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## KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORM FOR TATA FIXED INCOME PORTFOLIO FUND

Issue of Units at NAV based resale price, with applicable loads, if any.

### NAME OF THE MUTUAL FUND

▶ Tata Mutual Fund

### NAME OF THE AMC

▶ Tata Asset Management Ltd.

## ▶▶ OPEN ENDED DEBT SCHEMES

- ▶ Tata Fixed Income Portfolio Fund - Scheme A1
- ▶ Tata Fixed Income Portfolio Fund - Scheme A2
- ▶ Tata Fixed Income Portfolio Fund - Scheme A3
- ▶ Tata Fixed Income Portfolio Fund - Scheme B2
- ▶ Tata Fixed Income Portfolio Fund - Scheme B3
- ▶ Tata Fixed Income Portfolio Fund - Scheme C2
- ▶ Tata Fixed Income Portfolio Fund - Scheme C3

NFO FOR SCHEME A1, A2, A3, B2, B3, C2, C3 OPENED ON: 30/11/2007	▶ NFO FOR SCHEME A1 CLOSED ON	28/12/2007
	▶ NFO FOR SCHEME A2 CLOSED ON	04/12/2007
	▶ NFO FOR SCHEME A3 CLOSED ON	13/12/2007
	▶ NFO FOR SCHEME B2 CLOSED ON	06/12/2007
	▶ NFO FOR SCHEME B3 CLOSED ON	24/12/2007
	▶ NFO FOR SCHEME C2 CLOSED ON	26/12/2007
	▶ NFO FOR SCHEME C3 CLOSED ON	18/12/2007
SCHEME RE-OPENED: NOT LATER THAN 30 DAYS FROM THE CLOSURE		

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 Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.tatamutualfund.com](http://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 Objectives

#### Tata Fixed Income Portfolio Fund - Scheme A1 (TFIPF - A1)

Investment objective of the scheme is to generate returns and / or capital appreciation along with minimisation of interest rate risk. In order to achieve its investment objective, the scheme will invest predominantly in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 30 days.

#### Tata Fixed Income Portfolio Fund - Scheme A2 (TFIPF - A2)

Investment objective of the scheme is to generate returns and / or capital appreciation along with minimisation of interest rate risk. In order to achieve its investment objective, the scheme will invest predominantly in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 60 days.

#### Tata Fixed Income Portfolio Fund - Scheme A3 (TFIPF - A3)

Investment objective of the scheme is to generate returns and / or capital appreciation along with minimisation of interest rate risk. In order to achieve its investment objective, the scheme will invest predominantly in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 90 days.

#### Tata Fixed Income Portfolio Fund - Scheme B2 (TFIPF - B2)

Investment objective of the scheme is to generate returns and / or capital

appreciation along with minimisation of interest rate risk. In order to achieve its investment objective, the scheme will invest predominantly in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 150 days.

#### Tata Fixed Income Portfolio Fund - Scheme B3 (TFIPF - B3)

Investment objective of the scheme is to generate returns and / or capital appreciation along with minimisation of interest rate risk. In order to achieve its investment objective, the scheme will invest predominantly in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 180 days.

#### Tata Fixed Income Portfolio Fund - Scheme C2 (TFIPF - C2)

Investment objective of the scheme is to generate returns and / or capital appreciation along with minimisation of interest rate risk. In order to achieve its investment objective, the scheme will invest predominantly in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 240 days.

#### Tata Fixed Income Portfolio Fund - Scheme C3 (TFIPF - C3)

Investment objective of the scheme is to generate returns and / or capital appreciation along with minimisation of interest rate risk. In order to achieve its investment objective, the scheme will invest predominantly in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 270 days.

### Asset Allocation of the Schemes

Scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile	Average Maturity
		Minimum Upto	Maximum Upto	High/Medium/Low	Cap (Days)
A1	Debt* & Money Market Instruments	0	100	Low to Medium	30
A2	Debt* & Money Market Instruments	0	100	Low to Medium	60
A3	Debt* & Money Market Instruments	0	100	Low to Medium	90
B2	Debt* & Money Market Instruments	0	100	Low to Medium	150
B3	Debt* & Money Market Instruments	0	100	Low to Medium	180
C2	Debt* & Money Market Instruments	0	100	Low to Medium	240
C3	Debt* & Money Market Instruments	0	100	Low to Medium	270

\* Debt instruments shall be deemed to include securitized debts (excluding foreign securitised debt) and investment in securitised debts shall not exceed 50% of the net assets of the Scheme. The scheme will not invest in foreign debt securities. No Investments will be made in foreign securitized debt. The scheme will have a maximum derivatives net position of 50% of the net assets. Investment in derivative instruments may be done for hedging and Portfolio balancing.

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.

### Risk Profile of the Schemes

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

All investments in Mutual Funds are subject to market risks and there can be no assurance that the scheme's objective will be achieved.

- The present schemes are not guaranteed or assured return schemes.
- Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk.
- Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital.
- The Sponsors are not responsible or liable for any loss resulting from the operations of the Mutual Fund beyond the contribution of an amount of Rs.1 lac made by them towards setting up of the Mutual Fund.
- Kindly refer Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) of the scheme for applicable loads. For scheme specific risk factors & other details please read the SID/SAI/KIM of the scheme carefully before investing.

### Risk Mitigation Measures Factors

#### Risk Mitigation Factors:

Type of Risk	Measures to mitigate risk
Liquidity Risk	<ul style="list-style-type: none"> <li>Focus on good quality paper at the time of portfolio construction</li> <li>Portfolio exposure spread over various maturity buckets to inline with expected outflow</li> <li>Use of exit load to restrict redemption in short period, if applicable</li> <li>Maintenance of certain amount of liquidity to meet unexpected redemption.</li> <li>Borrowing arrangement with Banks to meet unexpected high redemption.</li> </ul>
Credit Risk	<ul style="list-style-type: none"> <li>In house dedicated team for credit appraisal</li> <li>Issuer wise exposure limit</li> <li>Rating grade wise exposure limit</li> <li>Independent rating of scheme portfolio by recognized rating agency.</li> <li>Periodical portfolio review by the Board of AMC</li> <li>Government dated securities with near zero default risk</li> </ul>

Interest Rate Risk	<ul style="list-style-type: none"> <li>• Close watch on the market events.</li> <li>• Active duration management.</li> <li>• Cap on Average Portfolio maturity depending upon the scheme objective &amp; strategy.</li> <li>• Portfolio exposure spread over various maturities.</li> </ul>
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System Also as a backup, manual control are also implemented.

