

KEY INFORMATION MEMORANDUM

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

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

BSE Disclaimer Clause: "It is to be distinctly understood that the permission given by Bombay Stock Exchange Ltd. Should not in any way be deemed or construed that the scheme information document has been cleared or approved by Bombay Stock Exchange Ltd. Nor does it certify the correctness or completeness of any of the contents of the scheme information document. The investors are advised to refer to the scheme information document for the full text of the Disclaimer clause of the Bombay Stock Exchange Ltd."

Investment Objective

The primary investment objective of the scheme is to generate returns by investing systematically in equity/equity related instruments.

Asset Allocation Pattern of the Scheme

Under normal circumstances, the total assets of the Scheme, shall (after providing for all ongoing expenses) generally be invested / the indicative asset allocation shall be as follows:

Scheme A

During first twelve months from the date of allotment

Instrument	Proportion** (% of Funds Available / Net Asset)		Risk Profile
	Minimum	Maximum	
Equity / Equity Related Instruments	0	100	High
Debt, Money Market and Securitized Debt Instruments*	0	100	Low to medium

After completion of twelve months till maturity

Instrument	Proportion** (% of Funds Available / Net Asset)		Risk Profile
	Minimum	Maximum	
Equity / Equity Related Instruments	65	100	High
Debt, Money Market and Securitized Debt Instruments*	0	35	Low to medium

Scheme B

During first twentyfour months from the date of allotment

Instrument	Proportion** (% of Funds Available / Net Asset)		Risk Profile
	Minimum	Maximum	
Equity / Equity Related Instruments	0	100	High
Debt, Money Market and Securitized Debt Instruments*	0	100	Low to medium

After completion of twentyfour months till maturity

Instrument	Proportion** (% of Funds Available / Net Asset)		Risk Profile
	Minimum	Maximum	
Equity / Equity Related Instruments	65	100	High
Debt, Money Market and Securitized Debt Instruments*	0	35	Low to medium

Please note that with respect to investment in debt, money market and securitized debt instruments, in line with the SEBI Circular No. 12/147132/08 dated December 11, 2008, the scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme.

*Investment by the scheme in securitized debt, will not normally exceed 20% of the net asset of the scheme

** At the time of investment

The scheme may use derivative instruments like stock/Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time.

The notional amount of net outstanding exposure to derivative will not exceed 100 % of the net assets of each scheme.

This allocation is not absolute and may vary depending upon prevailing market conditions and the AMC may alter the asset allocation for short periods on defensive considerations. No investments will be made in foreign securitised debt.

The AMC may from time to time for a short term period on defensive consideration pending deployment of funds in terms of investment objective of the scheme invest upto 100% of the funds available in Money Market Instruments, the primary motive being to protect the Net Asset Value of the Scheme And protect unitholders interests so also to earn reasonable returns on liquid funds maintained for redemption/repurchase of units. The Trustee Company may from time to time for a short term period under exceptional circumstances on defensive consideration modify/ alter the investment pattern / asset allocation the intent being to protect the Net Asset Value of the Scheme & Unitholders interests without seeking consent of the unitholders.

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.

Risk Profile of the Scheme

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

Plans and Options

The Scheme offers two investment options; viz. Growth Option & Dividend Option.

Applicable NAV

Subscription: Being a close ended scheme, units of the scheme cannot be subscribed after the closure of NFO

Redemption: Being a scheme to be listed on the exchange, the fund will not accept any redemption / repurchase and switch-out application till the maturity of the scheme.

However, after the closure of the NFO, Investors can buy the units of the scheme in dematerialized form or sell the units of the scheme from / to the recognised Stock Exchanges in India i.e. NSE and / or BSE where the units of the scheme are proposed to be listed.

In view of the above, the provision of NAV applicability is not applicable to this scheme.

Minimum Application Amount/ Number of Units

Dividend Option: Rs.10,000/- and in multiples of Re.1/- thereafter.

Growth Option: Rs. 10,000/- and in multiples of Re. 1/- thereafter.

Despatch of Repurchase (Redemption) request

Since the fund will not accept any redemption / switch-out till the maturity of the scheme, this clause is not applicable to this scheme.

Benchmark Index

BSE SENSEX and Crisil Liquid Fund Index during Systematic Investment period and BSE SENSEX thereafter.

Dividend Policy

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

on the Securities) by way of allotment/credit of bonus Units to the Unitholders Accounts in either option.

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

The Fund does not assure any targeted annual return / income nor any capitalisation ratio. Accumulation of earnings and / or capitalisation of bonus units and the consequent determination of NAV, may be suspended temporarily or indefinitely under any of the circumstances as stated in the clause "Suspension of Ongoing Sale, Repurchase or Switchout of Units."

Default Option:

Please note that if no Option is mentioned / indicated in the Application form, the units will, by default, be allotted under the Growth Option.

Book Closure:

Please note that whenever any dividend is declared by the scheme, there will be a book closure and during that period units of the scheme will not be traded on the stock exchange.

Name of the Fund Managers

Venugopal M. (For Equity) & Chintan Mehta (For Debt)

Name of the Trustee Company

Tata Trustee Co. Pvt. Ltd.

Performance of the Scheme

"This scheme is a new scheme and does not have any performance track record"

Expenses of the Scheme

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The new fund offer expenses of the TATA SMART INVESTMENT PLAN - I (Scheme A and B) shall be met out of the entry load and excess if any shall be borne by the AMC. As such, for every Rs. 100/- contributed by the investor, whole of Rs. 100/- (net of entry load) will be available to the scheme for investment.

Load Structure: Entry Load: 2.25% for each investment amount less than Rs. 2 crore.

Nil for each investment amount equal to or more than 2 crore.

Exit Load: Nil on maturity

No loads shall be charged on the units subscribed by any fund of fund scheme.

Bonus units and units issued on dividends shall not be subject to entry and exit load.

All loads including Contingent Deferred Sales Charge (CDSC) for the Scheme shall be maintained in a separate account and may be utilised towards meeting the selling and distribution expenses. Any surplus in this account may be credited to the scheme, whenever felt appropriate by the AMC.

Recurring Expenses: The recurring expenses of the Schemes, and the additional management fee shall be as per the limits prescribed under Sub-Regulations (6) of Regulations 52 of the Regulations and shall not exceed the limits prescribed thereunder.

As per the Regulations, the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of weekly net assets as in the table below:

Scheme A

Year 1: First Rs. 100 crore: 2.25%, Next Rs. 300 crore: 2.00%, Next Rs. 300 crore: 1.75%, Over Rs. 700 crore: 1.50%. **Year 2 & 3:** First Rs. 100 crore: 2.50%, Next Rs. 300 crore: 2.25%, Next Rs. 300 crore: 2.00%, Over Rs. 700 crore: 1.75%

Scheme B

Year 1 and 2: First Rs. 100 crore: 2.25%, Next Rs. 300 crore: 2.00%, Next Rs. 300 crore: 1.75%, Over Rs. 700 crore: 1.50%. **Year 3:** First Rs. 100 crore: 2.50%, Next Rs. 300 crore: 2.25%, Next Rs. 300 crore: 2.00%, Over Rs. 700 crore: 1.75%.

Waiver of Load for Direct Applications

No entry load shall be charged for direct applications (for fresh subscription, as additional subscription by the existing investors and switch applications) received by the AMC i.e applications received through internet or applications accepted at the offices of AMC or authorised investor service Centres that are not routed through any distributor or agent/broker. Such applications may be marked DIRECT or NOT APPLICABLE in the broker code column of the application form/transaction slip. In case of any change in the broker code column, the investor has to strike off the earlier entry, enter the new code (DIRECT, NOT APPLICABLE OR BROKER CODE) and the same has to be counter signed. Application / Transaction slip for subscription or switch in without mention of broker code or where the broker code column is blank, shall be treated as direct application.

