

Name of the Mutual Fund : **Tata Mutual Fund**
Name of the AMC : **Tata Asset Management Ltd.**



KEY INFORMATION MEMORANDUM

TATA
FIXED HORIZON FUND
Series 6 Scheme C

(A CLOSE ENDED DEBT FUND)

New Fund Offer of Tata Fixed Horizon Fund Series 6 Scheme C (13 Months Maturity) of face value of Rs. 10/- each with conditional exit loads during the New Fund Offer Period.

| | |
|--|-------------------------|
| NEW FUND OFFER FOR SCHEME C OPENS ON | 19 January, 2007 |
| NEW FUND OFFER FOR SCHEME C CLOSES ON | 01 March, 2007 |
| FUND RE-OPENS FOR REDEMPTION NOT LATER THAN | 30 March, 2007 |

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, associate transactions etc. investors should, before investment, refer to the Offer Document 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 Objective | The investment objective of the scheme is to generate regular income and / or capital appreciation by investing in wide range of debt and Money Market instruments. | | |
| Asset Allocation | Proportion** % of funds available | | |
| Pattern of the scheme | Types of Instruments | Likely Around | Risk profile |
| | Debt and Money Market instruments & Securitised Debt | 100% | Low to Medium |
| | <p>**At the time of Investment No investments would be made in foreign securitised debt. The scheme may invest upto a maximum of 50% of the scheme's net assets in domestic securitised debt. If permitted by SEBI under extant regulations / guidelines, not more than 25% of the net assets of the scheme shall be deployed in securities lending. The Scheme would limit its exposure, with regards to securities lending., for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending. 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. Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks.</p> | | |
| Risk Profile of the Scheme | Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment. | | |
| Plans and Options | Scheme C - 13 months maturity Duration: 13 months from the date of allotment | Growth Option and Dividend Option. | |
| Applicable NAV (after the scheme opens for repurchase) | The relevant NAV for Repurchase, Switchout will be the closing NAV of the business day of receipt of the Repurchase/ Switchout request provided. The date of receipt of a request for Repurchase, Switchout will be the actual business day of the Mail receipt at any of the Authorised Investor Service Centers stated in this offering circular and / or in-person request if received upto 3.00pm on any business day. Outstation cheques will not be accepted. | | |
| Minimum Application Amount / Number of Units | Purchase Subscription by the Unitholder under each Plan should be for a minimum of Rs.10,000/- and in multiples of Re.1/- thereafter. There is no maximum limit. | Additional Purchase As the fund is close ended there will be no additional purchase | Repurchase Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units. |
| Despatch of Redemption cheque | Within 10 working days of the receipt of the redemption request at the authorized centre of the Tata Mutual Fund. | | |
| Benchmark Index | Crisil Liquid Fund Index | | |
| Dividend Policy | <p>In case of Growth Option the income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving medium to long term and also short term capital growth as reflected in the NAV. In case of a 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 (at present on a quarterly interval) 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 Trustee Company reserves the right to change the frequency for income distribution at its discretion. 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, the intent being to protect the Net Asset Value of the Scheme and Unitholders' interests.</p> <p>Dividend Reinvestment 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.</p> | | |
| Name of the Fund Manager | Murthy Nagarajan | | |
| Name of the Trustee Company | Tata Trustee Co. Pvt. Ltd. | | |

chargeable to securities transaction tax under Chapter VII of the Finance (No. 2) Act, 2004 pertaining to Securities Transaction Tax (STT). The Finance Act, 2006 has with effect from 1st June, 2006 increased the STT rates from 0.20% to 0.25% on sale of units to the mutual fund and from 0.10% to 0.125% for delivery-based sale through stock exchange.

Under Section 54EC of the Act and subject to the conditions specified therein, taxable capital gains, arising on transfer of a long-term capital asset, shall not be chargeable to tax to the extent such capital gains are invested in certain notified bonds within six months from the date of transfer. No deduction from the amount of income with reference to such investment shall be allowed under section 80C after the 1st day of April 2005.

