

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

Name of the Mutual Fund
Tata Mutual Fund

Name of the AMC
Tata Asset Management Ltd.

TATA

FIXED MATURITY

Series 46 Scheme J **PLAN**

(A Close Ended Debt Scheme)

Issue of Units of **Tata Fixed Maturity Plan Series 46 Scheme J (1096 days maturity)**
at Face Value of ₹ 10/- Per Unit during the New Fund Offer Period




New Fund Offer Opens On: 20 January, 2014
New Fund Offer Closes On: 29 January, 2014

This product is suitable for investors who are seeking*:

- Fixed income/capital appreciation on maturity
- Investment in Debt/Money Market instruments/Government Securities
- The schemes are classified as **Low Risk**  **(BLUE)**. Investors understand that their principal will be at low risk

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

Note: Risk may be represented as:

 (BROWN) investors understand that their principal will be at high risk	 (YELLOW) investors understand that their principal will be at medium risk	 (BLUE) investors understand that their principal will be at low risk
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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.

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

Asset Allocation	Scheme J (1096 days maturity from the date of allotment) \$			
	Types of Instruments	Indicative Allocations (% of Net Assets)		Risk Profile
		Minimum	Maximum	
	Debt Instruments*	75	100	Low to Medium
	Money Market Instruments	0	25	Low

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 & ceilings of the intended allocation against each sub asset class/ credit rating given below:

Instruments	Credit Rating	AI	AAA	AA	A	Credit Rating Not Applicable
CDs#		-	-	-	-	-
CPs		-	-	-	-	-
NCDs		-	-	95% - 100%	-	-
Securitized Debt		-	-	-	-	-
Cash Equivalent such as CBLO/ REPO/ Cash Management Bills/ Fixed Deposits##		-	-	-	-	-
Government Securities / Treasury Bills		-	-	-	-	-

*** No investments would be made in securitised debt.**

\$ Within overall limit of NCDs

*The Scheme will not invest in domestic and foreign securitized debt.

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 on non availability of & taking in to account risk reward analysis of CPs, NCDs (including securitized debt) the scheme may invest in CBLO or Treasury Bills or Bank CDs of highest credit rating.
- ^{##}At the time of building up the portfolio post NFO & towards the maturity of the scheme, there may be a higher allocation to cash & cash equivalent.
- 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 securities & debt 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(s) will not invest in following
 - Unrated debt instruments (Except CBLO & REPO).
 - Debt instruments of real estate companies & airlines companies.
 - Foreign securities.
- In event of any deviations from floor & ceiling of credit ratings specified for any instruments, the same shall be rebalanced within 30 days from the date of the said deviation.
- Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively. Similarly, securities with AI rating shall include AI+.

There will not be any variation between the intended portfolio allocation & the final allocation portfolio allocation except the exceptions mentioned in the note above.

The fund will ensure adherence to the floors & ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/credit rating.

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.

No investment will be made in securities of companies in real estate & airlines sector. 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 & portfolio balancing.

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The cumulative gross exposure through debt securities and debt 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.

Change in Investment Pattern

The Investment Patterns as outlined above are indicative. Investment strategy and pattern may be deviated from time to time, provided such modification is in accordance with the Scheme(s) 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

In case deviation in investment pattern in not rebalanced within the period indicated above then justification for such delay in rebalancing of portfolio will be provided to the trustees.

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 & Financial Institutions. Industrials include Manufacturing & trading companies, while Financial Institutions include Banks & 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 & long-term exposure include, but are not restricted to:

- External Ratings threshold: We normally invest 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, we invest in top notch (A1+ or equivalent) rated debt instruments.
- Each company is internally appraised based on various parameters including, but not restricted to:
 - o Business Fundamentals: Product/Service offerings, Market Position, Competitive Landscape, & Product cycle etc.
 - o Regulatory environment: Support/intervention, developmental stage of industry, level of regulation
 - o Financial Analysis: Margins, Profitability, Leverage, Working Capital requirement & cycle, Cash-flows etc. This is also seen in light of historic trend
 - o Management Track Record: Management track record, performance of company through economic cycle, promoters background, other group companies.
 - o Macro-Economic Environment: Economic cycle, Credit cycle

In the short-term, the focus is more on the working capital cycle, near-term cash-flows & 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 & the performance of corporate sector, the debt market & 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 & 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)

A mutual fund scheme shall not invest more than 15% of its net assets in debt instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 20% of the net assets of the scheme with the prior approval of the Board of Trustees & the Board of Asset Management Company.

Provided that such limit shall not be applicable for investments in government securities.

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 SEBI.

IA The Scheme will not invest in unrated debt instruments (Except CBLO & REPO)

IB. No mutual fund scheme shall invest more than thirty percent of its net assets in money market instruments of an issuer: Provided that such limit shall not be applicable for investments in Government securities, treasury bills & collateralized borrowing & lending obligations.

Debentures irrespective of any residual maturity period (above or below 1 year) shall attract the investment restrictions as applicable for debt instruments as specified under clause I, IA & IB above.

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.

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.

Provided that this clause shall not apply to any fund of funds scheme.

Every mutual fund shall buy & sell securities on the basis of deliveries & shall in all cases of purchases, take delivery of relevant securities & in all cases of sale, deliver the securities:

Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling & securities lending & borrowing specified by the SEBI:

Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI.

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.

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."

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 & AAA rated securities issued by Public Financial Institutions & Public Sector Banks) shall not exceed 30% of the net assets of the scheme.

Provided that an additional exposure to financial services sector (over & above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by 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 & above & these HFCs are registered with National Housing Bank (NHB) & the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme

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.

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, & 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, & 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, & 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.

<p>Investment in Debt Securities</p>	<p>Investment in Debt Securities: The funds available under the scheme will be invested primarily in Fixed Income Instruments such as:</p> <ul style="list-style-type: none"> • Money Market Instruments like Commercial Paper, Certificate of Deposit, Treasury Bills & short term debt instruments, Collateralized Borrowing & Lending Obligations (CBLO), or Reverse Repo in Government Securities & any other Money Market instruments as may be permitted by SEBI/ RBI from time to time. • Zero Interest Bonds, Deep Discount Bonds, Floating Rate Bonds. • Securitised 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 & 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 SEBI circular no. SEBI/IMD/CIR No. 1/91 171/07 dated April 16, 2007. • Derivative instruments like interest rate swaps/forward rate agreement, interest rate futures, interest rate options & such other derivative instruments as permitted by SEBI / RBI from time to time. • The Scheme will not invest in securities of companies in Real estate & Airlines sector. • Any other like instruments as may be permitted by SEBI from time to time. <p>The securities mentioned above & such other securities could be listed, unlisted, privately placed, secured, unsecured, rated & 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.</p>											
<p>Risk Profile of the Scheme</p>	<p>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:</p> <ul style="list-style-type: none"> • 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 <p>• There are no assured or guaranteed returns under the scheme. 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 & its empanelled brokers has not given & shall not give any indicative portfolio & 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.</p> <p>Investment strategy, associated risk & steps for mitigation of risks:</p> <p>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 respective scheme.</p> <p>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 & whose debt securities are rated above the Investment grade by a recognised authority like The Credit Rating & Information Services of India Limited (CRISIL), ICRA Limited, Credit Analysis & Research Limited (CARE) etc. The use of derivatives will be done for hedging & portfolio balancing in accordance with the SEBI (Mutual Funds) Regulations & within the parameters approved by the Trustee Company</p> <p>Risk Mitigation measures for Debt & related Investments:</p> <table border="1" data-bbox="414 1254 1516 1680"> <thead> <tr> <th>Type of Risk</th> <th>Measures to Mitigate Risk</th> </tr> </thead> <tbody> <tr> <td>Liquidity Risk</td> <td> <ul style="list-style-type: none"> • Focus on good quality paper at the time of portfolio construction • Portfolio exposure spread over various maturity buckets to inline with maturity of a scheme. </td> </tr> <tr> <td>Credit Risk</td> <td> <ul style="list-style-type: none"> • In house dedicated team for credit appraisal • Issuer wise exposure limit • Rating grade wise exposure limit • Independent rating of scheme portfolio by recognized rating agency. • Periodical portfolio review by the Board of AMC </td> </tr> <tr> <td>Interest Rate Risk</td> <td> <ul style="list-style-type: none"> • Close watch on the market events • Active duration management • Cap on Average Portfolio maturity depending upon the scheme objective & Strategy. Portfolio exposure spread over various maturities. </td> </tr> <tr> <td>Regulatory Risk</td> <td>Online monitoring of various exposure limits by the Front Office System also as a back up, manual control are implemented.</td> </tr> </tbody> </table>		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 spread over various maturity buckets to inline 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 • Independent rating of scheme portfolio by recognized rating agency. • 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 • Cap on Average Portfolio maturity depending upon the scheme objective & Strategy. Portfolio exposure spread over various maturities. 	Regulatory Risk	Online monitoring of various exposure limits by the Front Office System also as a back up, manual control are implemented.
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<p>Plans & Options</p>	<p>Scheme J – 1096 days maturity from the date of allotment</p> <p>Plan A (for applications routed through Distributors)</p> <ul style="list-style-type: none"> • Growth Option • Dividend Option (Payout) <p>Direct Plan (for applications not routed through Distributors)</p> <ul style="list-style-type: none"> • Growth Option • Dividend Option (Payout) <p>Please note that the Dividend shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.</p> <p>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.</p> <p>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.</p>	<p>The scheme has Growth Option & Dividend Option. Dividend Option has Dividend Payout facility.</p>										

