

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TATA

FIXED MATURITY PLAN

Series 56 Scheme A

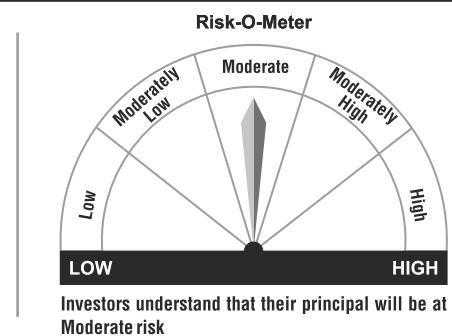
(A Close Ended Debt Scheme)

Issue of Units of **Tata Fixed Maturity Plan Series 56 Scheme A (1104 Days Maturity)**
at Face Value of ₹ 10/- Per Unit during the New Fund Offer Period

This product is suitable for investors who are seeking*:

- Fixed income / Capital appreciation on maturity.
- Investment in Debt & Money market instruments.

***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**



New Fund Offer Opens On 12.09.2018
New Fund Offer Closes On 18.09.2018

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."

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 and pending litigations, etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) 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.

Name of the Mutual Fund
Tata Mutual Fund

Name of the AMC
Tata Asset Management Ltd.
CIN: U65990-MH-1994-PLC-077090

9th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021

Toll Free: 1800-209-0101 (Lines open on Sundays also)

E-mail: service@tataamc.com Website: www.tatamutualfund.com

Key Information Memorandum

Investment Objective

The investment objective of the scheme is to generate income and / or capital appreciation by investing in wide range of Fixed Income Instruments having maturity in line with the maturity of the scheme.

The maturity of all investments shall be equal to or less than the maturity of the scheme. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme's does not assure or guarantee any returns.

Asset Allocation

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

Scheme A (1104 Days from the date of Maturity) \$

Instruments	Indicative allocations (% of Net Assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt Instruments *	85	100	Low to Medium
Money Market Instruments	0	15	Low

The scheme will not short sell at any point of time and will not be investing in foreign securitized debt.

The Scheme will not invest in unrated securities (except CBLOs/Government Securities / T- Bills /units of liquid schemes/Repo and Reverse Repo in Government Securities).

The net notional exposure to derivative positions will not exceed 50% of the net assets of the scheme.

The scheme will not participate in repos in corporate debt securities. The Scheme will not participate in Credit Default Swaps (CDS).

\$: The asset allocation table should be read in conjunction with the floor and ceilings of the intended allocation against each sub asset class/ credit rating given below:

Credit Rating	A1+	AAA/SOV	AA	A	Credit Rating Not Applicable
CDs	0-5%	--	--	--	--
CPs	0-5%	--	--	--	--
Bonds / NCDs	--	95%-100%	--	--	--
Securitized Debt #	--	--	--	--	--
Cash Equivalent such as CBLO/ REPO/ Cash Management Bills/ Fixed Deposits	--	--	--	--	0-5%

*Exposure to domestic securitized debt would be 20% of the net assets.

Within overall limit of NCDs

Note:

- In case of non-availability of instruments in particular rating grade, the scheme may invest in instruments having higher rating grade within the same category.
- In case desired maturity and credit quality of CP/NCDs are not available or also on the basis of the risk reward analysis, the scheme may invest in Bank CDs of highest rating (A1+ or equivalents)/CBLOs/Reverse Repos (excluding repo in corporate bonds) /Treasury Bills/Government Securities. Such deviation may continue till suitable instruments of desired credit quality are not available.
- Further, the above allocation may vary during the tenure of the scheme under special instances. Some of these instances are: (i) Coupon inflow / principal inflow / unexpected cash flow during the tenure of the scheme; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event (iv) Non availability of any instrument and on risk reward analysis. In case of such deviations, the scheme may invest in Bank CDs (A1+ or equivalents) / CBLOs/ Reverse Repos (excluding repo in corporate bonds) / T-Bills / Liquid schemes. Such deviation may continue till maturity, if suitable instruments of desired credit quality are not available. In case where cash is generated in the above instances and is deployed in short term deposits, such deployment will only be for temporary parking in line with SEBI regulations.
- During the time of construction of the portfolio (i.e 30 days from the date of allotment of units) or when scheme is nearing maturity (i.e period of 30 days before the maturity date), investments may be made in cash and cash equivalents such as CBLO, Repo (excluding repo in corporate bonds), T-Bills, Liquid Schemes, CDs and short term bank Deposits.
- All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.
- The cumulative gross exposure through debt and derivative positions

should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

- The scheme will not invest in following
 - Securities of companies in Airlines Sector
 - Foreign securities
 - Units of Real Estate Investment Trust (REITs)/Infrastructure Investment Trust (InvITs)
 - In event of any deviations from floor and ceiling of credit ratings specified for any instruments except in the events mention in the notes above, the same shall be rebalanced within a maximum period of 5 days for schemes having maturity of more than thirty days but upto three months, 15 days for schemes having maturity more than three months but upto six months and 30 days for schemes having maturity above six months. There is no rebalancing period for the schemes upto 30 days maturity and hence there shall not be any deviations from the floor and ceiling of credit ratings specified for any instruments for the schemes upto 30 days maturity.
 - Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively. Similarly, securities with A1 rating shall include A1+.

Not more than 20% of the net assets of the scheme shall be deployed in securities lending. The Scheme would limit its exposure, with regards to securities lending, for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending.

The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives viz. SEBI Circular no. SEBI/MFD/CIR No. 03/ 158 /03 dated June 10, 2003, no. DNPDCir-29/2005 dated September 14, 2005, no. SEBI/IMD/CIR No. 9/108562/07 dated November 16,2007, no. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 & SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27,2017. The Scheme will have maximum derivative gross notional position of 50% of the net assets of the scheme. Investment in derivative instrument may be done for hedging and portfolio balancing. The scheme will not do imperfect hedging using Interest Rate Futures(IRF).

The cumulative gross exposure through debt securities and derivative positions should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent includes lending under Collateralized Borrowing and Lending Obligation (CBLO), Reverse Repos, Fixed Deposits with Schedule Commercial Banks upto 91day maturity and money market instruments upto 91 days maturity.

Deployment of NFO Proceeds in CBLO:

Mutual funds are allowed to deploy NFO proceeds in CBLO before the closure of NFO period. However, AMC will not charge any investment management and advisory fees on funds deployed in CBLOs during the NFO period. The appreciation received from investment in CBLO shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme's during the NFO period, the interest earned upon investment of NFO proceeds in CBLO shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

Change in Investment Pattern

Investment strategy and pattern may be deviated from time to time, provided such modification is in accordance with the Scheme objective and Regulations as amended from time to time, the intent being to protect the Net Asset Value of the scheme and unitholders interests. In case of deviation, the AMC will achieve a normal asset allocation pattern in a maximum period of 5 days for schemes having maturity/duration of more than thirty days but upto three months, 15 days for schemes having maturity/duration more than three months but upto six months and 30 days for schemes having maturity/duration above six months. There is no rebalancing period for the schemes upto 30 days maturity and hence there shall not be any deviations from the floor and ceiling of credit ratings specified for any instruments for the schemes upto 30 days maturity.

In case deviation in investment pattern in not rebalanced within the period indicated above then justification for such delay in rebalancing of portfolio shall be placed before the investment committee and reasons for the same shall be recorded in writing.

Credit Evaluation Process for the investments in Debt Securities:

In-house credit evaluation team has the necessary capability of conducting independent due diligences of credit risk. From credit evaluation perspective, companies are broadly classified under two sectors - Industrials and Financial Institutions. Industrials include Manufacturing and trading companies, while Financial Institutions include Banks and Non-Banking Financial Companies (NBFCs). The set of parameters for evaluation of credits for these sectors are different.

Broad guidelines for the appraisal of Industrials for short-term and long-term exposure include, but are not restricted to:

- External Ratings threshold: Investment is made only if the issuer credit rating is at least 'AA' (+/- or equivalent) or above for Long-term debt by a credit rating agency recognized by SEBI. In the short-term, investment is made in top notch (A1+ or equivalent) rated debt instruments. However, this is subject to review from time to time and investment committee / Board of AMC approval is required for any exception.

- Each company is internally appraised based on various parameters including, but not restricted to:
 - Business Fundamentals: Product/Service offerings, Market Position, Competitive Landscape, and Product cycle etc.
 - Regulatory environment: Support/intervention, developmental stage of industry, level of regulation
 - Financial Analysis: Margins, Profitability, Leverage, Working Capital requirement and cycle, Cash-flows etc. This is also seen in light of historic trend
 - Management Track Record: Management track record, performance of company through economic cycle, promoters background, other group companies.
 - Macro-Economic Environment: Economic cycle, Credit cycle

In the short-term, the focus is more on the working capital cycle, near-term cash-flows and existing business position, while in the long-term the focus is more on the outlook of the business, capital expenditure program, profitability etc.

The credit evaluation policy is subject to review from time to time. Any material change in the credit evaluation policy will be updated by way of an addendum to the scheme information document.

The asset allocation among the various debt securities will be decided based upon the prevailing market conditions, macroeconomic environment and the performance of corporate sector, the debt market and other considerations.

The investment policies mentioned in this SID are in conformity with the provisions of various constitutional documents VIZ.MOA/AOA of the TAML/Trustee Company, IMA and the Trust Deed. Any change in the asset allocation affecting the investment profile of the scheme shall be effected only in accordance with the provisions of regulations 18-15A of SEBI (Mutual Funds) Regulations, 1996.

Restrictions on Investments (as per seventh schedule of SEBI {Mutual Fund} Regulations 1996)

1. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company:

Provided that such limit shall not be applicable for investments in government securities, treasury bills and collateralized borrowing and lending obligations.

Provided further that investment within such limit can be made in mortgaged backed securitised debts which are rated not below investment grade by a credit rating agency registered with the Board.
- 1A. A mutual fund scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of asset management company.
2. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis.

Explanation- "spot basis" shall have same meaning as specified by stock exchange for spot transactions.
 - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
3. A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
4. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:
 - a) Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board.
 - b) Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
 - c) Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI.
5. Every mutual fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.
6. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to SEBI circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007.
7. The total exposure of the Scheme in a particular sector as defined by

Association of Mutual Funds in India (AMFI) (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions & Public Sector Banks) shall not exceed 25% of the net assets of the scheme.

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed by only way of increase in exposure to Housing Finance Companies (HFCs) only;

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

Notes

- If security/issuer is rated by two or more credit rating agencies, the investment Committee will decide the credit rating agency who's rating to be considered for monitoring the sector exposure limit.
 - In case of investment in short term securities like money market instruments or debentures/bonds upto 1 year maturity, long term rating of the issuer will be considered for monitoring the sector exposure limit.
8. No mutual fund scheme shall make any investment in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets of the schemes.
 9. No scheme of a mutual fund shall make any investment in any fund of fund scheme.
 10. The fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase/redemption of units or payment of interest or dividend to the unitholders.

Group exposure - The total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

The fund shall not borrow more than 20 per cent of the net assets of the scheme and duration of such borrowing shall not exceed a period of six months.

These investment limitations / parameters (as expressed / linked to the net asset / net asset value / capital) shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, TAML shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by TAML, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / TAML may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

Investment in Debt Securities:

The funds available under the Scheme will be invested primarily in Fixed Income Instruments such as:

- Money Market Instruments like Commercial Paper, Certificate of Deposit, Treasury Bills and short term debt instruments, Collateralized Borrowing and Lending Obligations (CBLO), or Reverse Repo in Government Securities and any other Money Market instruments as may be permitted by SEBI/ RBI from time to time.
- Corporate Bonds.
- Securitized Debt (SD)/Pass through Certificate (PTC) represent beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.
- Government Securities.
- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to compliance with SEBI circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007.

The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements / Interest Rate Futures, Interest Rate Options or such other derivative instruments as may be introduced from time to time and as may be permitted under the SEBI (Mutual Fund) Regulations.