Tax Treatment of Investments in Mutual Funds

Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

Structure of the scheme

As per the opinion given by Fund's tax consultant, 'scheme A' is likely to be treated as an equity fund after expiry of 15 months from the date of allotment and 'scheme B' is likely to be treated as an equity scheme after expiry of 22 months from the date of allotment. However the Fund will follow instructions / guidelines etc as may be issued by the competent tax authorities in India, regarding tax treatment on income distributed or accrued or redemption under the scheme.

Please note, if investments in this scheme are redeemed before expiry of 15 months in case of scheme A and 22 months in case of scheme B from the date of allotment then tax treatment as applicable to the debt schemes shall be applicable.

Treatment

Scheme A

If investor sale/transfer units before expiry of twelve months from the date of allotment then, being a non equity oriented scheme, capital gain (if any) shall be short term in nature and taxable at the normal rate of tax as applicable to the assessee.

If Investor sale/transfer units after expiry of twelve months but before expiry of fifteen months from the date of allotment then, being a non equity oriented scheme, the capital gain (if any) shall be long term in nature and taxable @ 10% without indexation or @ 20% with indexation, whichever is lower (plus surcharge and education cess as applicable).

If Investor sale/transfer units after expiry of fifteen months from the date of allotment then, being an equity oriented scheme, capital gain if any, shall be long term in nature and exempt from income tax subject to the provision of STT as mentioned below:

Under Section 10(38) of the Act, capital gains arising on transfer of a long-term capital asset held for a period of more than twelve months, inter alia, being a unit of an equity-oriented fund (as defined therein) is exempt, provided such transaction has been 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.

Scheme B

If investor redeems/transfer units before expiry of twelve months from the date of allotment then, being a non equity oriented scheme, capital gain (if any) shall be short term in nature and taxable at the normal rate of tax as applicable to the assessee.

If Investor redeems/transfer units after expiry of twelve months but before expiry of 22 months from the date of allotment then, being a non equity oriented scheme, the capital gain (if any) shall be long term in nature and taxable @ 10% without indexation or @ 20% with indexation, whichever is lower (plus surcharge and education cess as applicable).

If Investor redeems/transfer units after expiry of 22 months from the date of allotment then, being an equity oriented scheme, capital gain if any, shall be long term in nature and exempt from income tax subject to the provision of STT as mentioned below:

Under Section 10(38) of the Act, capital gains arising on transfer of a long-term capital asset held for a period of more than twelve months, inter alia, being a unit of an equity-oriented fund (as defined therein) is exempt, provided such transaction has been 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.

Dividend Distribution Tax (DDT)

As per the present taxation laws, any dividend declared by an equity oriented scheme is not liable for DDT whereas dividend declared by a debt oriented scheme is subject to DDT to be paid by the scheme. Since Tata Smart Investment Plan - I is a Hybrid Scheme and going to be treated as a debt scheme for 15 months (scheme A) and 22 months (scheme B) from the date of allotment, applicability of DDT and its rate will depend upon the time of the declaration of dividend and status of the assessee which is explained as under:

Scheme A

Period within which dividend is declared	Nature of the scheme	Rate		Surcharge	Education cess	Effective rate	
		Individual & HUF	others			Individual & HUF	Others
Within 15 months from the date of allotment	Debt Scheme	12.50%	20%	10%	3%	14.16%	22.66%
After 15 months from the date of allotment	Equity Scheme	Nil	Nil	Nil	Nil	Nil	Nil

Scheme B

Period within which dividend is declared	Nature of the scheme	Rate		Surcharge	Education cess	Effective rate	
		Individual & HUF	others			Individual & HUF	Others
Within 22 months from the date of allotment	Debt Scheme	12.50%	20%	10%	3%	14.16%	22.66%
After 22 months from the date of allotment	Equity Scheme	Nil	Nil	Nil	Nil	Nil	Nil

Income Tax rate for long term and short term capital gains:

Scheme A

Period within which units are redeemed	Nature of Scheme	Capital Gain	Indexation benefit	Rate of Capital Gain Tax		
				All Resident Investors	Domestic Companies	Mutual Fund
Within 15 months from the date of allotment	Debt Scheme	Long Term	With Indexation	20%	20%	NA
			Without Indexation	10%	10%	NA
		Short Term	As per relevant Slab of Total Income chargeable to Tax	30%	NA	
After 15 months from the date of allotment	Equity Scheme	Long Term		Nil	Nil	NA

Scheme B

Period within which units are redeemed	Nature of Scheme	Capital Gain	Indexation benefit	Rate of Capital Gain Tax		
				All Resident Investors	Domestic Companies	Mutual Fund
Within 22 months from the date of allotment	Debt Scheme	Long Term	With Indexation	20%	20%	NA
			Without Indexation	10%	10%	NA
		Short Term	As per relevant Slab of Total Income chargeable to Tax	30%	NA	
After 22 months from the date of allotment	Equity Scheme	Long Term		Nil	Nil	NA

The Equity Scheme will also attract Securities Transaction Tax (STT) at applicable rates. The tax rates for equity scheme shall be increased by applicable Surcharge @ 10%, Education Cess @ 2% & secondary & higher education cess @ 1%. Refer SAI for STT rates.

The tax rate for Debt Scheme shall be increased by applicable Surcharge @ 10%, Education Cess @ 2% and secondary and higher education cess @ 1%. The debt scheme will not attract Securities Transaction Tax (STT).

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 SAI for further details on Taxation

Securities Transaction Tax

As per the opinion received from Fund's Income Tax Advisor, the scheme A will be treated as equity oriented schemes after expiry of 15 months from the date of allotment. Hence securities transaction tax will be applicable on units traded after 15 months for the date of allotment. STT will also be applicable on maturity of the scheme.

As per the opinion received from Fund's Income Tax Advisor, the scheme B will be treated as equity oriented schemes after expiry of 22 months from the date of allotment. Hence securities transaction tax will be applicable on units traded after 22 months for the date of allotment. Kindly refer SAI for rates of Securities Transaction Tax. STT will also be applicable on maturity of the scheme.

Please refer to SAI for other Taxation Details.

Daily Net Asset Value (NAV) Publication

The first NAV of the scheme's shall be declared not later than 30 days from the closure of New Fund Offer period of each scheme. Thereafter the fund will endeavour to declare and publish the scheme's NAV on all business days in atleast 2 daily newspapers. NAV can also be viewed on www.tatamutualfund.com and www.amfiindia.com You can also call us at the Toll Free No.: 1800-209-0101.

For Investor Grievances please contact

Registrar: Computer Age Management Services Pvt. Ltd., New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai - 600 034. Tel: (044) 28521839. Email: enq_tr@camsonline.com Website: www.camsonline.com

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

Unitholders' Information

Units will be allotted within 30 days from the date of closure.

Allotment of Units: Subject to the Scheme receiving the minimum subscription & compliance with the requirement of minimum number of investors in the scheme, full allotment will be made to all valid applications received during the NFO period. Allotment of Units on Application shall be made in the following manner:

As the scheme will be listed on Bombay Stock Exchange Limited. Units issued under the Scheme shall be allotted in electronic (dematerialized) form. For this

purpose, the investors need to furnish the details of their depository account in the Application Form. The Units allotted in electronic form will be credited to the investor's Beneficiary Account with a Depository Participant (DP) of CDSL or NSDL as per the details furnished by the investor in the Application Form within thirty days from the close of the New Fund Offer. An intimation / allotment advice specifying the number of units allotted to the investor will be dispatched within 30 days from the closure of the NFO. The Account Statement of the Beneficiary Account with the DP will be sent by the respective DP's as per their service standards. In case the Unitholder does not wish to get his/her Units converted / allotted in electronic form, the AMC shall issue Account Statements specifying the Units allotted to the investor within 30 days from the date of NFO closure. It may please be noted that trading in the Units over the stock exchange will be permitted only in electronic form & cannot be traded in physical form. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.

