration of the Income. Guided by the philosophy of value-oriented returns, the Trustee Company may periodically capitalise net earnings of the Scheme (including interest income and realised gains on the Securities) by way of allotment/credit of bonus Units to the Unitholders Accounts in either option.

The Fund reserves a right modify the periodicity and manner of payout of such dividend as they deem fit without giving any further notice to unitholders.

The Fund does not assure any targeted annual return / income nor any capitalisation ratio. Accumulation of earnings and / or capitalisation of bonus units and the consequent determination of NAV, may be suspended temporarily or indefinitely.

Dividend Re-investment Option:

Unitholders under this Option also have the facility of reinvestment of the income so declared, if so desired. Income Distribution Warrants will not be despatched to such Unitholders. The income declared would be reinvested in the Scheme on the immediately following ex-dividend date.

NAME OF THE FUND MANAGERS

M. Venugopal (For Equity Portfolio) and M. Jajoo (For Debt Portfolio)

NAME OF THE TRUSTEE COMPANY

Tata Trustee Co. Pvt. Ltd.

Performance of the Scheme as on 30th June, 2009 (% In Compounded Annualised Returns)

Period	Scheme Returns	Benchmark Returns
Last 1 year	3.07	7.67
Last 3 years	16.06	10.95
Since Inception	25.37	19.10

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 31 December, 2004.

PERFORMANCE OF THE SCHEME OF LAST FIVE FINANCIAL YEARS

Financial Year	Scheme Returns	Benchmark Returns
2005-06	89.16	73.73
2006-07	9.88	15.89
2007-08	44.65	19.62
2008-09	-43.35	-37.94

Past performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark: BSE SENSEX. Date of Allotment: 31 December, 2004

Period	Scheme Returns	Benchmark Returns
2004-05	89.16	73.73
2005-06	9.88	15.89
2006-07	44.65	19.62
2007-08	-43.35	-37.94

EXPENSES OF THE SCHEME

In terms of SEBI circular no. SEBI / IMD / CIR No.4 / 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Applicable load structure for investments made other than SIP (as a % of relevant NAV)

Exit Load: For each investment amount < Rs. 5 crore: 1% if redeemed on or before expiry of 36 months from date of allotment. For each investment amount > or = Rs. 5 crore: Nil

Applicable load structure for investments made through SIP (as a % of relevant NAV)

Exit Load: If redeemed on or before expiry of 36 months : 1% , ^ if redeemed after 36 months : Nil.

^ This Load Structure would be applicable for maximum SIP amount (Rs, 50 lacs). For SIP installment above the maximum amount (Rs, 50 lacs) the prevailing load structure for investment other than SIP will be applicable.

Load Structure through Trigger Facility:

Exit Load at the time of Triggered Switch / Redemption : Nil.

Exit Load at the time of Redemption from Tata Floater Fund : As applicable in Tata Floater Fund.

Further no load shall be charged on Bonus units as & when declared & on units allotted on reinvestment of dividend.

ANNUAL RECURRING EXPENSES

Estimated as per Scheme Information Document as a % of daily average net assets: 2.50%

Actual Expenses % to Average daily Net assets for the F.Y. 2008-2009: 1.90%.

Limits as per Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996 on Annual Scheme Recurring Expenses for Tata Infrastructure Fund: First Rs. 100 crores : 2.50%, Next Rs. 300 crores : 2.25%, Next Rs. 300 crores : 2.00%, Balance : 1.75%.

TAX TREATMENT OF INVESTMENTS IN MUTUAL FUNDS

Certain tax benefits as described below are available, under present taxation laws to the Unitholders holding Units of Equity Oriented Mutual Funds as an investment. The information set out below is included for general information purposes only & does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to the unitholder is in accordance with the prevailing tax law as certified by the mutual funds tax consultant.

i. TAX BENEFITS TO THE MUTUAL FUND

Tata Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Fund will be exempt from income-tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (the Act). The Fund is entitled to receive all income without any deduction of tax at source under the provisions of Section 196(iv), of the Act.

The equity oriented Fund is not required to pay any Dividend Distribution Tax u/s 115R of the Act.

ii. TAX BENEFITS TO THE UNITHOLDERS

Income Tax

According to Section 10(35) of the Income Tax Act, any income other than capital gain received in respect of units of a mutual fund specified under Section 10(23D) will be exempt from income-tax in the hands of the unitholders.

Capital Gains Tax

Long Term Capital Gains On Transfer of Units

Under Section 10(38), long term capital gains arising on sale of units of equity oriented funds are exempt from income tax in the hands of Unitholders, provided STT is charged on such sale by the Mutual Fund.

Short Term Capital Gains On Transfer Of Units

Section 111A provides that short-term capital gains arising on sale of units of equity oriented funds are chargeable to income tax at a concessional rate of 15% plus applicable surcharge, education cess & secondary & higher education cess as applicable, provided STT is charged on such sale by the Mutual Fund. Further, Section 48 provides that no deduction shall be allowed in respect of STT paid for the purpose of computing Capital Gains.

Capital Losses

Losses under the head "Capital Gains" cannot be setoff against income under any other head. Further within the head "Capital Gains", losses arising from the transfer of long-term capital assets cannot be adjusted against gains arising from the transfer of a short-term capital asset. However, losses arising from the transfer of short-term capital assets can be adjusted against gains arising from the transfer of either a long-term or a short-term capital asset.

Under Section 10(38) of the I.T. Act, long-term capital gains arising on sale of units of an equity oriented fund are exempt from Income Tax provided certain conditions are fulfilled. Hence, losses arising from such type of transaction of sale of units of Equity Oriented Fund would not be eligible for set-off against taxable capital gains.

Unabsorbed short-term capital loss can be carried forward and set off against the income under the head Capital Gains in subsequent eight assessment years.

According to Section 94(7) of the I.T. Act, if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of nine months from such record date, then losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the Income Tax Act, will be ignored for the purpose of computing his income chargeable to tax.

Further, Sub-section (8) of Section 94 provides that, where bonus Units have been issued to any person, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within three months prior to the record date fixed for receipt of bonus units & sold within nine months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such bonus units held on the date of sale by such person.

TAX DEDUCTION AT SOURCE

For Income In Respect Of Units:

As per the proviso to Section 196A(1) of the Act, no tax shall be deducted at

source from any income credited or paid to non-resident unitholders in respect of units of a mutual fund specified under Section 10(23D) of the Act. Similarly as per the provisions of Section 194K of the Act no tax should be withheld or deducted at source where any income is credited or paid by a mutual fund to a resident unitholders.

For Capital Gain

(a) In respect of Resident Unit holders :

No tax is required to be deducted at source on capital gains arising to any resident Unit holder (under section 194K) vide circular no. 715 dated August 8, 1995 issued by the Central Board for Direct Taxes (CBDT).

(b) In respect of Non-Resident Unit holders:

As per the provisions of Section 195 of the Act, tax is required to be deducted at source from the redemption proceeds paid to investors; this withholding is in addition to the securities transaction tax payable, if any, by the investor. Under Section 195 of the I.T. Act, tax shall be deducted at

source in respect of capital gains as under:

- In case of non-resident unitholders -

Short term capital gains 15% plus surcharge and cess

Long term capital gains Nil

- In case of foreign company -

Short term capital gains 15% plus surcharge and cess

Long term capital gains Nil

No tax would be deductible at source from the capital gains (whether long-term or short-term) arising to an FII on repurchase/redemption of units in view of the provisions of Section 196D (2) of the Act.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

Securities Transaction Tax

Securities Transaction Tax ("STT") is applicable on transactions of purchase or sale of units of an equity oriented fund entered into on a recognized stock exchange or on sale of units of an equity oriented fund to the Fund. The STT rates as applicable are given in the following table:

Taxable Securities Transaction	Rates	Payable By
Purchase of a unit of an equity oriented fund, where - The transaction of such purchase is entered into in a recognised stock exchange; and The contract for the purchase of such unit is settled by the actual delivery or transfer of such unit.	0.125%	Purchaser
Sale of a unit of an equity oriented fund, where - The transaction of such sale is entered into in a recognised stock exchange; and The contract for the sale of such unit is settled by the actual delivery or transfer of such unit.	0.125%	Seller
Sale of a unit of an equity oriented fund, where - The transaction of such sale is entered into in a recognised stock exchange; and The contract for the sale of such unit is settled otherwise than by the actual delivery or transfer of such unit.	0.025%	Seller
Sale of unit of an equity oriented fund to the Mutual Fund itself.	0.25%	Seller

The Fund is responsible for collecting the STT from every person who sells the Unit to it at the rate of 0.25%. The STT collected by the Fund during any month will have to be deposited with the Central Government by the seventh day of the month immediately following the said month.