- The Scheme will not invest in securities of companies in Airlines sector, Units of Real Estate Investment Trust (REITs)/Infrastructure Investment Trust (InvITs)
- Any other like instruments as may be permitted by SEBI from time to time.

The securities mentioned above and such other securities could be listed, unlisted, privately placed, secured, unsecured, rated and of maturity which is less than or equal to maturity of a scheme. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals. Please refer to the Clause "Liquidity & Settlement Risks" under Specific Risk Factors to understand the liquidity risk associated with debt securities. The moneys collected under this Scheme shall be invested only in transferable securities in the money market or in the capital / debt market or in privately placed debentures or securitised debts or in Government securities.

Risk Profile of the Scheme

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

- Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk
- Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
- Investments in Securitised Debt are subject to resource risk, credit risk, bankruptcy risk
- The present scheme is not guaranteed or assured return scheme.
- **There are no assured or guaranteed returns under the scheme(s). Under no circumstances investors can claim/demand minimum returns under the scheme from Tata Asset Management Limited or Tata Trustee Company Limited or any of its directors or employees or agents/distributors of Tata Mutual fund. The Mutual Fund/AMC and its empanelled brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.**

Investment strategy, associated risk and steps for mitigation of risks:

The investment strategy of the scheme has been to generate income and / or capital appreciation by investing in portfolio of Fixed Income Instruments having maturity on or before the maturity of the scheme.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme's does not assure or guarantee any returns.

Mitigation technique: The risk can be mitigated by investing in debt securities of companies based on various criteria like sound professional management, Sound track record, industry scenario, growth prospects, liquidity of the securities, etc. The Scheme will emphasise on well managed, good quality companies with above average growth prospects whose securities can be purchased at a good yield and whose debt securities are rated above the Investment grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited, Credit Analysis and Research Limited (CARE) etc. The use of derivatives will be done for hedging and portfolio balancing in accordance with the SEBI (Mutual Funds) Regulations & within the parameters approved by the Trustee Company

Risk Mitigation measures for Debt and related Investments:

Type of Risk	Measures to Mitigate Risk
Liquidity Risk	<ul style="list-style-type: none"> • Focus on good quality paper at the time of portfolio construction • Portfolio exposure in line with maturity of a scheme.
Credit Risk	<ul style="list-style-type: none"> • In house dedicated team for credit appraisal • Issuer wise exposure limit • Rating grade wise exposure limit • Periodical portfolio review by the Board of AMC
Interest Rate Risk	<ul style="list-style-type: none"> • Close watch on the market events • Active duration management • Portfolio exposure in line with maturity of a scheme.
Performance Risk	<ul style="list-style-type: none"> • A periodical review of scheme performance vis-à-vis the benchmark index as well as peer group is conducted.
Regulatory Risk	<ul style="list-style-type: none"> • Online monitoring of various exposure limits by the Front Office System also as a, manual control are implemented.

Plans and Options

Regular Plan (For applications routed through Distributors):

Each Scheme has following options:

- Growth Option
- Dividend Option (Payout)

Direct Plan (For applications not routed through Distributors)

Each Scheme has following options:

- Growth Option
- Dividend Option (Payout)

Please note that the Dividend shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.

The Scheme will wound up on completion of its tenure. If maturity date/ payout date falls on holiday then the maturity/ payout date of the scheme shall be extended by one business day or as the case may be.

Pending payment of maturity proceeds to the investors on the completion of scheme tenure, the funds may be deployed in CBLO, REPO or similar instruments. Interest earned on such deployment shall be included in the redemption NAV.

The scheme has Growth Option & Dividend(Payout) Option.

Roll Over Facility: At the time of maturity, if it is perceived that the market outlook for the similar securities/ instruments is positive and investment in the similar kind of instruments would likely to fetch better returns for the investors, then in the interest of the Investor, the Trustees may decide to roll-over the Plan under the scheme. This would be based on demand/ request of the investors for the same.

The rollover of the scheme shall be subject to the compliance with the provisions of regulation 33 (4) of the SEBI (Mutual Funds) Regulations, 1996 and prior approval of SEBI.

All other material details of the plan including the likely composition of assets immediately before the roll over, the net assets and net asset value of the scheme, will be disclosed to the unitholders and a copy of the same filed with the SEBI. Such rollover will always be permitted only in case of those unitholders who express their consent in writing.

Applicable NAV (after the scheme opens for repurchase)

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

Redemption: Being the 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. BSE where the units of the scheme(s) are proposed to be listed.

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

Minimum Application Amount / Number of Units under each plan

Purchase

Growth Option Rs.5,000/- and in multiple of Re.1/- thereafter **Dividend (payout) Option** Rs.5,000/- and in multiple of Re.1/- thereafter

Switch during NFO:

In case of investors opting to switch into the Scheme from existing Schemes of Tata Mutual Fund (Subject to completion of lock in period, if any) during the New Fund Offer period, the minimum amount is Rs. 5,000/- and in multiple Re.1/- thereafter.

There is no minimum amount requirement, in case of investors opting to switch "all units" from any existing schemes of Tata Mutual Fund to this Scheme

The request for switch from existing scheme(s) to **Tata Fixed Maturity Plan Series 56 Scheme A** will be accepted on all business days during NFO period. Switch-out from an existing scheme to this scheme during the NFO period will be processed at the NAV applicable on date of acceptance of switch request.

Additional Purchase: Being a close ended scheme units of the scheme cannot be subscribed after the closure of NFO.

Dispatch of Redemption cheque

No redemption/ switch request will be accepted by the fund before maturity of the scheme. The redemption proceeds on the maturity of the scheme will be dispatched to the unit holders within 10 business days from the date of maturity.

Benchmark Index

Crisil Medium Term Debt Index

The performance of the scheme shall be benchmarked to the Total Return variant of the Index indicated above.

Dividend Policy

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.

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 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.

Please note that the dividend distribution and its frequency is subject to availability of distributable surplus and at the discretion of the trustees

The Fund reserves a right to 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.

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

Default Option

Investor should appropriately tick the 'option' (dividend or growth) in the application form while investing in the scheme. If no Option is mentioned / indicated in the application form by the investor then the units will, by default, be allotted under the Growth Option.

Default Plan:

Investors are requested to note the following scenarios for the applicability of "Direct Plan (application not routed through distributor) or Regular Plan(application routed through distributor) " for valid applications received under the scheme:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Name of the Fund Manager & Tenure

Mr. Akhil Mittal (The scheme is new scheme, hence disclosure regarding tenure of the fund manager is not applicable)

Name of the Trustee Company

Tata Trustee Co. Ltd.

Performance of the scheme & Portfolio Holdings

The scheme is a new scheme and does not have any performance track record.

The scheme is a new scheme and does not have any portfolio holdings.

Portfolio Turnover

The scheme is a new scheme; hence this provision is not applicable.

Expenses of the Scheme

(i) Load Structure

Entry Load: N.A. Exit Load: Nil

Goods & Services tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.

(ii) Annual Recurring Expenses

A. Fees & Expenses:

The maximum recurring expenses for the scheme are estimated below:

Ref	Expenses Head	Regular Plan: % of Daily Net Assets (Application routed through distributors) #
	Investment Management and Advisory Fees	Upto 2.25%
	Trustee fee	
	Audit fees	
	Custodian fees	
	Listing Fees/Other Expenses	
	RTA Fees	
	Marketing & Selling expense incl. agent commission	
	Cost related to investor communications	
	Cost of fund transfer from location to location	
	Cost of providing account statements and dividend redemption cheques and warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 2 bps)	
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
	Goods & Services Tax on expenses other than investment and advisory fees	
	Goods & Services Tax on brokerage and transaction cost	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%*
(b)	Additional expenses for gross new inflows from specified cities	Upto 0.30%^

* Excluding Goods & Services tax on investment and advisory fees

Note: The Total Expense Ratio(TER) of the Direct Plan will be lower to the extent of at least 5% of the TER which is charged in the Regular Plan. No commission/distribution expenses will be charged in the case of Direct Plan. For example, if TER of Regular Plan is 2.25% then TER of Direct Plan will be (2.25% - (2.25% x 5%)) i.e 2.25% - 0.1125% = 2.1375%.

^ Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least -

- (i) 30 per cent of gross new inflows in the scheme, or;
- (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Notes:

- 1) The maximum recurring expenses shall be subject to following limits
 - a) on the first Rs.100 crores of the daily net assets : 2.25%
 - b) on the next Rs.300 crores of the daily net assets : 2.00%
 - c) on the next Rs.300 crores of the daily net assets : 1.75%
 - d) on the balance of the assets : 1.50%
- 2) In addition to the expenses indicated above, the following expenses will be charged to the scheme
 - a) The scheme will bear the service tax on investment management & advisory fees
 - b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least -
 - (i) 30 per cent of gross new inflows in the scheme, or;
 - (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said

inflows are redeemed within a period of one year from the date of investment

- 3) Brokerage & transaction costs (including Goods & Services Tax) which are incurred for the purpose of execution of trade may be capitalised to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Goods & Services Tax on brokerage and transaction cost paid for execution of trades shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the asset management company or by the trustee or sponsors.
- 4) AMC shall annually set apart atleast 2 basis point on daily net assets for investor's education and awareness initiatives.
- 5) The fund shall update the current expense ratios on the website(www.tatamutualfund.com) atleast three working days prior to the effective date of the change. The exact web link for TER is <http://www.tatamutualfund.com/our-funds/total-expense-ratio>.

Transaction Charges:

Pursuant to SEBI Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, transaction charge per subscription of Rs.10,000/- and above be allowed to be paid to the distributors of the Tata Mutual Fund products. The transaction charge shall be subject to the following: 1. There shall be no transaction charges on direct investments. 2. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs.10,000/- and above. 3. For first time investor in Mutual Funds, the distributor may be paid Rs.150/- as transaction charge for subscription of Rs.10,000/- and above. 4. The transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor and the balance amount shall be invested. 5. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment. 6. There shall be no transaction charge on subscription below Rs. 10,000/- 7. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to fresh/additional purchase.

The transaction charges would be deducted only in respect of those transactions where the concern distributor has opted for opt in for levying transaction charge. In case distributor has chosen 'Opt Out' of charging the transaction charge, no transaction charge would be deducted from transactions registered.

It may further be noted that distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.

Tax Treatment for Investor of Investments in Mutual Funds

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.

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 with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.

Following is the tax treatment for income arising from investment in the scheme:

Tax on Capital Gains (Payable by the Investors)			
	Rate of Capital Gain Tax *		
	All Resident Investors	Domestic Companies	Mutual Fund
Short Term Capital Gain (Units held for 36 months or less)	As per relevant Slab of Total Income chargeable to Tax	30%	NA
Long Term Capital Gain (Units held for more than 36 months)			
With Indexation	20%	20%	NA

* The above mentioned Tax rates shall be increased by Surcharge @ 7.00 % in case of domestic companies where the income exceeds Rs.1 crore but less than Rs.10 Crores and @ 12 %, where income exceeds Rs.10 Crores. In the case of Individuals, where taxable income of the individual exceeds Rs 50 lakhs but does not exceed Rs 1 crore, surcharge @ 10% has to be paid. In case of individual/HUF category of investors, the surcharge will be 15%, where their income exceeds Rs.1 Crore.

^ Tax rate of 25%, if total turnover or gross receipts during the financial year

2016-17 does not exceed Rs 250 crores.

The tax would be further increased by Health and Education Cess at the rate of 4% to be levied on aggregate of base tax and surcharge.

In case of NRI investors, investors should note that TDS will be deducted at source at the rate applicable as per Income Tax Act.

Following is the tax treatment for income arising from investment in the scheme:

Dividend Distribution Tax is Payable by the Scheme^		
Type of Scheme	Rate of Dividend Distribution Tax	
	Dividend paid to -Individuals, HUF's & NRIs	Dividend paid to other resident investors
Debt Fund	25.00% #	30%* #

#: The above mentioned Tax rates shall be increased by Surcharge and Cess as applicable.