Under Section 54ED of the Act and subject to the conditions specified therein, taxable capital gains (subject to the exemption of long-term capital gains provided for in section 10(38) of the Act, discussed elsewhere in this Statement) arising before the 1st day of April, 2006 from transfer of long term assets, inter alia, being listed securities or units shall not be chargeable to tax to the extent such gains are invested in acquiring equity shares forming part of an "eligible issue of share capital" within six months from the date of transfer of the long-term assets. Eligible issue of share capital has been defined as an issue of equity shares which satisfies the following conditions:

- the issue is made by a public company formed and registered in India; and
- the shares forming part of the issue are offered for subscription to the public.

No deduction from the amount of income with reference to such investment shall be allowed under section 80C after the 1st day of April 2005.

Under Section 54F of the Act and subject to the conditions specified therein, in the case of an individual or a HUF, capital gains (subject to the exemption of long-term capital gains provided for in section 10(38) of the Act, discussed elsewhere in this Statement) arising on transfer of a long term capital asset (not being a residential house) are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house. If part of such net consideration is invested within the prescribed period in a residential house, then such gains would not be chargeable to tax on a proportionate basis. For this purpose, net consideration means full value of the consideration received or accruing as a result of the transfer of the capital asset as reduced by any expenditure incurred wholly and exclusively in connection with such transfer.

The following amounts would be deductible from the full value of consideration, to arrive at the amount of capital gains:

- cost of acquisition of Units (excluding the Securities Transaction Tax, if any paid on acquisition) as adjusted by Cost Inflation Index notified by the Central Government in case of long term capital gain, and
- expenditure incurred wholly and exclusively in connection with such transfer.

Under the provisions of Section 94(7) of the Act, loss arising on acquisition/sale/transfer of Units, which are acquired/sold/transfers within three months prior/after the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the Unitholders to receive the income or additional units without any consideration, as the case may be) and sold within nine months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempt income received or receivable on such Units.

Under the provisions of Section 94(8) of the Act, when units are bought within a period of 3 months prior to the record date for allotment of additional units and additional units are allotted without any payment and where the original units are sold within nine months after the record date, while the additional units (whether all or some of them) are continued to be held by the unitholder, the loss, if any, arising on sale of such units bought shall be ignored for the purpose of computing income chargeable to tax and such loss shall be treated as the cost of acquisition of the additional units.

Foreign Institutional Investors

Long-term capital gains on sale of Units, other than units of an equity oriented fund referred to above, would be taxed at the rate of 20% under Section 115AD of the Act. Such gains would be calculated without indexation of cost of acquisition.

Short-term capital gains on sale of units of an equity-oriented fund arising after 1 October 2004, would also be taxable under Section 111A of the Act, at the rate of 10% if the sale of such units is chargeable to securities transaction tax. Other short-term capital gains would be taxed at the rate of 30% (subject to the concessional rate of tax provided for in Section 111A of the Act, discussed elsewhere in this Statement).

The above tax rates would be increased by applicable surcharge, in case of, non-corporate Unitholders, at the rate of 10% thereof, where their income exceeds Rs.10,00,000/- and at the rate of 10% thereof in case of all corporate Unitholders. In all cases, additional surcharge at 2%, called Education Cess, will be levied on the aggregate of tax and applicable surcharge, so calculated. In respect of long term capital gains on sale/redemption of units of any equity oriented mutual fund would be tax free in the hands of the NRI investor and therefore, the question of deducting any tax at source does not arise. In any case, even the table of rates specifically excludes long term capital gains exempt under section 10(38). Therefore, TAML or the Mutual Fund, as the case may be, need not deduct any tax at source while remitting money to any NRI at the time of redemption of units of any equity oriented mutual fund if the same are held by the NRI for more than 12 months i.e if they are long term capital assets in the hands of the NRI. In respect of the capital gains arising to an NRI from the sale of units of non equity oriented funds (such as debt funds), the position has not changed as compared to the position prevailing before 1st October, 2004. Therefore, the short term capital gains arising from such units would continue to be taxed at par with normal income of the NRI. In such cases, therefore, the Mutual Fund or the AMC would have to deduct tax at source @ 30% (plus surcharge and education cess). Similarly, long term capital gains arising from such units would also continue to be taxed @ 20% and therefore, the rate at which tax is to be deducted at source from such capital gains would also be 20% (plus surcharge and education cess).