Investments by Charitable and Religious Trusts

Units of a Fund Scheme referred to in clause 23D of section 10 of the Income Tax Act, 1961, constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of Section 11 of the Income Tax Act, 1961.

Wealth Tax

Units held under the Schemes of the Fund are not treated as assets as defined under Section 2(ea) of the Wealth Tax Act, 1957 & therefore would not be liable to wealth tax.

Gift Tax

The Gift-tax Act, 1958, has ceased to apply to gifts made on or after 1 October 1998. Gifts of Units, purchased under the Schemes, would therefore, be exempt from gift-tax.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.tatamutualfund.com and www.amfiindia.com You can also call us at the Toll Free No.: 1800-209-0101.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Registrar: Computer Age Management Services Pvt. Ltd., A & B Lakshmi Bhawan, 609, Anna Salai, Chennai - 600 006. Tel: (044) 28521839, Email: camslbl@camsonline.com Website: www.camsonline.com

AMC Office: Ms. Latha Rajaraman, 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, Fax: 22613782, Email: kiran@tataamc.com, Website: www.tatamutualfund.com

UNITHOLDERS' INFORMATION

The Fund will disclose details of the investor's account and all his transactions to the intermediaries whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to the Fund's and investor's bankers, for the purpose of effecting payments to the investor. Further, investors' details may also be disclosed to Government Authorities such as income tax authorities, SEBI etc.

Account statement (on each transaction) shall be issued to the investor whose application (other than SIP/STP) has been accepted, specifying the number of units allotted within thirty days from the date of allotment. The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.

For SIP Transactions: First Account Statement shall be despatched within 10 working days from the date of first SIP/STP transaction. Thereafter Account Statement for SIP & STP will be despatched once every quarter ending March, June, September & December within 10 working days of the end of the respective quarter.

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.

The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

The fund will publish its unaudited financial results & Half Yearly results before the expiry of one month from the close of each half year in the prescribed format as per SEBI Circular MFD/CIR/1/200/2001 dated April 20, 2001 and scheme portfolio in the prescribed format as per SEBI Circular MFD/CIR/9/120/2000 dated November 24, 2000 in one national English daily newspaper and in a newspaper in the language of the region where the HO of the fund is situated.

Annual Report: The Fund will, not later than four months after the close of each financial year (March 31), mail to the Unitholders an abridged scheme wise annual report. Further, the full text of the Annual Report will be available for inspection at the office of the Fund. A copy of the Annual Report will be sent to Unit holders, free of cost, on specific request. The fund shall disclose the Annual Report on its website www.tatamutualfund.com.

Eligibility for application

The following persons (subject, wherever relevant to, Sale of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for the purchase of the Units:

- Adult individuals, either singly or more than 1 (not exceeding three) on first holder basis.
- Parents, or other lawful Guardians on behalf of Minors.
- Companies, corporate bodies, public sector undertakings, trusts, wakf boards or endowments, funds, institutions, associations of persons or bodies of individuals and societies (including co-operative societies) registered under the Societies Registration Act, 1860 (so long as the Purchase of Units is permitted under their respective constitutions).
- Mutual Funds (including any Scheme managed by TAMPL or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996).
- Asset Management Companies (in accordance with Regulation 24(3) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996) including a Fund of Fund schemes.
- Partnership firms, in the name of the partners.
- Hindu Undivided families (HUF) in the sole name of the Karta.
- Financial and Investment Institutions / Banks.
- Army/Navy/Air Force, para military Units & other eligible institutions.
- Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws.
- Scientific and Industrial Research organisations (so long as the Purchase of Units is permitted under their respective constitutions)
- Provident / Pension (Gratuity/ Superannuation & such other retirement & employee benefit & other similar funds (so long as the Purchase of Units is permitted under their respective constitutions.))
- Non-resident Indians/persons of Indian origin residing abroad (NRIs) on a full repatriation basis.
- Foreign Institutional Investors registered with SEBI (FIIs).
- Overseas Financial Organisations which have entered into an arrangement for investment in India, inter-alia, with a Mutual Fund registered with SEBI and which arrangement is approved by the Central Government.
- International Multilateral Agencies approved by the Government of India.

For applicants who cannot Invest.

- Any individual who is a Foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FII or FII sub account.
- Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the scheme. These would be firms & societies which are held directly or indirectly but ultimately to the extent of atleast 60% by NRIs & trusts in which atleast 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
- Non-Resident Indians residing in the United States of America and Canada.

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

How to apply

Application forms complete in all respects, accompanied by or cheque / draft are to be submitted to any of the Authorised Investor Service Centres, as stated in the Offer Circular or as may be declared. All cheques and bank drafts accompanying the application form should contain the application form number and the name of the applicant on its reverse. For additional instructions, investors are requested to follow the application form carefully. **All cheques/drafts by the applicants should be made out in favour of "The name of the scheme" and crossed "A/c Payee and Not Negotiable"**.

Application form (duly completed), along with a cheque (drawn on Chennai)/DD (payable at Chennai) may also be sent by Mail directly to the Registrar viz. Computer Age Management Services (Private) Limited, Unit : Tata Mutual Fund, A&B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006,

If there is no Authorised Investor Service Centres where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of "The name of the scheme" and crossed "A/c Payee and Not Negotiable" respectively payable at Chennai, after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) from the amount of investment. If such bank charges / commission are not deducted by the applicant, then the same may not be reimbursed. However in case of application along with local Cheque or Bank Draft payable at Mumbai, at / from locations where TMF has its designated Authorised Investor Service Centres, Bank Draft charges/ commission may have to be borne by the applicant. In such cases the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application.

Subscription by NRIs

In terms of Schedule 5 of Notification no. FEMA 20/2000 dated May 3, 2000, RBI has granted general permission to NRIs to purchase, on a repatriation basis units of domestic mutual funds. Further, the general permission is also granted to NRIs to sell the units to the mutual funds for repurchase or for the payment of maturity proceeds, provided that the units have been purchased in accordance with the conditions set out in the aforesaid notification. For the purpose of this section, the term "mutual funds" is as referred to in Clause (23D) of Section 10 of Income-Tax Act 1961. However, NRI investors, if so desired, also have the option to make their investment on a non-repatriable basis.

Subscription by FIIs

In terms of Schedule 5 of Notification no. FEMA 20/2000 dated May 3, 2000, RBI has granted general permission to a registered FII to purchase on a repatriation basis units of domestic mutual funds subject to the conditions set out in the aforesaid notification. Further, the general permission is also granted to FIIs to sell the units to the mutual funds for repurchase or for the payment of maturity proceeds, provided that the units have been purchased in accordance with the conditions set out in the aforesaid notification. For the purpose of this section, the term "mutual funds" is as referred to in Clause (23D) of Section 10 of Income-Tax Act 1961.

Mode of Payment on Repatriation basis

NRIs

In case of NRIs and persons of Indian origin residing abroad, payment may be made by way of Indian Rupee drafts purchased abroad and payable at Mumbai or by way of cheques drawn on Non-Resident (External) (NRE) Accounts payable at par at Mumbai. Payments can also be made by means of rupee drafts payable at Mumbai and purchased out of funds held in NRE / FCNR Accounts.

