STANDALONE SIP FORM

NEW INVESTORS ARE REQUESTED TO FILL-IN THE SCHEME APPLICATION AND OTM DEBIT FORM

TATA mutual fund

1. Advisor details (Only empanelled Distributors / Brokers will be permitted to distribute Units of Tata Mutual Fund) - Refer instruction overleaf

Broker / Agent Code	Sub-Broker ARN Code	Sub-Broker/Bank Branch Code	EUIN Code

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

Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression

Transaction Charges: If the total commitment of investment through SIP (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested. Upfront commission shall be paid directly by the investor to the ARN Holder based on the investors' assessment of various factors including the service rendered by the ARN Holder.

2. Investor(s) Details

Folio No.	Application No.	**PAN No. / PEKRN.**
Name of Sole / 1st holder		M a n d a t o r y
Name of 2nd holder		M a n d a t o r y
Name of 3rd holder		M a n d a t o r y

3. First SIP Cheque Details

Cheque No.:	Cheque Amount in Rs.	Cheque Date: D D / M M / Y Y Y Y
Bank Name:	Branch:	City:

4. OTM Bank Details to be debitted for the SIP (OTM already Registered)

Bank Name:	Account Number:

5. Scheme and SIP Details

SIP Scheme/Option/ Sub Option	Plan: ☐ Regular ☐ Direct	SIP Instalment Amount (₹)	Frequency (*Default)	SIP Start Date	SIP End Date (Default : 31 December 2099)
			☐ Daily ^ ☐ Weekly ☐ Monthly * ☐ Quarterly	D D / M M / Y Y Y Y ^ **Daily SIP - Monday to Friday - On Business Days only**	D D / M M / Y Y Y Y

Day of the week for weekly frequency : ☐ Monday ☐ Tuesday ☐ Wednesday *(Default)* ☐ Thursday ☐ Friday

6. ☐ SIP Top Up (Optional - Please tick (✓) to avail the facility)

Top-up Amount (Rs.) (In multiples of Rs. 500/- only)	**SIP Top Up Frequency**	**Upper SIP Amount (Rs.)**
	☐ Half Yearly ☐ Yearly (default)	

7. Auto Switch Option : Applicable for Tata Retirement Savings Fund (TRSF) only, for default values refer SID.

Plan Name	Please tick the appropriate Autoswitch option (any one as per the plan)	
☐ Progressive Plan	☐ Auto Switch Option 1 (Progressive to Moderate @ age 45; Moderate to Conservative @age 60), ☐ Auto Switch Option 2 (Progressive to Conservative @ age 60) ☐ No Auto Switch	
☐ Moderate Plan	☐ Auto Switch Option 3 (Moderate to Conservative @ age 60)	☐ No Auto Switch

Systematic Withdrawal Plan : (Please ✓ any one) Applicable after the age of 60 of the 1st unit holder, for TRSF only.

☐ No Auto SWP	☐ Fixed SWP (Select Frequency) ☐ Monthly or ☐ Quarterly (Default)	☐ Fixed Amount (Frequency Monthly only) Rs. _____ In Words _____

8. Declaration and Signatures

To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of SAI/SID/KIM of Tata Mutual Fund Scheme/s and terms and conditions overleaf, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s. I/We hereby declare that the particulars given are correct & complete & express my willingness to make payments towards SIP installments reffered above through participation in ECS/Direct Debit/Standing Instruction. The ARN Holder, where applicable, has disclosed to me/us all the commisions (trail commision or any other mode), payable to him for the different cometing Schemes of various Mutual Funds from amoungs which the Scheme is being recommended to me /us. For Micro SIP: I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a rolling 12 months period or in a financial year.

SIGNATURE/S	Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression

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ACKNOWLEDGEMENT SLIP (TO BE FILLED BY THE INVESTOR)

TATA mutual fund

SIP for Folio No.: _____ Received from Mr./Mrs.: _____

Scheme: _____ **Plan:** ☐ Regular ☐ Direct **Option:** _____

Cheque No.: _____ Amount Rs.: _____ Dated: _____

ISC Stamp & Signature

Terms & Conditions for SIP Registration

1. SIP Registration form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐) where boxes have been provided. Registration form complete in all respects, should be submitted at any of the Official Point of Acceptance of Tata Mutual Fund.
2. New Investors who wish to enroll are required to fill (i) OTM Mandate Form (ii) SIP Registration Form and (iii) the respective Scheme Application form (included in the Key Information Memorandum). New Investors can apply for SIP into respective Scheme / Plans / Option without any existing investment /folio.
3. This SIP registration form has to be filled where a onetime mandate is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.
4. Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions or lumpsum purchase transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
5. In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
6. W.e.f 1st January 2011, KYC is mandatory for all investors including SIP investments. This is a **one-time KYC compliance process**, a copy of the KYC compliance letter is mandatory to be submitted while investing the amount for the first time. Existing investors need to comply and submit KYC during Renewal of SIP if not submitted earlier. Applications for subscriptions without a valid KYC compliance may be rejected. In the event of non-compliance of KYC requirements, the Trustees/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holding's of the investors at the applicable NAV, subject to payment of exit load (as applicable) and recovery of unamortized NFO expenses. **KYC is required for Micro SIP as well**. Please refer to SAI for more details.
7. **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.