Please note that the Account statement is not transferable & also cannot be dematerialised. In case unit holder wish to dematerialised the units, he/she shall comply with the procedures prescribed by the AMC / Depository from time to time.

The allotment of units is subject to realisation of the payment instrument. The AMC/ Trustee is entitled, in its sole and absolute discretion, to reject any Application.

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

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

Eligibility for Application

The following persons (subject, wherever relevant to, purchase 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 one (not exceeding three) on first holder basis or jointly on an either or survivor/any one 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 AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Asset Management Company (AMC); (in accordance with Regulation 24(3) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- 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 and other eligible institutions.
- Religious and Charitable Trusts provided these are allowed to invest as per statute and their bylaws.
- Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis.
- Foreign Institutional Investors registered with SEBI (FIIs).
- International Multilateral Agencies approved by the Government of India.

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.

(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 / Collection Centres are located. The cheque/DD must be drawn in favour of "Tata Smart Investment Plan - I" and crossed "ACCOUNT PAYEE and NOT NEGOTIABLE". No outstation cheques will be accepted. Demand Draft will be accepted only if they are payable at corresponding city of the collection bank where the application is being given and the same is accompanied by a Banker's Certificate. DD charges can be deducted to the corresponding SBI charges. If there is no authorised Investor Service Centres / Collection Centres where the investor resides, he/she may send a Demand Draft from any other bank in favour of "Tata Smart Investment Plan - I" payable at Mumbai, after deducting bank charges/ commission (not exceeding rate 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 by the Trustee company. Such bank charges/ commission will be treated as scheme expense. 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 / Collection 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. (Please mention the application Serial number and the first applicant's name on the reverse of the Cheque /DD. Please ensure there is only one Cheque /DD per application form & One plan to be selected per application form).
 2. Application forms duly completed in all respects may be submitted at: Investor Service Centres and Collection Centres as mentioned in this Memorandum.
 3. 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.
 4. 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.
 5. 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 DC/NEFT/ECS/cheques or pay order drawn on the Bankers of Tata Mutual Fund.
 6. The right to accept or reject any application in whole or in part lies with the Trustee Company.
 7. In case of subscription by NRIs/FIIs, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker.
- Applicants who cannot Invest:** • Any individual who is a Foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FII or FII sub account. • Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the scheme. These would be firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRI's & trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). • Non-Resident Indians residing in the United States of America & Canada.
8. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
 9. Application form (duly completed), along with DD payable at Chennai can be sent to the registrars viz. **Computer Age Management Services Pvt. Ltd., Unit: Tata Mutual Fund, New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai - 600 034**

(C) Application Details

1. Please write the Applicant's Name & Application Serial No. on the reverse of the Cheque/DD 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.
7. In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund, the original Power of Attorney or the certified copy thereof duly notarised and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.
8. In case of application with more than one holder, if the 'Mode of Holding/Operation' is not ticked, the default option would be Joint.

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

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

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

(F) Demat Account

Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from

Instructions for filling the application form

Depository master. Only those applications where the details are matched with the depository data, will be treated as valid applications for allotment of units in dematerialised form. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued allotted by issuing physical account statements.

Investor has the option to hold the units in demat form, please tick the relevant option of yes/no for opting or not opting units in demat form. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.

(G) 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 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.

In case nature of Account is given as NRO or NRE, the status of Applicant will be considered as NRI / NRO or NRI / NRE respectively.

For NRI/NRO, your bank account should be domestic bank/non-repatriable account. For NRI/NRE, your bank account should be NRE.

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

Applicants who can not invest: Non-Resident Indians residing in United State of America and Canada.

(H) 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.

STANDARD CHARTERED BANK NFO COLLECTION CENTRES

Ahmedabad: Abhijeet II, Ground Floor Mithakali, 6th Road, Ahmedabad -380006.
Allahabad: 2 Sardar Patel Marg, Civil Lines, Allahabad 211 001. **Amritsar:** Gandhi Bazar, The Mall, Post Box 3, Amritsar-143001. **Bangalore:** 26th Floor, West Wing Raheja Tower, M. G. Road Bangalore -560001. **Baroda:** Gokulesh, R C Dutt Road, Vadodra - 390 009.
Bhopal: Ground Floor, Northern Wing, Alankar Complex, Plot No.10, Zone II, MP Nagar, Bhopal-462011. **Bhubaneswar:** Plot No 3 Bapuji Ngr, Janapath, Bhubaneswar: 751009.
Chandigarh: SCO, 137-138, Sector - 9C, Madhya Marg, Chandigarh. 160017. **Chennai:** 19, Rajaji Salai Chennai 600001. **Cochin:** XXIV/ 1633, KPK Menon Road, Willingdon Island, Cochin- 682003. **Coimbatore:** 509, D. B. Road, R. S. Puram, Coimbatore- 641 002. **Guwahati:** G N Bardoli Road, Ambari - Guwahati-781001. **Hyderabad:** 6-3 1090 Raj Bhavan Road Somajiguda , Hyderabad 500082. **Indore:** 21/1 DM Tower , Race Course Road, Indore 452001. **Jaipur:** H8, Showroom No.1, Bhagwat Bhawan, MI Road, Jaipur 302 001. **Jalandhar:** Plot No. 34, G. T. Road, Jalandhar. 144 001. **Kanpur:** 16/105, M.G. Marg, Kanpur - 208 001. **Kolkata:** 19 Netaji Subhas Road, Kolkata 700011. **Lucknow:** 4 Shahnajaf Road, Lucknow UP-226001. **Ludhiana:** SCO 16-17, Feroze Gandhi Market, Ludhiana, Punjab- 141001. **Mumbai:** 270 D.N.Road, Fort Mumbai 400001. **Nagpur:** Narang House, Palm Road, Civil lines, Nagpur 440001. **New Delhi:** H-2 Connaught Circle New Delhi 110001. **Patna:** Bhagwati Dwaraka Arcade, Plot No: 830 P, Exhibition Road, Patna -800 001. **Pune:** Shrirang House, 364-365, Junglee Maharaj Road, Shivaji Nagar, Pune -411 005. **Rajkot:** Business Empire, 5 Jagnath Plot, Gymkhana Road, Rajkot 360002. **Surat:** C.K.Tower, 1st floor, Nr. Sargam Shopping Center, Towards Surat - Dumas Rd., Parle point, Surat -395007.