In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

FIIs

FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-resident Rupee Account maintained by the FII with a designated branch of an authorized dealer with the approval of the RBI subject to the terms and conditions set out in the aforesaid notification.

Mode of payment on Non-Repatriation basis

In case of NRIs/Persons of Indian origin seeking to apply for Units on a non-repatriation basis, payments may be made by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the Application Form is accepted.

Refunds, interest and other distribution (if any) and maturity proceeds/repurchase price and /or income earned (if any) will be payable in Indian Rupees only. The maturity proceeds/repurchase value of units issued on repatriation basis, income earned thereon, net of taxes may be credited to NRE/FCNR account (details of which should be furnished in the space provided for this purpose in the Application Form) of the non-resident investor or remitted to the non-resident investor. Such payments in Indian Rupees will be converted into US dollars or into any other currency, as may be permitted by the RBI, at the rate of exchange prevailing at the time of remittance and will be dispatched through Registered Post at the unitholders risk. The Fund will not be liable for any loss on account of exchange fluctuations, while converting the rupee amount in US dollar or any other currency. Credit of such proceeds to NRE/FCNR account or remittance thereof may be permitted by authorized dealer only on production of a certificate from the Fund that the investment was made out of inward remittance or from the Funds held in NRE/FCNR account of the investor maintained with an authorized dealer in India. However, there is no objection to credit of such proceeds to NRO/NRSR account of the investor if he so desires.

Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.

Rejection of applications

Applications not complete in any respect are liable to be rejected. The Trustee Company may reject any application not in accordance with the terms of the Scheme.

Documents to be submitted

In the case of applications under Power of Attorney

If any application or any request for transmission is signed by a person holding a valid Power of Attorney, the original Power of Attorney or a certified copy duly notarised should be submitted with the application or the transmission request, as the case may be, unless the Power of Attorney has already been registered with the Fund / Registrar.

In the case of applications by limited Company or a corporate body or an eligible institution or a registered society or a Trust or a Fund or a FII, etc.

In the case of applications by limited Company or a corporate body or an eligible institution or a registered society or a trust or a fund or a FII , a certified true copy of the Board resolution of the managing body authorising investments in Units including authority granted in favour of the officials signing the application for Units & their specimen signature etc. alongwith a certified copy of the Memorandum & Articles of Association & / or bye-laws & / or trust deed & / or partnership deed & Certificate of Registration should be submitted. The officials should sign the application under the official designation. In the case of a Trust/ Fund, it shall produce a resolution from the Trustee(s) authorising such purchases.

The above mentioned documents or duly certified copy thereof must be lodged separately at the office of the Registrar to the Offer, quoting the serial number of the application.

In case of non submission of the above mentioned documents, the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application.

Date: 30th July, 2009

DETAILS REGARDING TATA FLOATER FUND (TFF)

Investment Objective: The investment objective of the Scheme is to generate stable returns with a low interest rate risk strategy by creating a portfolio that is predominantly invested in good quality floating rate debt instruments, money market instruments & in fixed rate debt instruments, which can also be swapped for floating rate returns. There can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum Upto	Maximum Upto	
Floating Rate Debt instruments* and money market instruments (including securitised debt)	65	100	Low to Medium
Fixed Rate Debt Securities (including securitised debt)	0	35	Low to Medium

* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

Investment in securitised debt will be restricted to a maximum of 50% of the net assets of the scheme. No investment will be made in foreign securitised debt.

The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. Investment in derivative instruments may be done for hedging and Portfolio balancing.

Benchmark Index: Crisil Liquid Fund Index.

Name of the Fund Manager: Raju Sharma.

Performance of the schemes as on 30th June 2009 (% In Compounded Annualised Returns)

Period	Scheme Return	Benchmark Return
Last 1 Year	8.33	8.40
Last 3 Years	8.24	7.49
Since Inception (6 September 2005)	7.68	7.05

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 6 September 2005.

Performance of the schemes (Absolute returns for each financial year for the last 5 Years)

Financial Year	Scheme Returns	Benchmark Returns
2006-07	6.92	6.37
2007-08	8.81	7.52
2008-09	9.08	8.81

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index. Date of Allotment: 06th September 2005.

Applicable load structure for investments made other than by way of SIP (As a % of relevant NAV):

Exit Load: Nil

FOR OTHER INFORMATION ON TATA FLOATER FUND (TFF), PLEASE REFER THE KEY INFORMATION MEMORANDUM / SCHEME INFORMATION DOCUMENT (SID) / STATEMENT OF ADDITIONAL INFORMATION (SAI) OF TATA FLOATER FUND.



TO BE USED FOR ALL SCHEMES OTHER THAN TATA SERVICE INDUSTRIES FUND AND TATA CONTRA FUND

SIP AUTO DEBIT FACILITY

Sr. No.:

New Investors are also requested to fill-in the scheme application form

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing / Auto Debit)

First SIP cheque and subsequent via Auto Debit in select cities only.

New Registration with TMF

Change in Bank Account for existing Registration with TMF

Broker Code Sub Broker Code Please attach copy of cheque / cancelled cheque

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

PAN AND KYC COMPLIANT STATUS DETAILS

	PAN # (Refer Instruction - F)	KYC Compliant Status** (If yes attach proof) KYC Mandatory for investment of Rs. 50,000/- and above. (Refer Instruction - G)	
First Applicant / Guardian*	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

*If the First Applicant is a Minor, then please state the details of Parent / Guardian. # Please attach PAN proof. **Refer Instruction - F

INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name	<input type="text"/>
Folio/Application No.	<input type="text"/> Existing Investors please mention Folio Number. New applicants please mention the application form number.
Scheme	<input type="text"/>
Plan	<input type="text"/>
Option and Sub Option	<input type="text"/>

SIP AND BANK DETAILS

Each SIP Amount (Rs.) Frequency Monthly (Default) Quarterly

Amount in words

Status: RI NRI

First SIP Cheque Details:

Cheque No.: Cheque Amount in Rs. Cheque Date:

SIP Auto Debit Dates: 1st 7th 10th 20th 25th of the month / quarter.

SIP Period: Start From MM YY End On MM YY

SIP date should be either 1st / 7th / 10th / 20th / 25th (Note: Cheque should be drawn on bank details provided below)

(Note: Please allow minimum one month for auto debit to register and start)

I hereby, authorise Tata Mutual Fund (TMF) and their authorised service providers, to debit my following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Account holder Name as in Bank Account	<input type="text"/>
Bank Name	<input type="text"/>
Branch Name	<input type="text"/> City <input type="text"/>
Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash <input type="checkbox"/> Credit <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE
Account Number (in figures)	<input type="text"/>
In Words	<input type="text"/>
9 Digit MICR Code (Mandatory)	<input type="text"/>
In Words	<input type="text"/>

I/We hereby declare that the particulars given above are correct & express my willingness to make payments referred above through participation in ECS / Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Tata Asset management Ltd., about any changes in my bank account. I/We have read & agreed to the terms & conditions mentioned overleaf. To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of Offering Circular of Tata Mutual Fund Scheme/s, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s.

1st A/c Holder's Signature (As in Bank Records)	<input type="text"/>	2nd A/c Holder's Signature (As in Bank Records)	<input type="text"/>	3rd A/c Holder's Signature (As in Bank Records)	<input type="text"/>
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FOR OFFICE USE ONLY (NOT TO BE FILLED IN BY INVESTOR)

Recorded on <input type="text"/>	Scheme Code <input type="text"/>
Recorded by <input type="text"/>	Credit A/c Number <input type="text"/>
Bank use Mandate Ref. No. <input type="text"/>	Customer Ref. No. <input type="text"/>

AUTHORISATION OF THE BANK ACCOUNT HOLDER (TO BE SIGNED BY THE ACCOUNT HOLDER)

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in Tata Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to account mandate Form to get it verified & executed.