**Common points for risk strategy:** The Scheme would invest in companies based on various criteria, both qualitative & quantitative, such as sound financials, past track record, growth prospects, industry scenario, professional management, external credit rating, tenor, yield, liquidity of the securities etc. The scheme invests in instruments rated as investment grade by the recognised rating agencies like, CRISIL, ICRA, CARE, FITCH etc. In case of investments in unrated debt instruments, specific approval of the Board will be obtained.

#### Plans and Options

Under Regular Plan and Institutional Plan following options are available:

- Scheme A1, Scheme A2, Scheme A3:** • Monthly Dividend • Growth option  
**Scheme B2, Scheme B3:** • Monthly Dividend • Quarterly Dividend option • Growth option  
**Scheme C2, Scheme C3:** • Monthly Dividend • Quarterly Dividend option • Growth option

Dividend option will have facility of reinvestment & payout.

#### Applicable NAV (After the scheme opens for repurchase & sale)

#### Subscription / Purchase / Switch-in / Sweep:

- (a) For amount less Rs. 1 crore: In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day.
- (b) For amount equal to or more than Rs. 1 crore irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.

**Switch Out / Redemption:** In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day. Outstation cheques / demand drafts will not be accepted.

As per the existing procedure, the applications will be time stamped in accordance with the SEBI Guidelines.

The Trustee/AMC may alter the limits & other conditions in line with the regulations.

#### Minimum Application Amount / Number of Units

Scheme	Purchase	Additional Purchase	Repurchase
Scheme A1, A2, A3	Under Dividend and Growth option <u>Regular Plan</u> Rs 10,000/- and in multiples of Rs 1/- thereafter. <u>Institutional Plan</u> Rs 1, 00, 00,000/- and in multiples of Rs 1/- thereafter.	Under Dividend and Growth option <u>Regular Plan</u> Rs 1000/- and in multiples of Rs1/- thereafter <u>Institutional Plan</u> Rs 1000/- and in multiples of Rs1/- thereafter	<u>Regular/Institutional Plan</u> Redemption request can be made for minimum of Rs 1000/-/ 100 units or in multiple of Re. 1/-
Scheme B2, B3	Under Dividend and Growth option <u>Regular Plan</u> Rs 10,000/- and in multiples of Rs 1/- thereafter. <u>Institutional Plan</u> Rs 1, 00, 00,000/- and in multiples of Rs 1/- thereafter.	Under Dividend and Growth option <u>Regular Plan</u> Rs 1000/- and in multiples of Rs1/- thereafter <u>Institutional Plan</u> Rs 1000/- and in multiples of Rs1/- thereafter	<u>Regular/Institutional Plan</u> Redemption request can be made for minimum of Rs 1000/-/ 100 units or in multiple of Re. 1/-

Scheme	Under Dividend and Growth option	Under Dividend and Growth option	<u>Regular/Institutional Plan</u>
C2, C3	<u>Regular Plan</u> Rs 10,000/- and in multiples of Rs 1/- thereafter. <u>Institutional Plan</u> Rs 1, 00, 00,000/- and in multiples of Rs 1/- thereafter.	<u>Regular Plan</u> Rs 1000/- and in multiples of Rs1/- thereafter <u>Institutional Plan</u> Rs 1000/- and in multiples of Rs1/- thereafter	Redemption request can be made for minimum of Rs 1000/-/ 100 units or in multiple of Re. 1/-

#### Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the authorised centre of Tata Mutual Fund.

#### Benchmark Index

CRISIL Liquid Fund Index (for A1, A2, A3, B2, B3, C2 & C3).

#### Dividend Policy

#### In case of Growth option.

The income/profit received/earned would be accumulated by the Funds as capital accretion, aimed at achieving medium to long term and also short term capital growth as reflected in the NAV.

#### 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 expenses, etc.) as may be decided by the Trustees and/or AMC company to the unitholders who hold the units on the record date of declaration of the dividend. The income distribution warrants shall be despatched within 30 days of the record date of the dividend.

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 intent being to protect the Net Asset Value of the Scheme and Unitholders interests

#### Currently the dividend options available are:

**Scheme A1, A2 and A3 :** Monthly Dividend

**Scheme B2 and B3 :** Monthly & Quarterly Dividend

**Scheme C2 and C3 :** Monthly & Half Yearly Dividend

Dividend distribution will be subject to availability of distributable surplus and at the discretion of the trustees from time to time.

**Dividend Reinvestment Option:** Unitholders under this Option 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.

**Dividend Sweep Facility:** Under this facility investor can opt for reinvestment of dividend into any other scheme of Tata Mutual Fund. This facility is available only for those investors who have opted for dividend reinvestment facility. This facility is not available to those investors who have opted for dividend payout facility. Under this facility, the net dividend amount (i.e net of statutory levy / taxes if any) will be automatically invested on the ex dividend date into other scheme of TATA Mutual Fund specified by the investor at the applicable NAV of that scheme & accordingly equivalent units will be allotted in lieu of dividend, subject to the terms of the schemes. The minimum and maximum amount is not applicable for this facility. No entry load or exit load will be levied on the units issued in lieu of dividend. AMC reserves the right to modify or withdraw this facility without prior notice. Dividend Sweep facility is not available in those plans where dividend distribution/declaration frequency is daily.

**Certificate for Tax Deduction at Source (TDS):** Certificate for Tax Deduction at Source will be issued one month after end of the financial year.