HDFC NFO COLLECTION CENTRES

Aligarh: 3-316 Ramghat Road, Near Devi Tray Hospital, Aligarh, 202 001. **Agra:** Shop No F3,F3-a, 1st Floor, Friend's Plaza, Sanjay Place, Agra, 282 002. **Ahmedabad:** HDFC Bank House, Near Mithakali Six Roads, Navrangpura, 380 009. **Ahmedabad:** Amber Plaza, Station Road, Opp Adcc Bank Sahakar Gruh, Ahmednagar, 414 001. **Ajmer:** Amc No - 13/10 & 14/10, Near Suchma Kendra, Adajant To Swami Complex, Ajmer, 305 001. **Akola:** Sethi Heights, Opp To Collector Office, Z P Road, Akola, 444 001. **Allahabad:** 54/1 S.p. Marg Civil Lines, Allahabad, 211 003. **Alwar:** Bhagat Singh Circle, Road No 2, Alwar, 301 001. **Ambala:** Shingar Palace Complex, Nicholson Road, Ambala Cantt, 133 001. **Amravati:** C / O Rasik Plaza, Jaistambh Chowk, Morshi Road, Amravati, 444 601. **Amreli:** 2 Manekpura, Station Road, Amreli, 365 601. **Amritsar:** 1st Floor, R.s Towers, Hall Bazar, Amritsar, 143 001. **Anand:** 1st Floor, Sanket Towers, Opp Anand Arts College, Grid Road, Anand, 388 001. **Ankleshwar:** S A Motors Building, S A Motors Building, Ankleshwar, 395 002. **Asansol:** Cms Dept, P C Chatterjee Market, G.t Road, Rambhandu Tala, Asansol, 713 303. **Aurangabad:** Shivani Chambers, Manjeet Nagar, Jalna Road, Opp Akashwani, Aurangabad, 431 001. **Balalore:** C/O Bharat Motors, Fm Circle, Balasore, 756 001. **Bangalore:** No 8 / 24 Salco Centre, Richmond Road, Bangalore, 560 025. **Bardoli:** Shree Ambika Niketan Temple, Shree Ambika Niketan Temple, Bardoli, 394 601. **Barilly:** 154, Krishna Palace, Civil Lines, Barilly, 243 001. **Baroda:** 5th Floor, Midway Heights, Next To Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda, Raopura Baroda - 390 001, Baroda, 390 001. **Begusarai:** Kachari Chowk, Begusarai, 851 101. **Belgaum:** 4830 / 28 A Opp District Hospital, Dr Ambedkar Road, Belgaum, 590 002. **Bhagalpur:** Khalifa Bagh Chowk, Triveni Apartments, Dr R P Road, 812 002. **Bharuch:** Near Octroi Naka Link Road, Near Octroi Naka, Link Road, Bharuch, 392 001. **Bhatinda:** 3027 - B Guru Kanshi Marg, Bhatinda, 151 001. **Bhavnagar:** Gopi Arcade, Opp Takhteshwar Post Office, Bhavnagar, 364001. **Bhilai:** Chauhan Estate, G.e Road, Supela, Bhilai, 490 023. **Bhilwara:** 2-3-4, S.k Plaza Complex, Pur Road, Bhilwara, 311001. **Bhiwadi:** Sp 54 Ashiana Arcade, Riico Industrial Area, Bhiwadi, 301 019. **Bhopal:** E - 1/57, Arera Colony, Bhopal, 462 016. **Bhubaneswar:** Junction Of Janpath & Gandhi Marg, Hotel Jajati Complex, Kharvelanagar, Unit - 111, Master Canteen Square, Bhubaneswar, 751 001. **Bhuj:** 101 & 102 Sunrise Tower, 11 - Vijaynagar Society, Hospital Road, Bhuj, 370 001. **Bhusaval:** Mansingh Complex, C.t.s No 3294, H No 4 / 285, Jamner Road, Opposite Csm Complex, Bhusaval, 425 201. **Bokaro:** B-9 City Centre, Sector Iv, B - 9, City Center, Sector Iv, Bokaro Steel City, Bokaro, 827 004. **Burdwan:** 45 G.t Road, Birhata, Burdwan, 713 001. **Calicut:** Malabar Palace, G.h Road, Calicut, 673 001. **Chalakudy:** Police Station Road, Chalakudy, 680 307. **Chandigarh:** Sco 371/372, Sector 35 - B, Chandigarh, 160 034. **Changanacherry:** Cms Dept, Golden Tower, Golden Tower, M C Road, Vezhakattiichira, Changanacherry, 686 101. **Chengannur:** Govt Hospital Junction, Chengannur, 689 121. **Cochin:** 1st Floor, Si Plaza, Palarivom, Cochin, 682 025. **Coimbatore:** 1635 Classic Tower, Trichy Road, Coimbatore, 641 018. **Curchoem:** Cms Dept, Mopkar Chamunda, Ground Floor, Near Post Office, Curchoem - Sanguem Road, Curchoem, 403 706. **Cuttack:** Bajrakbati Road, Cuttack, 753 001. **Dahanu:** Matrurashish Building, Irani Road, Dahanu Road, Dahanu, 401602. **Daman:** Arc Shopping Mall, Dilip Nagar, Teen Batti, Daman, 396 210. **Davangere:** No 621, Bhm Enclave, Binny Co Road, Mandipet, Davangere, 577 002. **Dehradun:** 56, Rajpur Road, Uttaranchal, Dehradun, 248 001. **Delhi:** Figops, 1st Floor, Kailash Building, 26 K G Marg, New Delhi, 110 001.

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.
5. Distributors / Agents should mention the ARN No. allotted by AMFI, on the application form.

(I) Nomination Details

• 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. • 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. • 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. • Nomination in respect of the units stands rescinded upon the transfer of units. • 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. • 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. • 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). • 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). • The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

