



Debit Mandate Form NACH / ECS / DIRECT DEBIT For JUST SMS

Date DDMMYY

UMRN Office use only

Choose (✓)

- CREATE
MODIFY
CANCEL

Sponsor Bank Code Office use only Utility Code Office use only

I/We hereby authorize TATA MUTUAL FUND to debit (✓) SB CA CC SB-NRE SB-NRO Other

Bank A/c No.:

With Bank: Bank Name & Branch IFSC MICR

an amount of Rupees One Lakh Ninety Nine Thousand Nine Hundred and Ninety Nine ₹ 1,99,999

FREQUENCY (preselected) Monthly Quarterly Half Yearly As when presented (default) DEBIT TYPE Fixed Amount Maximum Amount

Reference / Folio No. Email Id

Scheme / Plan reference No. All Schemes of Tata Mutual Fund Mobile

I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank.

PERIOD

From DDMMYY to DDMMYY

Sign Signature of First Account Holder Sign Signature of Second Account Holder Sign Signature of Third Account Holder

or Until Cancelled

1. Name as in Bank Records 2. Name as in Bank Records 3. Name as in Bank Records

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user Entity / Corporate to debit my account, based on the instructions as agreed and signed by me.
I have understood that I am authorised to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorised the debit.

Registration cum Mandate Form for JUST SMS

Table with 4 columns: Broker / Agent Code, Sub-Broker ARN Code, Sub-Broker/Bank Branch Code, EUIN Code

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

Table with 3 columns: Sole / 1st Unitholder Signature / Thumb Impression, 2nd Unitholder Signature / Thumb Impression, 3rd Unitholder Signature / Thumb Impression

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive transaction charges at specific product level, the same are deductible as applicable from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

Investor(s) Details

Table with 2 main columns: Investor Details (Folio No., Name of Sole / 1st holder, Name of 2nd holder, Name of 3rd holder, Required (Refer Inst. 10) Email) and PAN No. / PEKRN.

DEBIT AMOUNT DETAILS

Table with 3 columns: Upper limit purchase transactions (below 2 Lakhs), Start Date*, End Date (31-DEC-2099)

* Start date will be later date of acceptance or as mentioned by the customer. If not mentioned, the application will be rejected.

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

Declaration and Signatures : To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of SAI/SID/KIM of Tata Mutual Fund Scheme/s and terms and conditions overleaf, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s. I/We hereby declare that the particulars given are correct & complete & express my willingness to make payments towards SIP installments referred above through participation in ECS/NACH/Direct Debit/Standing Instruction. The ARN Holder, where applicable, has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different coming Schemes of various Mutual Funds from amounts which the Scheme is being recommended to me /us.

Table with 4 columns: SIGNATURE/S, Sole / 1st Unitholder Signature / Thumb Impression, 2nd Unitholder Signature / Thumb Impression, 3rd Unitholder Signature / Thumb Impression

TERMS AND CONDITIONS FOR JUST SMS

Unit holders are deemed to have read and accepted the terms and conditions as stated in the Scheme Information Document (SID), the Key Information Memorandum (KIM), and the Statement of Additional Information (SAI) of the scheme they wish to invest using the 'JUST SMS' facility. The Unit holder/s is/are agreeable to the following terms and conditions can avail of JUST SMS "Facility":

