

SCHEME NAME	Initial Offer Opened on:	Initial Offer Closed on:	Scheme Re-opened for continuous sale and repurchase on:
Tata Pure Equity Fund	March 23, 1998	May 6, 1998	May 15, 1998
Tata Equity Opportunities Fund	February 25, 1993	March 30, 1993	March 29, 2003
Tata Equity P/E Fund	May 17, 2004	June 15, 2004	June 30, 2004
Tata Select Equity Fund	April 9, 1996	May 23, 1996	August 5, 1999
Tata Tax Saving Fund	December 20, 1995	March 31, 1996	April 1, 1999
Tata Growth Fund	June 15, 1994	June 25, 1994	March 31, 2004
Tata Dividend Yield Fund	September 28, 2004	October 27, 2004	November 25, 2004
Tata Infrastructure Fund	November 25, 2004	December 22, 2004	January 21, 2005
Tata Mid Cap Fund	May 19, 2005	June 15, 2005	July 14, 2005
Tata Index Fund	February 20, 2003	February 24, 2003	March 3, 2003
Tata Life Sciences & Technology Fund	June 7, 1999	June 18, 1999	July 4, 1999
Tata Balanced Fund	August 30, 1995	October 7, 1995	April 4, 1996
Tata Monthly Income Fund	April 27, 2000	April 27, 2000	April 27, 2000
Tata MIP Plus Fund	January 27, 2004	February 25, 2004	March 19, 2004

### INVESTMENT OBJECTIVE & ASSET ALLOCATION PATTERN

#### TATA PURE EQUITY FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

#### Asset Allocation Pattern\*

Instrument	Proportion (%) of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Equity and Equity related instruments (Listed)	-	95	100	High
Equity and Equity related instruments (Unlisted)	-	0	5	High
Money Market Instruments	-	5	30	Low/Sov.
<b>TOTAL</b>		<b>100</b>		

Investment may be made in derivatives futures/options for hedging and portfolio balancing.

#### TATA EQUITY OPPORTUNITIES FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Instrument	Proportion (%) of funds available Likely Around	Risk Profile
Equity and Equity related instruments	80-100	High
Debt* (Including Money Market)	0-20	Low to Medium

\* Securitised debt will not normally exceed 50% of the debt components.

Investment may be made in derivatives futures/options for hedging and portfolio balancing.

#### TATA EQUITY P/E FUND

The investment objective of the Scheme is to provide reasonable and regular income and/or possible capital appreciation to its Unitholder.

Instrument	Proportion (%) of funds available		Risk Profile
	Minimum	Maximum	
Equity and Equity Related (Companies whose trailing P/E at the time of investment is lower than the trailing P/E of the BSE SENSEX)	70	100	High
Equity and Equity Related (Others Companies)	0	30	High
Debt (Including Money Market)*	0	20	Low to Medium

Investment by the scheme in securitised debt, will not normally exceed 50% of debt and money market instruments.

Investment in derivative instruments may be done for hedging and Portfolio balancing.

#### TATA SELECT EQUITY FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Instrument	Proportion (%) of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Equity and Equity related instruments (Listed)	-	100	100	High
Equity and Equity related instruments (Unlisted)	-	-	5	High

Investment may be made in derivatives futures/options for hedging and portfolio balancing.

The investments would be primarily in equities of growth oriented well researched companies.

The fund has a policy of non-investment in prohibited sectors like Liquor, Tobacco, Consumer Goods, Finance and Banking and other investments in Interest Bearing Securities.

#### TATA TAX SAVING FUND :

The investment objective of the Scheme is to provide medium to long term capital gains along with income tax relief to its Unitholders, while at all times emphasising the importance of capital appreciation.

Investment made in the scheme will qualify for income tax rebate (subject to 3 years lock-in) under section 88 of Income Tax Act 1961.

Instrument	Proportion (%) of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Equity and Equity related instruments (Listed & Unlisted)	-	80	100	High
Debt & debt related instruments (Listed/Securitised)	-	10	20	Low to Medium
Debt & debt related instruments (Unlisted/Securitised)	-	5	10	Low to Medium
Money Market Instruments	-	5	100	Low/Sovereign
<b>TOTAL</b>		<b>100</b>		

Investment by the scheme in securitised debt, will not normally exceed 20% of the net assets in the scheme.

Investment in derivatives/futures/options may be done for hedging and portfolio balancing.

### TATA GROWTH FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains.

Instrument	Proportion (%) of funds available		Risk Profile
	Minimum Upto	Likely Around	
Equity and Equity related instruments	-	80-100	High
Debt* (Including Money Market)	-	0-20	Low to Medium

\* Securitised debt will not normally exceed 50% of the debt components. Investment in derivatives/futures/options may be done for hedging and portfolio balancing.

### TATA INDEX FUND

The investment objective of the Scheme is to provide medium to long term capital gains to its Unitholders.

#### Nifty Plan

Instrument	Likely Around (%)		Risk Profile
	Minimum Upto	Likely Around	
Securities Covered by the S&P CNX NIFTY	-	95-100	High
Money Market Instruments	-	0-5	Low to Medium

#### SENSEX Plan

Instrument	Likely Around (%)		Risk Profile
	Minimum Upto	Likely Around	
Securities Covered by the BSE SENSEX	-	95-100	High
Money Market Instruments	-	0-5	Low to Medium

The scheme may invest in derivative instruments like index futures, stock futures, options contracts, warrants, convertible securities, swap agreements or other derivative products, as and when introduced but always subject to regulatory requirement.

### TATA LIFE SCIENCES & TECHNOLOGY FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

The investments would be primarily in equities of a select group of Companies in Life Sciences and Technology Sectors comprising of Engineering, Telecommunications, Space, Pharmaceuticals, Information Technology, Electronic and Electricals, Agrochemicals, Fertilisers, Fast Moving Consumer Goods and various other Allied Industries, etc.