Dhanbad: Sri Ram Plaza, 1st Floor, Bank More Dhanbad, Jharkhand, 826 001. **Dharamsala:** 363 / 6 Centre Point, Civil Lines, Dharamsala, 176 216. **Dhule:** Lane No 6, Mundada Arcade, Parola Road, Dhule, 425 001. **Durgapur:** A102 & 103, City Centre, Bengal Shristi Complex, City Center, Durgapur Road, Durgapur, 713 216. **Erode:** 456 Brough Road, Erode, 638 001. **Faridabad:** 5-r/2, Badshah Khan Chowk, Nit, Faridabad 121 001. **Ferozpur:** Cms Dept, Building 307 / 7, The Mall, Ferozpur City, Haryana, 152 002. **Gandhidham:** Plot No I, Sector 8, Rabindranath Tagore Road, Near Gpo, Gandhidham, 370 201. **Gaya:** Near Ganta Ghar, K.p Road, Gaya, 823 001. **Ghaziabad:** C - 29, Rdc, Rajnagar Ghaziabad - 201001. **Gondal:** Ground And First Floor, College Chowk, Next To Central Bank Of India, Gondal, 363 0311. **Gorakhpur:** Cms Dept, Prahlad Rai Trade Centre, Ayodhya Crossing, Bank Road, Gorakhpur, 273 001. **Guntur:** 87-90, Main Road, Lakshmiapuram, Guntur, 52 2007. **Gurdaspur:** Cms Dept, Scf-1 & 2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur, 143 521. **Gurgaon:** Dlf - Gurgaon, A-12, The Shopping Mall, Dlf Qutab Enclave Phase I, Gurgaon 122 001. **Guwahati:** Fancy Bazar Branch - Wbo, Mishra Complex Jail Road, Guwahati, 781 001. **Gwalior:** Block G1, Plot No - 43, Anand Deep Building, City Centre, Gwalior, 474 011. **Hajipur:** Vimal Complex, Dak Banglow Complex, Opp T V S Showroom, Hajipur, 844 101. **Haldwani:** 8/6, Nainital Road, Bhotia Park, Haldwani, 263 141. **Hazaribagh:** Annada Chowk, Guru Gobind Singh Road, Hazaribagh, 825 301. **Himatnagar:** G.f Shop No 5-8 & First Floor 4 - 9, Kumar House, Durga Oil Mill Compound, Himatnagar, 383 001. **Hisar:** Sco 170 A Commercial Building, Red Square Market, Station Road, Hisar, 125 001. **Hoshirapur:** Sco 1-2-3, Scheme No 11, Improvement Trust Market Chandigarh Road, Hoshiarpur-, 146 001. **Hosur:** No. 24 & 25, Maruthi Nagar, Near Dharga, Siptcot Po, Hosur, 635 126. **Hubli:** T B Revankar Complex, Vivekanand Hospital Road, Hubli, 580 029. **Hyderabad:** 6-1-73 3rd Floor Saheed Plaza, Lakadikapaul, Hyderabad, 500 004. **Indore:** 3 Rd Floor, 9/1a, U.v.house, South Tukonj, Indore, 452 001. **Irinjalakuda:** Ushus Complex, Main Road West Tana Po, Irinjilalaguda, 680 121. **Jabalpur:** 1702, Naiper Town, Model Road, Jabalpur, 482 002. **Jagraon:** 368 B, Kapoor Building, Tehsil Road, Jagraon, 142 026. **Jaipur:** 1st Floor, O - 10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur, 302 001. **Jalandhar:** 911, Near Narinder Cinema, G T Road, Jalandhar, 144 001. **Jalgaon:** Plot No 134 / 135, Dsp Chowk, Facing Mahal Road, Jalgaon, 425 001. **Jammu:** Cb 13, Railhead Complex, Gandhi Nagar, Jammu Tawi, Jammu, 180 001. **Jamnagar:** Plot No 6, Park Colony, St Ann's School, Bedi Bunder Road, Jamnagar, 361 008. **Jamshedpur:** C/O Mithila Motors Ltd, Near Ram Mandir, Bistupur, Jamshedpur, 831 001. **Jhansi:** Damroo Cinema Complex, Civil Lines, 284 001. **Jodhpur:** Plot No 57 / B, 9th Chopasani Road, Jodhpur, 342 003. **Junagadh:** Moti Palace, Ground Floor, Opp Rajjinnagar, Junagadh, 362 001. **Kadi:** Radhaswami Complex, R.s No 242, Nr N.c. Desai Petrol Pump, Highway Char Rastha, Kadi, 382 715. **Kalyani:** B-7/40 & 41(s) Central Avenue West, Central Park, B-7/40 & 41(s), Central Avenue West, Central Park, Kalyani, 741 325. **Kannur:** Cms Dept, K V R Towers, South Bazar Road, Kannur, 670 002. **Kanpur:** Navin Market Branch, 15/46 Civil Lines, Kanpur, 280 001. **Kapurthala:** Mgn School, Mall Road, Kapurthala, 144601. **Karad:** Near Hotel Sangam, Pune Bangalore Highway, Karad, 415 110. **Karnal:** Sco 778-779, Opp Mahabir Dal Hospital, Kanjipura Road, Karnal, 132001. **Khanna:** Opp Bus Stand, G.T. Road, Khanna, 141 401. **Kolhapur:** Gem Stone, Raosaheb Vichare Complex, 517, E Ward, New Shahupuri, Near Central Bus Stand And Parikh Pool, Kolhapur, 416 001. **Kolkata:** Abhilasha li, 6, 1st Floor, 6 Royd Street, Kolkata, 700 016. **Kota:** Show Room No 13 - 14, Main Jhalawar Road, Kota, 324 007. **Kottayam:** Unity Building, Opp Midc Centre, K K Road, Kottayam, 686 002. **Kurukshetra:** Cms Dept, Shop No I To 5, Kalawati Market, Railway Road, Kurukshetra, 136 118. **Latur:** Shri Prabha Arcade, Shop No 3-6, M.g Road, Near Nagar Parishad, Opp Town Hall, Latur, 413 512. **Lucknow:** Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow, 226 001. **Ludhiana:** Cms Dept, 5th Floor, Mall Road, Ludhiana, 141 001. **Madras:** Mariam Centre, Ground Floor, 759, Anna Salai, Chennai, 600 002. **Madurai:** 7 - A, West Veli Street, Opp Railway Station, Madurai, 625 001. **Mandi Gobindgarh:** Hukum Chand Bansal Building, Main Post Office Roda, Mandi Gobindgarh, 147 301. **Mangalore:** M.n Towers, Kadri, Mangalore, 575 002. **Manjeri:** Cms Dept, Kurikal Plaza, Bldg #20/1245 Kacheripady, Malappuram Road, Manjeri, 676 121. **Mapusa:** S I / 2 Ground Floor, Cosmos Towers, Near Govt Bldg Complex, Mapusa, 403 507. **Margao:** Ranghavi Building, Opp Municipality Garden, Dr George Barett Road, Margao, 403 601. **Mathura:** Cms Dept, Ops Bsa College, Gaushtala Road, Mathura, 281 001. **Meerut:** 381 Western Kachery Road, Meerut, 250 001. **Mehsana:** Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu Highway, Mehsana, 384 002. **Moga:** G.t Road, Opp D.c Office, Moga, 141 001. **Moradabad:** Chaddha Shopping Complex, Gmrd Road, Moradabad, 244 001. **Morvi:** Om Shopping Centre, Revapur Main Road, Morvi, 363 641. **Mumbai:** Manekjiwadia Building, Nanik Motwani Marg, Mumbai, 400 023. **Muzaffarnagar:** 53/4 - a Bhag Kambal Wala, Jansat Road, New Mandi, Muzaffarnagar, 251 001. **Muzzafarpur:** Above Maruti Showroom, Choti Saria Ganj, Muzzafarpur, 842 001. **Mysore:** Mythiri Arcade, 1st Main, Saraswathipuram, Mysore, 570 009. **Nabha:** Sco 14-15, Patiala Gate, Nabha, 147 201. **Nadiad:** Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad, 387 001. **Nagpur:** 303 & 304 3rd floor, Wardh Road, 12, Milestone, Near Lokmat Square, Nagpur, 440 010. **Nasik:** Archit Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep

Hotel, Near Mahamarg Bus Stand, Nasik, 422 002. **Navarsi:** Nandini Complex, Ground Floor, Station Road, Sandh Kuvva, Navarsi, 396 445. **Nawanshahar:** B / 1 / 48, Banga Road, Nawanshahar, 144 514. **Nellore:** G.t Road, Nellore, 524 001. **Noida:** G 28 & 29, Sector 18, Noida 201 301. **Palakkad:** 8 / 246, Chandra Nagar, Palakkad, 678 007. **Palanpur:** Parth Complex, Near Cozy Tower, Opp Joravar Palace, Palanpur, 385 001. **Panipat:** 801 / 4, G.t Road, Panipat, 132 103. **Panjim:** Swami Vivekanand Road, 301, Milroc Lar Menezes, Opp Gomantak Maratha Samaz, Panjim, 403 001. **Pathanamthitta:** Cms Dept, Aban Arcade Ward # 9/1128, Pathanamthitta-kumbazha Road, Pathanamthitta, 689 645. **Patiala:** S.c.o 70 - 73, Leela Bhawan Market, Patiala, 147 001. **Patna:** Rajendra Ram Plaza, Exhibition Road, Patna, 800 001. **Perinthalmanna:** Calicut Road, Perinthalmanna, Malappura Dist, Perinthalmanna, 679 322. **Phagwara:** Kalra Road, Opp Hanuman Garhi Mandir, G.t Road, Phagwara, 144 401. **Ponda:** Royal Chambers, Gd1 -gd4, Tisk, Ponda, 403 401. **Pondicherry:** Ts No 6, 100 Feet Road, Ellaipillaiachavady, Pondicherry, 605 005. **Porbandar:** Om Shiv Sakthi, R D Chamber, Porbandar, 360 575. **Pune:** 5 Th Floor Millennium Tower, Bhandarkar Road, Shivaji Nagar, Pune, 411 004. **Quilon:** Vgp Buildings, Door No Xvi / 1539 (1320a), Vadakumbhagam Ward, Irumpupalam, Kollam, 691 001. **Raipur:** Chawla Complex, Near Vanijiya Bhawan, Sai Nagar, Devendra Nagar Road, Raipur, 492 009. **Rajamundry:** H.no: 46-17-20, Main Road, Danavaipeet, Rajahmundry, 533 103. **Rajkot:** Opp Alfred High School, 2nd Floor, Panchratna Bldg, Jawahar Road, Rajkot, 360 001. **Rajpura:** 11 - 12 Block B, Chandigarh Patiala Road, Rajpura, 140 401. **Ranchi:** Rohini Ist Floor, 56 Circular Road, Ranchi, 834 001. **Raniganj:** Nsb Road, Plot No 408, Raniganj, 713 347. **Rewari:** L-203, Old Court Road, Model Town, Rewari, 123 401. **Rohatka:** 401 -402, D Park, Model Town, Main Delhi Road, Rohatka, 124 001. **Ropar:** Sohana Chandigarh Rd, College Road, Ropar, 141 001. **Rourkela:** Bisra Road, Dwivedi Bhawan, Dwivedi Square, Rourkela, 769 001. **Rudrapur:** Plot No1&2, Nanital Road, Plot No1&2, Nanital Road, Rudrapur, 263 153. **Saharanpur:** Mission Compound, Court Road, Adjoining Top Shop, Saharanpur, 247 001. **Salem:** 5 / 241 - F, Rathna Arcade, Omalur Main Road, Salem, 636 004. **Sambalpur:** Nayapara, Golbazar Chowk, Sambalpur, 768 001. **Sangli:** 640, Venkatesh Senate, Miraj Road, Sangli, 414 416. **Sangrur:** Shop No. 1-2-3 Kaula Park Market, Shop No. 1-2-3 Kaula Park Market, Sangrur, 148001. **Shillong:** Police Bazar, Shillong, 793 001. **Shimla:** Jankidas Building, 3, The Mall, Shimla, 171 001. **Siliguri:** 3 No, Ramkrishna Samity Building, Sevoke Road, Pani Tanki More, Siliguri, 734 001. **Silvassa:** I-16 Jaypee House, Opp Patel Petrol Pump, Vapi Silvassa Road, Silvassa, 396 230. **Solan:** Anand Bhavan, Near De Office, Rajgarh Road, Solan, 173 212. **Srinagar:** M.s Shopping Mall, Residency Road, Srinagar, 190 001. **Surat:** 7th Floor, Kashi Plaza, Next To Dr Bipin Desai Children Hospital, Majura Gate, Surat, 395 002. **Surenranagar:** Middle Point, Near Milan Cinema, Surenranagar, 363 002. **Thalassery:** Avk Nair Road, Thalassery, 670 001. **Thiruvalla:** Illampalil Buildings, 26/149(1&2), Mc Road, Tiruvalla, 689 101. **Tirupathi:** H.no 10 - 14 - 575 / A3, Mosque Road, Vv Mahal Road, Tirupathi, 517 501. **Tirupur:** 160, Chidambaram Complex, Kumaran Road, Tirupur, 641 604. **Trichur:** Global Centre, M G Road, Trichur, 680 004. **Trichy:** A - 10, Lakshmi Arcade, 11th Cross Main Road, Thillainagar, Trichy, 620 018. **Trivandrum:** Kenton Towers, Vazhuthacaud, Trivandrum, 695 014. **Udaipur:** 358 Post Office Road, Chetak Circle, Adjacent To Chetak Cinema, Udaipur, 313 001. **Udupi:** Panduran Towers, Court Road, Diana Circle, Udupi, 576 101. **Unjha:** Suvaidhi Complex, I St Floor, Nr. Radha Krishna Temple, Station Road, Unjha, 382 170. **Valsad:** Ist Floor, Ekta Appt, Near R J J High School, Thithal Road, Valsad, 396 001. **Vapi:** Lower Ground, Emperor Arcade, Chala Road, Vapi, 396 191. **Varanasi:** D 58 / 2 Kuber Complex, Rathayatra Crossing, Varanasi, 221 010. **Vasco:** Ground Floor, Damodar Building, Swatantra Path, Vasco Da Gama, 403 802. **Veraval:** Amrutdeep, Opp Public Garden, Rajamahal Road, Veraval, 362 265. **Vijaywada:** 40 - 1 - 48 / 2, M.g Road, Labbipet, Vijaywada, 520 010. **Vishakapatnam:** Ist Floor, Poduri Castle, Above Raymond Showroom Dwarika Nagar, Vishakapatnam, 530 016. **Warangal:** No 1-8-605 / 1 Nakkalgutta, Hanamkonda, Warangal, 506 002. **Yamanpur:** 103, Model Town, Nehru Park Road, Yamanpur, 135 003.

NRI Centres: Hyderabad, Vishakapatnam, Bangalore, Trivandrum, Chennai, Coimbatore, Chandigarh, New Delhi, Mumbai, Ahmedabad, Surat, Vadodara, Kolkata.

IDBI NFO COLLECTION CENTRES

Ahmedabad: IDBI Complex, Lal Bungalows, Off. C.G. Road, Ahmedabad, 380006. **Bangalore:** IDBI House, 58 Mission Road, Bangalore 560027. **Bhopal:** Plot No. 43, Opposite Rang Mahal, New Market, T. T. Nagar, Bhopal 462003. **Chandigarh:** SCO 55-56-57, Madhya Marg, Sector 8, Chandigarh 160018. **Chennai:** RPU, Murugesu Naicker Comp., 3rd Floor 68 Greams Rd, Chennai 600006. **Cochin:** Dhanwatari Building, Near Padma Theater, M.G. Road, Cochin 682035. **Coimbatore:** 1078, Viscose Towers, 1078, Avinashi Road, Coimbatore 641018. **Dhanbad:** Skylark Complex, Bank More, Dhanbad. **Hyderabad:** Mahavir House, Basheerbagh Square, Hyderabad 500029. **Indore:** Alankar Chambers, Ratlam Kothi, A. B. Road, Indore 452001. **Jaipur:** D-24 Durlabh Niwas, Prithviraj Road, C Scheme, Jaipur 302001. **Jamshedpur:** Shantiniketan, Sakthi Boulevard Road, Bistupur, Jamshedpur 831001. **Kanpur:** Jeevan Vikas, M.G. Road, Near Statue Junction, Kanpur 208 001. **Kolkata:** Siddha Point, Ground Floor, 101, Park Street, Kolkata 700016. **Lucknow:** Dhan Complex, 15, Ashoka Marg, Lucknow 226001. **Ludhiana:** The Mall Road, Ludhiana 141001. **Mumbai:** Mittal Tower, 'C' Wing, Ground Floor, Nariman Point, Mumbai 400021. **Nagpur:** Gupta House, Plot No. 1, Ravindra Nath Tagore Marg, Civil Lines, Nagpur 440001. **Nasik:** Prathamesh Apartment, Thattanager, Gangapur, Nashik. **New Delhi:** RPU, 65 MM ROAD, New Delhi 110055. **Patna:** Kashi Palace Complex, Dak Bungalow Road, Opp. Heera Palace, Patna 800001. **Pune:** Dynaneshwar Paduka Chowk, Ferguson College Road, Pune 411004. **Rajkot:** "Shivdarshan", Nr.Kathiawad Gymkhana, Dr.Radhakrishnan Road, Rajkot. **Surat:** ESS EN House, Ghod Dod Road, Surat 395001. **Vadodara:** Concorde, R.C. Dutt Road, Alkapuri, Baroda 390007.