Other Unitholders

Long-term capital gains in respect of Units, other than units of an equity oriented fund referred to above, held for a period of more than twelve months, will be chargeable under Section 112 of the Act, at concessional rate of tax, at the rate of 20%, as increased by the applicable surcharge. An additional surcharge at the rate of 2%, called Education Cess, on the aggregate of tax and surcharge is to be levied under the Finance Act. In case of resident Individuals and Hindu Undivided Families, where taxable income, as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long term capital gains will be subjected to the flat rate of income tax (plus applicable surcharge and education cess). However, where the tax payable on such long-term capital gains, computed before indexation, exceeds 10%, as increased by the applicable surcharge and additional surcharge, being Education Cess, as provided by the Finance Act, of the amount of capital gains, such

excess tax shall not be payable by the unitholder. Short-term capital gains in respect of all Units, held for a period of not more than twelve months, will be aggregated with other income and taxed at rates of tax, including surcharge, applicable to normal income. However Section 111A, provides that such gains, in respect of equity oriented fund, will be taxable only at 10% as increased by the applicable surcharges, if such gains arise after 1st October, 2004, and the sale of unit has been chargeable to the securities transaction tax.

Tax Deduction at Source

Domestic Unitholders

No income tax is deductible at source from income by way of capital gains under the present provisions of the Act. However, the provisions of section 195 of the Act may apply to non-residents (other than Foreign Institutional Investors and long-term capital gains exempt under section 10(38) of the Act).

Foreign Institutional Investors

Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of securities referred to in Section 115AD of the Act.

Other Non-resident Unitholders

Part II of the First Schedule to the Act, provides for deduction of tax at source from taxable capital gains at the rate of 20%, where they relate to long-term capital gains unless a lower withholding tax certificate is obtained from the tax authorities, and at the marginal rates, viz. at 30% in case of non-corporate Unitholders unless a lower withholding tax certificate is obtained from the tax authorities, and at the rate of 40% unless a lower withholding tax certificate is obtained from the tax authorities, in case of foreign corporate Unitholders, in case of short-term capital gains. Surcharge on income-tax will be levied at the rate of 10%, on such tax, in respect of non-corporate Unitholders, where their income exceed Rs.10,00,000/- and at the rate of 10% thereof in case of all corporate Unitholders. An additional surcharge at the rate of 2% is also to be levied under the Finance Act in all cases on the aggregate of tax and surcharge, so calculated.

Rebate under section 88E

Section 88E provides that where the total income of a person includes income chargeable under the head "Profits and gains of business or profession" arising from sale of units of equity oriented funds, he shall get rebate equal to the securities transaction tax paid by him in the course of his business. Such rebate is to be allowed from the amount of income tax in respect of such transactions calculated by applying average rate of income tax.

Securities Transaction Tax

All Unit holders

As per Chapter VII of the Finance (No. 2) Act, 2004 pertaining to STT as amended by the Finance Act, 2005., the STT shall be payable by the seller at the rate of 0.20 per cent on the sale of a unit of an

equity-oriented fund to the mutual fund. The Finance Act 2006 has increased the rate from 0.20% to 0.25% with effect from 1st June, 2006.

Other Benefit

Investments in Units of the Mutual Fund will rank as an eligible form of investment under Section 11(5) of the Act read with Rule 17C of the Income Tax Rules, 1962, for Religious and Charitable Trusts.

Tax Treaty Benefits

An investor has an option to be governed by the provisions of the Act or the provisions of a Tax Treaty that India has entered into with another country of which the investor is a tax resident, whichever is more beneficial.

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 and 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 01 October 1998. Gifts of Units, purchased under the Schemes, would therefore, be exempt from gift-tax.

Daily Net Asset Value (NAV) The NAV will be declared on all business days and will be published in 2 newspapers. NAV Publication can also be viewed on www.tatamutualfund.com and www.amfiindia.com You can also telephone us at (022) 66315191.

For Investor Grievances

Name and Address of Registrar:

Please contact Computer Age Management Services Pvt Ltd., CAMS Unit: Tata Mutual Fund 178/10, Kodambakkam High Road, Nungambakkam, Chennai - 600 034.

Investment Manager

Tata Asset Management Ltd. Fort House, 221, Dr. D. N. Road, Fort, Mumbai – 400 001. Tel: (022)66315191/ 92 / 93, Fax: 66315194, Email:kiran@tataamc.com

Unitholders' Information

Accounts statement (on each transaction) and Annual financial results shall be provided to investors by post. The fund will publish its unaudited financial results 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.