Sectoral allocation will depend on the growth prospects of the individual sectors from time to time and their over all valuations. However not more than 50% of the funds will be invested in any one sector at any given point in time. The Asset Management Company fund manager will have the flexibility to alter weightage of a sector depending upon the prospects of each sector and regularly booking profits and realising capital gains by appropriate turnover of the portfolio.

Instrument	Proportion (%) of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Equity and Equity related instruments (Listed)	-	80	100	High
Debt & debt related instruments (Listed/Unlisted/Securitised)*	-	15	20	Low to medium
Money Market Instruments	-	5	100	Low / Medium Sovereign
TOTAL		100		

\* Investment by the scheme in securitised debt, will not normally exceed 20% of the net assets in the scheme.

Investment in derivatives/futures/options may be done for hedging and portfolio balancing.

### TATA DIVIDEND YIELD FUND

The investment objective of the Scheme is to provide income distribution and /or medium to long term capital gains by investing predominantly in high dividend yield stocks. Dividend Yield will be considered as high if it is greater than Dividend Yield of the BSE Sensex last released/published by BSE

Instrument	Proportion (%) of funds available		Risk Profile
	Minimum	Maximum	
High Dividend Yield Equity & equity related instruments	70	100	High
Other equity / equity related instruments	0	30	High
Debt and Money Market Instruments *	0	30	Low to Medium

\* Securitised debt will not normally exceed 50% of the debt components. Investments in derivative instruments may be done for hedging and portfolio balancing.

### TATA INFRASTRUCTURE FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity/ equity related instrument of the companies in the infrastructure sector.

Infrastructure sector comprises of Energy, Power and Power Equipment, Oil & Gas and related industries, Petroleum and related industries, Coal, Mining, Aluminium and other Metal Industries, Steel and Steel Utilities, Engineering, Construction and Construction Related Industries, Cement, Transportation, Ports, Telecommunications, Housing, Banking and Financial Services and Healthcare and Related Industries.

Instrument	Proportion (%) of funds available		Risk Profile
	Minimum	Maximum	
Equity & equity related instruments of Companies in Infrastructure Sector	70	100	High
Debt and Money Market Instruments *	0	30	Low to Medium

\* Securitised debt will not normally exceed 50% of the debt components. Investments in derivative instruments may be done for hedging and portfolio balancing.

### TATA MID CAP FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity/equity related instrument of mid cap companies.

Mid Cap companies for the purpose of this KIM are generally those companies that are either included in the CNX Mid Cap 200 Index or one that fall within market cap requirement of CNX Mid Cap 200 Index.

The fund manager will consider the market capitalisation of the company at the time of investment & if it is within the above mentioned limits the investment decision would be made, other things being satisfactory.

Proportion ** (% of Funds Available / Net Assets)			
Instrument	Minimum	Maximum	Risk Profile
Equity and Equity related instruments of Mid Cap Stocks	65	100	High
Other Stocks	0	35	High
Debt and Money Market Instruments *	0	35	Low to Medium

\* Investment by the scheme in securitised debt, will not normally exceed 20% of the net assets of the scheme.

\*\* At the time of investment

The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. Investment in derivative instruments may be done for hedging and portfolio balancing.

No investments will be made in foreign securitised debt.

If permitted by SEBI under extant regulations / guidelines, not more than 25% of the net assets of the scheme shall be deployed in securities lending. The scheme would limit its exposure, with regards to securities lending, for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending.

#### TATA BALANCED FUND

The investment objective of the Scheme is to provide income distribution and / or medium to long term capital gains while at all times emphasising the importance of capital appreciation.

Proportion (%) of funds available				Risk Profile
Instrument	Minimum Upto	Likely Around	Maximum upto	
Equity and Equity related instruments	51	60	70	High
Debt & debt related instruments (Listed/Unlisted/Securitized)	5	30	45	Low to Medium
Money Market Instruments	0	10	25	Low/ Sovereign
TOTAL		100		

Investment by the scheme in securitised debt, will not normally exceed 50% of the debt investments in the scheme.

Investment in derivatives/futures/options may be done for hedging and portfolio balancing.

#### TATA MONTHLY INCOME FUND

The investment objective of the Scheme is to provide reasonable and regular income along with possible capital appreciation to its Unitholder. The scheme will be invested in debt and money market instruments as well as equity and equity related instruments under normal circumstances.

Instrument	Proportion (%) of funds available		Risk Profile
	Likely Around		
Debt (Including Money Market)	90-100		Low to Medium
Equity and Equity Related	0-10		Medium to High

Investment by the scheme in securitised debt, will not normally exceed 50% of the net assets of the Scheme.

Investment in derivative instruments may be done for hedging and Portfolio balancing and it will not exceed 50% of the scheme's net assets.

#### TATA MIP PLUS FUND

The investment objective of the Scheme will be to provide reasonable and regular income along with possible capital appreciation to its Unitholder. The scheme will be invested in debt and money market instruments as well as equity and equity related instruments under normal circumstances.

Instrument	Proportion (%) of funds available		Risk Profile
	Minimum	Maximum	
Debt(Including Money Market)*	80	100	Low to Medium
Equity and Equity Related	0	20	Medium to High

Under normal circumstances, the equity allocation in the fund is likely to be around 15% of the scheme's net assets.

\* Investment by the scheme in securitised debt, will not normally exceed 50% of the net assets of the Scheme.

Investment in derivative instruments may be done for hedging and Portfolio balancing.