KOTAK NFO COLLECTION CENTRES

Ahmedabad: Ground Floor, Ghantakama Market, Near New Cloth Market, Ahmedabad, Gujarat-380002. **Bangalore:** 10/7, Umiya Land Mark, Next to Chancery Hotel, Lavelle Road, Bangalore, Karnataka - 560001. **Baroda:** Panorama Building, R.C.Dutta Road, Alkapuri, Vadodara-300097. **Bhopal:** 214, Bhagwan Complex, Zone I, M P Nagar, Bhopal, MadhyaPradesh - 462016. **Chandigarh:** SCO 153-154-155, Madhya Marg, Sector 9 -c, Chandigarh - 160 009. **Chennai:** Capitale, Ground Floor, 555, Annasalai, Chennai-600008. **Cochin:** Ground Floor, Kumarapillai Estate, M G Road Cochin, Kerala-682017. **Coimbatore:** 727, Avinashi Road, Skanda square, Coimbatore, Tamilnadu - 641018. **Hyderabad:** Pavani Jewel Tower, Ground Floor, Somajiguda, Hyderabad, Andhra Pradesh - 500089. **Indore:** 580, M.G.Road, Indore, MadhyaPradesh - 452001. **Jaipur:** 57, Krishna Tower, Sardar Patel Marg, C-Scheme, Jaipur, Rajasthan - 302001. **Kanpur:** 17/03, The Mall, Meghdoot Hotel Building, Kanpur, Uttar Pradesh - 208001. **Kolkata:** Appejay House, 15 Park Street, Kolkata, West Bengal - 700016. **Lucknow:** 3GF, Speed Building, Shahanzaf Road, Lucknow -, Uttar Pradesh -226001. **Ludhiana:** SCO 120, Ground Floor, Feroze Gandhi Market, Ludhiana, Punjab - 141001. **Mumbai:** 5C/ii Mittal Court, 224, Nariman Point, Mumbai, Mumbai- 400 021. **Nagpur:** Ground Floor, 345, Shree Mohini Complex, Kingsway, Nagpur -, Maharashtra - 440001. **New Delhi:** Ground Floor, Ambadeep, 14, K.G. Marg, New Delhi-110001. **Panjim:** Ground Floor, Hotel Park Plaza, Opp Azad Maidan, Panjim, Goa - 403001. **Patna:** Shop No 3-4, 5, Ahmad Husain Complex, Exhibition Road, Gandhi Maidan, Patna - 800001. **Pune:** M-4 Virwani Plaza, 11, East Street, Pune -411001. **Rajkot:** Nath Complex, Ground Floor, Near Race Course, Dr. Yagnik Road, Rajkot - 360007. **Surat:** 29-39, Megh Mayur Plaza, Surat Dumas Road, Athwa Lines Surat, Gujarat 395007.

Investor Service Centres - AMC OFFICES

Call Free : 1800 - 209 - 0101

West Mumbai: Mulla House, Grnd Floor, Homi Modi Street, Mumbai - 400 001, Tel: (022) 66505240, **Ahmedabad:** 402, 'Megha House', Mithakali - Law Garden Rd, Netaji Marg, Ahmedabad - 380 006, Tel: (079) 65418989 / 65447799, 26466080, **Bhopal:** MF-12A Mezzanine Floor, Front Row, Mansarovar Complex, Habibganj, Bhopal - 462 016, Tel: 9826826646, **Borivali:** Grnd Floor, Shop no. 8, Victor Park, Behind Indryani Saree Shop, Chandarvarkar road, Borivali (W), Mumbai - 400 092, Tel: (022) 28945923 / 65278852 **Goa:** FO-4, 1st Floor, Indraprastha, Above Dena Bank, Dr. Shirgaonkar Road, Panjim. Goa - 403 001, Tel: (0832) 6451135/36, **Indore:** G-25 City Centre, 507 M.G. Road, Indore - 452 001, Tel: (0731) 4201806, **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur, MP. Tel: (0761) 4074263, **Nagpur:** 21, "Mile Stone", 109, 1st Floor, Near Lokmat Square, Wardha Rd, Ramdaspath, Nagpur - 440 010, Tel: (0712) 6502885, **Nashik:** 5, Samridhi Residency, Opp. Hotel City Pride, Tilakwadi, Sharanpur Rd, Nashik - 422 002, Tel: (0253) 6510315, 6605138, **Pune:** Office No. 105, D-GOLD House, Near Hotel Sheetal, B/H Bharat Petrol Pump, Dnyaneshwar Paduka Chowk, F.C. Road, Shivajinagar, Pune - 411 005, Tel: (020) 64005932/ 30288775/ 6, **Rajkot:** Arihant Plaza, 201 2nd Floor, Subhas Rd, Near Moti Taki, Rajkot - 360 001, Tel: (0281) 6624848, **Surat:** 421, Jolly Plaza, Near Collector Office, Next to G.P. College, Athwa Gate, Surat - 395 001, Tel: (0261) 6554418 / 19, **Vadodara:** 202/203, Madhav Complex, R C Dutt Road, Alkapuri, Vadodara - 390 007, Tel: (0265) 6641888, 2356114. **North Agra:** G-12, Block No.-19/4, Vimal Tower, Sanjay Place, Agra - 282 002, Tel: (0562) 2525195, **Allahabad:** 1st Floor, 43/1 S P Marg, Civil Lines, Opp MAK Tower, Allahabad - 211 001, Tel: 9235531480, **Amritsar:** Mezzanine Floor, S.C.O - 25, B - Block, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001, Tel: 9814082808, **Chandigarh:** Cabin No. 3-4-5, 1st Floor, S C O 487-488, Sector 35-C Chandigarh -160 022, Tel: (0172) 5087322 / 2603771, **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Tel: (0135) 6450877, **Delhi:** 710-712 Prakash Deep Building, 7th Floor, 7 Tolstoy Marg, Connaught place, New Delhi - 110 001, Tel: (011) 66324111/102, 66303202, **Jaipur:** 233, 2nd Floor, Ganapati Plaza, M I Road, Jaipur - 302 001, Tel: (0141) 5105177 / 78, 6539009, **Jalandhar:** 2nd Floor, Above ING Vyasya Bank, Adjoining Sekhon Grand Hotel, G. T. road, Namdev Chowk, Jalandhar - 144 001, Tel: (0181) 5001024 / 25 **Jodhpur:** Jaya Enclave, 79/4, Opp. IDBI Bank, 1st A Road, Sardarpura, Jodhpur - 342 001, Tel: (0291) 6450555, 2631257, **Kanpur:** Grnd Floor, Agarwal Building, Adjng Oriental Bank of Commerce, Survey No. 419/1 Cantts, The Mall, Kanpur - 208 004, Tel: (0512) 2306066, **Lucknow:** Office No.2, Saran Chambers-I, 1st Floor, 5, Park Road, Lucknow - 226 001, Tel: (0522) 6452432 / 4001731, **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroz Gandhi Market, Ludhiana - 141 001, Tel: (0161) 5089667/6503366, **Moradabad:** Lower Grnd Floor, Shop - 33, Chadha shopping Complex, GMD Rd, Moradabad - 244 001, Tel: (0591) 6535002 / 2313567, **Udaipur:** Office No. 4, 2nd Floor, Madhav Apartment, Opp. G P O, Chetak Circle, Udaipur - 313 001, Tel: (0294) 2429371 / 6450979, **Varanasi:** D-64/127, C-H Arihant Complex, Sagra, Varanasi - 221 010, Tel: (0542) 6544655. **South Bangalore:** 4/6, Millers Road, High Grounds, Lane Opp to Syndicate Bank, Bangalore - 560 052, Tel: (080) 66561313 / 65335986 /87, **Chennai:** Riaz Garden, 3rd Floor, No. 29, Kodambakkam High Rd, Near Palmgrove Hotel, Nungambakkam, Chennai - 600 034, Tel: (044) 64541868/69/78, **Cochin:** 2nd Floor, Ajay Vihar, JOS Junction, M. G. Rd, Cochin - 682 016, Tel: (0484) 2377580, 6533107, **Coimbatore:** 551-A, 1st Floor, West Lokmaniya Street, Near CAMS, R.S. Puram, Coimbatore - 641 002, Tel: (0422) 6502133/ 44, **Hubli:** 15 & 16, 2nd Floor, Eureka Junction, Travellers' Bungalow Rd, Above ICICI Bank, Hubli - 580 029, Tel: (0836) 6450342, **Hyderabad:** 3rd Floor, Block - B, R R Estate, G S Mall, Somajiguda, Hyderabad - 500 082, Tel: (040) 65361237 / 38, 65548290, **Madurai:** D2, 3rd Floor, AR Plaza, 16/17, North Veli Street, Madurai - 625 001, Tel: (0452) 6454330, **Mangalore:** Essel towers, 1st floor, Bunts hostel circle, Above UTI bank, Mangalore - 575 003, Tel: (0824) 6450308, **Mysore:** 847, 1st Floor, New Kantharaja URS Road, Above New Krishna Sweets & Bakery, Kuvempu Nagar, Mysore - 570 023, Tel: (0821) 6450470, **Salem:** Rajtowers, Grnd Floor, #4 Brindhavan Rd, Fairlands, Salem - 636 016, Tel: (0427) 6451653, **Trivandrum:** 4th Floor, Krishna Towers, Sasthamangalam, Trivandrum - 695 010, Tel: (0471) 6535431, 2319139, **Trichur:** 4th Floor, PathyaPura Buildings, Round South, Trichur -680 001, Tel: (0487) 6451286, **Trichy:** No.60/3, 'Krishna' 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017, Tel: (0431) 6455060, **Vishakapatnam:** Shop 10 & 11, 1st Flr, Above Titan Showroom, Sreemukha Complex, Dwarakanagar, Vishakapatnam - 530 016, Tel: (0891) 6451883. **East Bhillai:** Shop No.145, Grd Flr, Chauhan Estate, Near HDFC Bank, Bhillai - 490 001, Tel: (0788) 2295625. **Bhubaneshwar:** Janpath Tower, Room-208, 2nd Flr, Ashok Nagar, Bhubaneshwar - 751 009. Tel: (0674) 2533818 / 6450817. **Dhanbad:** Shriram PLaza, Room - 409, 4th floor, Bank More, Dhanbad, Jharkhand - 826 001, Tel: (0326) 2300304. **Durgapur:** A-207, 1st floor, Kamdhenu, Bengal Shristi Complex, City Centre, Durgapur - 713 216. Tel: (0343) 6454797. **Guwahati:** 109, 1st Floor, Orion Towers, Christian Basti, G. S. Road, Guwahati- 781 005. Tel: (0361) 2343084. **Jamshedpur:** C/o. Mithila Motors Ltd., 1st Floor, Main Road, Bistupur, Jamshedpur - 831 001 Tel: (0657) 2756021/22/23/30. **Kolkata:** Tata Centre, 1st Floor, 43, Jawaharlal Nehru Road, Kolkata - 700 071, Tel: (033) 22881534 / 3413 / 15. **Patna:** 605, 6th Floor, Ashiana Harniwas, New Dak Banglow Road, Patna - 800 001. Tel: (0612) - 6450120 / 2206497. **Raipur:** Shop No. - 331 & 332, Lal Ganga Shopping Mall, 3rd Floor, G E Road, Raipur - 492 001, Tel: (0771) 6537340 / 2543354. **Ranchi:** Shop No - 15, Grnd Floor, A.C. Market, G.E.L. Church Complex, Main Road, Ranchi - 834 001, Tel: (0651) 2330704.