^As per the Finance Act, 2014, w.e.f. 1st October 2014, for the purposes of determining the distribution tax payable in accordance with sub-section (2) of section 115R, the amount of distributed income referred therein has been increased to such amount as would, after reduction of the additional income-tax on such increased amount at the rate specified in sub-section (2) of section 115R, be equal to the amount of income distributed by the Mutual Fund.

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.

For further details on taxation please refer the clause on taxation in SAI.

Portfolio Disclosures / Half Financial Results

Portfolio Disclosure: Tata Mutual Fund will disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered, Tata Mutual Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.

Tata Mutual Fund will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.tatamutualfund.com and on the website of AMFI (www.amfiindia.com). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

Unaudited Financial Results: Tata Mutual Fund/ Tata Asset Management Ltd shall within one month from the close of each half year, that is on 31st March & on 30th September, host a soft copy of its unaudited financial results on its website in the format specified in Twelfth Schedule of SEBI (Mutual Funds) Regulations 1996.

Tata Mutual Fund / Tata Asset Management Ltd shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation & in a newspaper having wide circulation published in the language of the region where the Head Office of the fund is situated.

Daily Net Asset Value (NAV) Publication:

The AMC will calculate and disclose the first Net Asset Value (NAV) of the Scheme not later than 5 Business days from the date of allotment. The NAVs will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund (www.tatamutualfund.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 9 p.m on every Business Day.

Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.

In the event NAV cannot be calculated and / or published, such as because of the suspension of RBI Clearing, Bank strikes, during the existence of a state of emergency and / or a breakdown in communications, the Board of Trustees may temporarily suspend determination and / or publication of the NAV of the Units.

For Investor Grievances:

Please contact

Name and Address of Registrar:

Computer Age Management Services (Private) Limited (Cams), Unit: Tata Mutual Fund. No.178/10 Kodambakkam High Road,Opp. Hotel Palmgrove Nungambakkam,Chennai - 600 034. Email: service@tataamc.com Toll Free No. 1800-209-0101

Investment Manager:

Tata Asset Management Ltd.

Name of the Investor Relations Officer: Ms. Kashmira Kalwachwala

09th Floor, Mafatlat Centre, Nariman Point, Mumbai - 400001.

Toll Free: 1800 - 209 - 0101, Fax: (022) 66315394.

Email: service@tataamc.com.

Unitholders' Information

How to Apply: Please refer to the Scheme Additional Information and Application form for the instructions.

Additional mode of payment through Applications Supported Blocked Amount (ASBA)

In line with SEBI circular No. SEBI/IMD/CIR No 18/198647/2010 dated March 15, 2010 and Cir/IMD/DF/6/2010 dated July 28, 2010 all the new scheme (NFOs) launched by TMF on or after October 01, 2010 shall offer ASBA facility to the investors subscribing to New Fund Offer (NFOs) of Tata Mutual Fund Schemes. This facility shall co-exist with the current process, wherein cheques/demand drafts are used as a mode of payment.

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:**

At the discretion of the investors, the units under the scheme shall either be allotted in dematerialized form (if investor has Demat account and he has provided the details of depository account in the application form) or by way of issuing the physical account statement.

The investors who wish to hold units in demat mode 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 five business days from the close of the New Fund Offer.

Those investors who have not provided demat account details shall be allotted unit in physical form.

Please note that trading in the Units on the stock exchange will be permitted only in electronic form and the Units cannot be traded in physical form. Further, 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 and the allotment will be made only in electronic form as default.

The process of allotment of Units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.

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

Consolidated Account Statement:

On acceptance of application for financial transaction, a confirmation specifying the number of Units allotted/redeemed will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of closure of New Fund Offer (NFO) period.

Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address/email address not later than five business days from the date of closure of New Fund Offer (NFO) period.

In compliance with the Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014, Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, Tata Mutual Fund will send the Consolidated Account Statement (CAS) to investors as follows:

1. A single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories within ten days from the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place.
2. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. Such investors will get monthly account statement from Tata Mutual Fund in respect of transactions carried out in the schemes of Tata Mutual Fund during the month.
3. In other cases i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being sent presently within ten days from the end of the month in which financial transaction takes place.
4. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However, the Unitholders have an option to receive CAS in physical form at the address registered in the Depository system.
5. The dispatch of CAS by Depositories to Unitholders would constitute compliance by Tata Asset Management Ltd / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996.
6. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
7. In case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all schemes of all mutual funds, shall be emailed on half yearly basis, on or before the tenth day of succeeding month,

unless a specific request is made to receive the same in physical form.

8. Half-yearly CAS shall be issued to all Mutual Fund investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. Further, CAS issued for the half-year (September/March) shall also provide:
 - a. The amount of actual commission paid by Tata AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each mutual fund scheme. The term "commission" here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by Tata AMC/MF to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
 - b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan, where the concerned investor has actually invested in.

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.

As per SEBI circular no CIR/IMD/DF/102010 dated August 18, 2010. It is clarified that the units of mutual fund scheme held in Demat form will be freely transferable.

SEBI vide Circular dated Sept 13, 2012 has directed mutual funds to capture the unique identity number(EUIN) of the employee/sales person of the distributor interacting with the investor for the sale of mutual funds products in addition to the valid AMFI registration number(ARN) code of the distributor, ARN code of the sub broker. In the interest of the investors it is urged to ensure that the box/space provided for EUIN number, ARN code for distributor and ARN code of the sub broker in the application form to be properly filed up. It is out-most important to provide the EUIN number particularly in advisory transactions, which will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person on whose advice the transaction was executed leaves the employment of the distributor or his/her sub broker.

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

Stock invests, Outstation Cheques /DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.

MICR cheques will be accepted till the end of business hours upto 14 September, 2018, RTGS and Transfer Cheques will be accepted till the end of the business hours upto 18 September, 2018. Allotment is subject to realization of funds. In case funds are not realized before the allotment date then such applications will be rejected.

SEBI vide Circular no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular no. CIR/MIRSD/120/2016 dated November 10, 2016 has intimated about the operationalization of Central KYC Records Registry ("CKYCR").

AMFI vide Best Practice Guideline circular no. 135/BP/68/2016-17 dated December 22, 2016 has prescribed guidelines including Central KYC ("CKYC") forms for implementing the CKYC norms. In this regard, any individual customer who has not done KYC under the KYC Registration Agency (KRA) regime shall fill the new CKYC form. If such new customer uses the old KRA KYC form, such customer would either fill the new CKYC or provide additional / missing information in the Supplementary CKYC form.

Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments.

Transaction Cost: Though, there will be no entry / exit load for buying / selling the units from / to the secondary market, the investors will have to bear the other costs related to transacting in the secondary market e.g. Brokerage, Goods & Services Tax etc.

Book Closure: If any dividend is declared by the scheme (under the dividend option) then there shall be a book-closure for the scheme to identify the eligible investors to receive the dividend amount and in such case there will be no trading of the units of the scheme on the stock exchange during the book-closure period. Such book -closure, if any, shall be in line with the listing agreement of the stock exchange.

De-listing of the scheme: The units of the Scheme will be de-listed after the tenure of the scheme gets over. The AMC/Trustee will initiate the delisting procedure as per time specified by the exchange prior to the date of maturity of the scheme. The unitholders will not be able to trade in units of the scheme on the stock exchange once the scheme is delisted.

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.

Option to hold Units in dematerialized (demat) form: Mutual Fund shall provide an option to investors to hold units in demat mode. Hence investors opting for allotment of units in demat form shall mention demat account details in the application form. Demat facility is available for all schemes of Tata Mutual Fund except for subscription by way of Systematic Investment Plan and for Plans / Options where dividend distribution frequency is less than one month.

Rounding off of units:

The units will be allotted in fraction, up to three decimal places. Investors holding units in demat mode may kindly note that stock exchange(s) may not allow trading of fractional units.

Annual Report: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's registered e-mail address.

Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof.

Tata Mutual Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. Physical copies of the report will also be available to the unitholders at the registered offices at all times.

Tata Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.tatamutualfund.com) and on the website of AMFI (www.amfiindia.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 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 Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2 (1) (h) Securities Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.
- International Multilateral Agencies approved by the Government of India.

Compliance under Foreign Account Tax Compliance Act (FATCA) regulations:

United States of America (US) has introduced chapter no. 4 in the US Internal Revenue Code as a part of the Hiring Incentives to Restore Employment (HIRE) Act, which was enacted by the US legislature to create employment opportunities in US. The HIRE Act includes Foreign Account Tax Compliance Act (FATCA), which now forms a part of the US-IR Code. The regulations for FATCA have undergone revision since 2010 and the final regulations make the FATCA provisions effective from July 1, 2014.

The objective of FATCA is to detect "US Persons", who evade US taxes by using financial account maintained outside US. The US persons are defined as those who have either US citizenship or US residency. The FATCA stipulates reporting on -

- i. US taxpayers about certain foreign financial accounts and offshore assets.
- ii. Foreign Financial Institutions (FFIs) about financial accounts with them of US taxpayers or foreign entities in which US taxpayers hold substantial ownership interest.

FFIs (including mutual funds in India) are required to periodically report information on accounts of US persons, who maintain balances above a threshold. In the event of a default in the reporting of information on accounts of US taxpayers, a withholding of 30% of the payment made from US sources will be imposed on the recalcitrant account holders and non-participating Financial Institutions. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having

an IGA in effect from April 11, 2014. Tata Asset Management Company Limited (TAML) is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC would be required to comply with the rules & regulations of FATCA, from time to time.

In order to ensure compliance with FATCA and other rules / directions / notifications as may be issued by Government of India or other regulatory authority, Mutual Funds are required to institute a process to identify US Person investors and report the same.

Applicants are required to refer to the "FATCA information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority. With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund.

Common Reporting Standard (CRS)

On similar lines of FATCA, the Organization of Economic Development (OECD), along with the G 20 countries, of which India is a member, has released a 'Standard for Automatic Exchange of Financial Account Information in Tax matters'. In order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, the G 20 & OECD countries have together developed a common reporting standard (CRS) on automatic exchange of information (AEOI). On June 3, 2015 India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the 'source' jurisdiction to collect and report information to their tax authorities about account holders 'resident' in other countries. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the 'resident' countries.

In view of India's commitment to implement the CRS on AEOI and also the IGA with USA and with a view to provide information to other countries necessary legislative changes has already been made in Finance Act & by inserting Rules 114F to 114H and Form 61B to provide a legal basis for the Reporting Financial Institutions (RFIs) for maintaining and reporting information about the reportable accounts.

Applicants are required to refer to the "FATCA/CRS information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA/CRS related declaration provided by them previously.

Applicants who cannot Invest:

- A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933 and corporations or other entities organised under the laws of the U.S.
- A person who is resident of Canada
- OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999

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.

Date: 30.08.2018



TATA MUTUAL FUND

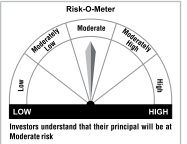
Mafatlal Centre 9th Floor Nariman Point Mumbai-400021

Tata Fixed Maturity Plan Series 56 Scheme A (1104 Days Close Ended Debt Scheme)

This product is suitable for investors who are seeking*:

- Fixed income / capital appreciation on maturity.
- Investment in Debt & Money market instruments

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them



ALL THE DETAILS REQUESTED IN THE FORM ARE MANDATORY FOR EACH OF THE APPLICANTS

1. Advisor / Distributor Information

Refer Sec. B

ARN / RIA ^ Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.		
In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive transaction charges, ₹ 150/- (for First time mutual fund investor) or ₹ 100/- (for investor other than First time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund			
Sole / 1 st Applicant Signature / Thumb Impression		2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression

2. Applicant's Information

Refer Sec. A, C & F

The Name of the Applicants should be as mentioned in the PAN , Aadhaar and the KYC acknowledgement. There can be upto 3 holders. No joint holders allowed with 1st applicant as a minor. Any applicants should not be a resident of Canada or a person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933 and corporations or other entities organised under the laws of the U.S. For Investors New to Tata Mutual Fund, mention the C-KYC No. In case C-KYC No. is not available kindly complete the Know Your Client (KYC) form attached herewith.