### RISK PROFILE OF THE SCHEME

Mutual Fund investments are subject to market risks. Please read the offer document of the respective scheme carefully for details on risk factors before investing

#### PLANS AND OPTIONS

SCHEME NAME	PLAN / OPTION
Tata Pure Equity Fund	1. Dividend Option 2. Growth Option.
Tata Equity Opportunities Fund	1. Dividend Option 2. Appreciation Option.
Tata Equity P/E Fund	1. Dividend Option 2. Appreciation Option.
Tata Select Equity Fund	1. Dividend Option 2. Appreciation Option.
Tata Tax Saving Fund	1. Appreciation Option.
Tata Growth Fund	1. Option A – Dividend, 2. Option B – Growth 3. Option C – Bonus
Tata Dividend Yield Fund	1. Dividend Option 2. Growth Option.
Tata Infrastructure Fund	1. Dividend Option 2. Growth Option.
Tata Mid Cap Fund	1. Dividend Option 2. Growth Option.
Tata Index Fund	1. NIFTY Plan a. Option A 2. SENSEX Plan a. Option A
Tata Life Sciences & Technology Fund	1. Dividend Option 2. Appreciation Option
Tata Balanced Fund	1. Dividend Option 2. Appreciation Option.
Tata Monthly Income Fund	1. Monthly Income Option 2. Quarterly Income Option 3. Appreciation Option
Tata MIP Plus Fund	1. Monthly Dividend Option 2. Quarterly Dividend Option 3. Half Yearly Dividend Option 4. Appreciation Option

#### Applicable NAV

The relevant NAV for Repurchase, Sale, Switch will be the closing NAV of the business day of receipt of the Repurchase/ Switch/ Sale request provided. The date of receipt of a request for fresh Sale, Repurchase, Switch will be the actual business day of the Mail receipt at any of the Authorised Investor Service Centers and / of in-person request if received upto 3.00pm on any business day. Outstation cheques/demand drafts will not be accepted at centers other than Mumbai. Relevant NAV for subscription application received along with and outstation cheque/demand draft will be NAV of the closing of the day on which cheque/demand draft is credited to account.

Valid application for "switch out" shall be treated as redemptions and for "switch in" shall be treated as purchases and the relevant NAV for switchin and switchout shall be applicable accordingly.

Above cut-off timings shall be applicable to investments made through "Sweep" mode.

MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS			
Scheme	Purchase	Additional Purchase	Repurchase
Tata Pure Equity Fund Tata Equity Opportunities Fund Tata Select Equity Fund Tata Life Sciences & Technology Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 500 or 50 units.
Tata Tax Saving Fund	Rs. 500/- & in multiples of Rs. 500/- thereafter	Rs. 500/- & in multiples of Rs. 500/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 500 or 50 units.
Tata Equity P/E Fund Tata Dividend Yield Fund Tata Infrastructure Fund Tata Mid Cap Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.
Tata Index Fund	<b>Option A</b> : Rs. 5,000/- and in multiples of Re.1/- thereafter	<b>Option A</b> : the minimum amount shall be for Rs.1,000/- and in multiples of Re.1/- thereafter	Redemption request can be made for Rs. 1000/- / 100 units or in multiples of Rs.1000/- / 100 Units or for all the Units.
Tata Growth Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.
Tata Balanced Fund	Rs. 5000/- & in multiples of Re. 1/- thereafter	Rs. 1000/- & in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 500 or 50 units.
Tata Monthly Income Fund	<b>Monthly Income &amp; Quarterly Income Option</b> Rs. 25000/- & in multiples of Re 1/-. <b>Appreciation Option:</b> Rs. 10000/- & in multiples of Re. 1/-	<b>Monthly Income &amp; Quarterly Income Option</b> Rs. 5000/- & in multiples of Re 1/-. <b>Appreciation Option:</b> Rs. 1000/- & in multiples of Re. 1/-	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.
Tata MIP Plus Fund	<b>Monthly Dividend Option</b> : Rs. 25,000/- and in multiples of Re.1/-. <b>Quarterly and Half Yearly Dividend Option</b> : Rs. 10,000/- and in multiples of Re.1/-. <b>Growth Option:</b> Minimum Rs. 5,000/- and in multiples of Re. 1/-.	Rs. 5,000/- and in multiples of Re. 1/- thereafter  Rs. 1,000/- and in multiples of Re. 1/- thereafter  Rs. 1,000/- and in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units.

#### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

#### BENCHMARK INDEX

Tata Pure Equity Fund, Tata Equity Opportunities Fund, Tata Equity P/E Fund, Tata Select Equity Fund, Tata Tax Saving Fund, Tata Growth Fund, Tata Dividend Yield Fund, Tata Infrastructure Fund, Tata Life Sciences & Technology Fund : **BSE SENSEX**

Tata Mid Cap Fund : **CNX Mid Cap Index**

Tata Index Fund - NIFTY : **S&P CNX NIFTY**

Tata Index Fund - SENSEX : **BSE SENSEX**

Tata Balanced Fund : **CRISIL BALANCED FUND INDEX**

Tata Monthly Income Fund, Tata MIP Plus Fund: **CRISIL MIP Blended Index**

#### DIVIDEND POLICY

(Applicable for the Dividend Options of all schemes except Tata Tax Saving Fund)

The profits received / earned and so retained and reinvested may be distributed as income at appropriate rates (after providing for all relevant expenses, etc.) will be distributed to the unitholders who hold the units on the record date of declaration of the dividend. The income distribution warrants shall be dispatched within 30 days of the record date of the dividend.

Distribution of dividend is not assured and is subject to the availability of distributable surplus.

#### Dividend Reinvestment Option :

Unitholders under this option have the facility of reinvestment of the dividend. Dividend distribution warrants will not be dispatched to such unitholders. The dividend declared would be reinvested in to additional units of the scheme on the immediately following ex - dividend date.

#### Growth (Appreciation)

The fund does not assure any targeted annual income to the unitholders. There will be no distribution of dividend under this option. Earnings of the scheme will be reflected in the NAV may be capitalised by way of allotment of bonus unit.