Date : 17/12/2007

APPLICATION MONEY DETAILS (Cheque/DD to be drawn in favour of Tata Fixed Horizon Fund Series 6)

Gross Amount in Rs. DD Charges Rs. (if any) Rs in Words _____
 _____ Drawn on Bank _____
 _____ Branch _____ Ac. No. _____

Cheque/DD No. _____ Dated ____/____/____

Please write the application Serial Number on the reverse of the Cheque/Demand Draft. (Minimum investment amount Rs. 10,000/-)

NOMINATION

Nominee Name & Address _____

Guardian details if nominee is a minor Name & Address _____

Signature of Nominee / Guardian _____

YOUR BANK ACCOUNT DETAILS (Mandatory) please refer instruction E

All communication and payments will be made to the first applicant or to the Karta in case of HUF.

| | | | | | | | | | | | | | | | | | |
|------------------------|----------------------------------|----------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Name of Your Bank | Branch | | | | | | | | | | | | | | | | |
| Your Account No. | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | |
| Account No. (in words) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | |
| Bank Address | | | | | | | | | | | MICR Code | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Account Type | <input type="checkbox"/> Current | <input type="checkbox"/> Savings | <input type="checkbox"/> NRO | <input type="checkbox"/> NRE | <input type="checkbox"/> FCNR | <input type="checkbox"/> NRNR | | | | | | | | | | | |

Bank account details of First Unitholder and for application amount Rs. 50,000/- and more, the PAN no. of all the unitholders is required without which the application would be rejected.

Example for filling the Account number:

| | | | | | | | | | | |
|----------|----------------------|----------------------|----------------------|------|-------|------|-----|-----|------|-----|
| Ac. No. | <input type="text"/> | <input type="text"/> | <input type="text"/> | 9 | 7 | 4 | 6 | 1 | 5 | 2 |
| In words | <input type="text"/> | <input type="text"/> | <input type="text"/> | Nine | Seven | Four | Six | One | Five | Two |

DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND

Tata Mutual Fund directly credits the Dividends /Redemption into the investor Bank Account in case the account is with **ICICI Bank Ltd./HDFC Bank Ltd./UTI Bank /IDBI Bank/Standard Chartered Bank/HSBC Bank/Kotak Bank/Deutsche Bank.**

I / We understand that the instruction to the bank for Direct Credit/ ECS will be given by the Mutual Fund and such instruction will be adequate discharge of Mutual Fund towards redemption/dividend proceeds. In case of bank not crediting my/our bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Tata Mutual Fund responsible. I/We understand that in case account number furnished by me/us, if found incorrect, I/We would not hold Tata Mutual Fund responsible for the credit going to the wrong account. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/ECS. **Please attach copy of Cheque / Cancelled Cheque.**

If however you wish to receive cheque payout, please tick here

DOCUMENTS TO BE SUBMITTED (Please tick (/) whichever is applicable)

- | | | |
|--|---|---|
| 1) <input type="checkbox"/> Memorandum & Articles of Association (Corporate) | 2) <input type="checkbox"/> Board Resolution (Corporate) | 3) <input type="checkbox"/> Authorised signatories list |
| 4) <input type="checkbox"/> Trust Deed (in case of a trust) | 5) <input type="checkbox"/> Partnership Deed (for partnership firm) | 6) <input type="checkbox"/> Copy of the PAN card and copy of MIN Letter of all unitholders (for investment of Rs. 50,000/- and above) |

DECLARATION AND SIGNATURES

To - The Board of Trustees, Tata Mutual Fund, Mumbai.
 Having read and understood the contents of Offering Circular of Tata Fixed Horizon Fund Series 6 Scheme C, I/We hereby apply for the Units of Tata Fixed Horizon Fund Series 6 Scheme C for cash at Face Value and agree to abide by the terms, conditions, Rules and Regulations of the Scheme.
 We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and we undertake to provide all necessary proof / documentation if any required, to substantiate the facts of this undertaking. "I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment." I/We authorize the fund to disclose details of my/our account and all my/our transactions to the intermediary whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me/us.

| Holder | Name of the Holder/s | Signature(s) / Thumb Impression(s) (Refer Instruction number C (4)) |
|--------------|----------------------|--|
| 1st/ Sole | | |
| 2nd | | |
| 3rd | | |

Date : _____

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) MINIMUM APPLICATION AMOUNT SHOULD BE : Rs. 10,000/- and in multiples of Re 1/-, thereafter.