Bank Account Number	<input type="text"/>
---------------------	----------------------

6	First Account Holder's Signature (As in Bank Records)	<input type="text"/>
	Second Account Holder's Signature (As in Bank Records)	<input type="text"/>
	Third Account Holder's Signature (As in Bank Records)	<input type="text"/>

(To be signed by all holders if mode of operation is Joint)



TATA INFRASTRUCTURE FUND

Sr. No.:

Please refer the instructions while filling the Application Form. Tick (✓) whichever is applicable. (Strike out which is not required)
(An Open ended Equity Scheme)

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

Distributor / Broker ARN		Sub-Broker Code	
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Existing Folio Number: SIP form attached Micro SIP form attached

The details in our records under the folio number mentioned alongside will apply for this application. Investors already registered as 'MICROSIP' need not submit the documents for subsequent MICROSIP investments.

2. MICRO SIP - Refer instruction E

For Micro SIP please mention 'MICROSIP' in 'PAN area' for 1st applicant / Guardian / 2nd applicant / 3rd applicant wherever applicable. Mentioning the date of Birth in section 4 below mandatory for Micro SIP applications. Micro SIP document submitted (any one mentioned in the instruction {E.2}):

	Document Enclosed	Document Id	Validity of document
First			
Second			
Third			

I/We hereby declare that I/We do not have any existing Micro SIP's which together with the current application will result in aggregate investments exceeding Rs.50,000/- in a year.

3. PAN AND KYC COMPLIANT STATUS DETAILS

	PAN # (Refer Instruction - F)	KYC Compliant Status** (If yes attach proof) KYC Mandatory for investment of Rs. 50,000/- and above. (Refer Instruction - G)
First Applicant / Guardian*		<input type="checkbox"/> Yes <input type="checkbox"/> No
Second Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No
Third Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No

4. SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in Block Letters use one box for one alphabet leaving one box blank between two words, as it appears in your Bank Account)

Name Mr Ms M/s
 Date of Birth Status: Resident RI NRI

Name of the Contact Person in case of Non-Individual

Guardian Name (if sole / First applicant is a Minor)

Name Mr Ms M/s
 Date of Birth Status: Resident RI NRI

Address [P. O. Box Address is not sufficient] (Indian address in case of NRI's / FII's)

City Pin code Mandatory
 State Country

Contact Details

Phone Extn. Fax Mobile
 Email

I/We wish to receive the following via e-mail in lieu of physical document(s) (Please ✓) Account Statement Annual Report Other Communication
 I/We would like to receive SMS updates

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

City
 State Country Zip code

I/We confirm that I am/we are non-residents of Indian nationality/origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

Occupation (please ✓) Agriculture Business Service Professional Housewife Retired Student Other
 Are you applying as (please ✓) Resident Individual Trust BOI Pvt. Ltd. Co. Societies Body Corporate
 NRI/NRO Proprietorship AOP FII HUF FOF
 NRI/NRE Partnership Public Ltd. Co. On behalf of Minor PIO Others _____

5. JOINT APPLICANT'S DETAILS

Second Applicant

Name Mr Ms M/s
 Date of Birth Status: Resident RI NRI

Third Applicant

Name Mr Ms M/s
 Date of Birth Status: Resident RI NRI

Mode of Holding (please ✓) Single OR Joint OR Anyone or Survivor **Default Option: Joint**

Name of Power of Attorney holder (POA) if investment is being made by a Constituted Attorney:

Name Mr Ms M/s
 PAN* * Refer Instruction - F. Kindly enclose copy of the proof of PAN. In case of a joint holding, PAN of all the joint holders should be mentioned in the application form.

ACKNOWLEDGEMENT SLIP (To be filled by the investor)

Sr. No.:

Received from Mr. / Ms. / M/s.
 an application for Units of
 Plan Option Sub-option
 alongwith Cheque / DD No. Dated Drawn on (Bank)
 Amount (Rs.)

Signature, Stamp & Date

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



TO BE USED FOR ALL SCHEMES OTHER THAN TATA SERVICE INDUSTRIES FUND AND TATA CONTRA FUND
TATA INFRASTRUCTURE MICROSIP AUTO DEBIT FACILITY

New Investors are also requested to fill-in the scheme application form **Sr. No.:**

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing / Auto Debit)

First **MICROSIP** cheque and subsequent via **Auto Debit** in select cities only.

New Registration with TMF Change in Bank Account for existing Registration with TMF

Broker Code Sub Broker Code Please attach copy of cheque / cancelled cheque

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

MICROSIP - Refer instruction E

For Micro SIP please mention 'MICROSIP' in 'PAN area' for 1st applicant / Guardian / 2nd applicant / 3rd applicant wherever applicable. Mentioning the date of Birth in section 4 below mandatory for Micro SIP applications. Micro SIP document submitted (any one mentioned in the instruction {E.2}) :

	Document Enclosed	Document Id	Validity of document
First			
Second			
Third			

I / We hereby declare that I / We do not have any existing Micro SIP's which together with the current application will result in aggregate investments exceeding Rs.50,000/- in a year.

INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name

Folio/Application No. Existing Investors please mention Folio Number. New applicants please mention the application form number.

Scheme

Plan

Option and Sub Option

MICROSIP AND BANK DETAILS

Each MICROSIP Amount (Rs.) Frequency Monthly (Default) Quarterly

Amount in words

Status: RI

First MICROSIP Cheque Details:

Cheque No.: Cheque Amount in Rs. Cheque Date : ___/___/___

SIP Auto Debit Dates: 1st 7th 10th 20th 25th of the month / quarter.

MICROSIP Period: Start From MM YY End On MM YY

SIP date should be either 1st / 7th / 10th / 20th / 25th (Note: Cheque should be drawn on bank details provided below)

(Note: Please allow minimum one month for auto debit to register and start)

I hereby, authorise Tata Mutual Fund (TMF) and their authorised service providers, to debit my following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Account holder Name as in Bank Account

Bank Name

Branch Name City

Account Type Savings Current Cash Credit NRO NRNR NRE

Account Number (in figures)

In Words

9 Digit MICR Code (Mandatory)

In Words

I/We hereby declare that the particulars given above are correct & express my willingness to make payments referred above through participation in ECS / Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Tata Asset management Ltd., about any changes in my bank account. I/We have read & agreed to the terms & conditions mentioned overleaf. To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of Offering Circular of Tata Mutual Fund Scheme/s, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s.

I / we hereby declare that I / we do not have any existing MICROSIP's which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a year

1st A/c Holder's Signature (As in Bank Records)	2nd A/c Holder's Signature (As in Bank Records)	3rd A/c Holder's Signature (As in Bank Records)
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FOR OFFICE USE ONLY (NOT TO BE FILLED IN BY INVESTOR)

Recorded on Scheme Code

Recorded by Credit A/c Number

Bank use Mandate Ref. No. Customer Ref. No.

AUTHORISATION OF THE BANK ACCOUNT HOLDER (TO BE SIGNED BY THE ACCOUNT HOLDER)

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in Tata Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to account mandate Form to get it verified & executed.

Bank Account Number

First Account Holder's Signature (As in Bank Records)	
Second Account Holder's Signature (As in Bank Records)	
Third Account Holder's Signature (As in Bank Records)	

(To be signed by all holders if mode of operation is Joint)

INSTRUCTIONS

Please read the terms of Offering Circular before filling the application. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

(A) AN APPLICATION TO THE ONGOING OFFERING BY AN INVESTOR SHOULD BE FOR ATLEAST A MINIMUM AMOUNT AND IN MULTIPLES THEREOF AS SPECIFIED FOR EACH SCHEME. THERE IS NO MAXIMUM LIMIT.