#### NAME OF THE FUND MANAGER

**M. Venugopal**: For Tata Pure Equity Fund, Tata Equity Opportunities Fund, Tata Infrastructure Fund, Tata Balanced Fund, Tata Index Fund, Tata Mid Cap Fund.

**Murthy Nagrajan**: For Tata Monthly Income Fund, Tata MIP Plus Fund.

**Bhupinder Sethi**: For Tata Equity P/E Fund, Tata Dividend Yield Fund, Tata Life Sciences & Technology Fund, Tata Select Equity Fund.

**Sameer Mistry**: For Tata Tax Saving Fund, Tata Growth Fund, Tata Monthly Income Fund, Tata MIP Plus Fund.

#### NAME OF THE TRUSTEE COMPANY

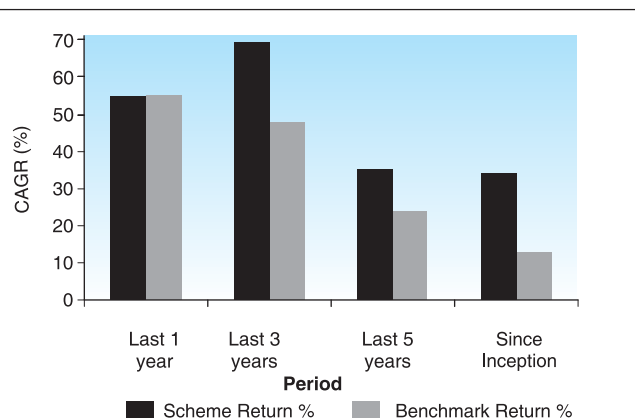
Tata Trustee Company Pvt. Ltd.

**PERFORMANCE OF THE SCHEME**

as on 31st May 2006 (Past Performance may or may not be sustained in future) :

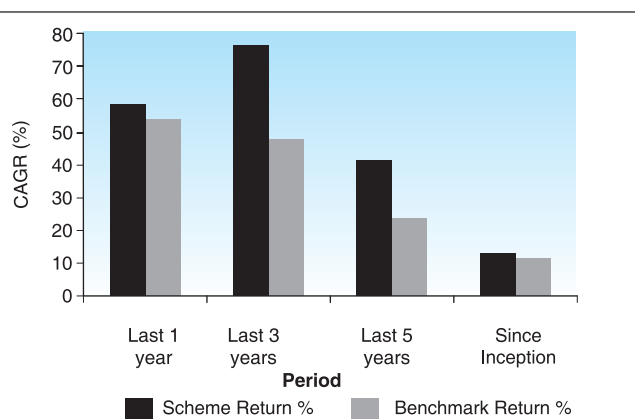
<b>TATA PURE EQUITY FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	54.51	54.85
Last 3 years	69.28	48.36
Last 5 years	35.88	23.40
Since Inception	34.57	12.32

Past Performance of the Scheme may or may not be sustained in future. Returns are given for growth option. Dividends assumed to be reinvested. Returns are higher due to continuous rally in the equity market in last few months. While calculating returns dividend distribution tax is excluded.



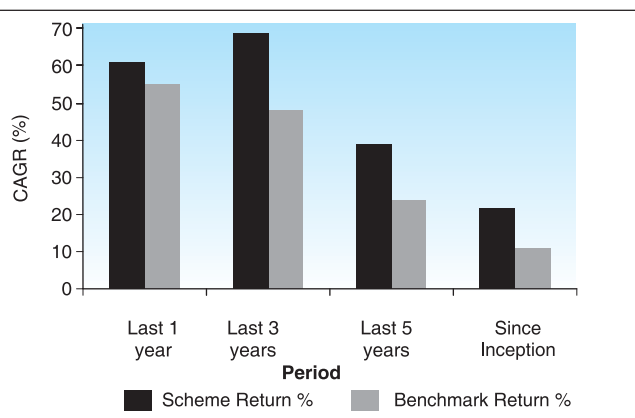
<b>TATA EQUITY OPPORTUNITIES FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	59.63	54.85
Last 3 years	75.12	48.36
Last 5 years	40.85	23.40
Since Inception	12.67	10.40

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Returns are higher due to continuous rally in the equity market in last few months.



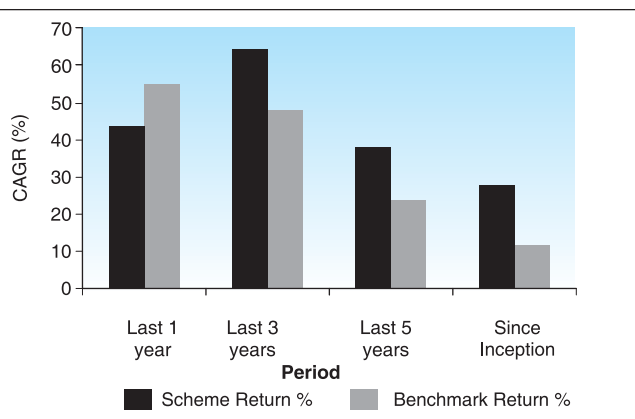
<b>TATA SELECT EQUITY FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	60.07	54.85
Last 3 years	69.11	48.36
Last 5 years	39.39	23.40
Since Inception	21.63	10.83

Past Performance may or may not be sustained in future. Returns are given for growth option. Dividends assumed to be reinvested. Returns are higher due to continuous rally in the equity market in last few months. While calculating returns dividend distribution tax is excluded.