(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. **THE CHEQUE/DD MUST BE DRAWN IN FAVOUR OF TATA FIXED HORIZON FUND - SERIES 6 AND CROSSED "ACCOUNT PAYEE & NOT NEGOTIABLE"**.

In the case of transfer instructions for the following Banks the same should be made favouring as follows:

| Bank Name | In Favour of |
|-------------------------|---|
| HSBC Bank | TMF Collection Pool CAMS A/c. |
| UTI Bank | Tata Trustee Co Pvt Ltd A/c. TMF |
| CITIBANK | TMF Collection Pool CAMS A/c. |
| Abn Amro Bank | Tata Trustee Co Pvt Ltd A/c. TMF |
| Standard Chartered Bank | Tata Fixed Horizon Fund - Short Term - COLLECTION A/c. Tata Fixed Horizon Fund - Long Term - COLLECTION A/c. |
| Deutsche Bank | Tata Trustee Co.Pvt. Ltd. - TMF Coll CAMS |
| IDBI Bank | Tata Trustee Co Pvt Ltd A/c. TMF |
| Kotak Mahindra Bank | TMF Collection CAMS A/c. |
| HDFC Bank Ltd. | Tata Fixed Horizon Fund - Short Term Tata Fixed Horizon Fund - Long Term |
| ICICI Bank Ltd. | Tata Fixed Horizon Fund Short Term Tata Fixed Horizon Fund Long Term |

2. **Application forms duly completed in all respects may be submitted at :**

Only at AMC Offices and Other Centers.

The complete list of AMC Offices / Other Centres is mentioned at the back page of the Memorandum.

3. Applicants may mail their applications alongwith a MICR cheque/demand draft payable at Chennai, (after deducting bank charges/commission from the amount of investment) by registered post (superscribing the envelopes as **"Tata Mutual Fund - Application Form"**) to **Computer Age Management Services Pvt Ltd., CAMS Unit: Tata Mutual Fund 178/10, Kodambakkam High Road, Nungambakkam, Chennai - 600 034.** Tata Mutual Fund, Registrars and/or Bankers to the offer shall not be liable for any postal delays or loss in transit.

4. The applicants are requested to note the following points before submitting the applications to any of the collection centres.

- i) Stockinvests, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment.
- ii) Cheques once returned in clearing will not be re-presented and the accompanying applications may not be considered for allotment.

5. Applications which are incomplete are liable to be rejected and the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof.

6. 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 by post. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.

7. The right to accept or reject any application in whole or in part lies with the Trustee Company.

(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.**

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.

(D) PAN Number and MIN Number Details of the Investors

As per SEBI Circular SEBI/MD/CIR. No. 6/4213/04 dated March 1, 2004 whenever an application is for total value of Rs. 50,000 or more, the applicant or in case of application is in joint names, each of the applicants, should mention his/her permanent account number (PAN) allotted under the Income Tax Act, 1961

As per Rule 114B of The Income Tax Rules 1962, every person shall quote his permanent account number (PAN) in all documents pertaining to payment of an amount of Rs. 50,000 or more to a Mutual Fund for purchase of its units. In case the person making the payment is a minor who does not have any income chargeable to income tax, he shall quote the permanent account number of his father or mother or guardian, as the case may be. Any person who does not have a permanent account number & who enters into any transaction specified in this rule shall make a declaration in Form No. 60/61 giving therein the particulars of such transaction.

In case of a joint holding, PAN / Form No. 60 / 61 is required for all the joint holders

Any application for subscription of units of the total value of Rs. 50,000/- or more without a valid PAN / Form No. 60/61 will be liable to be rejected by the Mutual Fund.

For validation purposes investors are required to submit photocopy of PAN Card or any other communication received from the Income Tax department specifying name and PAN No of the investor.

Note: Investors are urged to refer The Income Tax Rules, 1962 or consult their Tax Advisors for further details.

In case of investment of Rs. 50,000/- and above, investors are required to mentioned MIN No. as per Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI's guidelines on Anti Money Laundering.