	<p>Roll Over Facility: At the time of maturity, if it is perceived that the market outlook for the similar securities/ instruments is positive & 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.</p> <p>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 & prior approval of SEBI.</p> <p>All other material details of the plan including the likely composition of assets immediately before the roll over, the net assets & net asset value of the scheme, will be disclosed to the unitholders & 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.</p>
Applicable NAV	<p>Subscription: Being a close ended scheme, units of the scheme cannot be subscribed after the closure of NFO</p> <p>Redemption: Being a scheme to be listed on the exchange, the fund will not accept any redemption / repurchase & switch-out application till the maturity of the scheme.</p> <p>Switch during NFO: In case of investors opting to switch into the Scheme from existing Scheme 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/-.</p> <p>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.</p> <p>The request for switch from existing scheme(s) to Tata Fixed Maturity Plan Series 46 Scheme J 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.</p> <p>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 are proposed to be listed.</p> <p>In view of the above, the provision of NAV applicability is not applicable to this scheme.</p>
Minimum Application Amount / Number of Units under each plan	<p>Purchase</p> <p>Growth Option Rs.5,000/- & in multiple of Re.1/- thereafter. Dividend (Payout) Option Rs.5,000/- & in multiple of Re.1/- thereafter</p> <p>Switch during NFO:</p> <p>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/- & in multiple Re.1/- thereafter.</p> <p>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</p> <p>The request for switch from existing scheme(s) to Tata Fixed Maturity Plan Series 46 Scheme J 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.</p> <p>Additional Purchase: Being a close ended scheme units of the scheme cannot be subscribed after the closure of NFO.</p>
Despatch 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 Short Term Bond Fund Index
Dividend Policy	<p>Growth Option: The income/profits received/earned would be accumulated by the Fund as capital accretion, aimed at achieving medium to long term & also short term capital growth as reflected in the NAV.</p> <p>Dividend Option: The profits received / earned & so retained & reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) & 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 & Unitholders’ interests.</p> <p>Please note that the dividend distribution & its frequency is subject to availability of distributable surplus & at the discretion of the trustees</p> <p>The Fund reserves a right to modify the periodicity & manner of payout of such dividend as they deem fit without giving any further notice to unitholders.</p> <p>The Fund does not assure any targeted annual return / income nor any capitalisation ratio.</p> <p>Book Closure: Please note that whenever any dividend is declared by the scheme, there may be a book closure & during that period units of the scheme will not be traded on the stock exchange.</p>
Default Option	<p>Investor should appropriately tick the ‘option’ (dividend or growth) in the application form while investing in the scheme.</p> <p>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.</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate “Direct Plan” against the scheme name in the application form e.g. “Tata Fixed Maturity Plan Series 46 – Scheme J - Direct Plan”. 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 Distributor code will be ignored & the application will be processed under Direct Plan. Further, where application is received for Plan A without Distributor code or “Direct” mentioned in the ARN Column, the application will be processed under Direct Plan.</p>
Name of the Fund Manager	Mr. Amit Somani
Name of the Trustee Company	Tata Trustee Company Limited
Performance of the scheme	This scheme does not have any performance track record.

Expenses of the Scheme

(i) Load Structure **Entry Load: N.A.** **Exit Load: Nil**
 Service tax on exit load, if any, shall be paid out of the exit load proceeds & 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 of the scheme is estimated below:

Ref	Expenses Head	Plan A: % of Daily Net Assets (Application routed through distributors) #
	Investment Management & Advisory Fees	Upto 2.25%
	Trustee fee	
	Audit fees	
	Custodian fees	
	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 & dividend redemption cheques & warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 2 bps)	
	Brokerage & transaction cost over & above 12 bps & 5 bps for cash & derivative market trades resp.	
	Service tax on expenses other than investment & advisory fees	
	Service tax on brokerage & transaction cost	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) & (6) (a)	Upto 2.25%*
(b)	Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
(c)	Additional expenses for gross new inflows from specified cities	Upto 0.30% ^

* Excluding service tax on investment & advisory fees

Note: The Total Expense Ratio (TER) of Direct Plan will be lower by atleast 20% vis-à-vis Regular Plan i.e. Plan A. No Commission / Distribution expenses will be charged in case of a Direct Plan.

^ 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 : 2.45%
 - b) on the next Rs.300 crores of the daily net assets : 2.20%
 - c) on the next Rs.300 crores of the daily net assets : 1.95%
 - d) on the balance of the assets : 1.70%

** including additional limit of 0.20% specified in sub regulation (6A)(c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996.
- 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 service 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. Service 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 investor should refer to the website of the mutual fund for the latest expense ratio of the scheme.

Transaction Charges:

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs.10, 000/- & 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/- & 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/- & above. 4. The transaction charge shall be deducted by the AMC from the subscription amount & paid to the distributor & the balance amount shall be invested. 5. The statement of account shall clearly state that the net investment as gross subscription less transaction charge & 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 & 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 & to the unitholder is in accordance with the prevailing tax law as certified by the mutual funds tax consultant.

Investments in Debt Oriented Funds

Dividend Distribution Tax (DDT) – Payable by the scheme			
Scheme Category	Dividend paid to resident Individuals, HUFs & NRIs	Dividend paid to other Resident Investors	
Debt Funds	25.00 % #	30.00 % #	
#: The above mentioned Tax rates shall be increased by Surcharge & Cess as applicable.			
Tax on Capital Gains – Payable by the investors			
	All Resident Investors	Domestic Companies	Mutual Fund
Short Term Capital Gain	As per relevant slab rate of Total Income chargeable to Tax	30.00%*	N.A.
Long Term Capital Gain:			
With Indexation	20.00 %*	20.00 %*	N.A.
Without Indexation	10.00 %*	10.00 %*	N.A.

* The above mentioned Tax rates shall be increased by Surcharge @ 5.00% in case of domestic companies where the income exceeds Rs.1 crore but less than Rs.10 crores & @ 10%, where income exceeds Rs.10 Crores. In case of individual/HUF category of investors, the surcharge will be 10% where their income exceeds Rs.1 Crore.

The tax would be further increased by Education Cess @ 2% & Secondary & Higher Education Cess @ 1%..

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 & not by the AMC or Trustee Company.

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

Portfolio Disclosures / Unaudited Financial Results:

Portfolio Disclosure: Tata Mutual Fund / Tata Asset Management Ltd shall disclose portfolio (along with ISIN) as on the last day of the month for all their schemes on its website on or before the tenth day of the succeeding month.

The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 & September 30, publish its complete statement of the scheme portfolio in one English daily newspaper having all India circulation & in a newspaper published in the language of the region where the Head Office of the Fund is situated & update the same on AMC's website www.tatamutualfund.com & AMFI's website within one month in format prescribed by SEBI.

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.

Computation of Net Asset Value (NAV):

The AMC will calculate and disclose the first NAV of each Option (viz. Growth and Dividend) of the scheme not later than five business/working days from the closure of New Fund Offer period of a scheme. Thereafter the Fund shall calculate the NAV on close of each business day and publish the same in at least two daily newspapers having circulation all over India.

Due to difference in the expense ratio, the NAV of each option of Direct Plan will be different from the NAV of each option of Plan A. Similarly due to dividend payout, the NAV of Dividend Option will be different from the NAV of Growth option.

NAV can also be viewed on www.tatamutualfund.com or www.amfiindia.com. you can also call us at the Toll free no: 1800-209-0101.

For Investor Grievances:

Please contact

Name & Address of Registrar:

Computer Age Management Services (Private) Limited (Cams), Unit: Tata Mutual Fund, 148, OLD Mahabalipuram Road, Okkiyam Thuraipakkam, Chennai - 600 097. **Email:** kiran@tataamc.com (Tata Mutual Fund email address), Toll Free No. 1800-209-0101.

Investment Manager:

Tata Asset Management Ltd.

09th Floor, Mafatlal Centre, Nariman Point, Mumbai – 400001. Toll Free: 1800 - 209 - 0101, Fax: (022) 66315194. **Email:** kiran@tataamc.com

Unitholders' Information

How to Apply: Please refer to the Scheme Additional Information & 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 & 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.

Units will be allotted within five working/business days from the date of closure of the NFO.

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 & 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 & 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 & the allotment will be made only in electronic form as default.