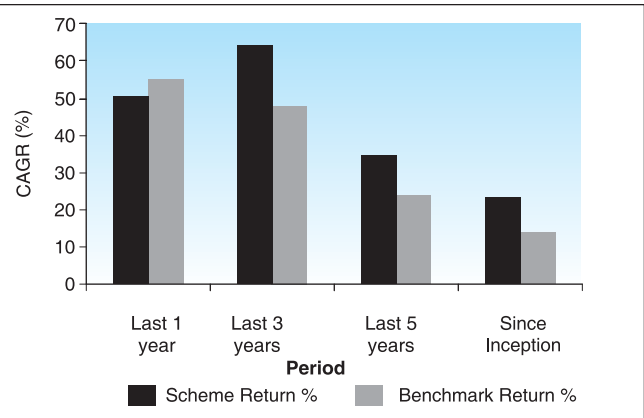
<b>TATA TAX SAVING FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	43.90	54.85
Last 3 years	64.81	48.36
Last 5 years	38.38	23.40
Since Inception	28.16	11.73

Past Performance may or may not be sustained in future. Dividends assumed to be reinvested. Returns are higher due to continuous rally in the equity market in last few months. While calculating returns dividend distribution tax is excluded.



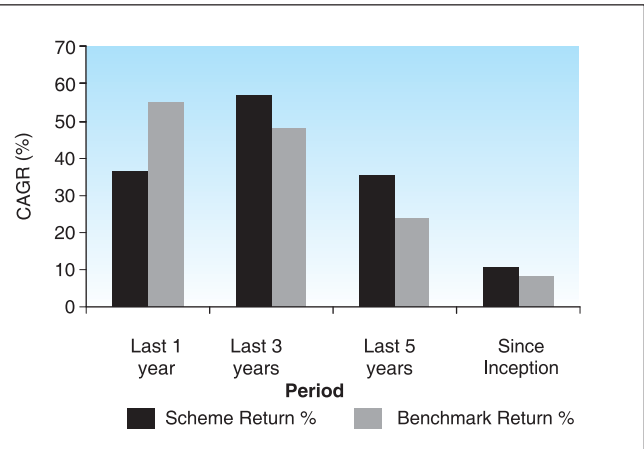
<b>TATA LIFE SCIENCES &amp; TECHNOLOGY FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	50.11	54.85
Last 3 years	63.52	48.36
Last 5 years	33.97	23.40
Since Inception	23.29	14.28

Past Performance may or may not be sustained in future. Returns are given for growth option. Dividends assumed to be reinvested. Returns are higher due to continuous rally in the equity market in last few months. While calculating returns dividend distribution tax is excluded.



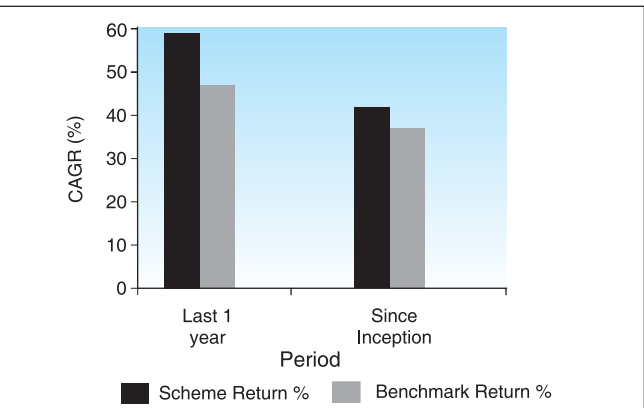
<b>TATA GROWTH FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	37.86	54.85
Last 3 years	57.97	48.36
Last 5 years	36.42	23.40
Since Inception	10.07	8.08

Past Performance may or may not be sustained in future. Returns are given for Dividend Option. Returns are higher due to continuous rally in the equity market in last few months. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded.



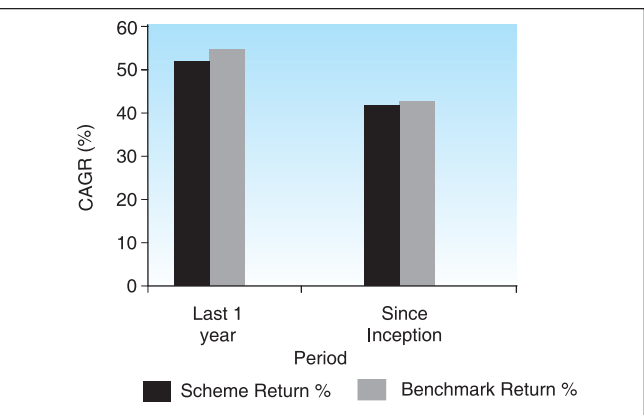
<b>TATA INDEX FUND - NIFTY OPTION A</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	59.55	47.11
Since Inception	41.73	38.72

Past performance may or may not be sustained in future.



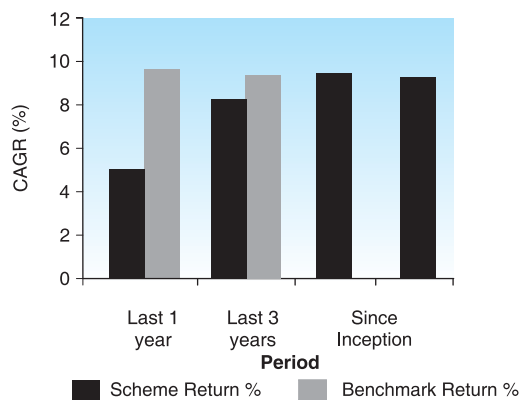
<b>TATA INDEX FUND - SENSEX OPTION A</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	51.32	54.85
Since Inception	41.71	42.39

Past performance may or may not be sustained in future.



<b>TATA MONTHLY INCOME FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	5.00	9.67
Last 3 years	8.19	9.16
Last 5 years	9.18	N.A.
Since Inception	9.11	N.A.