(E) BANK ACCOUNT DETAILS

It shall be mandatory for the Unitholders to mention their bank account numbers in their applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank Account i.e. nature of account, Account Number, Nine digit Bank Code Number (For Electronic Credit Facility), branch address of the bank at the appropriate space in the application form.

To facilitate direct credit payments please enclose a cancelled cheque.

Any application for subscription /request for redemption without Bank account details will be rejected by the mutual fund.

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

(F) 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.

(G) 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 and address(es) of investors.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted this responsibility of collection of documents relating to identity and address and record keeping to an independent agency (presently CDSL Ventures Limited) that will act as central record keeping agency ('Central Agency'). As a token of having verified the identity and address and for efficient retrieval of records, the Central Agency will issue a Mutual Fund Identification Number ('MIN') to each investor who submits an application and the prescribed documents to the Central Agency.

Investors who have obtained the MIN can invest in the schemes of the mutual fund by quoting the MIN in lieu of submitting information and documents required under AML Laws.

Mutual Fund Identification Number

Investors who wish to obtain a MIN have to submit a completed Application Form for MIN ('MIN Form') along with all the prescribed documents listed in the MIN Form, at any of the Point of Service ('POS'). The MIN 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 data and allotment of MIN. List of and location of POS is available at our website (www.tatamutualfund.com) and www.amfiindia.com. On submission of application, documents and information to the satisfaction of the POS, the investor will be allotted a provisional MIN across the counter. Subsequently, the Central Agency will scrutinize the information and documents submitted by the investor, and confirm the MIN. However, the Central Agency may cancel the MIN within 15 working days from the date of allotment of provisional MIN, in case of any deficiency in the document/information. Intimation on cancellation of MIN will be dispatched by the Central Agency to the investor immediately. No communication will be sent to the investor

if the MIN as allotted is confirmed.

Presently, it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the MIN of all the applicants (guardian in case of minor) in the application for subscription. The MIN will be validated with the records of the Central Agency before allotting units. Applications for subscriptions of value of Rs.50,000/- and above without a valid MIN may be rejected.

In the event of any MIN Application Form being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application. (In case of an ELSS Scheme or a New Fund Offer, allotment will be done only on confirmation from the Central Agency that the MIN is final and if the Central Agency informs that the MIN is cancelled, the original amount invested will be refunded).

All investors (both individual and non-individual) can apply for a MIN. However, applicants should note that minors cannot apply for a MIN and any investment in the name of minors should be along with a Guardian, who should obtain a MIN 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 and the holder of the PoA must mention their respective MIN at the time of investment above the threshold. PoA holders are not permitted to apply for a MIN on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address and other MIN related details, should the applicant desire to change such information. POS will extend the services of effecting such changes.

All the other terms and conditions of the respective schemes' Offer Documents will remain unchanged. This addendum forms an integral part of the Offer Documents of the respective schemes, read with the addenda issued from time to time.

Applicants / Unit holders may contact our Investor Service Centers / their distributors, if any for any additional information / clarifications. Also, please visit our website www.tatamutualfund.com for any other related information.

INVESTOR SERVICE CENTRES

Call Free : 1-800-22-0101

West Zone:

Mumbai: Mulla House, Ground Floor Homi Modi Street Mumbai 400 001. Tel: 022-66315191 / 92 / 93, Fax: 66315194. **Ahmedabad:** 702 Abhijeet, Mithakhali Circle, Navarangpura, Ahmedabad - 380 009. Tel: 079-65418989. Fax: 079-26466080. **Pune:** Office No. 105, D-Gold House, Near Hotel Sheetal, Dnyaneshwar Paduka Chowk, F.C. Road, Shivajinagar, Pune - 411 004. Tel: 30288775 / 64005932, Fax: 30288776. **Nashik:** 5, Samridhhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel: 0253-6605138, 6510315, Fax: 0253-2579098. **Surat:** 421, Jolly Plaza, Near Collector Office, Next to G.P. College, Athwa Gate, Surat - 395 001. Tel: 0261-245520 / 6554418 / 19, Fax: 0261-2470326. **Rajkot:** Arhant Plaza, 201 2nd Floor, Subhas Road, Near Moti Taki, Rajkot - 360 001. Tel: 0281-6624848 / 6544949. **Bhopal:** Tata Asset Management Ltd, MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel: 0755-4229379 / 4273914 / 2574198. **Indore:** G-25 City Centre, 507 M.G. Road, Indore-452 001. Tel: 0731-4201806, Fax: 0731-4201807. **Jabalpur :** Tata Asset Management Ltd, Office no. 4, 1178, Napier Town, Home Sceience College Road, Jabalpur (M.P.). Tel: 0761-4074263. **Goa:** Tata Asset Management Ltd, U G - 4-1st Floor, Inaam Complex, Don Bosco School Crossing, Panaji Goa - 403 001. Tel: 0832-6451135 / 36, 2422135, Fax: 0832-2422135. **Vadodara:** Tata Asset Management Ltd, 202- 203 Madhav Complex, RC Dutt Road, GEB Circle Alkapuri Vadodara -390 007. Tel: 0265-6641888 / 2356114, Fax: 0265-6641999.