Consolidated Account Statement:

1) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of initial subscription and/or date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number. 2.) A consolidated account statement (CAS) for each calendar month to the investor(s) in whose folio(s) transaction(s) across all mutual

funds has/have taken place during the month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id. 3.) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). 4.) In case of a specific request is received from the investors, the AMC/Fund will provide the physical account statement to the investors. 5.) In the event the folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. 6.) 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.

Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically

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.

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

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

MICR cheques will be accepted till end of business hours upto 27 January, 2014. RTGS and Transfer Cheques will be accepted till the end of the business hours upto 29 January, 2014.

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, Service 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 & 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 able to trade in units of the scheme on the stock exchange once the scheme are 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 & 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 & 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 way of Systematic Investment Plan & 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 will be available on AMC's website www.tatamutualfund.com & sent by way of email link to the investor's registered email address or Physical copies shall be despatched to investors address registered with Mutual Fund (If investor's email address is not registered), not later than four months after the close of each financial year (March 31). The unit holders may request for a physical copy of scheme annual reports or abridged summary by writing to the Asset Management Company/Investor Service Centre/ Registrar & Transfer Agents. The full text of the Annual Report will be available for inspection at the office of the Fund.

Eligibility for Application

The following persons (subject, wherever relevant to, purchase of Units being permitted under their respective constitutions & 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 & societies (including Co-operative Societies) registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under their respective constitutions).
- Mutual Funds (including any Scheme managed by AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Asset Management Company (AMC); (in accordance with Regulation 24(3) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Partnership firms, in the name of the partners.
- Hindu Undivided families (HUF) in the sole name of the Karta.
- Financial & Investment Institutions/ Banks.
- Army/ Navy / Air Force, para military Units & other eligible institutions.
- Religious & Charitable Trusts provided these are allowed to invest as per statute & their bylaws.
- Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis.
- Foreign Institutional Investors registered with SEBI (FIIs).
- International Multilateral Agencies approved by the Government of India.
- Qualified Foreign Investors (QFI)

Qualified Foreign Investor means:

- (i) Resident in a country that is a member of Financial Action Task Force (FATF) or a member of a group which is a member of FATF; &
- (ii) Resident in a country that is a signatory to IOSCO's MMOU or a signatory of a bilateral MOU with SEBI:
Provided that the person is not resident in a country listed in the public statements issued by FATF from time to time on-
 - (i) Jurisdictions having a strategic Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) deficiencies to which counter measures apply,
 - (ii) Jurisdictions that have not made sufficient progress in addressing the deficiencies or have not committed to an action plan developed with the FATF to address the deficiencies:

Provided such person is not resident in India :

Provided that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account or Foreign Venture Capital Investor.

Explanation.-

- (1) The term "Person" shall carry the same meaning under Foreign Exchange Management Act (FEMA), 1999 & section 2(31) of the Income Tax Act, 1961;
- (2) The phrase "resident in India" shall carry the same meaning as in the FEMA 1999, & Income Tax Act, 1961;
- (3) "Resident" in a country, other than India, shall mean resident as per the direct tax laws of that country.
- (4) "Bilateral MoU with SEBI" shall mean a bilateral MoU between SEBI & the overseas regulator that inter alia provides for information sharing arrangements.
- (5) Member of FATF shall not mean an Associate member of FATF.

Applicants who cannot Invest:

- Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the scheme. These would be firms & societies which are held directly or indirectly but ultimately to the extent of atleast 60% by NRIs & trusts in which atleast 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
- Residents of United States of America & Canada

The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations & other than prevailing statutory regulations, if any.

Date: 01/01/2014



Key Information Memorandum & Application Form
TATA FIXED MATURITY PLAN SERIES - 46 SCHEME J (1096 DAYS MATURITY)
 (A close ended debt scheme.)

NFO opens on : 20 January, 2014
NFO closes on : 29 January, 2014

This product is suitable for investors who are seeking*: • Fixed income/capital appreciation on maturity. • Investment in Debt/Money Market instruments/Government Securities
 • The schemes are classified as **Low Risk** (BLUE). Investors understand that their principal will be at low risk
 *Investors should consult their financial advisors if in doubt about whether the products are suitable for them.

Note: Risk may be represented as:

(BROWN) investors understand that their principal will be at high risk	(YELLOW) investors understand that their principal will be at medium risk	(BLUE) investors understand that their principal will be at low risk
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1. DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Tata Mutual Fund) refer instruction A16 & M

BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	SUB-BROKER ARN CODE	EUIN CODE
0032			

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)

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Inst. A15 and please tick (✓) any one)

I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)
 I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive transaction charges, the same are deductible as applicable from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested (Refer Instruction A15).

2. Existing Unitholder information, please fill in your Folio Number, Name & proceed to Scheme Investment Details.

Existing Folio Number: Name of Sole/1st Applicant:

3. DEMAT ACCOUNT DETAILS: (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant). In case Unit holders do not provide their Demat Account details, Units will be allotted in physical form. (Refer Instruction H)

National Securities Depository Limited	Depository participant Name	Central Depository Securities Limited	Depository participant Name
	DP ID No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Target ID No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Beneficiary Account No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

4. MODE OF HOLDING

<input type="checkbox"/> Single	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Service <input type="checkbox"/> Retired	1st Holder <input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> HUF
<input type="checkbox"/> Joint (Default)	<input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Civil Servant <input type="checkbox"/> Politician	<input type="checkbox"/> Minor RI <input type="checkbox"/> Minor NRI <input type="checkbox"/> Trust <input type="checkbox"/> Proprietorship <input type="checkbox"/> LLP <input type="checkbox"/> Partnership
<input type="checkbox"/> Anyone or Survivor(s)	<input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others <input type="checkbox"/> Political Party Official	<input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Pvt. Ltd. Co. <input type="checkbox"/> Societies <input type="checkbox"/> Body Corporate
	<input type="checkbox"/> Current/Former MP/MLA/MLC/Head of State	<input type="checkbox"/> FOF <input type="checkbox"/> Others
	<input type="checkbox"/> Senior Executive of State owned corporation	2nd Holder <input type="checkbox"/> RI <input type="checkbox"/> NRI 3rd Holder <input type="checkbox"/> RI <input type="checkbox"/> NRI

5. APPLICANT'S PERSONAL DETAILS (Fill in Block Letters, use one box for one alphabet leaving one box blank between two words, as it appears in your Bank A/c & KYC letter)

Name of First / Sole applicant Mr. Ms. M/s.

1st holder PAN KYC Copy attached

Proof of DOB (Mandatory for minor) Birth Certificate School Leaving Certificate Passport Other

Name of Guardian (In case of Minor) Contact Person/Designation (In case of non-individual Investors) Mr. Ms.

Guardian's PAN KYC Copy attached

Proof of relationship with minor (Mandatory) Mother / Father / Legal Guardian Birth Certificate School Leaving Certificate Passport Other

Name of Second applicant Mr. Ms.

2nd holder PAN KYC Copy attached

Name of Third applicant Mr. Ms.

3rd holder PAN KYC Copy attached

Mailing Address of Sole / First Applicant (P.O. Box Address may not be sufficient. Please provide your complete Address)

City
 Pin State Country

Contact Details (REQUIRED)

Phone Extn. Fax
 R (STD Code) Mobile

e-mail → (IN CAPITAL)

[If you wish to receive Account Statement / Annual Report / Other Statutory Information via Post instead of Email (Refer Inst. - D9)].

ACKNOWLEDGEMENT SLIP (TO BE FILLED BY THE INVESTOR)

Received from Mr. / Ms. / M/s.
 an application for Units of **TATA FIXED MATURITY PLAN SERIES 46 SCHEME J**
 Plan Option Sub-option
 alongwith Cheque / DD No. Dated Drawn on (Bank)
 Amount (₹)

Signature, Stamp & Date

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

Overseas Address (Mandatory in case of NRI applicant in addition to mailing address)

Zip code	City	Country

6. FIRST HOLDERS BANK ACCOUNT DETAILS (Mandatory) Refer Instruction I and K

All communication/payments will be made to first applicant or to Karta in case of HUF. Bank account details of First Unitholder required without which the application would be rejected

Name of the Bank		
Branch	Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE
Account No. (in Fig.)		
Bank Address		
City	State	PIN
^ MICR Code	*IFSC Code (RTGS)	*IFSC Code (NEFT)

^ (To be filled in only if dividend is to be paid through ECS). * This is a 11 Digit Number, kindly obtain it from your Bank Branch. (Cancelled cheque is Mandatory)

PLEASE CHOOSE THE PLAN AND OPTION FOR INVESTMENT (Refer instruction E for default values)

Scheme	TATA FIXED MATURITY PLAN SERIES 46 SCHEME J	
Plan	<input type="checkbox"/> Plan A	<input type="checkbox"/> Direct Plan
Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend (Payout) Default Option: Growth

INVESTMENT DETAIL Cheque / DD to be drawn in Favour of Tata Fixed Maturity Plan Series 46 Scheme J

Gross Amount (A)	DD Charges (if any) (B)	Net Amount (Cheque / DD Amount)
₹	₹	₹
Mode of Payment		Dated
A/c No.	A/c Type	DD / M M / Y Y Y Y
Drawn on Bank		
Branch	Branch City	

For ASBA Applications*, please tick here (✓) (*Investors wishing to avail of ASBA facility are requested to submit the ASBA Form with SCSB. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form as submitted to the SCSB along with the NFO application form to Tata Mutual Fund. (Refer Instruction 'J'))

7. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction L (MANDATORY)

Please select any one of the follows:
 Please register nomination as requested below (please fill the nomination form below) I wish to nominate multiple nominees (please strike out the form below & fill separate form attached herewith) I do not wish to nominate.