Past Performance may or may not be sustained in future. Dividends assumed to be reinvested. Returns are given for monthly income option. While calculating returns, dividend distribution tax applicable to individual & HUF category of investors is excluded. In case of other category of investors, performance figure will be lower due to higher dividend distribution tax proposed in Finance Bill 2004



<b>TATA MIP PLUS FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	6.62	9.67
Since Inception	5.82	6.14

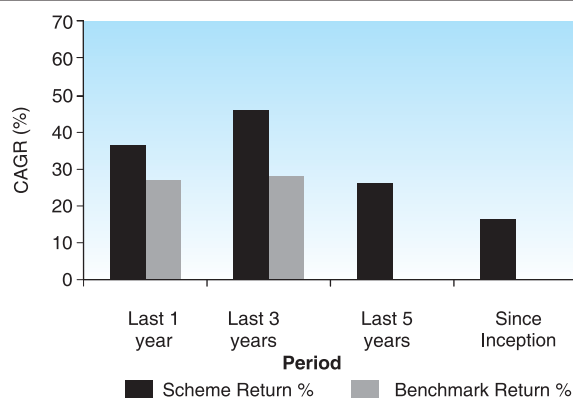
Past performance may or may not be sustained in future. Returns are given for Growth Option.

<b>TATA EQUITY P/E FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	43.52	54.85
Since Inception	46.96	48.89

Past performance may or may not be sustained in future. Returns are given for Growth Option. The above are absolute returns.

<b>TATA BALANCED FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	37.68	28.65
Last 3 years	45.75	27.88
Last 5 years	27.79	N.A.
Since Inception	17.84	N.A.

Past Performance of the Scheme may or may not be sustained in future. Returns are given for Appreciation Option. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded.



<b>TATA DIVIDEND YIELD FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	27.82	54.85
Since Inception	31.41	43.30

Past performance may or may not be sustained in future. Returns are given for Growth Option. The above are absolute returns.

<b>TATA INFRASTRUCTURE FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	70.07	54.85
Since Inception	58.00	37.89

Past performance may or may not be sustained in future. Returns are given for Growth Option. The above are absolute returns.

<b>TATA MID CAP FUND</b>		
Period	Scheme Return	Benchmark Return
Since Inception	26.01*	43.00*

Past performance may or may not be sustained in future. Returns are given for Growth Option. \*The above are simple returns.

## EXPENSES OF THE SCHEME

### APPLICABLE LOAD STRUCTURE FOR INVESTMENTS MADE OTHER THAN SIP (AS A % OF RELEVANT NAV)

Scheme	Entry	Exit
Tata Pure Equity Fund Tata Select Equity Fund	For investment amount $\geq$ Rs. 1 crore: Nil. For investment amount $<$ Rs. 1 crores: 2.25%.	Nil
Tata Life Sciences & Technology Fund	For investment amount: $\geq$ Rs. 1crore: Nil. $<$ Rs. 1crore but $>$ = Rs. 50 Lacs: 1%. $<$ Rs. 50 lacs: 2.25%	
Tata Equity Opportunities Fund Tata Equity P/E Fund Tata Dividend Yield Fund Tata Infrastructure Fund Tata Balanced Fund Tata Mid Cap Fund	For investment amount $\geq$ Rs. 2 crore: Nil. For investment amount $<$ Rs. 2 crores: 2.25%.	Nil
Tata Growth Fund	For investment amount $\geq$ Rs. 2 crore: Nil. For investment amount $<$ Rs. 2 crores: 2.25%.	For investment amount $\geq$ Rs. 2 crore or more: Nil For investment amount $<$ Rs. 2 crores: 2%. if redeemed on or before expiry of 24 months; Nil if redeemed after 24 months.
Tata Tax Saving Fund	For investment amount $<$ Rs. 2 crores : entry load : 2.25%. For investment amount $\geq$ Rs. 2 crores, entry load : Nil	Nil
Tata Index Fund	Option A: 1%,	Option A : Nil
Tata Monthly Income Fund	Nil	For investment amount $<$ Rs. 1 crore : 0.50% if redeemed within 180 days. For investment amount $\geq$ Rs. 1 crore : Nil
Tata MIP Plus Fund	Nil	For amount $>$ Rs. 25 lacs: Nil. For amount $<$ Rs. 25 lacs: 0.50% if redeemed within 180 days.

For all schemes no entry load will be charged by any fund of funds scheme.

#### Annual Recurring Expenses

Name of the Scheme	Estimated as per Offer Document as a % of daily average net assets	% to Average daily Net assets for the F.Y. 2005-2006
Tata Balanced Fund	2.50	2.42
Tata Tax Saving Fund	2.50	2.46
Tata Select Equity Fund	2.50	2.47
Tata Pure Equity Fund	2.50	2.34
Tata Life Sciences & Technology Fund	2.50	2.50
Tata Monthly Income Fund	2.25	2.00
Tata Index Fund - Sensex	2.50	0.00
Tata Index Fund - Nifty	2.50	0.00
Tata Equity Opportunities Fund	2.50	2.30
Tata MIP Plus Fund	2.25	1.87
Tata Growth Fund	2.50	2.43
Tata Dividend Yield Fund	2.50	2.29
Tata Equity P/E Fund	2.50	2.42
Tata Infrastructure Fund	2.50	2.11
Tata Mid Cap Fund	2.50	2.25

### (ii) Recurring expenses (As a % of daily average net assets)

Limits as per Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996 on Annual Scheme Recurring expenses for TEOF, TPEF, TGF, TLSTF, TSEF, TTSF, TIFN, TIFS, TEQPEF, TDYF, TISF, TMCF, TBF, : First Rs. 100 crores : 2.50%, Next Rs. 300 crores : 2.25%, Next Rs. 300 crores : 2.00%, Balance : 1.75%, For TMIF, TMPF: First Rs. 100 crores : 2.25%, Next Rs. 300 crores : 2.00%, Next Rs. 300 crores : 1.75%, Balance : 1.50%.

## TAX TREATMENT OF INVESTMENTS IN MUTUALFUNDS

Certain tax benefits as described below are available, under present taxation laws to the Unitholders holding the Units as an investment. The information set out below is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund and to the unitholder is in accordance with the prevailing tax laws as certified by the mutual funds tax consultant.