#### Name of the Fund Manager

Raju Sharma

#### Name of the Trustee Company

Tata Trustee Co. Ltd.

**PERFORMANCE OF THE SCHEMES AS ON 31 MARCH, 2010 (% IN COMPOUNDED ANNUALISED RETURNS)**

**TFIPF - Scheme A1 (RIP)**

Period	Scheme Returns	Benchmark Returns
Last 1 Year	0.43	3.69
Since Inception	5.09	6.30

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 03 January, 2008.

**TFIPF - Scheme A3 (RIP)**

Period	Scheme Returns	Benchmark
Last 1 Year	2.66	3.69
Since Inception	5.32	6.04

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 17 December, 2007.

**TFIPF - Scheme B3 (RIP)**

Period	Scheme Returns	Benchmark
Last 1 Year	2.93	2.93
Since Inception	9.84	6.33

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 28 December, 2007.

**TFIPF - Scheme B3 (IP)**

Period	Scheme Returns	Benchmark
Since Inception	0.14	0.10

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 28 December, 2007.

**TFIPF - Scheme C3 (RIP)**

Period	Scheme Returns	Benchmark
Last 1 Year	2.98	3.69
Since Inception	7.05	6.34

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 24 December, 2007.

**TFIPF - Scheme C3 (IP)**

Period	Scheme Returns	Benchmark
Since Inception	0.63	0.50

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 24 December, 2007.

**TFIPF - Scheme A2 (RIP)**

Period	Scheme Returns	Benchmark
Last 1 Year	2.47	3.69
Since Inception	6.04	6.36

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 07 December, 2007.

**TFIPF - Scheme B2 (RIP)**

Period	Scheme Returns	Benchmark
Last 1 Year	2.64	3.69
Since Inception	6.58	6.36

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 11 December, 2007.

**TFIPF - Scheme C2 (RIP)**

Period	Scheme Returns	Benchmark
Last 1 Year	1.55	3.69
Since Inception	6.13	6.31

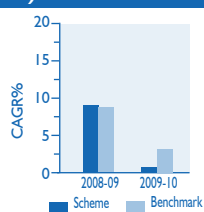
Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 31 December, 2007.

**PERFORMANCE OF THE SCHEMES OF LAST FIVE FINANCIAL YEARS**

**TFIPF - Scheme A1 (RIP)**

Period	Scheme Returns	Benchmark Returns
2008-09	8.90	8.81
2009-10	0.43	3.69

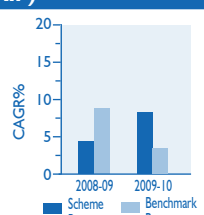
Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 07 December, 2007.



**TFIPF - Scheme A3 (RIP)**

Period	Scheme Returns	Benchmark Returns
2008-09	4.55	8.81
2009-10	2.66	3.69

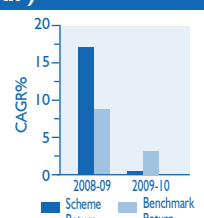
Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 17 December, 2007.



**TFIPF - Scheme B3 (RIP)**

Period	Scheme Returns	Benchmark Returns
2008-09	17.25	8.81
2009-10	0.93	3.69

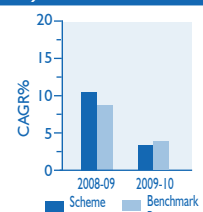
Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 28 December, 2007.



**TFIPF - Scheme C3 (RIP)**

Period	Scheme Returns	Benchmark Returns
2008-09	10.35	8.81
2009-10	2.97	3.69

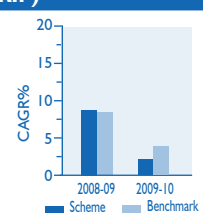
Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 24 December, 2007.



**TFIPF - Scheme A2 (RIP)**

Period	Scheme Returns	Benchmark Returns
2008-09	8.61	8.81
2009-10	2.47	3.69

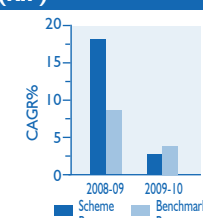
Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 07 December, 2007.



**TFIPF - Scheme B2 (RIP)**

Period	Scheme Returns	Benchmark Returns
2008-09	9.60	8.81
2009-10	2.64	3.69

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 11 December, 2007.



**TFIPF - Scheme C2 (RIP)**

Period	Scheme Returns	Benchmark Returns
2008-09	9.84	8.81
2009-10	1.55	3.69

Benchmark: CRISIL Liquid Fund Index. Past performance may or may not be sustained in future. Returns are given for Growth Option. Date of Allotment: 31 December, 2007.

**Expenses of the Scheme**

Scheme	Exit Load	No Load period for the Schemes
A1	If redeemed during last two business days of any month - Nil. If redeemed on any other business day - 0.25%	On a monthly basis - Last two business days of all subsequent months every year.
A2	If redeemed during first two business days of any month - Nil If redeemed on any other business day - 0.25%	On a monthly basis - First two business days of all subsequent months every year.
A3	If redeemed on 11th or 12th business day of any month - Nil If redeemed on any other business day - 0.25%	On a monthly basis - 11th & 12th business day of all subsequent months every year.
B2	If redeemed during last two business days of May, August, November or February month - Nil If redeemed on any other business day - 0.50%	On a quarterly basis – Last two business days of May, August, November and February months every year.
B3	If redeemed during last two business days of June, September, December or March month - Nil If redeemed on any other business day - 0.50%	On a quarterly basis – Last two business days of June, September, December and March months every year.
C2	If redeemed during 15th or 16th business day of October month or April month - Nil If redeemed on any other business day - 0.75%	On a half yearly basis - 15th & 16th business day of October and April months every year.
C3	If redeemed during 15th or 16th business day of November month or May month - Nil. If redeemed on any other business day - 0.75%	On a half yearly basis - 15th day of May 2008 and 16th business day of Nov. and May months every year.