1st Applicant's Details

The first applicant will be the primary holder and all correspondence will be sent to him/her. Only the first holder can be a minor. Existing Investors may mention the Folio no. and proceed to Sec. 4

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	PAN / PEKRN	Folio No.
Name		
Date of Birth (DOB)	In case of Minor: Proof of DOB: <input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate	
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="checkbox"/> Passport <input type="checkbox"/> Others	
Aadhaar No.	C-KYC	
<input type="text"/>	<input type="text"/>	

Power Of Attorney (POA) / Proprietor / Guardian details (minor applicant)

POA / Proprietor / Guardian Details	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	PAN / PEKRN
Name		
To be filled by Guardian	Relationship with the Minor Applicant	Proof of Relationship
	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	<input type="checkbox"/> Birth certificate <input type="checkbox"/> School leaving certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others
	Aadhaar No.	Date of Birth
	<input type="text"/>	<input type="text"/>
		C-KYC
		<input type="text"/>

Tax Status

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Overseas Citizen of India
<input type="checkbox"/> NRI-Repatriation	<input type="checkbox"/> Hindu Undivided Family	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Foreign National Resident in India
<input type="checkbox"/> NRI-Non-Repatriation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Body of Individuals	<input type="checkbox"/> Qualified Foreign Investor
<input type="checkbox"/> Minor - Resident Individual	<input type="checkbox"/> Company	<input type="checkbox"/> Society / Club	<input type="checkbox"/> Foreign Portfolio Investor
<input type="checkbox"/> Minor - NRI	<input type="checkbox"/> Trust	<input type="checkbox"/> Non Profit Organization	<input type="checkbox"/> Foreign Institutional Investor
<input type="checkbox"/> Person of Indian Origin	<input type="checkbox"/> Others (please specify)		

3. Contact Details

Refer Sec. D

Mailing address is required for initial communication. We will overwrite this address with the 1st Applicants address as per the KRA records

Mailing address is required for initial communication. We will overwrite this address with the 1 st Applicants address as per the KRA records		
City		
PIN	State	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>
Residence Phone (prefix STD Code)	Office Phone (prefix STD Code)	Extn
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile	Email	
<input type="text"/>	<input type="text"/>	
For investors who do not have email address on record:		
I/We wish to receive physical copy of the scheme-wise annual report or abridged summary thereof <input type="checkbox"/> Yes <input type="checkbox"/> No		



Acknowledgement Slip

Received from Mr./Ms./M/s. _____ PAN _____ ₹ _____
for purchase in Tata Fixed Maturity Plan Series 56 - Scheme A; Option: Growth Dividend. Cheque Details Overleaf / Subject to realisation.

Call: 1800 209 0101 • SMS: TMF To 57575 • E-mail: service@tataamc.com

Overseas address

Mandatory for Non-Resident Individuals and Overseas Investors in addition to the mailing address.

		City
State	ZIP Code	Country

4. Investment Instrument Details

Refer Sec. E

The name of the first applicant should be available on the investment Cheque.

Cheque/ DD to be drawn in favour of 'Name of the Scheme'

Gross Amount (₹) (A)	DD Charges (₹) (if any) (B)	Net Amount (₹) (Cheque / DD Amount) (A - B)
Account Number	A/c Type	Dated
Drawn on Bank	Cheque / DD No.	
Branch	Branch City	

5. Investment Scheme Details

Refer Sec. F & Product Labels

Scheme Name >>

Tata Fixed Maturity Plan Series 56 - Scheme A

Plan (select any one) >>

Regular Direct

Option (select any one) >>

Growth (Default) Dividend Payout

6. Bank Account Details

Refer Sec. G

This must be an Indian account. The 1st applicant should be a holder in this account.

The bank account details provided below will be held on record and considered as default bank mandate to pay redemption proceeds and dividend payouts (if applicable).

Bank Name	Branch	
Account number	A/C type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE	
MICR	IFSC for RTGS	IFSC for NEFT
Address		
City	PIN	State

Cheque Details

Cheque/DD No. _____ dated _____ A/c. No. _____ Bank _____

Call 1800 209 0101 (On all days between 9 am and 9.30 pm)

Acknowledgement Slip

Subject to realisation.

7. Joint Applicant's Details

Refer Sec. E & F

Mode of Holding Single Joint Any one or Survivor (Default)

IInd Applicant's Details

Mr. Ms. PAN / PEKRN Status
 Resident Individual NRI

Name

Aadhaar No. Date of Birth C-KYC
 DD / MM / YYYY

IIIrd Applicant's Details

Mr. Ms. PAN / PEKRN Status
 Resident Individual NRI

Name

Aadhaar No. Date of Birth C-KYC
 DD / MM / YYYY

8. Know Your Customer (KYC) Details

Refer Sec. G

CATEGORIES	FIRST APPLICANT (Including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Occupation >>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)
Gross Annual Income >>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Networth in (Mandatory for Non-individual) ₹ as on DD / MM / YYYY (not older than 1 year)	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Networth in ₹ as on DD / MM / YYYY (not older than 1 year)	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Networth in ₹ as on DD / MM / YYYY (not older than 1 year)
Others >>	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person

Additional KYC Details for Non - Individuals

For Non Individuals only (Companies, Trust, Partnership etc.) >> Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: Yes No
 (if No, mandatory to attach the UBO declaration)
 Non Individual investors involved/providing any of the mentioned services
 Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services
 Money Lending / Pawning None of the above

9. Foreign Account Tax Compliance Act (FATCA) & CRS Details

Refer Sec. H

For Individuals	FIRST APPLICANT (including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Country of Birth >>			
Place of Birth >>			
Nationality >>	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)
Type of address given at KRA >>	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
Are you also a resident in any other country(ies) for tax purposes? >>	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Country of Tax Residency 1 >>	If yes, complete section below.		
Tax Identification Number 1 >>			
Identification Type 1 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2 >>			
Tax Identification Number 2 >>			
Identification Type 2 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

* Reason A: The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents; Reason B: No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected); Reason C: Others- Please state the reasons thereof

FATCA & CRS Related Details for Non Individuals: Please submit Form W8 BEN-E / Specified declaration (Enclosed)

10. Nomination Details

Refer Sec. L

Mandatory for Individual(s) applying singly or jointly.

You can nominate up to 3 persons to receive the Units allotted to you in your folio in the unfortunate event of death of all unit holders. All payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/ Mutual Fund/ Trustees.

<input type="checkbox"/> Register nomination as below <input type="checkbox"/> I do not wish to nominate.		
Select any one >>		
1 st Nominee	Nominee Name	Date of Birth D D / M M / Y Y Y Y
Address		City
State	PIN	Country
Guardian Name in case of Minor Nominee	Allocation (%)	Signature of Nominee / Guardian
2 nd Nominee	Nominee Name	Date of Birth D D / M M / Y Y Y Y
Address		City
State	PIN	Country
Guardian Name in case of Minor Nominee	Allocation (%)	Signature of Nominee / Guardian
3 rd Nominee	Nominee Name	Date of Birth D D / M M / Y Y Y Y
Address		City
State	PIN	Country
Guardian Name in case of Minor Nominee	Allocation (%)	Signature of Nominee / Guardian
1 st Applicant Signature / Thumb Impression		2 nd Applicant Signature / Thumb Impression
		3 rd Applicant Signature / Thumb Impression

11. Demat Account Details

Refer Sec. M

Ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. In case the details are found to be incorrect, Units will be allotted in physical mode.

Fill these details only if you wish to have your units in Demat mode.

Depository participant Name	
Central Depository Securities Limited	National Securities Depository Limited
Target ID No.	DP ID No.
	I N
	Beneficiary Account No.

12. Declaration and Signatures

Refer Sec. N

- I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/We hereby confirm and declare as under-
- I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ('Fund') indicated in this application form.
 - I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment. The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
 - The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Tata Asset Management Limited (TAML)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
 - That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.
 - I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. I/We hereby authorize you to share the account statement of the folio with the distributor /broker / advisor on record.
 - I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
 - The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
 - I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment.
 - For Foreign Nationals Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.
 - For NRIs/ PIO/OCIs only: I/We confirm that my application is in compliance with applicable Indian and Foreign laws.
 - I/We, the holder of the above stated Aadhaar number, hereby give my consent to Tata Mutual Fund(TMf), to obtain my Aadhaar number, Name and Fingerprint/Iris for authentication with UIDAI, use my mobile number mentioned in my account for sending SMS alerts to me. I/We hereby provide my consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

Date: _____

1 st Applicant Signature / Thumb Impression	2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression
--	--	--

Thank you for your Interest in Tata Mutual Fund

5 simple steps to open your Investment Account

Step 1	Complete the relevant sections of this Application Form in English and In CAPITAL.
Step 2	Sign and date this Application Form.
Step 3	Enclose your Investment Cheque/DD drawn in favour of "Tata Fixed Maturity Plan Series 56 - Scheme A", dated, signed and crossed 'A/c Payee only.'
Step 4	Attach the relevant documents as per the list below.
Step 5	Submit your application form to the Nearest Collection Centre. List of the Centre available on our website www.tatamutualfund.com

	Documents	Companies / Trusts / Societies / Partnership Firms / LLP / FIs*	FPI	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1.	Board/ Committee Resolution/ Authority Letter	✓				
2.	List of Authorised Signatories with Specimen Signature(s) @	✓	✓			✓
3.	Notarised Power of Attorney					✓
4.	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable			✓		✓
5.	PAN Proof	✓	✓	✓	✓*	✓
6.	KYC Acknowledgement Letter / Print out of KYC Compliance Status	✓	✓	✓	✓*	✓
7.	Proof of Date of Birth				✓	
8.	Proof of Relationship with Guardian				✓	
9.	PIO / OCI Card (as applicable)			✓		
10.	Certificate of registration granted by Designated Depository Participant on behalf of SEBI		✓			
11.	Ultimate Beneficial Owner	✓	✓			✓
12.	FATCA & CRS	✓	✓	✓	✓	✓
13.	Aadhaar updation form for non individuals	✓				

@ Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

* For FIs, copy of SEBI registration certificate should be provided. # If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

A. General Instructions:

- i. Please read the Key Information Memorandum (KIM)/ Scheme Information Document(s) (SID) of the Scheme and Statement of Additional Information (SAI) and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme.
- ii. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- iii. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The AMC reserves the right to reject the application forms, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.
- iv. Applications complete in all respects, may be submitted at the Official Points of Acceptance (OPAs) of Tata Mutual Fund (TMF, the Fund). Application can be sent directly to the registrar along with a Demand Draft (DD) payable at Chennai on the address: Computer Age Management Services (Private) Limited (Cams), Unit: Tata Mutual Fund. 178/10 Kodambakkam High Road, Opp.Hotel Palmgrove Nungambakkam, Chennai - 600034.
- v. The Application form number, PAN, Aadhaar Card and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
- vi. Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.
- vii. Non-individual investors (Corporate, Societies, Trusts, etc.) are required to submit specified documents such as bylaws, trust deed, board resolutions, Authorized Signatory List and other similar documents along with the subscription application.

Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) provided by the non-individual investors are inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor. It is the responsibility of the Non-individual investors to inform TAML /TMF about any change to the Authorized Signatory List or Board resolution.

- viii. Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents.
- ix. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.
- x. Units will be allotted subject to realization of payment proceeds.
- xi. Despatch of Account Statement:
 - a. On acceptance of application for financial transaction, a confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of transaction for ongoing scheme.
 - b. Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address/email address not later than five business days from the date of subscription.
 - c. Thereafter a Single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories within ten days from the end of the month in which transaction (the word 'transaction' shall include all financial transactions in

demat accounts/Mutual Fund folios of the investor) takes place. In case there is no transaction in any of the mutual fund folios & demat accounts then CAS with holding details will be sent to the Unitholders on half yearly basis.