I/We hereby nominate the person more particularly described hereunder to receive the Units allotted to me/us/credit in my/our folio in the event of my/our death. I/We understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be a valid discharge of the AMC / Mutual Fund / Trustees.

Name	Address	Nominee's relationship with 1st holder
If Nominee is Minor:		
Date of Birth	Proof of DOB	<input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others
Name & Address of Guardian:		
Relationship of the Nominee with the Guardian	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
Proof of relationship:	<input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others	
Sign of Nominee/ Guardian (in case of minor nominee)		

8. DECLARATION AND SIGNATURES. Refer Instruction - D

The Trustee, Tata Mutual Fund

a.) Having read & understood the contents of the Scheme Information Document of the Scheme & reinvestment scheme, I/ We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/ We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/ We have understood the details of the scheme & I/ We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/ We confirm that the funds invested in the Scheme, legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC, I/ We hereby authorise the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. **b.) For NRIs:** I/ We confirm that I am / we are Non Residents of Indian Nationality / Origin & that I/ we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary. I/ We confirm that details provided by me / us are true & correct. **c.)** The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. **d.)** I/We have read & understood the SEBI Circular no. MRD/DoP/Cir- 05/2007 dt. April 27, 2007 & SEBI Circular No. 35/MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. **e.)** The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.

Date: _____

1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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Important Notes: Please ensure that your Application Form is complete in all respects & signed by all applicants: • Name, Address & Contact Details are mentioned in full. • Bank Account Details are entered completely & correctly. • Permanent Account Number (PAN) of all Applicants is mentioned along with the copy of the PAN card & a copy of KYC acknowledgement • Appropriate Option is selected. • If units are applied for jointly, Mode of Operation of account is indicated • Your Investment Cheque / DD is drawn in favour of "Tata Fixed Maturity Plan Series 46 Scheme J", dated & signed. • Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

CHECKLIST

Toll Free: 1800-209-0101 (Open on all days). **Email:** kiran@tataamc.com, **Website:** www.tatamutualfund.com. Documents as listed below are submitted along with this application.

Document List	Document List	Document List
1. KYC <input type="checkbox"/>	5. Bye-Laws <input type="checkbox"/>	9. Foreign Invest Remittance Certificate (FIRC) <input type="checkbox"/>
2. Resolution / Authorisation to invest <input type="checkbox"/>	6. Partnership Deed <input type="checkbox"/>	10. MICROSIP document <input type="checkbox"/>
3. Authorised Signatories List with Specimen Signature <input type="checkbox"/>	7. Overseas Auditor's Certificate <input type="checkbox"/>	11. Others <input type="checkbox"/>
4. Trust Deed <input type="checkbox"/>	8. Notarised Power of Attorney <input type="checkbox"/>	

All documents in 3 to 8 above should be originals / true copies certified by the Director's / Trustee / Company Secretary / Authorised Signatory / Notary Public.

INSTRUCTIONS FOR FILLING THE APPLICATION FORM

(A) General Instructions:

1. Please read the terms of the Key Information Memorandum (KIM) and Scheme Information Document (SID) of the respective Scheme(s) and Statement of Additional Information carefully before filling the application.
2. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form.
3. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable.
4. Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole / all applicants.
5. Applications complete in all respects, may be submitted at the designated Investor Service Centre (ISCs)/Collection Centres mentioned in this Memorandum.
6. An application to the ongoing offering by an investor should be for at least a minimum amount and in multiples thereof as specified for each scheme. There is no maximum limit.
7. Applicants who cannot Invest:
 - a. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FI or FII sub account.
 - b. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the scheme. These would be firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRI's & trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
8. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
9. Any applications without broker code will be treated as Direct Investments.
10. Despatch of Account Statement for investors who have not applied for demat facility:
 - AMCs shall send confirmation to the investor whose application has been accepted by way of email and/or SMS's to the investor's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request from the investors.
 - AMC shall issue consolidated account statement for each calendar month to the investors in whose folios transaction (s) has/have taken place during the month. Investors will be sent Account Statements and Cheques by courier/ucp/registered post.
11. 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 delivery to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
12. The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers, for the purpose of effecting payments to the investor.
13. (1.) The minor shall be the first and the sole holder in an account.
(2.) 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.
(3.) 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.
(4.) Guardian should mention the relationship with minor on the application
(5.) A document evidencing the relationship should be submitted along with application for the first time during the opening of account.
(6.) Guardian should submit any one of the following documents:
 - a.) Birth certificate of the minor or b.) School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or c.) Passport of the minor or d.) Any other suitable proof evidencing the relationship
- 7.) Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
 - a.) Birth certificate of the minor or b.) School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or c.) Passport of the minor or d.) Any other suitable proof showing the date of birth of the minor.
14. **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 ₹ 150 (for a first time investor across mutual funds) or ₹ 100 (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 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) On subscriptions amount less than ₹ 10,000/-;
 - (c) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
 - (d) for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form.

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. ₹ 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. ₹ 150 for first time investors or ₹ 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

15. Employee Unique Identification Number (EUIIN): Further, SEBI has made it compulsory for 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. EUIIN 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 EUIIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case you are required to tick (✓) the declaration to this effect as given 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 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 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

- (B) **MINIMUM APPLICATION AMOUNT: Growth Option - ₹ 5, 000/-, Dividend Option - ₹ 5,000/-.**

The request for switch from existing scheme(s) to Tata Fixed Maturity Plan Series 46 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.

(C) PAYMENT PROCEDURE

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the Investor Service Centres are located & mail to the nearest ISC.

MICR cheques will be accepted till end of business hours upto 27 January, 2014. RTGS and Transfer Cheques will be accepted till the end of the business hours upto 29 January, 2014.

2. THE CHEQUE/DD MUST BE DRAWN IN FAVOUR OF "Tata Fixed Maturity Plan Series 46 - Scheme J" and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".
3. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under)
 - a. "XYZ Scheme A/c Permanent Account Number"
 - b. "XYZ Scheme A/c First Investor Name"
4. TAML / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments. "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:
 - i. 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.
 - ii. 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.
 - iii. 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.
5. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 - a. 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 ₹ 50,000 for each regular purchase or per SIP installment
 - b. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - c. Custodian on behalf of an FII or a Client.
6. 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.
 - a. 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.
 - b. Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available in this booklet 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).
7. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.
 8. (i) Source of funds - if paid by cheque
 - a. An investor at the time of his / her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid)
 - b. Identification of third party cheques by the AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will be on the basis of either matching of pay-in bank account details with pay-out bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents:
 - i. A copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number; (Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs / Official Points of Acceptance. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund / R&TA. The original documents will be returned across the counter to the investor after due verification.)
 - ii. A letter (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available) (The letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.)
 - iii. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive maturity / dividend proceeds. These account details will be used by the AMC / Mutual Fund / R&TA for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted in (paragraph 6) above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our Investor Service Centres (ISCs) or on our website www.tatamutualfund.com
 - 8 (ii). Source of funds - if funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc.
 - a. Investors should attach a Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of the instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
 - b. The account number mentioned in the Certificate should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for issue of such instruments.
 - c. The bank account number from which the DD is issued should be one of the registered bank mandate(s) with TMF for your folio or should be the bank account mentioned in this application form as a bank mandate to receive dividend / maturity proceeds.
 - 8(iii). Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.
 - a. Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.
 - 8(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash
 - a. The AMC / Mutual Fund / R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash for investments of ₹ 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, bank a/c number, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the first named investor.
 - b. The bank account number mentioned in the certificate should be on of the registered bank mandate(s) with TMF for your portfolio or should be the bank account mentioned in this application form as a bank mandate to receive maturity / dividend proceeds.
 9. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the Mutual Fund, will also be covered under these provisions.
 10. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument (cheque, demand draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under):
 - a. "XYZ Scheme A/c Permanent Account Number"
 - b. "XYZ Scheme A/c First Investor Name"
 - c. "XYZ Scheme A/c Existing folio number "
 11. In case of subscription by NRIs/FCIs, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker.
 12. 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) are not provided within 10 business days from the date of transaction or the documents provided by the non individual investors are insufficient / 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.
 13. Applications which are incomplete are liable to be rejected & the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof
 14. 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.
 15. The right to accept or reject any application in whole or in part lies with the Trustee Company.
 16. Application form (duly completed), along with payment instrument payable Chennai should be sent by Mail directly to the Registrar viz. Computer Age Management Services Pvt. Ltd., Unit: Tata Mutual Fund, 148, Old Mahabalipuram Road, Okkiyam, Thuraiyapakkam, Chennai - 600 097. We wish to inform you to superscribe in bold "Scheme Name-NFO Application Form".
 17. If there is no Authorised Investor Service Centres where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of "Name of the Scheme – Folio number/ PAN number" & crossed "A/c Payee & Not Negotiable", If you are residing/located in a city/town where we don't have an official Acceptance Point, please draw a Demand Draft payable at your nearest city/town where we have an AMC branch, after deducting bank charges / commission after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) from the amount of investment.
 18. The applicants are requested to note the following points before submitting the applications to any of the collection centres.
 - a. Separate cheque/demand draft is required for each scheme. Such Cheques/ Demand Draft should be drawn in the name of the Scheme.
 - b. Stockinvests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated. Post dated cheques will be accepted only for SIP transactions.
 - c. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.