Entry load is not applicable, w.e.f. August 1, 2009

**Annual Recurring Expenses**

Name of the Scheme	Estimated as per Offer Document as a % to Average daily Net assets	% of daily average net assets for the F.Y. 2009-2010
TFIPF - Scheme A1	2.25	0.15
TFIPF - Scheme A2	2.25	0.15
TFIPF - Scheme A3	2.25	0.15
TFIPF - Scheme B2	2.25	0.15
TFIPF - Scheme B3 (RIP)	2.25	0.23
TFIPF - Scheme B3 (IP)		0.15
TFIPF - Scheme C2	2.25	0.15
TFIPF - Scheme C3	2.25	0.15

Limit as per Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996 on Annual Scheme Recurring Expenses: First Rs. 100 Crores: 2.25%, Next Rs. 300 Crores: 2.00%, Next Rs. Crores: 1.75%, Balance: 1.50%.

### Investment Strategy & Product Differentiation of the Scheme from Existing Similar Schemes

Scheme Name	Investment Objective	Investment Strategy & product differentiation	AUM as on March 31, 2010 (Rs. Crore)	No. of Folios as on March 31, 2010	
Tata Fixed Income Portfolio Fund-Scheme A1	To generate returns and /or capital appreciation along with minimisation of interest rate risk. Predominantly invest in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 30 days.	TFIFP is an open ended fund offering seven schemes with various average portfolio maturity.	0.05	38	
		<b>Scheme</b>			<b>Cap on average portfolio</b>
		A1			<b>Maturity</b> 30 days
Tata Fixed Income Portfolio Fund-Scheme A2	To generate returns and /or capital appreciation along with minimisation of interest rate risk. Predominantly invest in a portfolio of Debt & Money market instruments In order to control the interest rate risk, average maturity of the portfolio will not exceed 60 days.	A2	0.55	31	
		A3			60 days
		B2			90 days
		B3			150 days
Tata Fixed Income Portfolio Fund-Scheme A3	To generate returns and /or capital appreciation along with minimisation of interest rate risk. Predominantly invest in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 60 days.	C2	0.18	26	
		C3			240 days
Tata Fixed Income Portfolio Fund-Scheme B2	To generate returns and /or capital appreciation along with minimisation of interest rate risk. Predominantly invest in a portfolio of Debt & Money market instruments In order to control the interest rate risk, average maturity of the portfolio will not exceed 150 days.	Each Fund will have flexibility to invest in wide range of Debt & Money Market Instruments. It may invest in securities issued / guaranteed by central/state government, corporate debt such as bonds, debentures, notes, strips and securitized, obligations of banks, fixed/ floating rate securities, money market instruments such as commercial paper, certificate of deposit and other instruments permitted by SEBI/RBI from time to time. The scheme will not investment in securities rated below investment grade.	0.40	24	
Tata Fixed Income Portfolio Fund-Scheme B3	To generate returns and /or capital appreciation along with minimisation of interest rate risk. Predominantly invest in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 180 days.		373.45	93	
Tata Fixed Income Portfolio Fund-Scheme C2	To generate returns and /or capital appreciation along with minimisation of interest rate risk. Predominantly invest in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 240 days.		0.06	39	
Tata Fixed Income Portfolio Fund-Scheme C3	To generate returns and /or capital appreciation along with minimisation of interest rate risk. Predominantly invest in a portfolio of Debt & Money market instruments. In order to control the interest rate risk, average maturity of the portfolio will not exceed 270 days.		117.37	57	

### TAX TREATMENT

Certain tax benefits as described below are available, under present taxation laws to the Unitholders holding Units of Mutual Fund Scheme as an investment. The information set out below is included for general information purposes only and 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 and to the unitholder is in accordance with the prevailing tax law as certified by the mutual funds tax consultant.

#### A) INVESTMENTS IN EQUITY ORIENTED FUNDS

As per Section 115T of the Income Tax Act, 1961, an equity oriented fund is a fund where investible funds are invested in equity shares of domestic companies to the extent of 65% of the total proceeds of such fund. The percentage of equity share holding of the fund shall be computed with reference to annual average of the monthly average of the opening and closing figures.

#### Tax Treatment:

	For Resident Investor	For Mutual Fund
Tax on Dividend Distributed	Nil	Nil
Long Term Capital Gains	Nil	N.A.
Short Term Capital Gain	15%	N.A.

The above mentioned tax rates shall be increased by Surcharge @ 10% (if applicable), Education Cess @ 2% and Secondary and Higher Education

Cess @ 1%.

#### 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 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 recognized 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.

#### **Deduction under section 80C [Applicable only for ELSS schemes]**

As per the Act, section 80C is inserted from the financial year commencing on and from April 01, 2005. As per the section, subject to the provisions, an individual/HUF is entitled to a deduction from Gross Total Income upto Rs. 1, 00,000/- (along with other prescribed investments) for amounts invested in any units of a mutual fund notified under section 10(23D) of the Act, under any plan formulated in accordance with such scheme as the Central Government may notify.

#### **B) INVESTMENTS IN NON-EQUITY ORIENTED FUNDS**

<b>Dividend Distribution Tax (DDT) – Payable by the scheme</b>		
Scheme Category	Dividend paid to resident Individuals & HUFs	Dividend paid to other Resident Investors
Debt Funds	12.50%*	20.00%*
Liquid Fund	25.00%*	25.00%

<b>Tax on Capital Gains – Payable by the investors</b>			
	All Resident Investors	Domestic Companies	Mutual Fund
<b>Short Term Capital Gain</b>	As per relevant slab rate of Total Income chargeable to Tax	30.00%*	N.A.
<b>Long Term Capital Gain:</b>			
With Indexation	20.00%*	20.00%*	N.A.
Without Indexation	10.00%*	10.00%*	N.A.

\* The above mentioned tax rates shall be increased by Surcharge @ \*\*10% (if applicable), Education Cess @ 2% and Secondary and Higher Education Cess @ 1%. \*\*Currently as per Finance Bill 2010, surcharge is 7.5% (currently not passed by the parliament).