- d. In other cases i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being send presently within ten days from the end of the month in which financial transaction takes place & on half yearly basis in case there is no financial transaction in any of the mutual fund folios.
 - e. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However the Unitholders have an option to receive CAS in physical format the address registered in the Depository system.
 - f. Investors are requested to check contents of the account statement on receipt. Any discrepancy should be reported to the AMC / Registrar within 7 calendar days of the receipt of the statement; else contents of the statement would be presumed to be correct and binding.
- xii. Investors will be sent Account Statements & Cheques by courier/ucp/registered post. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivered to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
 - xiii. The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/ agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/ advice to the investor.
 - xiv. 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.

B. Advisor / Distributor Information

i. Investments through distributors:

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

ii. Employee Unique Identification Number (EUIIN):

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/ relationship manager of the distributor/sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

iii. New cadre distributors:

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. However these schemes are not

eligible to be sold by such distributors. In case your application for subscription is received through such distributor, it is liable to be rejected.

iv. Overseas Distributors:

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. However, such Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUIIN requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

v. Transaction Charges:

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Limited/ Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs.150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges shall not be deducted:

- a. where the Distributor of the investor has not opted to receive any Transaction Charges
- b. for purchases / subscriptions less than Rs. 10,000/-;
- c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches etc.;
- d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- e. for purchases / subscriptions routed through Stock Exchange(s).

TAML/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. If the PAN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge)

vi. Direct Investment:

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker / ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

C. Account Holder's Information:

- i. The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement.
- ii. To enable electronic credits the Name of the 1st applicant should match in the bank account.
- iii. All communication and payments shall be made by the fund in the name of and favouring the First/ sole applicant. In case of applications made in joint names without indicating the Mode Of Holding, Mode of Holding will be deemed as 'Anyone or Survivor' and processed accordingly.
- iv. Applicants who cannot Invest:
 - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S.

- A person who is resident of Canada
 - OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.
 - 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.
- v. Applications in the name of minors:
- a. The minor shall be the first and the sole holder in an account.
 - b. No Joint holders will be allowed in case the first holder is a minor. In case investor provides joint holder/s details in the application, those details will not be captured.
 - c. Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - d. Guardian should mention the relationship with minor on the application
 - e. A document evidencing the relationship should be submitted along with application for the first time during the opening of account. Guardian should submit any one of the following documents:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing the relationship
 - f. Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing showing the date of birth of the minor.
 - g. The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.
 - h. Further, in case of SIP/STP/SWP registration requests, the Mutual Fund/ the AMC will register SIP/STP/SWP in the folio held by a minor and the SIP/STP/SWP will continue till the request for change of Tax Status to Major is received and processed in the folio.
- vi. Applications under a power of attorney or by a limited company or a body corporate or an Eligible institution or a registered society or a trust or limited liability partnership (LLP) or Partnership must be accompanied by the original power of attorney/ board resolution or a Certified true copy/ duly notarized copy of the same. Authorised officials should sign the Application form under their official designation. A list of specimen signatures of the Authorised officials, duly certified / attested should also be attached to the application form.
- vii. Investors agree that in case required, transactions will be processed by AMC/Registrar based on the signature as available in KRA records.
- D. Contact Details:**
- i. Address and contact details like telephone, mobile and email address must be written in full.
 - ii. On successful validation of the investor's PAN for KYC, the 1st Applicants address provided in the KYC form / KRA records will override the address mentioned in this form.
 - iii. Overseas address is mandatory for Non- Resident Individuals and Overseas Investors in addition to the mailing address.
- iv. E-mail Communication: If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same.
- v. The scheme wise annual reports are available on our website and on the website of AMFI. The physical copies are available at our registered offices at all times.
- Investor who have not registered the email address need to 'Opt-in' to receive facility to receive physical copy of the scheme-wise annual report or abridged summary thereof. Even if the investor has not selected the 'Opt-in' facility can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.
- vi. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.
- vii. The AMC / Trustee reserve the right to send any communication in physical mode.
- E. Joint Applicants**
- i. If there is more than one applicant, please fill in all details as requested in the relevant section.
 - ii. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Any one or Survivor'.
 - iii. Pan / KYC compliance and other KYC details are mandatory for all applicants, Irrespective of mode of holding.
 - iv. FATCA and supplementary KYC details are mandatory for all applicants, irrespective of mode of holding
 - v. In the case of joint holders and irrespective of mode of holding, the sole/first-named Applicant/unit holder will receive all account statements, dividend or redemption/ Refund payments, and all other relevant correspondences.
- F. Permanent Account Number (PAN)**
- i. SEBI has made it mandatory for all applicants except PAN Exempt KYC applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. Tata Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, Please contact any of the Investor Service Centres / CAMS / Distributors or visit our website www.tatamutualfund.com for further details.
 - ii. PAN Exempt Investments
SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of up to Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) & Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments up to Rs. 50,000 in a rolling 12 month period or in a financial year i.e. April to March.

However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form & submit a copy thereof along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a financial year exceeds Rs. 50,000, such an application will be rejected. Fresh/Additional Purchase & Systematic Investment Plans will be covered in the limit of Rs. 50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. The detailed procedures/requirements for accepting applications shall be as specified by the AMC/Trustee from time to time & their decision in this behalf will be final & binding.

* HUFs and other categories are not eligible for such investments.

G. Know Your Customer (KYC) Compliance:

- i. KYC registered under KYC Registration Agency (KRA):
- a. Units held in account statement (non-demat) form: It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.tatamutualfund.com. Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from KRA website using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

Units held in electronic (demat) form: For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non-compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.tatamutualfund.com

- ii. Central KYC Records Registry (CKYCR): The Government of India vide their Notification dated November 26, 2015 authorized the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC)

will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

- iii. Update of Aadhaar: In accordance with the amendment to Prevention of Money Laundering Act (PMLA) Rules, 2017 dated June 1, 2017, Mutual Funds are mandated to obtain Aadhaar Number ("Aadhaar") from their investors and link the same to his/her/their respective folios. As per the new rules linking of Aadhaar with Mutual Fund investments is mandatory, for all the Unit holders. Failing which, the folios may be made inoperative. Accordingly, the investors are requested to note the following:
 - Every individual applicant shall submit the Aadhaar number.
 - Non-individual applicants, Aadhaar number(s) issued to managers, officers or employees holding an attorney to transact shall be submitted.
 - The applicants intending to hold units allotted in dematerialized mode, shall update the Aadhaar details in their Demat Accounts held with depository participants. The purpose of collection/usage of Aadhaar including demographic information is to comply with applicable laws / rules / regulations and provision of the said data is mandatory as per applicable laws / rules / regulations. Post obtaining Aadhaar, TAML /Fund/RTA shall authenticate the same in accordance with the Aadhaar Act, 2016. TAML/ Fund/RTA shall receive investor's demographic information which shall be used only to comply with applicable laws / rules / regulations. Submission of Aadhaar details does not warranty linking of Aadhaar in the investor Folios. The request for Aadhaar update will be subject to:
 - Aadhaar details provided is correct;
 - Investor name & Date of Birth to be mentioned should be identical to that appearing in Aadhaar.
 - Investor details matching with details available with UIDAI;
 - Authentication with UIDAI database & other required validations is successful.
 - Aadhaar will be updated in ALL his / her/their folio(s) held with the Fund.

H. Foreign Account Tax Compliance Act (FATCA) Details

- i. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- ii. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details in case of Non Individual investors. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e. within a period of 30 days.
- iii. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.
- iv. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- v. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.

- vi. For any questions about the tax residency or other definitions or terms used, Investors should contact their tax advisor. US citizen, should include United States in the foreign country information field along with the US Tax Identification Number (TIN).
 - vii. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
 - viii. Applicants should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising the applicant of the same. Further, applicant also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
 - ix. Applicant undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
 - x. Please note that applicants/unit holders may receive more than one request for information if they have multiple relationships/ accounts/folios. Therefore, it is important that the applicant responds to each of our request, even if they believe, they have already supplied any previously requested information.
 - xi. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
 - xii. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.
- b. FIIs shall pay their subscription either by 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 authorised dealer.
 - c. FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
 - v. Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
 - vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
 - vii. Third Party payments: TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
 - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
 - b. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
 - c. For Example:
 - 1. Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This is a valid application.
 - 2. Illustration 2: An Application submitted in joint names of A & B & C along with cheque issued from a bank account in names of B, C & Y. This is an invalid application.
 - 3. Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This is a valid application.
 - d. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 - 1. Payment by Parents / Grand-Parents / Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. Please note that payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third Party Payment.
 - 2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - 3. Custodian on behalf of an FII or a Client.
 - e. Investors submitting their applications through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - f. Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available on at our OPAs and website www.tatamutualfund.com from the investors (guardian in case of minor) and the person making the payment i.e. third party. The said Declaration Form shall, inter-alia, contain the details of the bank account from which the payment is made and the relationship with the investor(s).

The Mutual Fund shall adopt operational procedures to ascertain whether payments are Third Party Payments.

I. Investment Instrument Details

- i. Payment may be made by CTS 2010 MICR cheque/Demand Drafts (DD) drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest OPA. **MICR cheques will be accepted till the end of business hours upto 14 September, 2018, RTGS and Transfer Cheques will be accepted till the end of the business hours upto 18 September, 2018. Allotment is subject to realization of funds. In case funds are not realized before the allotment date then such applications will be rejected.**
- ii. A single cheque/DD amounting to the investment amount must be drawn in favour of "Tata Fixed Maturity Plan Series 56 Scheme A" dated, signed and crossed 'A/c Payee only.'
- iii. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no OPA available for Investors.
The AMC will not accept any request for refund of demand draft charges
- iv. Payments received from NRIs, PIOs, FIIs, OCIs, FPI:
 - a. In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.

J. Investment Details

- i. Minimum Application amount is Rs 5000/-.
- ii. Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form. In case the Option is not indicated i.e. neither Growth option nor Dividend Option (Payout) is selected or there is any ambiguity then the default option will be Growth.
- iii. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.
- iv. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc& no commission for distribution of Units will be paid / charged under Direct Plan.
- v. Default under Direct / Regular Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

- vi. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
- vii. In case of discrepancies in the amount received from the investor and the amount mentioned in the application, the unit will be allotted for amount received in our bank account.

K. Bank Account Details

- i. Investors have to provide their bank details viz. name of bank, branch, address, account type and number, bank's Indian Financial System Code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s).etc. to the Mutual Fund to receive redemption / dividend proceeds. In order to protect the interest of Unit holders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details. Applications without complete bank details are liable for rejection.
- ii. In case the bank account provided for encashment of redemption / Dividend proceeds is different from the bank account from which the investment is made, applicants need to mandatorily provide an unsigned cancelled cheque leaf/ bank statement/any other documentary proof or banker's confirmation (where the name of the First /Sole investor and the bank account number are mentioned) to ascertain the ownership of the bank account mentioned. Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- iii. Further, in exceptional cases where Third Party Payments as mentioned in Section E (vii) are accepted, the investor is required to submit any one of the documentary proofs for the payout bank account.
- iv. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned

documents relating to pay-out bank account details, the pay-in bank details will be captured for redemption/ dividend payouts

- v. DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS:
 - a. Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT):
 1. The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).
 2. NEFT is electronic fund transfer mode that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.
 3. Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.
 - b. Direct Credit: Tata Mutual Fund have arrangement with the following banks to directly credit the redemption/ Dividend/Refund payout into the investor's Bank account: ICICI Bank Ltd.; HDFC Bank Ltd.; Axis Bank; IDBI Bank; Standard Chartered Bank; Kotak Mahindra Bank; HSBC Bank; Deutsche Bank; Citi Bank; Oriental Bank of Commerce; State Bank of India (Core banking centers only - subject to validation) to directly credit the redemption/ Dividend/Refund payout into the investor's Bank account. Investors need to provide a cancelled cheque leaf having core banking account number and name of the investor printed on it for verification. The list of bank is subject to change from time to time.
 - c. Electronic Clearing Service (ECS) Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the due amount in the mandated bank account whenever the payment is made through ECS. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units.
 - d. In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption / dividend proceeds shall be effected via the RTGS / NEFT mechanism only. Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC / DD as may be feasible.
 - e. Any charges levied by the investor's bank for receiving payment through ECS/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.
 - f. Investors to note 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. Tata Mutual Fund will not be responsible In case the bank does not credit the investor's 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. Tata Mutual Fund will not be liable for any losses/claims, etc. arising on account of processing the direct credit of redemption / dividend proceeds on the basis of the Bank Account details as provided by the investor in the application form.