MICR cheques will be accepted till end of business hours upto 27 January, 2014. RTGS and Transfer Cheques will be accepted till the end of the business hours upto 29 January, 2014.
 - (D) Application Details
 1. Existing unit holders: Investors already having an account in any of TATA Mutual Fund Schemes should provide their Folio Number in the space for mentioning existing folio number and Unit Holder's name. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which, the application is liable to be rejected
 2. Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft
 3. Please mention the Pin Code Number in the Address column. In case PIN code is not mentioned all the correspondence will be sent by registered post.
 4. All communication and/or payments will be made to the sole/first applicant.
 5. Signatures should be in English or in any Indian language, thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, the Partner should sign on behalf of the Partnership Firm. Similarly, for the Association of Persons (AoP), Company etc. the application must be signed by the Authorised Signatory/Signatories as applicable.
 6. Where the units are held in the names of two or three persons, such persons shall be deemed to hold the units on first holder basis. In case of HUF/Partnership Firm/ AoP/ Company, etc. no joint holding will be considered. All tax exemptions can be availed of only by the First holder in case of additional holdings.
 7. In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund the original Power of Attorney or the certified copy thereof duly notarized and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.
 8. In case of 'Limited Liability Partnership' the investment should be in the Name of LLP and to contain 'Limited Liability Partnership' or 'LLP' as suffix. Following list of documents should be obtained for LLP accounts at the time of first purchase transaction: Limited Liability partnership agreement and certificate of registration; Resolutions or authority letter for investments in mutual funds and lien creation; Certified list of Authorised Signatories for making investment and lien creation; Copy of KYC acknowledgement.

9. For faster dissemination of information, Unitholders are requested to provide their E-mail IDs. Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. Annual report, Account statements & other communication will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. In such cases, the Mutual Fund / Registrars are not responsible for email not reaching the investor & for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided & investor can download, save & print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, & the Fund would arrange to send the same to the investor. It is deemed that the Unitholder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. Mutual Fund / registrar shall not be responsible for e-mail not reaching to the investors and for all consequences thereof.

(E) Plans / Options and Default Values

The scheme has the following Plans/Options:

Plan A (For applications routed through Distributors)

- Growth Option
- Dividend Option (Payout)

Direct Plan (For applications not routed through Distributors)

- Growth Option
- Dividend Option (Payout)

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.

How to apply for direct plan: Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct 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 Distributor code will be ignored & the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code (left blank) or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

In case there is any ambiguity in the scheme plan name i.e. neither Direct Plan or Existing Plan (Plan A) is indicated:

- In case "Direct" is mentioned in the ARN code or if the ARN code is kept blank or there is a strike off in the ARN code, the default scheme will be the Direct Plan.
- In case the ARN number is mentioned in the ARN code & the scheme Plan does not mention "Direct Plan", then the default scheme Plan will be existing Plan i.e. Plan A of the mentioned scheme.

In case the Option is not indicated i.e. neither Growth option nor Periodic Dividend Option (Payout) is selected then the default option will be Growth.

(F) PAN Number Details of the Investors

SEBI has made it mandatory for all applicants except Micro SIP 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.

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

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir- 23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 & the guidelines in pursuance of the said Regulations and for In- Person Verification ("IPV").

- (i) Requirement for the existing investors in mutual funds (upto December 31, 2011): For the existing investors in mutual funds who have already complied with the KYC requirement (defined for the purpose of this addendum as KYC compliant) and have the KYC compliance letter issued to them by CDSL Ventures Limited are exempt from following the new KYC procedure effective January 01, 2012 for the purpose of making additional investment with any SEBI registered mutual fund. If, however, the KYC compliant investors would like to deal with any SEBI registered intermediary other than mutual funds, they will have to follow the new KYC compliance procedure.
- (ii) Requirement for the new investors in mutual funds (From January 1, 2012) : With effect from January 01, 2012, all investors other than KYC compliant investors as defined above are required to follow the new KYC compliance procedure as mentioned below while making any investing with the Fund:
 - Provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on TMF's website i.e. www.tatamutualfund.com or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

- KYC application and necessary document should come along with financial transaction or when the client chooses to trade / invest / deal through the Intermediary, the investor is required to submit, in person, the completed KYC application form along with all the necessary documents as mentioned in the KYC application form in any of the offices of the distributors (details provided in the following note) or Registrar and Transfer Agent.
- In line with SEBI circular MIRSD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out "In-Person Verification" ("IPV") of any investor dealing with a SEBI registered intermediary for investments in a mutual fund, the Asset Management Companies, Registrar & Transfer Agent and distributors who comply with the certification process of National Institute of Securities Market (NISM) or Association of Mutual Funds in India (AMFI) and have undergone the process of "Know Your Distributor (KYD)" are authorised to carry out the IPV. However, in case of applications received by the mutual funds directly from the clients (i.e. not through any distributor), they may also rely upon the IPV performed by the scheduled commercial banks. Unless the IPV process is completed, the intermediary will not be able to process the KYC and obtain a temporary acknowledgement for submission of all the documents. Hence the investor will not be considered as KYC compliant under the new KYC compliance procedure and hence will not be permitted to make any investment in the Fund.
- Once all the documents are verified by a KRA, they will send the investor a letter within 10 working days from the date of receipt of necessary documents by them from the Fund or its Registrar and Transfer Agent informing the investor either about compliance by the investor of the new KYC compliance procedure ("final acknowledgement") or any deficiency in submission of details or documents. On the basis of the temporary acknowledgement or the final acknowledgement the investor would be eligible to deal with any of the SEBI intermediaries as mentioned in the above mentioned SEBI circulars.
- KRA will send confirmation to investors within 10 days of document receipt form Intermediary All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.

(H) Demat Account

Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master. Only those applications where the details are matched with the depository data, will be treated as valid applications for allotment of units in dematerialised form. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements. To capture correct depository account details, investor are required to submit Client Master.

Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.

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.

(I) Bank Account Details

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 viz. name of bank, branch, address, account type and number; etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

Unit holders are free to change their bank details registered with the Mutual Fund subject to adherence with the following procedure:

1. Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled original cheque leaf of the new bank account as well as the bank account currently registered with the Mutual Fund (where the account number and first unit holder name is printed on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.
2. Where such name is not printed on the original cheque, the Unit holder may submit a letter from the bank on its letterhead certifying that the Unit holder maintains/ maintained an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
3. In case of non-availability of any of these documents, a copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number.
(In respect of (2) and (3) above, they should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number)
4. Unit holders may also bring a copy of any of the documents mentioned in (3) above along with the original documents to the ISCs/Official Points of Acceptance of TATA Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of TATA Mutual Fund. The originals documents will be returned across the counter to the Unit holder after due verification.

The updation / change of bank accounts in a folio is required to be done through Multiple Bank Account Registration Form or a standalone change of bank mandate form.

In the event of a request for change in bank account information being invalid / incomplete / not satisfactory in respect of signature mismatch/document insufficiency/ not meeting any requirements more specifically as indicated in clauses (1) - (4) above, the request for such change will not be processed. Maturity / dividend payments, if any, will be processed and the last registered bank account information will be used for such payments to Unit holders. Unit holders may note that it is desirable to submit their requests for change in bank details atleast 10 working days prior to date of Maturity / dividend payment, if any. Further if the request for change of bank mandate if received within 10 days prior to maturity the normal processing time for maturity payout as specified in the SID may not necessarily apply. The Trustee reserves the right to amend the aforesaid requirements. Investors' can also register multiple bank mandates to a single folio, the same can be done after completing the form "application form for registration of / additions to multiple bank accounts" available along with this book let or the form is also available on our website www.tatamutualfund.com. Please read the instructions and Terms and Conditions on the reverse of the form to get a complete understanding of the facility.