**PLEASE NOTE - If any tax liability arising post redemption on account of change in tax treatment with respect to Dividend Distribution Tax / Capital Gain Tax, by the tax authorities, shall be solely borne by the investors and not by the AMC or Trustee Company.**

**Kindly refer Statement of Additional Information (SAI) for further details on Taxation.**

#### **DAILY NET ASSET VALUE (NAV) PUBLICATION**

The NAV will be declared on all business days and will be published in 2 daily newspapers. NAV can also be viewed on [www.tatamutualfund.com](http://www.tatamutualfund.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also telephone us at the Toll Free No.: 1800-209-0101.

#### **FOR INVESTOR GRIEVANCES**

##### **Please Contact:**

**Registrar:** Computer Age Management Services Pvt. Ltd., 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600 097. G Sathyanarayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax 28283 613 [camslb1@camsonline.com](mailto:camslb1@camsonline.com)

**AMC Office:** Tata Asset Management Ltd. (Investment Manager for Tata Mutual Fund) Fort House, 221, Dr. D. N. Road, Fort, Mumbai – 400 001. Toll Free No.: 1800-209-0101, Fax: 22613782, Email: [kiran@tataamc.com](mailto:kiran@tataamc.com), Website: [www.tatamutualfund.com](http://www.tatamutualfund.com)

**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](http://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 & 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 read 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

### NRI's

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.

### FII's

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.

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' 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 acceptance of application. 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.

## TRANSACTION THROUGH STOCK EXCHANGE PLATFORM

Following schemes of Tata Mutual Fund (TMF) have been admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") for subscription and redemption of units in physical mode. Only Purchase application below Rs 1 Crore will be allowed in these schemes

**List of eligible Scheme(s):** Tata Floater Fund, Tata Floating Rate Fund Long Term option, Tata Gilt Securities Fund – Appreciation, Tata Gilt Securities Fund – Bonus, Tata Gilt Securities Fund - Regular Income, Tata Gilt Securities High Investment Plan – Appreciation, Tata Gilt Securities High Investment Plan - Regular Income, Tata Gilt Securities Short Maturity Fund – Appreciation, Tata Gilt Securities Short Maturity Fund - Regular Income, Tata Income Fund, Tata Income Plus Fund Option A & Option B, Tata Short Term Bond Fund, Tata Treasury Manager Fund.

The following are the salient features of the new facility: **1)** This facility i.e. purchase/redemption of units will be available to both existing & new investors. Switching of units will not be permitted through stock exchange platform. **2)** The investors will be eligible to only purchase /redeem units of the aforesaid schemes. The list of eligible schemes is subject to change from time to time. **3)** The units of eligible Schemes are not listed on BSE and same cannot be traded on the Stock Exchange like shares. The window for submission of application for purchase/redemption of units on BSE will be available between 9 a.m. & 3 p.m. or such other timings as may be decided by the Stock Exchanges. **4)** The eligible AMFI certified stock exchange brokers will be considered as Official Points of Acceptance (OPA) of Tata Mutual Fund as per SEBI circular no. SEBI/IMD/CIR No/11/78450/06 dated October 11, 2006. **5)** Presently maximum redemption request for physical units will be limited to Rs 1 lakh per transaction per day on BSE StAR MF Platform. **6)** Investors will be able to purchase/redeem units in eligible schemes in the following manner:

### (i.) Purchase of Units:

**a. Physical Form on BSE StAR MF Platform:** • The investor require to submit all requisite documents for KYC compliance along with the purchase application (subject to applicable limits prescribed by BSE) to the AMFI certified stock exchange brokers • After completion of the verification, the purchase order will be entered in the Stock Exchange system & an order confirmation slip will be issued to investor. • The investor will transfer the funds to the AMFI certified stock exchange brokers. • Allotment details will be provided by the AMFI certified stock exchange brokers to the investor.

### (ii.) Redemption of Units:

**a. Physical Form on BSE StAR MF Platform:** • The investor will have to submit redemption request along with requisite documents to the AMFI certified stock exchange brokers. Presently maximum redemption request will be limited to Rs 1 lakh per transaction per day on BSE StAR MF Platform. • The redemption order will be entered in the Stock Exchange system & an order confirmation slip will be issued to investor. • The redemption proceeds will be credited to the bank account of the investor, as per the bank account mandate recorded with Tata Mutual Fund & within the timelines as per SEBI regulations as applicable from time to time or it will be sent to the investor in the mode selected by the investor. • Redemption request may also be submitted to any of the Investor service centers. • In case investors desire to convert the physical units into dematerialized form, the dematerialized request will have to be submitted with the Registrar.

• Applications for purchase/redemption of units which are incomplete /invalid are liable to be rejected. • In case of non-financial requests/ applications such as change of address, change of bank details, etc. investors should approach Investor Service Centres (ISCs) of Tata Mutual Fund. • An account statement will be issued by Tata Mutual Fund to investors who purchase/ redeem their units under this facility in physical mode. • The applicability of NAV will be subject to guidelines issued by SEBI on Uniform cut-off timings for applicability of NAV of Mutual Fund Scheme(s)/Plan(s) as per SEBI circular No. SEBI/IMD/CIR No. 11/78450/06 dated October 11, 2006 currently, the cut-off time is 3.00 p.m. for above mentioned schemes. • Investors who are interested in availing this facility should follow the rules prescribed by the stock exchange and Tata Mutual Fund from time to time. • Investors should get in touch with Investor Service Centres (ISCs) of Tata Mutual Fund for further details.

The Trustee reserves the right to change/modify the features of this facility at a later date.

Date: 15th April, 2010.



Expertise that's trusted

## COMMON APPLICATION FORM FOR TATA FIXED INCOME PORTFOLIO FUND

**For sale of Units of Tata Mutual Fund Scheme(s) to Resident/ Non-Resident Indians.**  
Please refer complete details on all page(s) and scheme description/details while applying.