- g. A separate advice regarding credit of amount(s) via electronic mode will be sent to the Unitholder. It should be noted that while the Fund will make all efforts, there is no commitment that the electronic payment facility will be made available to all desirous investors. Applicants in cities not covered under ECS facility or in case the NEFT/RTGS details are not available will receive redemption/dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders.
- h. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.
- vi. Multiple Bank Account Registration: An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.

L. Nomination Details

As per SEBI regulations, you can assign a nominee to the investments, to whom the amounts will be payable on death of the some or all Unit holders as the case may be. It is mandatory to fill this section and sign in the specified place; even if you do not wish to nominate anybody it is mandatory for you to select the option for the same. If you wish to appoint multiple nominees please fill up the Application Form for Multiple Nominations and submit it along with this form.

- i. 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 if the purchase application is received through a PoA holder, the nomination section should be separately signed by the unitholder.
- ii. Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) along with Proof of Date of Birth of the nominee(s) and Proof of relationship with Guardian shall be provided by the unit holder.
- iii. The nominee shall not be a trust (other than religious and charitable trust), society, body corporate, partnership firm, and 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.
- iv. Nomination in respect of the units stands rescinded upon the transfer of units.
- v. 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.
- vi. 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.
- vii. 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 in favour of the Nominee(s).
- viii. 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).
- ix. Nomination will not be allowed in a folio held on behalf of a Minor.
- x. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.

- xi. In case a folio has joint holders, ALL Joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint".
- xii. Every new nomination for a folio/account will overwrite the existing nomination.
- xiii. Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
- xiv. Nomination by a unit holder shall be applicable for investments in all schemes in the folio.

M. Demat Account

- i. Investors have an option to hold the units in dematerialized form for all schemes except for the funds where the units are offered under the Daily / Weekly/ Fortnightly Dividend Options.
- ii. 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 Depository master.
- iii. To capture correct depository account details, investors are required to submit Client Master.
- iv. 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.
- v. 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.
- vi. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.
- vii. Please note that where the applicant 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.
- viii. For purchase in an Ongoing Scheme, the units will be allotted in demat form based on the applicable NAV as per the terms of the respective SID and will be credited to the Investors' demat account on weekly basis on realization of funds. For e.g. Units will be credited to Investor's Demat Account every Monday on the basis of realization status received during the last week (Monday to Friday).

N. Declarations and Signatures

- i. Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- ii. Thumb impressions and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a magistrate or a Notary Public or a special Executive Magistrate under his/her official seal.
- iii. Applications by minors should be signed by their guardians.
- iv. In the case of an HUF, the Karta should sign on behalf of the HUF.
- v. Authorised officials should sign the form under their official designation and company seal. A list of specimen signatures of the authorised officials, duly certified and attested, should also be attached to the application form.
- vi. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment should be submitted.

**1. ADVISOR DETAILS**

Refer Instruction 2.

ARN / RIA ^ Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund.		
Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression	

2. INVESTOR DETAILS

Folio No. _____

1 st Holder Name	PAN
Aadhaar No.	Date of Birth D D / M M / Y Y Y Y
2 nd Holder Name	PAN
Aadhaar No.	Date of Birth D D / M M / Y Y Y Y
3 rd Holder Name	PAN
Aadhaar No.	Date of Birth D D / M M / Y Y Y Y

3. ADDITIONAL PURCHASE DETAILS

Refer Instruction 3.

Payment Mode :	<input type="checkbox"/> Cheque / DD	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> NEFT / RTGS
Scheme Name	Tata Fixed Maturity Plan Series 56 - Scheme A		
Plan (select any one)	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	
Option (select any one)	<input type="checkbox"/> Growth (Default)	<input type="checkbox"/> Dividend Payout	
Gross Amount (A) ₹	DD Charges (if any) (B) ₹	Net Amount (A - B) ₹	
Account Number	Account Type	Dated D D / M M / Y Y Y Y	
Drawn on Bank	Cheque / DD / UTR No.		

4. SWITCH OUT DETAILS

Refer Instruction 4.

From Scheme / Plan / Option			
To Scheme Name	Tata Fixed Maturity Plan Series 56 - Scheme A		
Plan (select any one)	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	
Option (select any one)	<input type="checkbox"/> Growth (Default)	<input type="checkbox"/> Dividend Payout	
<input type="checkbox"/> Amount (in figure) ₹	OR <input type="checkbox"/> Units (in figure)	OR <input type="checkbox"/> All Units	

6. DECLARATION AND SIGNATURES

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered / communicated any indicative portfolio and / or any indicative yield by the Fund/AMC/its distributor for this investment. I/We, the holder of the above stated Aadhaar number, hereby give my consent to Tata Mutual Fund(TMF), to obtain my Aadhaar number, Name and Fingerprint/Iris for authentication with UIDAI, use my mobile number mentioned in my account for sending SMS alerts to me. I/We hereby provide my consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN. Date _____

1 st Applicant Signature / Thumb Impression	2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression
--	--	--

Acknowledgement Slip

Sr. No.:

Received from Mr./Ms./M/s. _____ Folio No. _____ ₹ _____

 Switch-in Purchase in **Tata Fixed Maturity Plan Series 56 Scheme A** (mention cheque details overleaf) Subject to realisation.Call: 1800 209 0101 • SMS: TMF To 57575 • E-mail: service@tataamc.com

1. The Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes are available on www.tatamutualfund.com. Investors having read and understood the terms of SAI, SID and KIM of the **Tata Fixed Maturity Plan Series 56 Scheme A** must refer SID/KIM for default values and minimum subscription.
2. **Advisor / Distributor Information**
 - i. Investments through distributors: As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors / employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
 - ii. Employee Unique Identification Number (EUID): Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person / relationship manager of the distributor/sub broker with respect to the transaction and EUID box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
 - iii. **Transaction Charges:**
In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Limited/ Mutual Fund will deduct transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the transaction Charges). transaction Charge of Rs. 100 per purchase / subscription of Rs. 10,000 and above are deductible (per Scheme Plan - Option) from the purchase / subscription amount and payable to the Distributor. the balance amount shall be invested. Transaction Charges shall not be deducted:
 - a. where the Distributor of the investor has not opted to receive any Transaction Charges
 - b. for purchases / subscriptions of an amount less than Rs. 10,000/-;
 - c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches;
 - d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
 - e. for purchases / subscriptions routed through Stock Exchange(s).
 - iv. **Direct Investment:**
Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker/ ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
3. **Investment Information**
 - i. It is mandatory to provide the folio number.
 - ii. The Application form number / Folio number / PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
 - iii. For investment a cheque/DD amounting to the value of investment must be drawn in favour of "Name of the Scheme" dated, signed and crossed 'A/c Payee only.'
 - iv. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no Official Point of Acceptance available for Investors. The AMC will not accept any request for refund of demand draft charges
 - v. Cash, Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
 - vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
 - vii. **Third Party payments:** TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
 - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
 - b. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued.
 - c. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 1. Payment by Parents / Grand-Parents / Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. Please note that payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third Party Payment.
 2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 3. Custodian on behalf of an FII or a Client.
 - viii. Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form.
 - ix. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.
 - x. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc & no commission for distribution of Units will be paid / charged under Direct Plan.
 - xi. **Default under Direct / Regular Plan:**

Sn.	Broker Code mentioned by the Investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan
 - xii. For default options refer SID
 - xiii. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAML shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAML shall reprocess the transaction under Direct Plan from the date of application without any exit load.
 - xiv. In case of discrepancies in the amount received from the investor and the amount mentioned in the application form the units will be allotted for amount received in our bank account.
 - xv. Units will be allotted subject to realization of payment proceeds.
4. **Instructions for Switch**
 - i. Investors can switch-out amount /units, subject to meeting the minimum amount criterion of the switch-in schemes.
 - ii. The condition for minimum amount in the switch-in schemes is not applicable for "ALL UNITS"switchout.
 - iii. If amount to be switched is insufficient in the Switch-out scheme then the balance available free units in the scheme will be switched subject to the minimum application amount of the Switch-in Scheme(s).
 - iv. Separate Switch-out request is required for Regular Plan and Direct Plan. Switch-out request is required to clearly contain the name of the Plan / option failing which the below mentioned business rule will apply:
 - a. If the folio has both the Plans / option and Both plans have unit balance under same option then switch-out will be processed in Regular Plan.
 - b. If the folio has both the Plans / option and One plan has NIL balance and other has unit balance under same option, switch-out will be processed from Plan / option which has unit balance
 - c. If the Folio has only one Plan / option then switch-out will be processed from that Plan/option
 - d. Folio has both the Plans and Both plans have unit balance under different options then the switch request will be rejected
 - v. Switch out NAV will be as per the timestamp, and the switch in will be done on the date of allotment.
5. **REGISTRAR:**
Computer Age Management Services Pvt. Ltd.: New No. 10 (Old No. 178), M. G. R. Salai, Nungambakkam, Chennai - 600 034. E-mail: enq_t@camsonline.com
6. **IMP NOTE:** In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request form' and submit the same at the Point of Service of any KYC Registration Agency.
7. **Aadhaar requirement:**The investor agrees that by submitting his above Aadhaar number he voluntarily gives his consent to: Use his Aadhaar details to authenticate him from UIDAI; Use his mobile number mentioned in his account for sending SMS alerts to him; He also consents authentication of the Aadhaar number to Tata Mutual Fund (TMF), to obtain his Aadhaar number, Name and Fingerprint/ Iris for authentication with UIDAI. Investors should note that his identity information would only be used for demographic authentication / validation / eKYC purpose and also that his biometrics will not be stored / shared and will be submitted to CIDR only for the purpose of authentication.
8. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Limited (the AMC) / Tata Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.
9. In case there is any change in your KYC information, please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency.

Acknowledgement Slip

Cheque Details

Cheque No. _____ Dated _____ A/c. No. _____ Bank _____

Call 1800 209 0101 (9 am to 9.30 pm)

Subject to realisation.



9th floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021
 Toll Free: 1800-209-0101 Fax: (022) 22613782
 Website: www.tatamutualfund.com Email: service@tataamc.com

ASBA FORM

NEW FUND OFFER (NFO)	
TATA FIXED MATURITY PLAN SERIES - 56 SCHEME A	NFO Opens On : 12 September, 2018
	NFO Closes On : 18 September, 2018
	Application No. _____
	Date: _____

DISTRIBUTOR INFORMATION			
SUB-BROKER ARN CODE	BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	EUIN CODE

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

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

Signature for Sole/First Applicant
(Mandatory)

APPLICANT DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT Mr. Ms
 (For existing unitholder(s) please furnish your Common Account / Folio No.)

F	I	R	S	T		N	A	M	E		M	I	D	D	L	E		N	A	M	E		L	A	S	T		N	A	M	E
PAN										Common Account / Folio No.																					