(J) Instruction for ASBA Investors

- Application Supported by Blocked Amount is a facility by which an application can be made for subscribing to New Fund Offer, along with an authorisation to SCSB to block the application money in a bank account. • SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The list of SCSBs for accepting ASBA forms is displayed on the websites of SEBI, BSE and NSE i.e www.sebi.gov.in, www.bseindia.com and www.nseindia.com, respectively. • Eligible applicants for ASBA maintaining their account in any of the banks as displayed on the websites of SEBI, BSE and NSE may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard. • Please refer the ASBA form for the list of these SCSBs, as currently available on SEBI website. These Banks are deemed to have entered into an agreement with the Mutual Fund and are required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. • The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form as submitted to the SCSB along with the NFO application form to Tata Mutual Fund. • Investor to note that sufficient balance is there in the account mentioned in the ASBA form; else the application shall be rejected. • If the DP ID, Beneficiary or PAN furnished (in NFO Application & ASBA form) is incorrect or incomplete or not provided or not matching with the depository records, the application shall be rejected and Tata Mutual Fund or SCSB shall not be liable for losses, if any, to the applicant.

(K) DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND / REFUND PAYOUTS

1. RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by direct credit of dividend/redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS/RTGS/NEFT are subject to applicable rules & policies of RBI & the working of banking system. The Mutual Fund will endeavor to arrange such facility for payment of dividend/redemption proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
2. Investors are requested to provide their 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).
3. Investors need to provide a cancelled cheque leaf (where the IFSC/MICR code is printed) or banker's confirmation for verification of the code.
4. RTGS & NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
5. 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.
6. Tata Mutual Fund directly credits the Redemption/Dividend/Refund payout into the investor's Bank Account in case the account is with ICICI Bank Ltd./HDFC Bank Ltd./ Axis Bank/IDBI Bank/Standard Chartered Bank/Kotak Mahindra Bank/HSBC Bank/Deutsche Bank/Royal Bank of Scotland/Oriental Bank of Commerce/State Bank of India (Core banking centers only - subject to validation). The list of bank is subject to change from time to time.
7. 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.
8. 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.
9. 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.

10. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.

(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. (1) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form if the purchase application is received through a PoA holder, the nomination section should be separately signed by the unitholder. (2) 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. (3) 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. (4) Nomination in respect of the units stands rescinded upon the transfer of units. (5) Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc. (6) The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly and who have originally made the nomination. (7) On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units in favour of the Nominee(s). (8) Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees). (9) Nomination will not be allowed in a folio held on behalf of a Minor. (10) Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account. (11) 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". (12) Every new nomination for a folio/account will overwrite the existing nomination. (13) Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.

(M) Brokers and Marketing Associates

It may be noted that the Securities & Exchange Board of India (SEBI) vide its Notification dated May 31, 2010 read with Circular dated June 24, 2010 states that with effect from June 01, 2010, the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products shall be required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

Tata Mutual Fund's Marketing Associates, Agents & Brokers (who are holding the AMFI Certificate) are eligible to mobilise subscriptions under the Fund and earn brokerage based on the amounts subscribed. Brokerage will be paid only to those Marketing Associates, Agents & Brokers whose stamp appears on the application form. 2.) Code numbers / ARN No. assigned by AMFI to the Marketing Associates / Agents must be used wherever applicable and their stamps should clearly state their names and any other details as required, in English. 3.) Agents are not permitted to accept CASH with Application Form. Tata Mutual Fund shall not be held responsible for any kind of wrong tenders. 4.) Brokerage will be paid to only Distributors empanelled with Tata Mutual Fund and registered with AMFI. 5.) Distributors / Agents should mention the ARN No. allotted by AMFI, on the application form. 6.) The sub-broker shall mention his ARN code in the sub broker column instead of mentioning an internal code issued by the main ARN holder. 7.) In case the Invalid EUIN or Invalid Sub-broker code is mentioned, commission on this transaction to be withheld till a valid EUIN / Sub-broker code is furnished.

CHECKLIST

Please ensure that your Application Form is complete in all respects and signed by all applicants : • Name, Address and Contact Details are mentioned in full. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned along with the copy of the PAN card & copy of KYC acknowledgement. • Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated. • If units are applied for jointly, Mode of Operation of account is indicated. • Your Investment Cheque / DD is drawn in favour of "Tata Fixed Maturity Plan Series 46 - Scheme I", dated and signed. • Application Number is mentioned on the reverse of the cheque. • Documents as listed below are submitted along with the Application Form (as applicable to your specific case). • If required document(s) are not provided within 10 business days from the date of transaction or the documents provided by the non individual investors are insufficient / inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor.

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

All documents in 1 to 5 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public



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

ASBA FORM

Expertise that's trusted

NEW FUND OFFER (NFO)	
TATA FIXED MATURITY PLAN SERIES - 46 SCHEME J	Opens On : 20 January, 2014
	Closes On : 29 January, 2014
	Application No. _____
	Date: _____

DISTRIBUTOR INFORMATION			
BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	SUB-BROKER ARN 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 (Do not abbreviate) _____
 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 46 Scheme J - Plan A (Growth Option)	<input type="checkbox"/>	INF277K01XC2
TFMP Series 46 Scheme J - Plan A (Dividend Payout)	<input type="checkbox"/>	INF277K01XB4
TFMP Series 46 Scheme J - Direct Plan (Growth Option)	<input type="checkbox"/>	INF277K01XE8
TFMP Series 46 Scheme J - Direct Plan (Dividend Payout)	<input type="checkbox"/>	INF277K01XD0

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 - 46 SCHEME J	NFO Opens On : 20 January, 2014 NFO Closes On : 29 January, 2014
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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.** Axis Bank Ltd **2.** State Bank of Hyderabad **3.** Corporation Bank **4.** State Bank of Travencore **5.** IDBI Bank Ltd. **6.** State Bank of Bikaner and Jaipur **7.** YES Bank Ltd. **8.** Punjab National Bank **9.** Deutsche Bank **10.** Union Bank of India **11.** HDFC Bank Ltd. **12.** Bank of Baroda **13.** ICICI Bank Ltd **14.** Vijaya Bank **15.** Bank of Maharashtra **16.** State Bank of India **17.** Andhra Bank **18.** HSBC Ltd. **19.** Kotak Mahindra Bank Ltd. **20.** Bank of India **21.** CITI Bank **22.** IndusInd Bank **23.** Allahabad Bank **24.** Karur Vysya Bank Ltd. **25.** The Federal Bank **26.** Indian Bank **27.** Central Bank of India **28.** Oriental Bank of Commerce **29.** Standard Chartered Bank **30.** J P Morgan Chase Bank, N.A. **31.** Nutan Nagarik Sahakari Bank Ltd. **32.** UCO Bank **33.** Canara Bank **34.** United Bank of India. **35.** Syndicate Bank **36.** South Indian Bank **37.** Indian Overseas Bank. **38.** Tamilnad Mercantile Bank Ltd. **39.** City Union Bank Ltd. **40.** BNP Paribas. **41.** Kalapur Commercial Co-operative Bank Ltd. **42.** Bank of America N.A. **43.** The Lakshmi Vilas Bank Ltd. **44.** State Bank of Patiala. **45.** State Bank of Mysore. **46.** The Surat Peoples Co-Op. Bank Ltd. **47.** Dhanlaxmi Bank Ltd. **48.** The Saraswat Co – Opearative Bank Ltd. **49.** DBS Bank Ltd. **50.** Dena Bank. **51.** Karnataka Bank **52.** The Ahmedabad Mercantile Co-Op. Bank Ltd. **53.** ING Vysya Bank.
- 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



Expertise that's trusted

9th floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021
Tel: (022) 66578282 Fax: (022) 22613782
Website: www.tatamutualfund.com Email: kiran@tataamc.com

Registrar: Computer Age Management Services Pvt. Ltd., 148, Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai - 600 097.
G Sathyanarayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax 28283 613 camslbl@camsonline.com

FORM FOR MULTIPLE NOMINATION / CANCELLATION OF NOMINATION

(To be filled in by individual(s) applying singly or jointly)



DATE: _____

I/We ^{Unitholder - 1} and ^{Unitholder - 2}
 and ^{Unitholder - 3} * do hereby nominate the person(s) more particularly described hereunder / and* /
 cancel the nomination(s) made by me / us on the day of in respect of the units held under Folio bearing
 No. [] (* strike out which is not applicable). I / We do hereby nominate the under mentioned nominee to receive the
 Units allotted to me / our credit in my folio in the event of my / our death. I / We understand that all payments and settlements made to such Nominee and Signature
 of the Nominee acknowledging receipt thereof, shall be a valid discharge of the AMC / Mutual Fund / Trustees.

Sr. No.	Name of the Nominee (s)	% of Allocation / Share in favour of each Nominee (should be whole numbers without decimals making a total of 100%)	
		(In Figures)	(In Words)
1.			
2.			
3.			