1. Currently the facility is available for all open ended schemes of Tata Mutual Fund except, Tata Retirement Savings Fund, Tata Young Citizens' Fund, Tata Liquid Fund, Tata Money Market Fund and Tata Liquidity Management Fund.
2. Currently this facility is available for purchases (for amounts less than Rs. 2 Lakh), switches & redemptions (any amount) & can be modified/changed at the sole discretion of the AMC without prior notice to the Unitholder(s). Currently, Purchase, Switches & redemption transaction requests can be accepted in "Amount" only & cannot be requested through "units" except in case where the switch-out or the redemption request is received for "All units".
3. The minimum purchase/redemption & switch out/switch in amount in the respective plan/option of the respective scheme will be applicable for each transaction.
4. Mobile Number Registration: Unit holder(s) of the Fund will have to register a mobile number issued in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated in the folio for which the Facility is required. Additionally it will be registered in all the folios where the First/Sole unit holder PAN number is same as the First/Sole unit holder PAN in the application.
5. To avail this facility, only one mobile number will be registered with one folio number.
6. This Facility is currently available to Resident Individuals (including guardian on behalf of minor).
7. In case the mode of holding of the folio is 'Joint' and the Debit Mandate is duly signed by all the joint holder(s), it will be deemed to be an express instruction to the AMC / RTA to keep the mode of holding to 'Anyone or Survivor' for availing this Facility only, so that this facilities is available to the first named holder only. In case the unit holder is a "minor", the legal /natural guardian shall be eligible to avail of this Facility till the minor attains majority. As such legal/natural guardian may make payments from the minor's respective bank account (or in accordance with the exceptions provided for third party payments) and the same shall be recognized by the AMC as valid payment as per the SEBI MF regulations.
8. Unit holder(s) of the Fund agrees and acknowledges that any transaction, undertaken using the registered mobile number shall be deemed to be that of the Unit holder(s).
9. Unit holder(s) of the Fund can start transacting, using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation SMS/email from the AMC. The process of registering the bank mandate with the banker may take upto 30 days.
10. For faster dissemination of information, Unitholders are requested to provide their e-mail IDs. Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. Annual report, Account statements & other communication will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. In such cases, the Mutual Fund / Registrars are not responsible for email not reaching the investor & for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided & investor can download, save & print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, & the Fund would arrange to send the same to the investor. It is deemed that the Unitholder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. Mutual Fund / registrar shall not be responsible for e-mail not reaching to the investors and for all consequences thereof.
11. The applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into Computer Age Management Service Pvt. Ltd, Registrar & Transfer Agent of the Fund, ('RTA') server, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For the purpose of this Facility, such RTA office centre would be considered as an Official Point of Acceptance of the transaction. The unitholder confirms that he shall not dispute such time stamping.
12. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to any reason whatsoever, the Unit holder(s) will not hold the Fund, AMC and the RTA responsible for the same.
13. The request for transaction is to be considered as accepted, subject to realization of funds towards purchases, and/only on the receipt of the confirmation from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund.
14. In case of non-receipt of confirmation from RTA within a reasonable time, Unit holder(s) are advised to immediately call up the call centre on toll free no. 1800-209-0101 to confirm the status of the transaction request.
15. In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of RTA and the AMC by calling up the call centre on toll free no. 1800-209-0101.
16. Any transaction request on a Non-Business Day will be processed on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the Schemes and/or Statement of Additional Information ('SAI').
17. The Unit holder(s) availing the Facility shall check his / her bank account records carefully and promptly. If the Unit holder(s) believes that there has been an error in any transaction using the Facility, or that an unauthorized transaction has been effected, the Unit holder(s) shall notify the AMC or the RTA immediately by calling up the call centre on toll free no. 1800-209-0101.
18. The Purchase Facility is currently available to the investors with the bank account with following bank branches:
 - a. All bank branches participating in Reserve Bank of India (RBI) Electronic Clearing System (ECS)/NACH/ Regional Electronic Clearing System (RECS) facility.
 - b. Core Banking branches of the following Banks: Allahabad Bank, Axis Bank, Bank Of Baroda, Citibank, Corporation Bank, HDFC Bank, Federal Bank, ICICI Bank, IDBI Bank, Karnataka Bank, Punjab National Bank, State Bank of India, Union Bank of India, United Bank of India.
19. Please note that the list of the banks and branches may be modified/updated/ changed/removed from time to time in future at the sole discretion of the AMC without assigning any reason or prior notice. You may kindly refer the AMC web site www.tatamutualfund.com for the latest list of locations/banks.
20. Some banks and branches may levy charges for mandate registration and / or transactions to their bank account holders, which will be borne by the account holder only and will not be borne /reimbursed by the AMC or the fund.
21. Unit holder(s) hereby confirms, acknowledges and undertakes to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and that the payment will be through legitimate sources only.
22. The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unitholder(s) and the AMC / Fund / RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information supplied by the Unit holder(s).
23. Unit holder(s) need to provide Original cancelled cheque of the same bank account registered in the registration form with the unit holder's name printed on the face of the cheque. In case an investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then the investor needs to submit:
 - a. Copy of the bank passbook attested by bank / Original bank statement with name address and bank account number of the investor.
 - b. A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code.
 - c. Get the bankers attestation in the face of the form in the section BANKER'S Attestation (For BANK Use only)
 - d. If these supporting documents are not provided the registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
24. It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received, the AMC/RTA/it's agents will deem the same to be registered and confirm the registration to Unit holder(s) entirely at the risk of Unit holder(s).
25. The Unit holder(s) shall ensure availability of clear funds in their respective bank account, as specified in the Debit Mandate, at the time of requesting a Transaction using the Facility and at the time of bank account being debited
26. The bank account of the customer may be debited towards purchases either on the same day of transaction or within one to seven business days depending on ECS cycle or NACH cycle. The AMC / RTA shall attempt to settle the transaction and debit the bank account by requesting the registered bank for release of funds as per direct debit arrangement or standing instruction or RBI ECS (Debit) facility generally within a period of one to seven working days for bank. However, in case of non-receipt of the funds, for whatsoever reasons, the transaction shall stand cancelled/ null and void and the units allotted, if any would be reversed.
27. Unit holder(s) will also need to inform the AMC/RTA about any change in their bank account number, mobile number or email id through a duly signed written request in the specified format and supporting documents.
28. The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
 - a. Loss of the Debit Mandate in transit from point of acceptance of the form to RTA head office and further to the Unit holder(s)' bank branch;
 - b. Non acceptance or rejection of Debit Mandate for whatsoever reason by the Unit holder(s)' bank branch, with or without any reason assigned by the Unit holder(s) bank;
 - c. Non registration of the Debit Mandate by the Unit holder(s)' bank and branch;
 - d. Deemed registration due to non-confirmation of registration or subsequent rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
29. **Transaction Charge:** In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, TAML/TMF will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).
Transaction Charge of Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.
Employee Unique Identification Number (EUIIN): Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.
However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case you are required to tick (✓) the declaration to this effect as given in the form.
30. The AMC reserve a right to reject an application as it deemed appropriate.