   Employee Unique Identification Number (EUIN): Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if the transaction is executed without any interaction or advice of the employee/ relationship manager / sales person of the distributor the EUIN box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form.

   Overseas Distributors: 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 EUIN 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 guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors

   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 receive through such distributor, it is liable to be rejected.
8. **Transaction Charge**: In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, TAML/TMF will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

   Transaction Charge of Rs. 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 in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of instalments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments. 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 / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
9. In case there are more than one OTM mandates registered for the folio, investor has to specify the Bank Name and the account number which needs to be debited for the SIP. In case the bank name and the account numbers are not mentioned, or there is any ambiguity, the SIP request is liable for rejection.
10. Investors should indicate the Plan (viz. Direct Plan/ Regular Plan) for which the subscription is made by indicating the complete scheme name with the Plan, option and dub option in the appropriate box provided for the purpose in the application form. For the default options and sub-options refer the respective SID. In case of valid applications received without indicating any choice of Plan, the application with be processed for the Plan as under:

    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

11. 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.
12. The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments. e.g. the minimum application amount for new investor in Tata Balanced Fund – Growth Option is Rs.5000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs.100/-. Except, (i) for Tata Value Fund, the minimum amount for Daily SIP is Rs.50/- (ii) For Tata ELSS - Tax Saver Fund, the minimum amount for SIP is Rs. 500/-.
13. Minimum application amount for Monthly SIP Option –12 instalments of Rs. 100/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option – 4 instalments of Rs. 1,500/- each and in multiples of Re. 1 thereafter. (Tata ELSS - Tax Saver Fund – SIP should be in multiples of Rs. 500/). For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter across all his folios.
14. If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt

of application, subject to mandate being registered. If end date is not specified, SIP will be registered till December 2099 or end date of mandate, whichever is earlier.

15. If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
16. While the Tata Mutual Fund (Fund) and Registrar and Transfer Agent (RTA, CAMS) reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
17. In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Tata Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
18. An investor can opt for Monthly or Quarterly frequency. The default frequency is monthly. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month.
19. The default option in a case end date for enrolment period will be 31st December 2099. In case an investor, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be 31st December 2099, till instruction to the contrary is received from the investor.
20. Instructions for Any day SIP:
    a. In case of ambiguity of SIP date, the default date will be considered as 10th of every month/quarter.
    b. Investors should take note that despite the date of debit of the bank account as mentioned the NAV applicability will be on the basis of the provision of NAV applicability as mentioned in the SID of the respective scheme.
    c. If the date of debit to our account happens to be a non-business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday & allotment of units will happen as per the Terms & Conditions listed in the KIM/SID/SAI of the Mutual Fund.
21. Allotment of units would be subject to realisation of credit.
22. In case there are Six consecutive SIP transaction reversals, the subsequent SIP instalments will be automatically ceased. Since the SIP ceasure takes 7 working days to be executed, for SIPs lower than monthly frequency it is likely that the investors will receive the debit requests beyond the 6th unsuccessful SIP. TMF will not be liable for any charges / return charges by the bank for such debits. Note that even if we receive the credits for any subsequent SIPs post 6 instalments upto the date of such involuntary SIP ceasures, we will allot the units. SIP amounts received by us post ceasures, will be refunded to the investors.
23. Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Terms and conditions of top-up SIP are as follows:
    i. The Top-up option must be specified by the investors while enrolling for the SIP facility.
    ii. The minimum SIP Top-up amount is ₹500 and in multiples of ₹500.
    iii. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
    iv. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly.
    v. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
    vi. Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
    vii. Investors can opt for an upper limit for the SIP with top up facility. Maximum amount of debit (SIP+Top-Up) per instalment should not exceed the upper limit of the OTM mandate registered. The investment SIP Top up will be discontinued once the SIP upper limit is reached. However the SIP will continue till the entire enrollment period as opted by the investor.

    e.g.

    a. SIP enrollment period: 23 May 2025 to 23 Nov 2029;

    Monthly SIP amount :Rs. 2000

    Top Up Amount: Rs. 500;

    Top Up frequency: Half yearly.

    Upper SIP Amount: Rs. 3000

From date	To date	Monthly SIP Installment (₹)	SIP Top Up Amount (₹)	Total Amount of SIP (₹)
23-May-25	23-Oct-25	2000	NA	2000
23-Nov-25	23-Apr-26	2000	500	2500
23-May-26	23-Oct-26	2500	500	3000
23-Nov-26	23-Apr-27	3000	-	3000

24. Procedure for Cancellation of Existing SIP: Investor needs to submit a letter from the investor OR the prescribed SIP Discontinuity form, duly completed and signed by all the unit holders. This request should be received to us at least 15 days prior to the next due date of SIP.
25. TAML reserves the right to reject any application without assigning any reason thereof. TAML in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.