INVESTOR CATEGORY (Please ✓ as applicable; Refer Instruction No. 4)							
IND	HUF	NRI	FII	FI	IC	MF	MINOR
BANK	TRUST	AOP	SOCTY	BOI	CO	OTH	Please Specify

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS	
Bank Name <small>(Do not abbreviate)</small>	_____
Account No.	_____ Branch Name _____
(Please provide the full account number)	
City	_____

Account Type (Please ✓)	For Residents		For Non-Residents				
	<input type="checkbox"/> Savings <input type="checkbox"/> Current	<input type="checkbox"/> NRO <input type="checkbox"/> NRE	<input type="checkbox"/> Repatriable	<input type="checkbox"/> Non-Repatriable	<input type="checkbox"/> Others_____		
Amount to be blocked (₹)	_____						
Amount in words	_____						

INVESTMENT DETAILS		
Option(s)	Please (✓) the Option selected in the NFO application form	ISIN Number
TFMP Series 56 Scheme A - Regular Plan (Growth Option)	<input type="checkbox"/>	INF277K013N9
TFMP Series 56 Scheme A - Regular Plan (Dividend Payout)	<input type="checkbox"/>	INF277K014N7
TFMP Series 56 Scheme A - Direct Plan (Growth Option)	<input type="checkbox"/>	INF277K015N4
TFMP Series 56 Scheme A - Direct Plan (Dividend Payout)	<input type="checkbox"/>	INF277K016N2

DEMAT ACCOUNT DETAILS	
National Securities Depository Limited Depository Participant (DP) ID	

Beneficiary Account Number	

Central Depository Services (India) Limited Depository Participant (DP) ID	

Beneficiary Account Number	

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form)

TATA FIXED MATURITY PLAN SERIES - 56 SCHEME A	NFO Opens On : 12 September, 2018 NFO Closes On : 18 September, 2018
--	---

Received from _____ (sole / first applicant) ASBA Form dated _____ details of which are as follows:

Application No. _____	Amount Blocked (₹) _____
SCSB (Bank and Branch) _____	Bank Account No. _____
Date of Submission _____	

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

- (1) I/ We hereby undertake that, I/ we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Tata Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the application is liable to be rejected. I/we further confirm and undertake that I am/ we are eligible ASBA applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009.
- (2) In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize
 - (a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Tata Mutual Fund's account on receipt of instructions from the Registrar to Tata Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc.
 - (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Tata Mutual Fund's account.
- (3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- (4) If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/ our application is liable to be rejected and Tata Mutual Fund or SCSB shall not be liable for losses, if any.

SIGNATURES	1ST APPLICANT / POA HOLDER / GUARDIAN SIGNATURE	2ND APPLICANT / POA HOLDER SIGNATURE	3RD APPLICANT / POA HOLDER SIGNATURE
	SCSB BANK - 1ST ACCOUNT HOLDER SIGNATURE	SCSB BANK - 2ND ACCOUNT HOLDER SIGNATURE	SCSB BANK - 3RD ACCOUNT HOLDER SIGNATURE

INSTRUCTIONS FOR INVESTORS

1. SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows: **1** Allahabad Bank; **2** Axis Bank Ltd; **3** Bandhan Bank; **4** Bank of Baroda; **5** Bank of India; **6** Bank of Maharashtra; **7** Barclays PLC.; **8** BNP Paribas; **9** Canara Bank; **10** Central Bank of India; **11** CITI Bank; **12** City Union Bank Ltd.; **13** DBS Bank Ltd.; **14** Dena Bank; **15** Deutsche Bank AG; **16** Dhanlaxmi Bank Ltd.; **17** HDFC Bank Ltd.; **18** HSBC Ltd.; **19** ICICI Bank Ltd.; **20** IDBI Bank; **21** Indian Overseas Bank Ltd.; **22** IndusInd Bank Ltd.; **23** J. P. Morgan Chase Bank, N.A.; **24** Jammu and Kashmir Bank; **25** Janata Sahakari Bank Ltd.; **26** Karnataka Bank; **27** Karur Vysya Bank Ltd.; **28** Kotak Mahindra Bank Ltd. **29** Mehsana Urban Co-operative Bank Ltd.; **30** Nutan Nagarik Sahakari Bank Ltd.; **31** Oriental Bank of Commerce; **32** Punjab National Bank; **33** Rajkot Nagarik Sahakari Bank Ltd.; **34** RBL Bank Ltd.; **35** South Indian Bank; **36** Standard Chartered Bank; **37** State Bank of Bikaner and Jaipur; **38** State Bank of Hyderabad; **39** State Bank of India; **40** State Bank of Mysore; **41** State Bank of Patiala; **42** State Bank of Travancore; **43** SVC Co-operative Bank Ltd.; **44** Syndicate Bank; **45** Tamilnad Mercantile Bank Ltd.; **46** The Ahmedabad Mercantile Co-Op. Bank Ltd.; **47** The Allahabad Bank; **48** The Kalupur Commercial Co-operative Bank Ltd.; **49** The Lakshmi Vilas Bank Ltd.; **50** The Saraswat Co-Operative Bank Ltd.; **51** The Surat Peoples Co-Op. Bank; **52** TJSB Sahakari Bank Ltd.; **53** UCO Bank; **54** Union Bank of India; **55** United Bank of India; **56** Vijaya Bank; **57** YES Bank Ltd.
- For the complete list of controlling / designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com
2. Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.
 3. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to Tata Mutual Fund.
 4. Investors shall tick the applicable category in the form, please note the various categories below:

Code	Category	Code	Category	Code	Category
IND	Individual	IC	Insurance Companies	AOP	Association of Persons
HUF	Hindu Undivided Family	MF	Mutual Funds	SOCTY	Society
NRI	Non-Resident Indian	MINOR	Minor (Through Guardian)	BOI	Board of Individuals
FII	Foreign Institutional Investor	BANK	Bank	CO	Bodies Corporate
FI	Banks & Financial Institutions	TRUST	Trust	OTH	Others





TATA MUTUAL FUND

Mafatlal Centre 9th Floor Nariman Point Mumbai - 400 021



FATCA / FOREIGN TAX LAWS INFORMATION NON INDIVIDUAL FORM

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

1. Entity Details

Name of the Entity			
Type of address given at KRA	<input type="checkbox"/> Residential or Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes			
Application No.	<input type="text"/>	Folio No.	<input type="text"/>
PAN Number	<input type="text"/>	Date of Incorporation	<input type="text" value="D D / M M / Y Y Y Y"/>
City of Incorporation	<input type="text"/>	Country of Incorporation	<input type="text"/>
Entity Constitution Type	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others specify		
Please tick the applicable tax resident declaration	Is "Entity" a tax resident of any country other than India: <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)</i>		

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

*In case Tax Identification Number is not available, kindly provide its functional equivalent. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____ Please refer to para 3(vii) exemption code for U.S. persons in FATCA Instructions & Definitions

2. FATCA & CRS Declaration

PART A (to be Filled by Financial Institutions or Direct Reporting NFEs)	
1	We are a, <input type="checkbox"/> Financial institution ³ or <input type="checkbox"/> Direct reporting NFE ⁴ (please tick as appropriate)
	GIIN <input type="text"/> Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input type="text"/>
	<input type="checkbox"/> GIIN not available (please tick as applicable) <input type="checkbox"/> Applied for If the entity is a Financial institution, <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category ¹⁰ <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI
PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")	
1	Is the Entity a listed company (that is, a company whose shares are regularly traded on an established stock exchanges) <input type="checkbox"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2	Is the Entity a related entity of a listed company (a company whose shares are regularly traded on an established stock exchanges) <input type="checkbox"/> Yes (If yes, please specify name of the listed company name of and one stock exchange(s) on where this stock is regularly traded) <input type="checkbox"/> No Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3	Is the Entity an active ¹ NFE <input type="checkbox"/> Yes <input type="checkbox"/> No Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/>
4	Is the Entity a passive ² NFE <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please fill UBO declaration in the next section.) Nature of Business _____

¹ Refer 2 of Part D | ² Refer 3(ii) of Part D | ³ Refer 1(i) of Part D | ⁴ Refer 3(vi) of Part D | ¹⁰ Refer 1A of Part D

3. Ultimate Beneficial Ownership (UBO) Details for Passive NFE

If passive NFE, please provide below additional details for each of controlling persons. (Please attach additional sheets if necessary)

Name PAN / Any other Identification Number <i>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others)</i> City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other										
1. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
2. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
3. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India: * To include US, where controlling person is a US citizen or green card holder.

% In case Tax Identification Number is not available, kindly provide functional equivalent.

4. FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F & 114H, as part of the Income Tax Rules- 1962, which rules required Indian financial Institution such as the bank to seek additional personal, tax and beneficial owner information and certain certifications & documentation from all our accounts holders. In relevant cases, information will have to be reported to Tax authorities/appointed agencies. Towards compliance, we may also be requested to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change any information provided by you, please insure your advice us promptly, i.e. within 30 days.

If any controlling person of any utility is US citizen or Green card holder, please include United States in the foreign country information field along with the US Tax Identification number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issued such identification. If no, TIN is yet available or has not been issued, please provide an explanation and attach this to the form.

5. Declaration and Signatures

I/We have understood the information requirements of this Form (Read along with FATCA & CRS Instructions) and hereby confirm that information provided by me / us on this Form is true, correct & complete. I/We also confirm that I/We have understood the FATCA & CRS Terms & Conditions below and thereby accept the same.

Name _____
Designation _____

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Place: _____

Date:

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

FATCA INSTRUCTIONS & DEFINITIONS

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (i) Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period, during which the entity has been in existence, whichever is less.
- (iv) Investment entity is any entity:
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2c.)
- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

1	(vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "Non- Reporting Financial Institution and Guidance issued by CBDT in this regard
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F (6) of Income Tax Rules, 1962 for details	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> · It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; · It is exempt from income tax in India; · It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

- (i) Related entity
An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity

- (ii) **Passive NFE**
The term passive NFE means
- (i) any non-financial entity which is not an active non-financial entity; or
 - (ii) an investment entity defined in clause 1(iv)(b) of these instructions
 - (iii) a withholding foreign partnership or withholding foreign trust;
- (iii) **Passive income**
The term passive income includes income by way of:
- (1) Dividends,
 - (2) Interest
 - (3) Income equivalent to interest,
 - (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
 - (5) Annuities
 - (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
 - (7) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any financial assets,
 - (8) The excess of foreign currency gains over foreign currency losses
 - (9) Net income from swaps
 - (10) Amounts received under cash value insurance contracts
- But passive income will not include in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as a such dealer.

- (iv) **Controlling persons** are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.
- In determining the Beneficial Owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-
- (i) DBOD.AML.BC. NO.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
 - (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
 - (iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar positions

(A) Controlling Person Type:	
Code	Sub-category
01	CP of legal person - ownership
02	CP of legal person - other means
03	CP of legal person - senior managing official
04	CP of legal arrangement - trust - settlor
05	CP of legal arrangement - trust - trustee
06	CP of legal arrangement - trust - protector
07	CP of legal arrangement - trust - beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement - Other - settlor equivalent
10	CP of legal arrangement - Other - trustee equivalent
11	CP of legal arrangement - Other - protector equivalent
12	CP of legal arrangement - Other - beneficiary equivalent
13	CP of legal arrangement - Other - other equivalent
14	Unknown

- (v) **Specified U.S. person** – A U.S person other than the following:
- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
 - (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
 - (iii) the United States or any wholly owned agency or instrumentality thereof;
 - (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
 - (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
 - (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
 - (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
 - (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
 - (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
 - (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
 - (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
 - (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
 - (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.
- (vi) **Direct reporting NFE**
A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

Exemption code for U.S. persons (Refer 114(9) of Income Tax Rules, 1962 for details)	
Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan



TATA MUTUAL FUND
 Mafatlal Centre 9th Floor Nariman Point Mumbai - 400 021
Declaration for Ultimate Beneficial Ownership (UBO) / Controlling Persons
(Mandatory for Non-individual Investors)



1. Entity Details

Name of the Entity	
PAN Number	

2. Applicable for Listed Company / Subsidiary Company

(i) I We Hereby declare that-

Our Company is a Listed Company listed on recognised stock exchange in India Our Company is a Subsidiary of a Listed Company

Our Company is Controlled by a Listed Company

(ii) Details of the Listed Company ^

Stock Exchange on which it is listed _____ Security ISIN _____

^ The Details of holding/parent company to be provided in case the applicant / investor is a subsidiary company

3. Applicable for Non Individuals other than Listed Company / its Subsidiary Company

Category (Please tick applicable category):

Unlisted Company Partnership Firm Limited Liability Partnership Company

Unincorporated association / body of individuals Public Charitable Trust Religious Trust Private Trust

Others (please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s)^.

Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country%	Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type -	Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code - of Controlling person
1. Name _____ Country _____ Tax ID No.% _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office
2. Name _____ Country _____ Tax ID No.% _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office
3. Name _____ Country _____ Tax ID No.% _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office

1. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1" style="display: inline-table; text-align: center; width: 100px;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
2. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1" style="display: inline-table; text-align: center; width: 100px;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
3. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1" style="display: inline-table; text-align: center; width: 100px;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:
 * To include US, where controlling person is a US citizen or green card holder. % In case Tax Identification Number is not available, kindly provide functional equivalent. ^Attach sheets if necessary.

4. Declaration and Signatures

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are found to be false/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and the AMC/Mutual Fund/Trustee shall not be liable for the same. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Place: _____ Date:

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

INSTRUCTIONS

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s)). Attached Documents should be self-certified by the UBO and certified by the Applicant/Investor Authorised Signatory/ies.

(1) The Ultimate Beneficial Owner means:

• **For Investor other than Trust:**

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

- i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- iv. In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner).
- v. However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

• **For Trust :**

The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(2) Documents to be provided:

Provide copy of PAN with photograph or valid KYC Compliance proof or any other acceptable identity proof of UBO as below

- i. UID (Adhar)
- ii. Passport
- iii. Voter ID
- iv. Driving Licence

If UBO is not KYC compliant, request to complete KYC formalities and send the intimation to CAMS /Fund. Attach valid address proof.

Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary.

Note: Attached documents should be self-certified by the UBO and certified by the Applicant/Investor Authorized Signatory/ies

(3) If the BO is minor proof of date of birth (i.e. birth certificate) and proof of relationship with the guardian and the copy of PAN with photograph of the guardian is mandatory.

(4) Exemption in case of listed companies:

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

(5) Applicability for foreign investors:

The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

(6) In case the information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership.

(7) UBO - Type Codes

UBO - 01	Ownership of / entitlement to more than 25% of shares of capital or profits of the juridical person, where the juridical person is a company
UBO - 02	Ownership of / entitlement to more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership
UBO - 03	Ownership of / entitlement to more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
UBO - 04	Natural person who is exercising control over the juridical person through other means i.e. control exercised through voting rights, agreement, arrangements or in any other manner. (In case where there exist doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests)
UBO - 05	Person who holds the position of senior managing official like CEO, MD, Managing Partner etc. (In case any Ultimate Beneficial Owner/s does not own over 25% or 15%).
UBO - 06	The settlor(s) of the Trust
UBO - 07	Trustee(s) of the Trust.
UBO - 08	The Protector(s) of the Trust (if applicable).
UBO - 09	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO - 10	Natural person(s) exercising ultimate effective control over the trust through a chain of control or ownership.

West Zone:

Ahmedabad: 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No.6, Kapoor Apartment, Punjabi Lane, Chandavarkar Road Junction, Borivali (West), Mumbai - 400 092. Tel.: 022- 28945923 / 8655421234. **Goa:** F- 4, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji - Goa - 403 001. Tel.: 7888051135, Fax: 0832-2422135. **Indore:** 204, D.M. Tower, Race Course Road, Near Zanjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **Jamnagar:** 202 Manek Centre, 2nd Floor, Opp Income Tax Office, P. N. Marg, Jamnagar - 361 001. Tel: 0288 - 2673111. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263. **Mumbai:** Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel.: 022-66315191/92/93, Fax: 022- 66315194. **Nagpur:** 102, Shivaji Complex, Near Times of India, Dharampeth, WHC Road, Nagpur - 440 010, Tel.: 0712 - 6630425 / 6502885. **Nashik:** 5, Samridhhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: 0253-6605138, Fax: 0253-2579098. **Navsari:** Shop No.1, Swiss Cottage, Ashanagar Main Road, Navsari - 396 445. Tel: 02637 - 281991. **Pune:** Office No 33, 3rd Floor, Yeshwant Building, Opp Lane No. 9, Prabhat Road, Pune - 411 004. Tel.: 020-41204949 / 950. **Rajkot:** Arihant Plaza, 201, 2nd Floor, Subhash Road, Near Moti Tanki Chowk, Rajkot - 360 001. Tel.: 0281- 6624848. **Surat:** G-18, Ground Floor, ITC Building, Near Majuragate, Ring Road, Surat - 395 002. Tel.: 0261 - 4012140, Fax: 0261-2470326. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 - 25300912. **Vadodara:** 304, 3rd Floor, "TITHI" Complex, Opposite Baroda Productivity Council, Productivity Road, Alkapuri. Vadodara - 390 007. Tel.: 0265-6641888/2356114, Fax: 0265-6641999.

East Zone:

Bhilai: Shop No.145, Ground Floor, Chauhan Estate, Near HDFC Bank, Bhilai - 490 001. Tel.: 0788-2295625. **Bhubaneswar:** Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Dhanbad:** Shriram Plaza, 2nd Floor, Room No.211, Bank More, Jharkhand, Dhanbad - 826 001. Tel.: 9234302478 / 0326-2300304. **Durgapur:** Landmark Building (Phase II), 2nd Floor, Above Punjab National Bank, Opp. Central Library, Shahid Khudiram Sarani, City Centre, Durgapur 713216. Tel.: 0343-2544463 / 8436902531. **Guwahati:** 109, 1st Floor, Orion Tower, Christian Basti, G S Road, Guwahati - 781 005 (Assam). Tel.: 0361-2343084. **Jamshedpur:** Voltas House, Mezzanine Floor, Main Road Bistupur, Jamshedpur - 831001. Tel.: 0657-2321302 / 363 / 6576911. **Kolkata:** Apeejay House, Ground Floor, 15 Park Street, Kolkata - 700 016. Tel.: 033-4406 3300/01/33/19. Fax: 033-4406 3315. **Patna:** 401, 4th Floor, Ashiana Hariniwas, New Dak Bunglow Chowk, Patna - 800 001. Tel.: 0612-2206497. **Raipur:** Shop No. S-10, 2nd Floor, Raheja Tower, Near Fafadhi Chowk, Jail Road, Raipur (Chhattisgarh) 492001. Tel.: 0771-4040069 / 6537340. **Ranchi:** 406 - A, 4th Floor, Satya Ganga Arcade, Sarjana Chowk, Lalji Hirji Road, Ranchi - 834001. Tel.: 0651-2210226 / 8235050200. **Siliguri:** Lower Ground Floor, Nanak Complex, Sevoke Road, Siliguri - 734001. Tel.: 0353 - 2522275.

North Zone:

Ajmer: 2nd Floor, 42, K. C. Complex, Daulat Bagh Road, Sunder Vilas, Ajmer - 305 001. Tel.: 0145 - 2625316. **Agra:** Unit No. 2, 1st Floor, Block No. 54, Prateek Tower Commercial Complex, Sanjay Place, Agra - 282002. Tel.: 0562-2525195. **Allahabad:** Shop No. 10, Upper Ground Floor, Vashistha Vinayak Tower, Tashkand Marg, Civil Lines, Allahabad -211 001. Tel.: 0532-2260974. **Amritsar:** Mezzanine Floor, S.C.O - 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel.: 0183-5011181/5011190. **Chandigarh:** SCO - 2473-74, 1st Floor, Sector- 22C, Chandigarh - 160 022. Tel.: 0172-5037205/5087322, Fax: 0172 - 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Uttarakhand. Tel.: 0135-2740877 / 2741877. **Jalandhar:** Shop No.32, 5th Floor, City Square Building, Near Kesar Petrol Pump, Jalandhar - 144 001, Tel.: 0181 - 5001024/25. **Jaipur:** 233, 2nd Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. Tel.: 0141 - 5105177 / 78 / 2389387, Fax: 5105178. **Delhi:** Vandana Building, 9th Floor, Unit Nos.9-G & 9-H, 11, Tolstoy Marg, Connaught Place, New Delhi - 110 001. Tel.: 011-66324101/102/103/104/105, Fax: 011-66303202. **Jodhpur:** Ground Floor, Jaya Enclave, 79/4, Opp. IDBI Bank, 1st A Road, Sardarpura, Jodhpur - 342 001. Tel.: 0291-2631257, Fax: 0291 - 2631257. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2306065 / 6066, Fax: 0512 - 2306065. **Kota:** Unit No. 26, 1st Floor, Mehta Compound, Jhalawar Road, Kota - 324 007. Tel.: 0744 - 2362548. **Lucknow:** Office No.2, Saran Chambers-I, 1st Floor, 5, Park Road, Lucknow - 226 001. Tel.: 0522-4001731, Fax: 0522-2235386. **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5089667 / 668, Fax: 0161-2413498. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutichery Road, Meerut (U.P.) - 250 001. Tel.: 0121-4035585. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad - 244 001, Tel.: 0591-2410667. **Udaipur:** Office No - 4, 2nd Floor, Madhav Appartment, Opp GPO, Chetak Circle, Udaipur - 313 001. Tel.: 0294-2429371, Fax: 0294-2429371. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sagra, Varanasi - 221010 Tel.: 0542-2222179.

South Zone:

Bangalore: Unit 3A, 4th Floor, Sobha Alexander Plaza, 16/2-6, Commissariat Road, Bangalore - 560025. Tel.: 080-66561313, Fax: 080-22370512. **Calicut:** C-8 & 9, Friends Commercial Complex, Near Federal Towers, Arayadathu Palam, Mavoor Road, Calicut - 673016. Tel.: 0495-4850508. **Chennai:** 3rd Floor, Sri Bala Vinayagar Square, No.2, North Boag Road, Near AGS Complex, T Nagar, Chennai - 600 017. Tel.: 044 - 48641878 / 48631868 / 48676454. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, Near Hotel Avenue Regent, M. G. Road, Cochin - 682 016. Tel.: 0484-4865813 / 814. Fax: 0484 - 2377581. **Coimbatore:** Tulsi Chambers, 195-F, Ground Floor, West T V Swamy Road, R S Puram, Coimbatore - 641002. Tel.: 0422-4365635, Fax: 2546585. **Hyderabad:** 2nd Floor, Room No. 211, Babukhan Mall, Opp. Kalaniketan, Somajiguda, Hyderabad - 500 082. Tel.: 040-67308989 / 67308901. Fax: 040-67308990. **Hubli:** No 19 & 20, 1st Floor, Eureka Junction, T B Road, Hubli - 580029. Tel.: 0836 - 4251510 Fax: 4251510. **Kottayam:** CSI Ascension Square, Logos Junction, Collectorate P. O., Kottayam - 686 002. Tel.: 0481 2568450. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824 - 4260308. **Madurai:** 1st Floor, Old No. 11B, Opp. Sethupathy Higher Secondary School, North Veli Street, Madurai - 625 001. Tel.: 0452-4246315 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821 - 4246676 Fax: 4246676. **Puducherry:** 114, Jayalakshmi Complex, 1st Floor, Thiruvalluvar Salai Pillaitthottam, Puducherry - 605 013. Tel.: 9952113339. **Salem:** Raj Towers, Ground Floor, No: 4, Brindavan Road, Fairlands, Salem - 636 016. Tel.: 0427 - 4042028 Fax: 4042028. **Thrissur:** 4th Floor, Pathayappura Buildings, Round South, Thrissur - 680 001. Tel.: 0487 - 2423330. **Trivandrum:** Ground Floor, Sai Kripa Building, TC-1956/3, Ganapathi Temple Road, Vazhuthacaud, Trivandrum - 695 014. Tel.: 0471 - 4851431. **Trichy:** No.60/3, 'Krishna', 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017. Tel.: 0431 - 4024060. **Vijaywada:** Ground Floor, D. No. 40 - 13 - 5, Sri Rama Chandra Complex, Chandra Mouli Puram, M. G. Road, Benz Circle, Vijayawada - 520 010. Tel.: 0866-6632010. **Vishakapatnam:** Door No. 47-15-14 & 15, Shop No. 102 B, Ground floor, VRC Complex, Opp. TSR Complex, Next to Andhra Bank, Visakhapatnam - 530 016. Tel.: 0891 - 6451883 Fax: 0891-2503292.