### i. TAX BENEFITS TO THE MUTUAL FUND

Tata Mutual Fund is a Mutual Fund registered with the Securities and Exchange Board of India and hence the entire income of the Fund will be exempt from income-tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 (the Act).

The Fund is entitled to receive all income without any deduction of tax at source under the provisions of Section 196(iv), of the Act.

However, as per the taxation laws in force, read with Chapter VII of the Finance (No. 2) Act, 2004 pertaining to Dividend Distribution Tax, it is provided that on income distribution, if any, made by the Fund, on or after 1 April, 2004, to its Unitholders, being Individuals and Hindu Undivided Family, income-tax will be payable under Section 115R of the Act, at the rate of 14.025 % (inclusive of surcharge and additional surcharge called Education Cess on income-tax), and to other Unitholders at the rate of 22.44% (inclusive of surcharge and additional surcharge called Education Cess on income-tax), except, inter alia, in the case of equity-oriented funds (including close ended equity funds) (i.e. such fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 50% (65% w.e.f 1/6/06) of the total proceeds of such Fund), where no such tax will be payable.

### ii. TAX BENEFITS TO THE UNITHOLDERS

#### Income Tax

All Unitholders

Income received in respect of units of a mutual fund, where income distribution is made on or after 1st April, 2003, would be exempt from income-tax in the hands of the unitholders under Section 10(35) of the Act.

#### Tax Deduction at Source

All Unitholders

In view of the exemption of income in the hands of the unitholders, no income tax is deductible at source, on income distribution by the Mutual Fund, under the provisions of Sections 194K and 196A of the Act.

### iii. Capital Gains Tax

All Unitholders

Under Section 10(38) of the Act, capital gains arising on transfer of a long-term capital asset held for a period of more than twelve months, inter alia, being a unit of an equity-oriented fund (as defined therein) would be exempt from income-tax, if sale of such unit is made on or after 1st October, 2004, and such transaction has been chargeable to securities transaction tax under Chapter VII of the Finance (No. 2) Act, 2004 pertaining to Securities Transaction Tax (STT). The Finance Act, 2006 has with effect from 1st June, 2006 increased the STT rates from 0.20% to 0.25% on sale of units to the mutual fund and from 0.10% to 0.125% for delivery-based sale through stock exchange. Under Section 54EC of the Act and subject to the conditions specified therein, taxable capital gains, arising on transfer of a long-term capital asset, shall not be chargeable to tax to the extent such capital gains are invested in certain notified bonds within six months from the date of transfer. No deduction from the amount of income with reference to such investment shall be allowed under section 80C after the 1st day of April 2005.

Under Section 54ED of the Act and subject to the conditions specified therein, taxable capital gains (subject to the exemption of long-term capital gains provided for in section 10(38) of the Act, discussed elsewhere in this Statement) arising before the 1st day of April, 2006 from transfer of long term assets, inter alia, being listed securities or units shall not be chargeable to tax to the extent such gains are invested in acquiring equity shares forming part of an "eligible issue of share capital" within six months from the date of transfer of the long-term assets. Eligible issue of share capital has been defined as an issue of equity shares which satisfies the following conditions:

- the issue is made by a public company formed and registered in India; and

● the shares forming part of the issue are offered for subscription to the public.

No deduction from the amount of income with reference to such investment shall be allowed under section 80C after the 1st day of April 2005.

Under Section 54F of the Act and subject to the conditions specified therein, in the case of an individual or a HUF, capital gains (subject to the exemption of long-term capital gains provided for in section 10(38) of the Act, discussed elsewhere in this Statement) arising on transfer of a long term capital asset (not being a residential house) are not chargeable to tax if the entire net consideration received on such transfer is invested within the prescribed period in a residential house. If part of such net consideration is invested within the prescribed period in a residential house, then such gains would not be chargeable to tax on a proportionate basis. For this purpose, net consideration means full value of the consideration received or accruing as a result of the transfer of the capital asset as reduced by any expenditure incurred wholly and exclusively in connection with such transfer.

The following amounts would be deductible from the full value of consideration, to arrive at the amount of capital gains:

● cost of acquisition of Units (excluding the Securities Transaction Tax, if any paid on acquisition) as adjusted by cost Inflation Index notified by the Central Government in case of long term capital gain, and

● expenditure incurred wholly and exclusively in connection with such transfer.

Under the provisions of Section 94(7) of the Act, loss arising on acquisition/sale/transfer of Units, which are acquired/ sold/transfers within three months prior/after the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the Unitholders to receive the income or additional units without any consideration, as the case may be) and sold within nine months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempt income received or receivable on such Units.

Under the provisions of Section 94(8) of the Act, when units are bought within a period of 3 months prior to the record date for allotment of additional units and additional units are allotted without any payment and where the original units are sold within nine months after the record date, while the additional units (whether all or some of them) are continued to be held by the unitholder, the loss, if any, arising on sale of such units bought shall be ignored for the purpose of computing income chargeable to tax and such loss shall be treated as the cost of acquisition of the additional units.

#### **Foreign Institutional Investors**

Long-term capital gains on sale of Units, other than units of an equity oriented fund referred to above, would be taxed at the rate of 20% under Section 115AD of the Act. Such gains would be calculated without indexation of cost of acquisition.

Short-term capital gains on sale of units of an equity-oriented fund arising after 1 October 2004, would also be taxable under Section 111A of the Act, at the rate of 10% if the sale of such units chargeable to securities transaction tax. Other short-term capital gains would be taxed at the rate of 30% (subject to the concessional rate of tax provided for in Section 111A of the Act, discussed elsewhere in this Statement).