(B) PAYMENT PROCEDURE

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the **Investor Service Centres** are located and mail to the nearest ISC. **THE CHEQUE/DD MUST BE DRAWN IN FAVOUR OF "TATA INFRASTRUCTURE FUND" and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".**
2. In case of subscription by NRIs/FIIs, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker.

Applicants who cannot Invest: • Any individual who is a Foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FII or FII sub account. • Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the scheme. These would be firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRI's & trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). • Non-Resident Indians residing in the United States of America & Canada.

3. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
4. Application forms duly completed in all respects must be lodged at the identified Investor Service Centres.
5. Application form (duly completed), along with a cheque (drawn on nearest ISC's / transaction acceptance centres)/ DD (payable at the nearest ISC's / transaction acceptance centres) may be sent by Mail directly to the nearest ISC / transaction acceptance centres or DD's payable at Chennai to be sent to the Registrar viz. Computer Age Management Services Pvt. Ltd., Unit: Tata Mutual Fund, A&B, Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006.

If there is no Authorised Investor Service Centres where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of "Tata Infrastructure Fund" & crossed "A/c Payee & Not Negotiable", If you are residing/located in a city/town where we don't have an official Acceptance Point, please draw a Demand Draft payable at your nearest city/town where we have a Transaction Acceptance Point. after deducting bank charges / commission after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) from the amount of investment.

6. The applicants are requested to note the following points before submitting the applications to any of the collection centres.
 - i) Separate cheque/demand draft is required for each scheme.
Such Cheques/Demand Draft should be drawn in the name of the Scheme.
 - ii) Stockinvests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated. Post dated cheques will be accepted only for SIP transactions.
 - iii) Cheques once returned in clearing will not be re-presented and the accompanying applications may not be considered for allotment.
7. Applications which are incomplete are liable to be rejected & the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof.
8. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/ Orders if any, will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.
9. The right to accept or reject any application in whole or in part lies with the Trustee Company.
10. Non individual investors (Corporates, Societies, Trusts, etc.) are required to submit specified documents such as Memorandums, Articles of Association, bylaws, trust deed, board resolutions and other similar documents along with the subscription application. Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) are not provided within 10 business days from the date of transaction or the documents provided by the non individual investors are insufficient / inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor.

(C) APPLICATION DETAILS

1. Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft.
2. Please mention the Pin Code Number in the Address column. **In case the PIN code is not mentioned all the correspondence will be sent by registered post.**
3. All communication and/or payments will be made to the sole/first applicant.
4. Signatures should be in English or in any Indian language, thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, the Partner should sign on behalf of the Partnership Firm. Similarly, for the Association of Persons (AoP), Company etc. the application must be signed by the Authorised Signatory/Signatories as applicable.

5. Individual(s) as Applicant/unit holder only can make nomination. Nominee must be an individual and not a trust, society, body corporate partnership firm, Karta of Hindu Undivided Family or a power of Attorney Holder. Nomination stands rescinded upon transfer/Redemption/Switchover of Units.
6. Where the units are held in the names of two or three persons, such persons shall be deemed to hold the units on first holder basis. In case of HUF/Partnership Firm/AoP/Company, etc. no joint holding will be considered. **All tax exemptions can be availed of only by the First holder in case of additional holdings.**
7. In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund the original Power of Attorney or the certified copy thereof duly notarised and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.
8. Any applications without broker code will be treated as Direct Investments

(D) Default Values:

Default value for Tata Infrastructure Fund is:

In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment

(E) 1. What is MICRO SIP?

MICRO SIP investment is an investment where the aggregate of all installments in a year (i.e. for 12 rolling months) (where the registration is for a period exceeding one year) OR installment amount multiplied by number of installments (where the registration is for less than one year) does not exceed Rs. 50,000/-

2. Documents required:

Any one of the following PHOTO IDENTIFICATION document can be submitted. The document should be self attested by the investor or the ARN distributor.

- i Voter Identity Card
- ii Driving License
- iii Government / Defense identification card
- iv Passport
- v Photo Ration Card
- vi Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
- vii Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mode=31>)
- viii Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
- ix ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
- x Senior Citizen / Freedom Fighter ID card issued by Government.
- xi Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
- xii Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
- xiii Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.

3. The PHOTO IDENTIFICATION DOCUMENT PROVIDED SHOULD BE CURRENT

4. Mentioning the date of birth of all applicant's / guardian is mandatory for MICRO SIP Applications.

5. Who is eligible for MICRO SIP?

- a. This Exemption will be applicable only to Investment by Individuals (Including NRI, Minors and sole proprietary firms).
- b. But HUF and other categories will not be eligible for MICRO SIP's
- c. The Exemption is applicable to Joint Holder also

(F) PAN Number Details of the Investors

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) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly & correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investor Service Centres of TATA Mutual Fund or ISCs of CAMS. Attestation will be done after verification with the original PAN card.

*includes fresh/additional purchase, Systematic Investment.

Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, Please contact any of the Investor Service Centres / CAMS / Distributors or visit our website

www.tatamutualfund.com for further details. If PAN already validated alongwith MIN, please don't attach any proof

(G) Prevention of Money Laundering & Know Your Customer (KYC) Compliance

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate & implement a client identification programme, verify & maintain the record of identity & address(es) of investors. In order to make the data capture & document submission easy & convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity & address of the investor(s) to an independent agency (presently CDSL Ventures Limited) which will act as central record keeping agency ('Central Agency'). As a token of having verified the identity & address of the investor(s) & for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number-MIN Letter) to each investor who submits an application & the prescribed documents to the Central Agency. Investors are required to attach the copy of KYC Acknowledgement Letter (or the erstwhile MIN* Allotment Letter) along with the application form at the time of making investment for the first time in every Mutual Fund. In respect of any subsequent investments in the same Mutual Fund, it is not necessary to attach a copy of the KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number (MIN)* Allotment Letter). Investors who wish to obtain a KYC Acknowledgement Letter have to submit a completed Application Form for Know Your Customer ('KYC Form') along with all the prescribed documents listed in the KYC Form, at any of the Point of Service ('POS'). The KYC Form is available at our website: www.tatamutualfund.com and AMFI website: www.amfiindia.com. POS are the designated centres appointed by the Central Agency for receiving application forms, processing the same & issuance of KYC Acknowledgement Letter. List of & location of POS is available at our website www.tatamutualfund.com & www.amfiindia.com. On submission of KYC Form, documents & information to the satisfaction of the POS, the investor will be issued a provisional KYC Acknowledgement Letter across the counter. Subsequently, the Central Agency will verify the information & documents submitted by the investor. The verification process will be completed within 10 working days from the date of provisional KYC Acknowledgement Letter. In case of any deficiency/insufficiency in documentation, intimation will be sent to the investors. However, the Central Agency may cancel the KYC Acknowledgement Letter within 10 working days from the date of issue of provisional KYC Acknowledgement Letter, in case of any deficiency in the document/information. Intimation of cancellation of KYC Acknowledgement Letter will be despatched by the Central Agency to the investor immediately. No communication will be sent to the investor if the KYC documents are in order. KYC Acknowledgement Letter is presently being issued free of cost. Presently, it is mandatory for all applications for subscription of value of Rs. 50,000 & above to quote the KYC compliance status of all the applicants (guardian in case of minor) in the application for subscription & attach proof of KYC compliance viz. KYC Acknowledgement Letter (or the erstwhile MIN* Allotment Letter). The KYC status will be validated with the records of the Central Agency before allotting units. Tata Mutual Fund will not be held responsible and/or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) & affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any & recovery of unamortized NFO expenses. All investors (both individual and non-individual) can apply for KYC compliance. However, applicants should note that minors cannot apply for KYC compliance & any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also, applicants / unit holders intending to apply for units / currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issuer of the PoA & the holder of the PoA must mention their KYC compliance status at the time of investment, if such investment(s) are above the prescribed threshold limit. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address & other KYC related details, should the applicant desire to change such information. POS will extend the services of effecting such changes.

* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

(H) BANK ACCOUNT DETAILS

It shall be mandatory for the Unitholders to mention their bank account numbers in their purchase applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank A/c i.e. nature of A/c, A/c Number, 9 digit Bank Code Number (For Electronic Credit Facility), branch address of the bank at the appropriate space in the application form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of dividend & redemption payout. Please attach a copy of the cancelled cheque leaf.

Any application for subscription / request for redemption without Bank A/c details cannot be considered for subscription and hence will be rejected.

Example for filling the account number:

A/c. No.		9	7	4	6	1	5	2
In words		Nine	Seven	Four	Six	One	Five	Two

It is mandatory to provide the A/c Number in words & figures & please note if the A/c number is not mentioned in words & figures or the same does not match, DC will not be effected."

The 11-digit IFSC (Indian Financial System Code) code for NEFT (National Electronic Funds Transfer) can be obtained from the bank branch.

For faster dissemination of information, Unitholders are requested to provide their E-mail IDs.

Mutual Fund / registrar shall not be responsible for e-mail not reaching to the investors and for all consequences thereof.

Despatch of Account Statement and Unit Certificates.

For Normal Transactions: An Account Statement will be Despatched to Unitholders within a maximum of thirty days from the date of Allotment.

For Systematic Transactions: Account Statement will be Despatched once in calendar quarter

Investors will be sent Account Statements and Cheques by courier/ucp/ registered post. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivery to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.

(I) BROKERS AND MARKETING ASSOCIATES.

1. Tata Mutual Fund's Marketing Associates, Agents & Brokers (who are holding the AMFI Certificate) are eligible to mobilise subscriptions under the Fund and earn brokerage based on the amounts subscribed. Brokerage will be paid only to those Marketing Associates, Agents & Brokers whose stamp appears on the application form.
2. Code numbers / ARN No. assigned by AMFI to the Marketing Associates / Agents must be used wherever applicable and their stamps should clearly state their names and any other details as required, in English.
3. Agents are not permitted to accept CASH with Application Form. Tata Mutual Fund shall not be held responsible for any kind of wrong tenders.
4. Brokerage will be paid to only Distributors empanelled with Tata Mutual Fund and registered with AMFI.
5. Distributors / Agents should mention the ARN No. allotted by AMFI, on the application form.

(J) The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers, for the purpose of effecting payments to the investor.

Prevention of Money Laundering

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines / circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity & address(es) of investors.

In order to make the data capture & document submission easy & convenient for the investors, Mutual Fund Industry has collectively entrusted this responsibility of collection of documents relating to identity & address & record keeping to an independent agency (presently CDSL Ventures Limited) that will act as central record keeping agency ('Central Agency').

(K) Nomination Details

(1) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. **(2)** Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the unit holder. **(3)** The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force. **(4)** Nomination in respect of the units stands rescinded upon the transfer of units. **(5)** Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc. **(6)** The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly and who have originally made the nomination. **(7)** On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units if favour of the Nominee(s). **(8)** Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees).

(L) Understanding Trigger facility

Under this facility, the investor can choose a specific % target return, which if achieved in the scheme, the Gain shall either be redeemed or switch to the Growth Option of Tata Floater Fund.

Applicability : Scheme - Tata Infrastructure Fund; Option: Growth

Switch scheme: Tata Floater Fund – Growth Option

Trigger level:

- **First Trigger:** 5% or 10% (as per investor's request) gain in the NAV from NAV at the date of receipt of the trigger request.
- **Subsequent Trigger:** After the first trigger the base value for the calculation of next level of trigger (5% or 10% gain) will be the NAV level of the previous trigger.

The triggers will continue till such time the investor gives a request to cancel the Trigger facility.

Features:

On achieving each specific % target return in the scheme, the Gain shall either be redeemed or switched to Tata Floater Fund- Growth Option. The minimum application amount criteria for the debt scheme will not be considered.

Calculation:

The calculation of the gain will be using the formula:

$$(\text{Trigger day NAV} - \text{previous trigger day NAV}) * \text{Number of units}$$

Minimum amount eligibility:

This feature will be applicable along with the minimum purchase amount of Rs. 5000/- i.e. the purchase/additional purchase/ switch-in amount should be a minimum of Rs. 5000/-.

NAV for switch /redemption:

NAV of the trigger day will be considered for the purpose of redemption/ switch. In case of non business day in debt schemes but business day for Equity, switch out will be processed on the trigger day and Switch in will be processed on the next business day for Tata Floater Fund - Growth option.

Load Structure

Entry Load for trigger facility	Not Applicable
Exit load at the time of triggered switch	Nil
Entry load at the time of switch-in to debt scheme	Not Applicable
Exit load at the time of redemption from debt scheme	Exit load as applicable in the Tata Floater Fund

SIP: This facility will not be applicable for Systematic Investment Plan.

Illustration:

Sr no	Date	Valuation	NAV per unit	No of units	units	Appreciation (Rs)	Investment / Redemption	Comments
1	1-Jul-09	10000.00	12.5500	796.813				On the day of investment
2	25-Jul-09	11000.00	13.8050	796.813				Trigger will be enabled
3	25-Jul-09	10000.00	13.8050	724.375	(72.438)	1000.00		Redemption based on Trigger 1 (12.5500 * 10%)
4	6-Sep-09	11000.00	15.1855	724.375				Trigger will be enabled
5	6-Sep-09	10000.00	15.1855	658.523	(65.852)	1000.00		Redemption based on Trigger 2 (13.8050 * 10%)
6	7-Oct-09	15042.47	15.2500	986.392	327.869		5000.00	Additional purchase for Rs.5000
7	20-Oct-09	16476.74	16.7041	986.392				Trigger will be enabled
8	20-Oct-09	14978.85	16.7041	896.720	(89.672)	1497.89		Redemption based on Trigger 3 (15.1855 * 10%)
9	25-Oct-09	10531.19	17.3200	608.036	(288.684)		(5000.00)	Redemption request for Rs.5000
10	5-Nov-09	11172.33	18.3745	608.036				Trigger will be enabled
11	5-Nov-09	10156.67	18.3745	552.760	(55.276)	1015.67		Redemption based on Trigger 4 (18.3745 * 10%)

- Receipt of application at NAV 12.55. Trigger registered for NAV 12.5500. This will be irrespective of the Price per unit. i.e. the base level for the first trigger will be 12.5500.
- NAV reached 13.8050 and therefore trigger is enabled.
- Calculation of appreciated amount: (13.8050-12.5500) * 796.813, also units reduced 72.438 i.e. 1000.00/ 13.8050
- Next trigger level is reset to 15.1855 i.e. 13.8050*10%
- Next trigger level at 15.1855 based on the calculations in Step 2 and 3. The next level of trigger reset to 16.7041 i.e. (15.1855* 10%)

- Additional purchase of Rs. 5000/- at NAV 15.2500. Number of units increased to 986.392
- Next trigger level achieved at 16.7041 NAV
- Please note here the calculation of appreciation (16.7041 – 15.1855)*986.392 = 1497.89 here despite there is a transaction received at 15.2500 the trigger at 16.7041 will be applicable for this transaction as well. Next trigger level reset to 18.3745.
- Redemption request for Rs. 5000/-
- and 11. Next trigger execution.