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Chandigarh: Tata Asset Management Ltd, Cabin No.3-4-5, 1st Floor, Meeting Point, SCO - 487/488, Sector- 35C, Chandigarh - 160 022. Tel:0172-5087322 /6450322/2605320. Fax: 0172-2603770. **Jaipur:** Tata Asset Management Ltd, 233, 2nd Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. Tel: 0141 - 5105177 / 78 / 2389387 / 6539009. **Kanpur:** Tata Asset Management Ltd, Ground Floor, Agarwal Building, Adjoining Oriental Bank of Commerce, Survey No. 419/1 Cantts, The Mall, Kanpur - 208 004. Tel: 0512-2306066, Fax: 05 12-2306065. **New Delhi:** Tata Asset Management Ltd, 710-712 Prakesh Deep Building, 7th Floor, 7 Tolstoy Marg, Connaught place, New Delhi - 110 001. Tel: 66324111 / 102 / 103 / 104 / 105, Fax: 011-66303202. **Lucknow:** Tata Asset Management Ltd, Office No.2, Saran Chambers-I, 1st Floor, 5, Park Road, Lucknow-01. Tel.: 0522-6452432/4001731, Fax: 0522-2235386. **Ludhiana:** Tata Asset Management Ltd, Cabin No.301, 3rd Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Ghandhi Market, Ludhiana -141 001. Tel: 0161-5089667 / 6503366. **Jodhpur:** Tata Asset Management Ltd, Jaya Enclave, 79/4, Opp IDBI Bank, 1st A-Road Sardarpura Jodhpur - 342 001. Tel: 291-6450555 / 2631257. **Udaipur:** Tata Asset Management Ltd, Office No - 4, 2nd Floor, Madhav Appartment, Opp GPO, Chetak Circle, Udaipur - 313 001. Tel: 294-6450979 / 2429371. **Moradabad:** Tata Asset Management Ltd, Ground Floor, Shop No. LG - 33, Chadha Shopping Complex, GMD Road, Moradabad - 244 001, Tel: 0591-2313567, 5535002.

South Zone:

Bangalore: Tata Asset Management Ltd, Batra Chambers, 1st Floor, Cunningham Crescent Road, Bangalore - 560 052. Tel: Board line Ph. 080-66561313 , 22370512 , 55335986 / 87, 22371195, Fax: 080-22370513. **Chennai:** Tata Asset Management Ltd, Riaz Garden, 3rd Floor, No:29, Kodambakkam High Road, Near Palmgrove Hotel, Nungambakkam, Chennai-600 034. Tel: 044-65510243, Fax: 044-43546313. **Cochin:** Tata Asset Management Ltd, 2nd Floor, Ajay Vihar, JOS Junction, M. G. Road, Cochin - 682 016. Tel: 0484-237 7580 / 581 / 6533107. **Coimbatore:** Tata Asset Management Ltd, Gowtham Arcade, 3rd Floor, 208, T. V. Samy Road (E), R. S. Puram, Coimbatore - 641 002. Tel: 0422-4365635 / 6502144, 33. Fax: 2546585. **Hyderabad:** Tata Asset Management Ltd, 3rd Floor, Block-B, R R Estate, G.S. Mall, Somajiguda, Hyderabad-500 082. Tel: 040-65961237 / 38, 65548290, Fax: 040-66363187.

East Zone:

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