Sr. No. :

### ISSUE OF UNITS OF TATA MUTUAL FUND SCHEMES AT NAV BASED RESALE PRICE WITH APPLICABLE LOAD IF ANY FOR ONGOING SALE

Refer complete scheme details/instructions while filling in application form in English BLOCK LETTERS. Tick (✓) whichever is applicable. Strike out which is not required

BROKER/AGENT CODE	SUB-BROKER CODE

Existing Folio No. : \_\_\_\_\_  SIP Form attached.

#### PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)

	PAN # (Refer Instruction - D)	KYC Compliant Status (If yes attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - E)
First Applicant / Guardian*		<input type="checkbox"/> Yes <span style="margin-left: 100px;"><input type="checkbox"/> No</span>
Second Applicant		<input type="checkbox"/> Yes <span style="margin-left: 100px;"><input type="checkbox"/> No</span>
First Applicant / Guardian*		<input type="checkbox"/> Yes <span style="margin-left: 100px;"><input type="checkbox"/> No</span>

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

#### UNITHOLDER INFORMATION

Name of First Applicant	Mr	Ms	M/s																Date of Birth	D	D	M	M	Y	Y
Please mention your name as it appears in your Bank Account																									
Name of Guardian (in case first Applicant is Minor)	Mr	Ms	M/s																						
Contact Person (in case of company)																									
Mailing Address (PO Box Address is not sufficient) (Indian Address in case of NRIs/FIIs)																Pin Code									
	City					State					Country														

Email ID \_\_\_\_\_

I/ We wish to receive A/c Statement / Annual Report / Quarterly Statement via Email instead of the physical copy  Yes  No

Contact Particulars	Telephone : Office											Fax															
	Residence											Mobile															
Status (First Sole Applicant) Please (✓)	<input type="radio"/> Resident Individual	<input type="radio"/> NRI/NRO	<input type="radio"/> NRI/NRE	<input type="radio"/> AOP	<input type="radio"/> FII	<input type="radio"/> Body Corporate	<input type="radio"/> Trust	<input type="radio"/> Partner	<input type="radio"/> Public Ltd. Co.	<input type="radio"/> On behalf of Minor	<input type="radio"/> HUF	<input type="radio"/> FOF	<input type="radio"/> Proprietorship	<input type="radio"/> BOI	<input type="radio"/> Pvt. Ltd. Co.	<input type="radio"/> Societies	<input type="radio"/> Banks	<input type="radio"/> Others									
Overseas Address (Mandatory for NRI/FII applications in addition to)																Pin Code											
	City					Country																					
Occupation	<input type="checkbox"/> Agriculture <input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other _____																										
Mode of Holding	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor															<b>Default Option: Joint</b>											
Name of Second Applicant																Status: (✓) <input type="checkbox"/> RI <input type="checkbox"/> NRI						Date of Birth   D   D   M   M   Y   Y   Y   Y					
Name of Third Applicant																Status: (✓) <input type="checkbox"/> RI <input type="checkbox"/> NRI						Date of Birth   D   D   M   M   Y   Y   Y   Y					
Name of Power of Attorney holder for investment on behalf of Applicant.																											
Name	Mr	Ms	M/s																								
PAN No. (Refer Instruction D) _____																											

\* Kindly enclose copy of the proof of PAN. In case of joint holding, PAN of all the joint holders should be mentioned in the application form.

#### NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) (Refer instruction I)

Name and Address of the Nominees(s)	Nominee's Relationship with 1st unitholder	Proportion (%) by which the units shared by will be shared by each nominee (% to aggregate to 100%)	Date of Birth	Name & Address of Guardian	Signature of Guardian
(to be furnished in case the nominee is minor)					
Nominee 1					
Nominee 2					
Nominee 3					



OVERSEAS ADDRESS	
(Mandatory for NRI/FII applications in addition to mailing address) (PO Box Address is not sufficient)	Overseas Address in case of NRI/FIIs _____
	City _____ State _____ Pin _____
	Country _____ Tel. (Office) _____
	Tel. (Res.) _____ Fax _____

**YOUR BANK ACCOUNT DETAILS (Mandatory) Refer Instruction - F**  
 All communication and payments will be made to the first applicant or to the Karta in case of HUF.

<b>Name of Your Bank</b>	_____											<b>Branch</b>	_____								
<b>Your Account No.</b>	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
<b>Account No. (in words)</b>	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
<b>Bank Address</b>	_____																				
	City	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
<b>Account Type</b>	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRRN <input type="checkbox"/> NRE																				
	* IFSC Code for NEFT _____ * This is a 11 Digit Number, obtain it from your Bank Branch																				

<b>Example for filling the Account number:</b>	Ac. No.	0	0	9	7	4	6	1	5	2
	In words	Zero	Zero	Nine	Seven	Four	Six	One	Five	Two

(Please attach copy of cancelled cheque)

**DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS**

Tata Mutual Fund directly credits the Redemption/Dividend/Refund payout into the investor's Bank Account in case the account is with **ICICI Bank Ltd./HDFC Bank Ltd./Axis Bank/IDBI Bank/Standard Chartered Bank/Kotak Mahindra Bank/HSBC Bank/Deutsche Bank/Centurion Bank of Punjab/ABN Amro Bank/Oriental Bank of Commerce/ Centurion Bank of Punjab/State Bank of India (Core banking centers only).**

I/We understand that the instruction to the bank for Direct Credit/NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/dividend/refund proceeds. 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/NEFT/ECS.

**If however you wish to receive Cheque payment, please tick here**

**DOCUMENTS TO BE SUBMITTED (Please tick (✓) whichever is applicable)**

- 1)  Memorandum & Articles of Association (Corporate) 2)  Board Resolution (Corporate) 3)  Authorised signatories list. 4)  Trust Deed (in case of a trust)  
 5)  Partnership Deed (for partnership firm) 6)  Copy of PAN card of all unitholders. 7)  KYC Confirmation. 8)  Power of Attorney.