1) Name and Address of Nominee

Name

Address

Nominee's relationship with the 1st unitholder Date of Birth:

Proof of DOB: Birth Certificate School Leaving Certificate Passport Others

The Nominee is a minor whose guardian is:

Name & Address of Guardian:

Relationship of the Nominee with the Guardian Mother Father Legal Guardian

Proof of relationship: Birth Certificate School Leaving Certificate Passport Others

Sign of Nominee/ Guardian (in case of minor nominee)

2) Name and Address of Nominee

Name

Address

Nominee's relationship with the 1st unitholder Date of Birth:

Proof of DOB: Birth Certificate School Leaving Certificate Passport Others

The Nominee is a minor whose guardian is:

Name & Address of Guardian:

Relationship of the Nominee with the Guardian Mother Father Legal Guardian

Proof of relationship: Birth Certificate School Leaving Certificate Passport Others

Sign of Nominee/ Guardian (in case of minor nominee)

3) Name and Address of Nominee

Name

Address

Nominee's relationship with the 1st unitholder Date of Birth:

Proof of DOB: Birth Certificate School Leaving Certificate Passport Others

The Nominee is a minor whose guardian is:

Name & Address of Guardian:

Relationship of the Nominee with the Guardian Mother Father Legal Guardian

Proof of relationship: Birth Certificate School Leaving Certificate Passport Others

Sign of Nominee/ Guardian (in case of minor nominee)

Signature of 1st Unitholder	Signature of 2nd Unitholder	Signature of 3rd Unitholder
Name of 1st Unitholder	Name of 2nd Unitholder	Name of 3rd Unitholder



THIRD PARTY PAYMENT DECLARATION FORM

Expertise that's trusted

Declaration Form No. _____

Third Party Payment Declaration Form should be completed in English and in **BLOCK LETTERS** only.
(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.

1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

Folio No. (For existing investor) _____ Application No. _____

NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)

Mr./Ms./M/s. _____

2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

Mr./Ms./M/s. _____

Nationality _____ PAN# _____ KYC** [Please tick ()] Attached (Mandatory for any amount)

#Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 8.

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)

Mr./Ms./M/s. _____

Designation _____

MAILING ADDRESS (P.O. Box Address may not be sufficient)

CITY _____ STATE _____ PIN CODE _____

CONTACT DETAILS

Tel. : Off. _____ Tel. : Res. _____ Mobile. _____

Fax _____ Email _____

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee (s)
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand Parent <input type="checkbox"/> Related Person	Custodian SEBI Registration No. of Custodian _____ Registration Valid Till _____	Employer
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client. D D M M Y Y Y Y	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans through Payroll Deductions.

3. Third Party payment details (Refer instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Banker's Cheque <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument.
RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.

* Tata Mutual Fund (Tata Mutual Fund/Tata Asset Management Limited ("Tata AMC")) reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#	in figures (₹)	
	in words	
Cheque/DD/PO/UTR No.	Cheque/DD/PO/RTGS Date	D D M M Y Y Y Y
Pay- in Bank A/c No.		
Name of the Bank		
Branch	Bank City	
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)	

including Demand Draft charges, if any.

4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which Tata Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as Tata Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, Tata Mutual Fund / Tata AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that Tata Mutual Fund / Tata AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

Applicable to NRIs only :

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account.

Please () Yes No
 If yes, () Repatriation basis
 Non-repatriation basis

| D | D | M | M | Y | Y | Y | Y |

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that Tata Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. TATA Mutual Fund/ Tata AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of Tata Mutual Fund/Tata AMC.

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

| D | D | M | M | Y | Y | Y | Y |

SIGNATURE/S

First / Sole
Applicant /
Guardian

Second
Applicant

Third
Applicant

THIRD PARTY PAYMENT RULES

1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions
- 2a. The following words and expressions shall have the meaning specified herein:
 - (a) **"Beneficial Investor"** is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) **"Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) **"Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

Illustrations

Illustration 1: 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 will be considered as Third Party payment.

Illustration 2: 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 will not be considered as Third Party payment.

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 will not be considered as Third Party payment.
- 2b. Tata Mutual Fund / Tata Asset Management Limited ("Tata AMC") will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
 - (i) 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 ₹ 50,000/- each regular Purchase or per SIP installment. (This limit of ₹ 50,000 shall not be applicable for investments in Tata Young Citizens' Fund. However, the Donors will have to comply with all the requirements specified in 2c below). 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.
 - (ii) Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions.
 - (iii) Custodian on behalf of an FII or a Client.

* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- 2c. Applications submitted 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.
 - (i) Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
 - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of Tata Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of TATA AMC or visit our website www.tatamutualfund.com for any further information or updates on the same.

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. **Please tick in the appropriate box for relevant declarations wherever applicable.** Please do not overwrite. For any correction / changes (if any) made in the Declaration Form, the corrections made shall be authenticated by canceling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of Tata Mutual Fund.

In case the Declaration Form does not comply with the above requirements, Tata Mutual Fund /Tata AMC retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the Tata Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/ Grand Parents/ Related Persons (This limit of ₹ 50,000 shall not be not be applicable for investments in Tata Young Citizens' Fund. Further 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.) Or
- On behalf of employee under Systematic Investment Plans through Payroll deductions made by Employer; or
- On behalf of an FII or a Client made by the Custodian.
Mailing address and contact details of Third Party must be written in full.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor (s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of Tata Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the Tata AMC/ Tata Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

(ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc.

A Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of the instrument. The said Certificate

should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Acknowledged copy of the instruction to the bank stating the account number debited.

(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

Tata AMC/Tata Mutual Fund will not accept any purchase applications from investor if accompanied by a pre-funded instrument such as Pay Order, Demand Draft, Banker's cheque etc. issued by a bank against cash funded by third party for investments of ₹ 50,000/- or more. The third party should provide a Certificate (in original) obtained from the bank giving name, address and PAN of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

*includes fresh/additional purchase, Systematic Investment Plan.

Declaration Forms not complying with the above requirement will not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under the Statement of Additional Information available on our website www.tatamutualfund.com.

7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, Tata AMC/ Tata Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

Tata Mutual Fund, Tata AMC, Tata Trustee Company Limited ("Tata Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/ rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.tatamutualfund.com.

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter using the PAN Number. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, Tata Trustee/Tata AMC reserves the right to freeze the folio of the investor(s) and affect 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 the Statement of Additional Information available on our website www.tatamutualfund.com.

WEST :

Mumbai: Tata Asset Management Ltd., Mulla House, Ground Floor, 51, M.G. Road, Near Flora Fountain, Mumbai – 400 001. Tel.: 022-66315191/92/93, Fax: 022 – 66315194. **Borivali:** Ground Floor, Shop No. 8, Victor Park Behind Indryani Saree Shop, Roshan Nagar, Chandarvarkar Road, Borivali (West), Mumbai – 400 092. Tel.: 022-65278852. **Thane:** Shop No. 26, Rajdeep Society, 3 Hath Naka, Gokhale Road, Thane (W) – 400 602 Tel.: (022) 6514008. **Ahmedabad:** 402, 'Megha House', Mithakhali – Law Garden Road, Netaji Marg, Ahmedabad – 380 006. Tel.: 079 – 6541 8989/ 6544 7799. Fax: 079-2646 6080. **Pune:** Tata Asset Management Ltd., Office No 33, 3rd Floor, Yashwant, Opp Lane No. 9, Prabhat Road, Pune – 411 004 Tel: (020) 41204949, Fax: (020) 4120 4953. **Surat:** Ground Floor G – 18 ITC Building Near Majura Gate, Ring Road, Surat – 395002. Tel.: (0261) 6554418/19. **Vadodara:** 304, 3rd Floor, "TITHI" Complex, Opposite Baroda Productivity Council, Productivity Road, Alkapuri, Vadodara – 390007. Tel.: 0265-6641888/2356114, Fax: 0265-6641999. **Rajkot:** Arihant Plaza, 201, 2nd Floor, Subhas Road, Near Moti Taki, Rajkot – 360001. Tel.: 0281-6624848/6544949. **Indore:** G-25, City Centre, 570 M.G. Road, Indore – 452 001. Tel.: 0731-4201806, Fax 0731-4201807. **Bhopal:** Tata Asset Management Ltd., MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal – 462 016. Tel.: 0755 – 3050438 / 2574198. **Nashik:** 5, Samriddhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik – 422 002. Tel.: 0253-6605138 / 0253-6510315, Fax: 0253-2579098. **Goa:** Tata Asset Management Ltd, FO-4, 1st Floor, Indraprastha, Above Dena Bank, Dr Shirgaonkar Road, Panjim, Goa-403001. Tel.: 0832 – 6451135/36/2422135, Fax: 0832-2422135. **Jabalpur:** TATA Asset Management Ltd., Office No. 4, 1178, Napier Town, Home Sciences College Road, Jabalpur – 482 001(M.P.). Tel.: 0761-4074263. **Nagpur:** "Mile Stone", 1st Floor, Near Lokmat Square, Wardha Road, Ramdaspath, Nagpur – 440 010, Tel.: 0712-650 2885 / 663 0425.