Instructions

- The trigger facility is available only for Tata Infrastructure Fund – Growth option.
- This feature will be applicable for purchase / switch in applications of minimum purchase amount of Rs. 5000/-.
- A separate folio will be created for additional purchase transactions received with the trigger option.
 - For switch-in transactions received with the trigger option,
 - Incase the Folio already has an investment in Tata Infrastructure Fund – Growth option a separate folio will be created for the investment.
 - Incase the Folio does not have investments in Tata Infrastructure Fund - Growth option, the scheme will be created in the same folio for the investment.
- The investor can choose any one of the following % target return: 5% or 10%. The trigger level ones selected cannot be changed.
- The default trigger level is 10%. The default trigger option is switch to Tata Floater Fund - Growth option.
- Please note that the folio created for this facility / having trigger facility cannot be consolidated with other folios.
- Trigger requests without transaction (i.e. additional purchase / switch-ins) will not be processed.
- Requests for extending trigger facility in the existing folio cannot be considered.
- Trigger level will be calculated on the applicable NAV on the date of receipt of the first subscription application form (purchase /additional purchase/ switch in) with the trigger request.
- The calculation of the gain will be using the formula: (Trigger NAV – previous trigger NAV) * Number of units
- Subsequent triggers will be captured with the NAV as on the previous trigger date as a base.
- Any subsequent purchase received in this new folio will follow the triggers set based on the first such trigger transaction, irrespective of the NAV of the subsequent purchase.
- The redemption / switch of units will be based on First-In-First-Out (FIFO) basis.
- NAV for switch /redemption: NAV of the trigger day will be considered for the purpose of redemption/ switch. In case of non business day in debt schemes but business day for Equity, switch out will be processed on the trigger day and Switch in will be processed on the next business day for Tata Floater Fund - Growth option.
- Loads applicable:
 - Entry Load for trigger facility - Not Applicable
 - Exit load for switch-outs and redemption due to the trigger transaction- Nil.
 - Entry load at the time of switch-in to Tata Floater Fund - Growth option - Not Applicable
 - Exit load at the time of redemption from Tata Floater Fund - Growth option - Exit load as applicable in the Tata Floater Fund
 - For normal redemptions and switch out request from such folios– normal load structure is applicable
- The triggers will continue till such time the investor gives a request to cancel the Trigger facility.
- In case of cancellation of the trigger facility the Unit holders will have to give a written request duly signed by all unit holder/s to our offices / service centers. The AMC will require at least 10 business days from the date of submission of such request to process the cancellation of the facility. On receipt of such request, the said facility will be terminated and notified to the unit holder. In case a trigger is activated in the interim period before ceasing the request the switch / redemption transaction will be processed.
- The minimum redemption amount criteria for redemption /switch from Tata Floater Fund – Growth plan will be applicable.

CHECKLIST

Please ensure that your Application Form is complete in all respects and signed by all applicants : • Name, Address and Contact Details are mentioned in full. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned along with the copy of the PAN card • Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated. • If units are applied for jointly, Mode of Operation of account is indicated • Your Investment Cheque / DD is drawn in favour of "Tata Infrastructure Fund", dated and signed. • Application Number is mentioned on the reverse of the cheque. • Documents as listed below are submitted along with the Application Form (as applicable to your specific case). • If required document(s) are not provided within 10 business days from the date of transaction or the documents provided by the non individual investors are insufficient / inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor.

	Documents	Companies	Trusts	Societies	Partnership Firms	FIs	NRI	Investments through Constituted Attorney
1	Resolution/Authorisation to invest	✓	✓	✓	✓	✓		
2	List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓
3	Memorandum & Articles of Association	✓						
4	Trust Deed		✓					
5	Bye-Laws			✓				
6	Partnership Deed				✓			
7	Overseas Auditor's Certificate					✓		
8	Notarised Power of Attorney							✓
9	Foreign Inward Remittance Certificate, in case payment is made by DD from NRE/ FCNR a/c or where applicable						✓	

All documents in 1 to 6 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public

SIP AUTO DEBIT FACILITY : TERMS & CONDITIONS

A) SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Baroda, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bijapur*, Bikaner, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Devenegere, Dhanbad, Dehradun, Durgapur, Erode, Gadag*, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Mandya*, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupathi, Trichur, Trichy, Trivandrum, Udaipur, Udupi*, Varanasi, Vijayawada, Vizag. (subject to revision in dates & location).

Instructions for ECS:

1. This facility is offered to investors having bank accounts in select cities mentioned above.
2. The cities in the list may be modified/ updated/changed/removed at any time in future entirely at the discretion of Tata Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
3. The bank mentioned in the ECS request must participate in local MICR clearing. MICR code starting and/or ending with '000' are not valid for ECS.
4. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
5. * For Gadag, Bijapur, Udupi & Mandya the first transaction should be demand draft drawn on the city where the application is submitted.

B) Through direct debit facility:

List of Banks for direct debit facility (all branches): ICICI Bank; Citi Bank, Corporation Bank and Union Bank of India. (Please note: The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add / withdraw the name of the bank with whom direct debit facility arrangement can be introduced / discontinued as the case may be).

General Instructions for SIP Auto Debit:

1. In case of new applications, kindly attach duly filled in application form alongwith registration cum mandate form for SIP Auto debit facility. Any other format of request will be rejected.
2. Completed application form, SIP auto debit form & first cheque should be submitted at Tata Asset Management Ltd. (TAML) offices or CAMS ISC's at least 30 days prior to first SIP auto debit date.
3. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under ECS/Direct Debit incase the 1st cheque is issued from an A/c which is different from ECS/Direct debit A/c, then a copy of cheque from ECS debit A/c as mentioned on the application form should be submitted alongwith other requirement.
4. Investors will not hold Tata Asset Management Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS/Direct Debit.
5. Tata Asset Management Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
6. The SIP cancellation request shall be submitted 15 working days prior to the SIP date.
7. For change in Bank mandate, the request must be submitted 30 days prior to the SIP date.
8. Loads as Prevailing from time to time will be applicable.
9. Existing investors who wish to restart are required to submit SIP Auto Debit form duly sign by the bank account holder(s), indicating the existing Folio No. & investment details in the SIP Form & submit the same alongwith the copy of a cancelled cheque / photo copy drawn on the same bank account registered in the Auto Debit Form.
10. In case SIP end date is not mentioned the SIP will expire 25 years after the first SIP Installment.
11. SIP auto debit facility is available only on specific dates of the month viz. 1st / 7th / 10th / 20th / 25th.

SYSTEMATIC INVESTMENT PLAN (SIP THROUGH PDCS)

1. Dates for investing through SIP route: 1st / 7th / 10th / 20th / 25th of every month.
2. There should be a minimum of 15 days between the 1st & 2nd SIP cheque. In case of lesser difference of minimum required days the 1st SIP cheque will be deposited on the subsequent month. (For e.g. - The first application cheque dated 25th December & the investor opting for SIP date as 1st January will be taken into the account on 1st February).
3. Cancellation of SIP request should be submitted before 15 days from the processing date of SIP. For example - The request to be forwarded on or before 5th of December 2008 for the cancellation of SIP on 20th December 2008. If not then it will be considered only for the next month SIP Date.
4. Loads as Prevailing from time to time will be applicable.
5. The first SIP cheque needs to be from the same bank account as the PDCs for your future SIPs.
6. Value of each installment should be the same in all PDCs issued.
7. **All PDCs should be given in a sequential order from the same bank account and from the same cheque book.**