**DECLARATION AND SIGNATURES**

**The Trustee, Tata Mutual Fund**

a. Having read and understood the contents of the Offer Document of the Scheme, I/ We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/ We hereby declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/ We have understood the details of the scheme and I/ We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We confirm that the funds invested in the Scheme, legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC, I/ We hereby authorise the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption and undertaking such other action with such funds that may be required by the Law.

b. **For NRIs:** I/ We confirm that I am / we are Non Residents of Indian Nationality / Origin and that I/ we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary.

I/ We confirm that details provided by me / us are true and correct.

c. I/We have read and understood the SEBI Circular no. MRD/DoP/Cir- 05/2007 dt. April 27, 2007 and SEBI Circular No. 35/MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN.

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

Signature(s) / Thumb Impression(s) Refer Instruction - 'C'	1st / Sole holder	2nd holder	3rd holder
	_____	_____	_____

**Tata Mutual Fund "Acknowledgment Slip" (To be filled in by Investor)**

Received application from Mr./Mrs./Master/M/s \_\_\_\_\_

Address : \_\_\_\_\_

\_\_\_\_\_ PIN \_\_\_\_\_

Sr. No. : \_\_\_\_\_

Signature of Authorised Staff and Office Seal/Stamp along with Date and Time of Receipt

Name of the scheme/s	Application for amount in Rs. (A)	DD charges (if any) in Rs. (B)	Net Amount or DD/ Pay Order drawn for Rs. (A-B)	Cheque/ DD/ Pay Order no.	Cheque/ DD/ Pay Order Dated	DD/ Cheque/ Pay Order drawn on-bank and branch (name)

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

## Instructions

Please read the terms of Offering Circular before filling the application. Investors should apprise themselves of the prevailing load structure as on the date of submitting the application form. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made & bind themselves to the terms upon signing the Application Form & tendering payment.

- (A) An application to the ongoing offering by an investor should be for atleast a minimum amount & in multiples thereof as specified for each scheme. There is no maximum limit.

Investor can apply for more than one scheme from the same application form by submitting separate cheques/demand draft for each scheme.

**(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 the Name of the Scheme & crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".

**In the case of transfer instruction/cheque payment for the following banks, the same should be made favouring as follows:**

Bank Name	In Favour of
Abn Amro Bank	Tata Trustee Co Pvt Ltd. A/c. TMF
CITIBANK	TMF Collection Pool CAMS A/c.
Deutsche Bank	Tata Trustee Co.Pvt. Ltd. - TMF Coll CAMS
HDFC Bank Ltd.	Tata Fixed Income Portfolio Fund - A1 - Collection A/c.
	Tata Fixed Income Portfolio Fund - A2 - Collection A/c.
	Tata Fixed Income Portfolio Fund - A3 - Collection A/c.
	Tata Fixed Income Portfolio Fund - B2 - Collection A/c.
	Tata Fixed Income Portfolio Fund - B3 - Collection A/c.
	Tata Fixed Income Portfolio Fund - C2 - Collection A/c.
HSBC Bank	TMF Collection Pool CAMS A/c.
ICICI Bank Ltd.	Tata Fixed Income Portfolio Fund - A1 - Collection A/c.
	Tata Fixed Income Portfolio Fund - A2 - Collection A/c.
	Tata Fixed Income Portfolio Fund - A3 - Collection A/c.
	Tata Fixed Income Portfolio Fund - B2 - Collection A/c.
	Tata Fixed Income Portfolio Fund - B3 - Collection A/c.
	Tata Fixed Income Portfolio Fund - C2 - Collection A/c.
IDBI Bank	Tata Trustee Co Pvt Ltd. A/c. TMF
Kotak Mahindra Bank	TMF Collection CAMS A/c.
Standard Chartered Bank	Tata Fixed Income Portfolio Fund - A1 - Collection A/c.
	Tata Fixed Income Portfolio Fund - A2 - Collection A/c.
	Tata Fixed Income Portfolio Fund - A3 - Collection A/c.
	Tata Fixed Income Portfolio Fund - B2 - Collection A/c.
	Tata Fixed Income Portfolio Fund - B3 - Collection A/c.
	Tata Fixed Income Portfolio Fund - C2 - Collection A/c.
UTI Bank	Tata Trustee Co Pvt Ltd. A/c. TMF

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 atleast 60% by NRI's & 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 & 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 (ISC's).
5. Application form (duly completed), alongwith 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 (CAMS) Pvt. Ltd., Unit: "Tata Mutual Fund-Application Form" CAMS Pvt. Ltd. New no. 10, Old no. 178, MGR Salai, Nungambakkam, Chennai - 600 034.

**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 "Scheme" (please mention the name of the scheme) & crossed "A/c Payee & Not Negotiable" respectively payable at Chennai, after deducting bank charges / commission (as per SBI guidelines for the Demand Draft) 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.
- Separate cheque/demand draft is required for each scheme. Such Cheques/ Demand Draft should be drawn in the name of the Scheme.
  - 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.
  - 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. Applications from NRI's residing in US and Canada will not be accepted by Tata Mutual Fund.

**(C) APPLICATION DETAILS**

- Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft.
- 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.
- All communication and/or payments will be made to the sole/first applicant.
- 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.
- 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
- 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 only by the First holder in case of additional holdings.
- 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 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\*. If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor should be provided. Application received without PAN / PAN card copy will be rejected.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and 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, & recovery of unamortised expenses. Please contact any of the Investor Service Centres/CAMS/Distributors or visit our website www.tatamutualfund.com for further details.

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

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under & 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) alongwith 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 & 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 & 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 & 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/unitholders intending to apply for units/currently holding units & 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.

**(F) 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:

Ac. 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.**

**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

**(G) 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 & their stamps should clearly state their names & 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 & registered with AMFI
  5. Distributors/Agents should mention the ARN No. allotted by AMFI, on the application form.
- (H)** The Fund will disclose details of the investor's account & 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 & Investor's bankers, for the purpose of effecting payments to the investor.