EAST:

Bhubaneswar: Janpath Tower, Room-309, 3rd Flr, Ashok Nagar, Bhubaneswar – 751 009. Tel.: 0674-6450817. **Dhanbad:** 3rd Flr, Room No-325, Shriram Plaza, Bank More, Dhanbad – 826 001. Tel.: 9234302478/0326-2300304. **Durgapur:** Nazrul Sarani Central Park, Near Durgapur Cinema Hall, Beside IDBI ATM, City Centre Durgapur. 713216. Mobile No: – 9332905500. Tel: – 0343-6454797/2544463. **Guwahati:** 109, 1st Flr, Orion Tower, Christian Basti, G S Road, Guwahati – 781 005 (Assam). Tel.: 0361-2343084. **Kolkata:** 1st Floor, Kankaria Estate, 6 Little Russel Street, Kolkata – 700 071. Tel.: 033-66053300/01/02/3319. Fax: 033-22881535. **Jamshedpur:** 1st Floor, Bharat Business Centre, Ram Mandir Area, Bistupur, Jamshedpur – 831 001. Tel.: 0657-6576911. **Raipur:** 331 & 332, 3rd Flr, Lalganga Shopping Mall, G E Road, Raipur – 492 001 (Chhattisgarh). Tel.: 0771-2543354/6537340. **Ranchi:** 2nd floor, Shop no. 23 A, A.C. Market, G.E.L. Church Complex, Main road, Ranchi – 834 001 (Jharkhand). Tel.: 0651-2330704/2330226. **Patna:** 605, 6th Flr, Ashiana Hariniwas, New Dak Bunglow Chowk, Patna – 800 001. Tel.: 0612-2206497. **Bhilai:** Shop No.145, Ground Floor, Chauhan Estate, Near HDFC Bank, Bhilai – 490 001. Tel.: 0788-2295625. **Siliguri:** Lower Ground Floor, Nanak Complex, Sevoke Road, Siliguri – 734 00 Tel.: 0353 2522275.

NORTH :

Agra: Ground Floor, Block-44/G-108Sanjay 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) 6451122 / 2260974. **Amritsar:** Mezzanine floor, S.C.O – 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar – 143 001. Tel.: (0183) 5011181. **Chandigarh:** Cabin No.3-4-5, 1st Floor, Meeting Point, SCO – 487/488, Sector – 35C, Chandigarh – 160 022. Tel.: 0172 – 5087322 /6450322/2605320, Fax: 0172 – 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun-248001, Uttarakhand. Tel.: 0135-6450877. **Jaipur:** 233, 2nd Floor, Ganpati Plaza, M I Road, Jaipur – 302 001. Tel: 0141 – 2389387 Fax: 0141 – 5105178. **Kanpur:** 4th floor, Office no. 412 – 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur – 208 001. Tel.: 0512 – 2306066, Fax: 0512 – 2306065. **Delhi:** 7th Floor, No. E – H, Vandana building, 11, Tolstoy Marg, Connaught Place, New Delhi 110 001. Tel.: 011-66324111/102/103/104/105, Fax: 011-66303202. **Lucknow:** Office No.2, Saran Chambers-I, 1st Floor, 5, Park Road, Lucknow – 226 001. Tel.: 0522-6452432/4001731, Fax: 0522-2235386. **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana – 141 001. Tel.: 0161 – 5089667/6503366, Fax: 0161-2413498. **Moradabad:** 2nd Floor, Ground floor, Near Hotel Rajmahal, Civil Lines, Moradabad – 244 001, Tel.: 0591 – 2410667, 6535002. **Jodhpur:** Jaya Enclave, 79/4, Opp IDBI Bank, 1st A Road, Sardarpura, Jodhpur – 342 001. Tel.: 0291-6450555/2631257, Fax: 0291-2631257. **Udaipur:** Office No – 4, 2nd Floor, Madhav Appartment, Opp GPO, Chetak Circle, Udaipur – 313 001. Tel.: 0294 – 6450979/ 2429371, Fax: 0294-2429371. **Varanasi :** D-64/127, C-H Arihant Complex, Sigra, Varanasi – 221010 Tel. : 0542 – 6544655. **Jalandhar :** 2nd Floor, Above ING Vyasya Bank, Namdev Chowk, T Road, Jalandhar 144 001 Tel.: 0181-5001024/25. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Kutchery Road, Meerut (U.P) – 250001. Tel.: 0121 – 4035585.

SOUTH:

Bangalore: Unit 3A, 4th Floor, Sobha Alexander 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.: 0495-6450508. **Chennai:** TATA Asset Management Ltd, Riaz Garden, 3rd Floor, No:29, Kodambakkam High Road, Near Palmgrove Hotel, Nungambakkam, Chennai – 600 034. Tel.: 044-64541868/69/78, 64541863/64. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, JOS Junction, M. G. Road, Cochin – 682 016. Tel.: 0484 – 6467813/14/15/16 / 17. Fax: 0484 – 237 7581. **Coimbatore:** 195 F, Tulsi Chambers, Ground Flr, West TVJ Samy Road., RS Puram, Coimbatore - 641002. Tel.: 0422 – 6502133/44, 4365635, Fax: 2546585. **Hyderabad:** 2nd floor, Room 211, Babu Khan Mall, Opp Kala Niketan, Somaji Guda, Hyderabad – 500082 Tel : 67308989 / 901 / 902. Fax: 67308907. **Hubli:** 19 & 20, 1st floor, Eureka Junction, Travellers Bangalow Road, Above ICICI Bank, Hubli – 580 029. Tel.: 0836-6450342 Fax: 4251510. **Kottayam:** C S I Ascension Square, Collectrorate P. O., Kottayam – 686 002. Tel.: 6500561. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above AXIS Bank, Mangalore – 575 003. Tel.: 0824-6450308. **Madurai:** A – 1st Floor, A.R. Plaza, No:16/17, North Veli Street, Madurai-625001. Tel.: 0452-6454330 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashantj Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 6450470. **Salem:** Raj Towers, Ground Floor, No: 4, Brindavan Road, Fairlands, Salem – 636 016. Tel.: 0427-6451653 Fax: 4042028. **Thiruvananthapuram:** Ground Floor, Sai Krupa Bldg., Ganapati Temple Road, Vazhuthacaud, Trivandrum - 698014. Tel.:0471-6535431/2319139. **Trichy:** No.60/3, 'Krishna', 2nd Floor, Sastri Main Road, Tennur, Trichy – 620 017. Tel.: 0431-6455060. **Thrissur:** 4th Floor, Pathayappura buildings, Round South, Thrissur – 680 001. Tel.: 0487-6451286. **Vijaywada:** Ground Floor, D. No.40 – 13 – 5, Sri Rama Chandra Complex, Chandra Mouli Puram, M. G. Road, Benz Circle, Vijaywada – 520 010 Telephone (0866) 6532621. **Vishakapatnam:** Door No. 47-15-14 & 15, Shop No: 102-B, Ground Floor, VRC Complex, Opp. TSR Complex, Beside Andhra Bank, Visakhapatnam – 530 016. Tel.: 0891 – 6451883 Fax: 0891-2503292.

LIST OF SELF CERTIFIED SYNDICATE BANKS (SCSBS) UNDER THE ASBA PROCESS

1. Axis Bank Ltd 2. State Bank of Hyderabad 3. Corporation Bank 4. State Bank of Travencore 5. IDBI Bank Ltd. 6. State Bank of Bikaner and Jaipur 7. YES Bank Ltd. 8. Punjab National Bank 9. Deutsche Bank 10. Union Bank of India 11. HDFC Bank Ltd. 12. Bank of Baroda 13. ICICI Bank Ltd 14. Vijaya Bank 15. Bank of Maharashtra 16. State Bank of India 17. Andhra Bank 18. HSBC Ltd. 19. Kotak Mahindra Bank Ltd. 20. Bank of India 21. CITI Bank 22. IndusInd Bank 23. Allahabad Bank 24. Karur Vysya Bank Ltd. 25. The Federal Bank 26. Indian Bank 27. Central Bank of India 28. Oriental Bank of Commerce 29. Standard Chartered Bank 30. J P Morgan Chase Bank, N.A. 31. Nutan Nagarik Sahakari Bank Ltd. 32. UCO Bank 33. Canara Bank 34. United Bank of India. 35. Syndicate Bank 36. South Indian Bank 37. Indian Overseas Bank. 38. Tamilnad Mercantile Bank Ltd. 39. City Union Bank Ltd. 40. BNP Paribas. 41. Kalupur Commercial Co-operative Bank Ltd. 42. Bank of America N.A. 43. The Lakshmi Vilas Bank Ltd. 44. State Bank of Patiala. 45. State Bank of Mysore. 46. The Surat Peoples Co-Op. Bank Ltd. 47. Dhanlaxmi Bank Ltd. 48. The Saraswat Co – Opearative Bank Ltd. 49. DBS Bank Ltd. 50. Dena Bank. 51. Karnataka Bank 52. The Ahmedabad Mercantile Co-Op. Bank Ltd. 53. ING Vysya Bank.