West Mumbai: Mulla House, Grnd Floor, Homi Modi Street, Mumbai – 400 001, Tel: (022) 66505240, **Ahmedabad:** 402, 'Megha House', Mithakali - Law Garden Rd, Netaji Marg, Ahmedabad – 380 006, Tel: (079) 65418989 / 65447799, 26466080, **Bhopal:** MF-12A Mezzanine Floor, Front Row, Mansarovar Complex, Habibganj, Bhopal – 462 016, Tel: 9826826646, **Borivali:** Grnd Floor, Shop no. 8, Victor Park, Behind Indryani Saree Shop, Chandarvarkar road, Borivali (W), Mumbai – 400 092, Tel: (022) 28945923 / 65278852 **Goa:** FO-4, 1st Floor, Indraprastha, Above Dena Bank, Dr. Shirgaonkar Road, Panjim. Goa – 403 001, Tel: (0832) 6451135/36, **Indore:** G-25 City Centre, 507 M.G. Road, Indore – 452 001, Tel: (0731) 4201806, **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur, MP, Tel: (0761) 4074263, **Nagpur:** 21, "Mile Stone", 109, 1st Floor, Near Lokmat Square, Wardha Rd, Ramdaspath, Nagpur – 440 010, Tel: (0712) 6502885, **Nashik:** 5, Samriddhi Residency, Opp. Hotel City Pride, Tilakwadi, Sharanpur Rd, Nashik – 422 002, Tel: (0253) 6510315, 6605138, **Pune:** Office No. 105, D-GOLD House, Near Hotel Sheetal, B/H Bharat Petrol Pump, Dnyaneshwar Paduka Chowk, F.C. Road, Shivajinagar, Pune – 411 005, Tel: (020) 64005932/ 30288775/ 6, **Rajkot:** Arihant Plaza, 201 2nd Floor, Subhas Rd, Near Moti Taki, Rajkot – 360 001, Tel: (0281) 6624848, **Surat:** 421, Jolly Plaza, Near Collector Office, Next to G.P. College, Athwa Gate, Surat – 395 001, Tel: (0261) 6554418 / 19, **Vadodara:** 202/203, Madhav Complex, R C Dutt Road, Alkapuri, Vadodara – 390 007, Tel: (0265) 6641888, 2356114.

North Agra: G-12, Block No.-19/4, Vimal Tower, Sanjay Place, Agra – 282 002, Tel: (0562) 2525195, **Allahabad:** 1st Floor, 43/1 S P Marg, Civil Lines, Opp MAK Tower, Allahabad – 211 001, Tel: 9235531480, **Amritsar:** Mezzanine Floor, S.C.O – 25, B - Block, District Shopping Complex, Ranjit Avenue, Amritsar – 143 001, Tel: 9814082808, **Chandigarh:** Cabin No. 3-4-5, 1st Floor, S C O 487-488, Sector 35-C Chandigarh - 160 022, Tel: (0172) 5087322 / 2603771, **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Tel: (0135) 6450877, **Delhi:** 710-712 Prakash Deep Building, 7th Floor, 7 Tolstoy Marg, Connaught place, New Delhi – 110 001, Tel: (011) 66324111/102, 66303202, **Jaipur:** 233, 2nd Floor, Ganapati Plaza, M I Road, Jaipur – 302 001, Tel: (0141) 5105177 / 78, 6539009, **Jalandhar:** 2nd Floor, Above ING Vyasya Bank, Adjoining Sekhon Grand Hotel, G. T. road, Namdev Chowk, Jalandhar - 144 001, Tel: (0181) 5001024 / 25 **Jodhpur:** Jaya Enclave, 79/4, Opp. IDBI Bank, 1st A Road, Sardarpura, Jodhpur – 342 001, Tel: (0291) 6450555, 2631257, **Kanpur:** Grnd Floor, Agarwal Building, Adjng Oriental Bank of Commerce, Survey No. 419/1 Cantts, The Mall, Kanpur - 208 004, Tel: (0512) 2306066, **Lucknow:** Office No.2, Saran Chambers-1, 1st Floor, 5, Park Road, Lucknow - 226 001, Tel: (0522) 6452432 / 4001731, **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroz Gandhi Market, Ludhiana - 141 001, Tel: (0161) 5089667/6503366, **Moradabad:** Lower Grnd Floor, Shop - 33, Chadha shopping Complex, GMD Rd, Moradabad – 244 001, Tel: (0591) 6535002 / 2313567, **Udaipur:** Office No. 4, 2nd Floor, Madhav Apartment, Opp. G P O, Chetak Circle, Udaipur – 313 001, Tel: (0294) 2429371 / 6450979, **Varanasi:** D-64/127, C-H Arihant Complex, Sigra, Varanasi – 221 010, Tel: (0542) 6544655.

South Bangalore: 4/6, Millers Road, High Grounds, Lane Opp to Syndicate Bank, Bangalore – 560 052, Tel: (080) 66561313 / 65335986 /87, **Chennai:** Riaz Garden, 3rd Floor, No. 29, Kodambakkam High Rd, Near Palmgrove Hotel, Nungambakkam, Chennai – 600 034, Tel: (044) 64541868/69/78, **Cochin:** 2nd Floor, Ajay Vihar, JOS Junction, M. G. Rd, Cochin - 682 016, Tel: (0484) 2377580, 6533107, **Coimbatore:** 551-A, 1st Floor, West Lokmaniya Street, Near CAMS, R.S. Puram, Coimbatore – 641 002, Tel: (0422) 6502133/ 44, **Hubli:** 15 & 16, 2nd Floor, Eureka Junction, Travellers' Bunglow Rd, Above ICICI Bank, Hubli – 580 029, Tel: (0836) 6450342, **Hyderabad:** 3rd Floor, Block - B, R R Estate, G S Mall, Somajiguda, Hyderabad – 500 082, Tel: (040) 65361237 / 38, 65548290, **Madurai:** D2, 3rd Floor, AR Plaza, 16/17, North Veli Street, Madurai – 625 001, Tel: (0452) 6454330, **Mangalore:** Essel towers, 1st floor, Bunts hostel circle, Above UTI bank, Mangalore – 575 003, Tel: (0824) 6450308, **Mysore:** 847, 1st Floor, New Kantharaja URS Road, Above New Krishna Sweets & Bakery, Kuvempu Nagar, Mysore – 570 023, Tel: (0821) 6450470, **Salem:** Rajtowers, Grnd Floor, #4 Brindhavan Rd, Fairlands, Salem – 636 016, Tel: (0427) 6451653, **Trivandrum:** 4th Floor, Krishna Towers, Sasthamangalam, Trivandrum – 695 010, Tel: (0471) 6535431, 2319139, **Trichur:** 4th Floor, PathyaPura Buildings, Round South, Trichur -680 001, Tel: (0487) 6451286, **Trichy:** No.60/3, 'Krishna' 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017, Tel: (0431) 6455060, **Visakhapatnam:** Shop 10 & 11, 1st Flr, Above Titan Showroom, Sreemukha Complex, Dwarakanagar, Visakhapatnam – 530 016, Tel: (0891) 6451883.

East Bhillai: Shop No.145, Grd Flr, Chauhan Estate, Near HDFC Bank, Bhillai - 490 001, Tel: (0788) 2295625. **Bhubaneshwar:** Janpath Tower, Room-208, 2nd Flr, Ashok Nagar, Bhubaneshwar - 751 009. Tel: (0674) 2533818 / 6450817. **Dhanbad:** Shriram PLaza, Room - 409, 4th floor, Bank More, Dhanbad, Jharkhand - 826 001, Tel: (0326) 2300304. **Durgapur:** A-207, 1st floor, Kamdhenu, Bengal Shristi Complex, City Centre, Durgapur - 713 216. Tel: (0343) 6454797. **Guwahati:** 109, 1st Floor, Orion Towers, Christian Basti, G. S. Road, Guwahati- 781 005. Tel: (0361) 2343084. **Jamshedpur:** C/o. Mithila Motors Ltd., 1st Floor, Main Road, Bistupur, Jamshedpur - 831 001 Tel: (0657) 2756021/22/23/30. **Kolkata:** Tata Centre, 1st Floor, 43, Jawaharlal Nehru Road, Kolkata - 700 071, Tel: (033) 22881534 / 3413 / 15. **Patna:** 605, 6th Floor, Ashiana Harniwas, New Dak Banglow Road, Patna - 800 001. Tel: (0612) - 6450120 / 2206497, **Raipur:** Shop No. - 331 & 332, Lal Ganga Shopping Mall, 3rd Floor, G E Road, Raipur - 492 001, Tel: (0771) 6537340 / 2543354. **Ranchi:** Shop No - 15, Grnd Floor, A.C. Market, G.E.L. Church Complex, Main Road, Ranchi - 834 001, Tel: (0651) 2330704.