**(I) 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).

COMPUTER AGE MANAGEMENT SERVICES (P) LTD. - TRANSACTION ACCEPTANCE POINTS

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Tel.: 0771-2543354. **Ranchi:** Shop No 15, A C Market, Grnd Flr, C F L Church Main Road, Ranchi - 834 001. Tel.: 0651-2330704/2330226. **Patna:** 605, 6th Flr, Ashiana Hariniwas, New Dak Bungalow Chowk, Patna - 800 001. Tel.: 0612-2206497/6450120. **Bhilai:** Shop No.145, Ground Floor, Chauhan Estate, Near HDFC Bank, Bhilai - 490 001. Tel.: 0788-2295625. **NORTH ZONE: Agra:** G-12, Block No.19/4, Vimal Tower, Sanjay Place, Agra - 282 002. Tel.: 0562-2525195. **Allahabad:** 43/1, S P Marg, 1st Floor, Opp. MAK Tower, Civil Lines, Allahabad (UP) - 211 001. Tel. :- 0532-6451122. **Amritsar:** Mezzanine floor, S.C.O – 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar – 143 001. Tel.: 98140 82808. **Chandigarh:** 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. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun-248001, Uttarakhand. Tel.: 0135-6450877. **Jaipur:** 233, 2nd Floor, Ganpati Plaza, M1 Road, Jaipur - 302 001. Tel: 0141 - 2389387 Fax: 0141 - 5105178. **Kanpur:** 4th floor, Office no. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512 - 2306066, Fax: 0512 - 2306065. **Delhi:** 7th Floor, No. E - H, Vandana building, 11, Tolstoy Marg, Connaught Place, New Delhi 110 001. Tel.: 011-66324111/102/103/104/105, Fax: 011-66303202. **Lucknow:** Office No.2, Saran Chambers-I, 1st Floor, 5, Park Road, Lucknow - 226 001. Tel.: 0522-6452432/4001731, Fax: 0522-2235386. **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161 - 5089667/6503366, Fax: 0161-2413498. **Moradabad:** Tata Asset Management Ltd., Ground floor, Near Hotel Rajmahal, Civil Lines, Moradabad – 244 001, Tel.: 0591 - 2410667, 6535002. **Jodhpur:** Jaya Enclave, 79/4, Opp IDBI Bank, 1st A Road, Sardarpura, Jodhpur - 342 001. Tel.: 0291-6450555/2631257, Fax: 0291-2631257. **Udaipur:** Office No - 4, 2nd Floor, Madhav Appartment, Opp GPO, Chetak Circle, Udaipur - 313 001. Tel.: 0294 - 6450979/ 2429371, Fax: 0294-2429371. **Varanasi :** D-64/127, C-H Arihant Complex, Sigra, Varanasi - 221010 Tel. : 0542 - 6544655. **Jalandhar :** 2nd Floor, Above ING Vyasya Bank, Namdev Chowk, Jalandhar 144 001 Tel.: 0181-5001024/25. **SOUTH ZONE: Bangalore:** 4/6, Millers Road, High Grounds, Bangalore – 560 052. Tel.: 080-66561313 / 65335986 / 65335987, Fax: 080-22370512. **Calicut:** C-8 & 9, Friends Commercial Complex, Near Federal Towers, Arayadathu Palam, Mavoor Road, Calicut - 673016. Tel.: 0495-6450508. **Chennai:** TATA Asset Management Ltd, Riaz Garden, 3rd Floor, No:29, Kodambakkam High Road, Near Palmgrove Hotel, Nungambakkam, Chennai - 600 034. Tel.: 044-64541868/69/78, 64541863/64. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, JOS Junction, M. G. Road, Cochin - 682 016. Tel.: 0484 - 2377580, 6533107, 6467813/14/15/16. Fax: 0484 - 237 7581. **Coimbatore:** 551 A, 1st Floor, West Lokamaniya Street, Near CAMS, R. S. Puram, Coimbatore - 641 002. Tel.: 0422 - 6502133/44, 4365635, Fax: 2546585. **Hyderabad:** 3rd floor, Block B, R R Estate, G.S MALL, Somajiguda, Hyderabad-82. Tel.: 040-65961237/38 & 65548290, Fax: 040-66363187. **Hubli:** 15 & 16, 2nd floor, Eureka Junction, Travellers Bangalow Road, Above ICICI Bank, Hubli - 580 029. Tel.: 0836-6450342 Fax: 4251510. **Kottayam:** C S I Ascention Square, Collectorate P. O., Kottayam - 686 002. Tel.: 9447559230. **Mangalore:** Tata Asset Management Ltd., Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824-6450308. **Madurai:** A - 1st Floor, A.R. Plaza, No:16/17, North Veli Street, Madurai-625001. Tel.: 0452-6454330 Fax: 0452-4246315. **Mysore:** 847, 1st Floor, New Kantharaja Urs Road, Above New Krishna Sweets & Bakery, Kuvempu Nagar, Mysore - 570 023. Tel.: 0821-6450470 Fax: 4246676. **Salem:** Raj Towers, Ground Floor, No: 4, Brindavan Road, Fairlands, Salem - 636 016. Tel.: 0427-6451653 Fax: 4042028. **Thiruvananthapuram:** Krishna Tower, 4th Floor, Sasthamangalam, Trivandrum - 695 010 Tel.: 0471-6535431/2319139. **Trichy:** No.60/3, 'Krishna', 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017. Tel.: 0431-6455060. **Thrissur:** 4th Floor, Pathayappura buildings, Round South, Thrissur - 680 001. Tel.: 0487-6451286. **Vijaywada:** 5th Floor, KONA Heights, Opp. All India Radio, M. G. Road, Vijaywada - 520 010. Tel.: 0866-6532621. **Vishakapatnam:** Shop No : 2, 4th Floor, Door No : 46-22-44/21, Kalyan Estates, Near Hotel Dwaraka Inn, Railway Station Road, Visakhapatnam – 530016. Tel.: 0891 – 6451883 Fax: 0891-2503292.