Key Information Memorandum & Application Form

TATA SMART INVESTMENT PLAN - I

Sr. No. :

Expertise that's trusted

(A 36 months close ended hybrid scheme.)

EXISTING FOLIO NO. (IF ANY) :

Offer of units at face value of Rs. 10 each plus applicable load.

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

Form with fields for BROKER/AGENT CODE and SUB-BROKER CODE.

DEMAT ACCOUNT DETAILS: (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant)...

Form with fields for NATIONAL SECURITIES DEPOSITORY LTD. (NSDL) and CENTRAL DEPOSITORY SERVICES (INDIA) LTD. (CDSL).

Form with fields for CHOOSE THE INVESTMENT OPTION: Scheme A, Scheme B, Growth, Dividend Payout.

Form with fields for PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY).

Form with fields for UNITHOLDER INFORMATION (Refer Instruction - F).

Form with fields for Contact Particulars, Status, Overseas Address, Occupation, Mode of Holding, Name of Second Applicant, Name of Third Applicant.

Bank Acknowledgement Slip TATA SMART INVESTMENT PLAN - I



Fort House, 221, Dr. D. N. Road, Fort, Mumbai - 400 001

Sr. No. :

Form for Bank Acknowledgement Slip with fields for received from, amount, date, and bank details.

Acknowledgement Slip TATA SMART INVESTMENT PLAN - I



Fort House, 221, Dr. D. N. Road, Fort, Mumbai - 400 001

Subject to realisation of cheques/drafts & furnishing of mandatory document / information.

Form for Acknowledgement Slip with fields for received from, amount, date, and bank details.

All communication should be addressed to Computer Age Management Services Pvt. Ltd., New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai - 600 034...

Current Load structure is enclosed Sr. No. :

Application Money Details (Cheque/DD to be drawn in favour of Tata Smart Investment Plan - I). (Refer Instruction - B)									
Gross Amount (A)				DD Charges (if any) (B)			Net Amount (Cheque/DD Amount)		
Rs.				Rs.			Rs.		
Mode of Payment A/c No.		A/c Type		Cheque/DD No.			Dated		
							D D M M Y Y Y Y		
Drawn on Bank									
Branch									
Branch City									

NOMINATION (Refer Instruction - I)					
Name and Address of the Nominee(s)	Nominee's Relationship with the 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					

YOUR BANK ACCOUNT DETAILS (Mandatory) Refer Instruction - G.											
All communication/payments will be made to first applicant or to Karta in case of HUF. Bank account details of First Unitholder required without which the application would be rejected											
Name of Your Bank					Branch						
Your Account No.											
Account No. (in words)											
Bank Address											
City			PIN			MICR Code					
Account Type <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											
Example for filling the A/c Number:		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/State Bank of India (Core banking centers only).									
I/ We understand that the instruction to the bank for Direct Credit/ECS/NEFT 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/ECS/NEFT.									
If however you wish to receive payouts by cheque, please tick here <input type="checkbox"/>									

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 PAN card of all unitholders. 7) <input type="checkbox"/> KYC Confirmation. 8) <input type="checkbox"/> Power of Attorney.									

DECLARATION AND SIGNATURES		Refer Instruction - 'C'	
<p>The Trustee, Tata Mutual Fund</p> <p>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.</p> <p>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.</p> <p>I/ We confirm that details provided by me / us are true and correct.</p> <p>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.</p>		Signature(s) / Thumb Impression(s)	
		1st / Sole holder	
		2nd holder	
		3rd holder	
		Date: _____	

Important Notes: Please ensure that your Application Form is complete in all respects and signed by all applicants : • Name, Address and Contact Details are mentioned in full. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned along with the copy of the PAN card • Appropriate Option is selected. • If units are applied for jointly, Mode of Operation of account is indicated • Your Investment Cheque / DD is drawn in favour of "TATA SMART INVESTMENT PLAN - I", dated and signed. • Application Number is mentioned on the reverse of the cheque. • Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

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

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