The above tax rates would be increased by applicable surcharge, in case of, non-corporate Unitholders, at the rate of 10% thereof, where their income exceeds Rs.10,00,000/- and at the rate of 10% thereof in case of all corporate Unitholders. In all cases, additional surcharge at 2%, called Education Cess, will be levied on the aggregate of tax and applicable surcharge, so calculated. In respect of long term capital gains on sale/redemption of units of any equity oriented mutual fund would be tax free in the hands of the NRI investor and therefore, the question of deducting any tax at source does not arise. In any case, even the table of rates specifically excludes long term capital gains exempt under section 10(38). Therefore, TAML or the Mutual Fund, as the case may be, need not deduct any tax at source while remitting money to any NRI at the time of redemption of units of any equity oriented mutual fund if the same are held by the NRI for more than 12 months i.e if they are long term capital assets in the hands of the NRI. In respect of the capital gains arising to an NRI from the sale of units of non equity oriented funds (such as debt funds), the position has not changed as compared to the position prevailing before 1st October, 2004. Therefore, the short term capital gains arising from such units would continue to be taxed at par with normal income of the NRI. In such cases, therefore, the Mutual Fund or the AMC would have to deduct tax at source @ 30% (plus surcharge and education cess). Similarly, long term capital gains arising from such units would also continue to be taxed @ 20% and therefore, the rate at which tax is to be deducted at source from such capital gains would also be 20% (plus surcharge and education cess).

#### **Other Unitholders**

Long-term capital gains in respect of Units, other than units of an equity oriented fund referred to above, held for a period of more than twelve months, will be chargeable under Section 112 of the Act, at concessional rate of tax, at the rate of 20%, as increased

by the applicable surcharge. An additional surcharge at the rate of 2%, called Education Cess, on the aggregate of tax and surcharge is to be levied under the Finance Act. In case of resident Individuals and Hindu Undivided Families, where taxable income, as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long term capital gains will be subjected to the flat rate of income tax (plus applicable surcharge and education cess). However, where the tax payable on such long-term capital gains, computed before indexation, exceeds 10%, as increased by the applicable surcharge and additional surcharge, being Education Cess, as provided by the Finance Act, of the amount of capital gains, such excess tax shall not be payable by the unitholder. Short-term capital gains in respect of all Units, held for a period of not more than twelve months, will be aggregated with other income and taxed at rates of tax, including surcharge, applicable to normal income. However Section 111A, provides that such gains, in respect of equity oriented fund, will be taxable only at 10% as increased by the applicable surcharges, if such gains arise after 1st October, 2004, and the sale of unit has been chargeable to the securities transaction tax.

#### **Tax Deduction at Source**

##### **Domestic Unitholders**

No income tax is deductible at source from income by way of capital gains under the present provisions of the Act. However, the provisions of section 195 of the Act may apply to non-residents (other than Foreign Institutional Investors and long-term capital gains exempt under section 10(38) of the Act).

##### **Foreign Institutional Investors**

**Under Section 196D of the Act, no deduction shall be made from any income by way of capital gains, in respect of transfer of securities referred to in Section 115AD of the Act.**

##### **Other Non-resident Unitholders**

Part II of the First Schedule to the Act, provides for deduction of tax at source from taxable capital gains at the rate of 20%, where they relate to long-term capital gains unless a lower withholding tax certificate is obtained from the tax authorities, and at the marginal rates, viz. at 30% in case of non-corporate Unitholders unless a lower withholding tax certificate is obtained from the tax authorities, and at the rate of 40% unless a lower withholding tax certificate is obtained from the tax authorities, in case of foreign corporate Unitholders, in case of short-term capital gains. Surcharge on income-tax will be levied at the rate of 10%, on such tax, in respect of non-corporate Unitholders, where their income exceed Rs.10,00,000/- and at the rate of 10% thereof in case of all corporate Unitholders. An additional surcharge at the rate of 2% is also to be levied under the Finance Act in all cases on the aggregate of tax and surcharge, so calculated.

#### **Deduction under section 80C**

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

#### **Rebate under section 88E**

Section 88E provides that where the total income of a person includes income chargeable under the head "Profits and gains of business or profession" arising from sale of units of equity oriented funds, he shall get rebate equal to the securities transaction tax paid by him in the course of his business. Such rebate is to be allowed from the amount of income tax in respect of such transactions calculated by applying average rate of income tax.

#### **Securities Transaction Tax**

##### **All Unit holders**

As per Chapter VII of the Finance (No. 2) Act, 2004 pertaining to STT as amended by the Finance Act, 2005, the STT shall be payable by the seller at the rate of 0.20 per cent on the sale of a unit of an equity-oriented fund to the mutual fund. The Finance Act 2006 has increased the rate from 0.20% to 0.25% with effect from 1st June, 2006.

##### **Other Benefit**

Investments in Units of the Mutual Fund will rank as an eligible form of investment under Section 11(5) of the Act read with Rule 17C of the Income Tax Rules, 1962, for Religious and Charitable Trusts.

#### **Tax Treaty Benefits**

An investor has an option to be governed by the provisions of the Act or the provisions of a Tax Treaty that India has entered into with another country of which the investor is a tax resident, whichever is more beneficial.

#### **Wealth Tax**

Units held under the Schemes of the Fund are not treated as assets as defined under Section 2(ea) of the Wealth Tax Act, 1957 and therefore would not be liable to wealth tax.

#### **Gift Tax**

The Gift-tax Act, 1958, has ceased to apply to gifts made on or after 1 October 1998. Gifts of Units, purchased under the Schemes, would therefore, be exempt from gift-tax.

## DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV will be declared on all Business days and will be published in 2 newspapers. NAV can also be viewed on [www.tatamutualfund.com](http://www.tatamutualfund.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also telephone us at (022) 66315191.

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

### Registrar

Computer Age Management Services Pvt. Ltd., Ground Floor, 178/10 Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. Tel.: (044) 28285563 / 28285565/28285567, Email: [camslb1@camsonline.com](mailto:camslb1@camsonline.com)

### AMC Office

Tata Asset Management Ltd. (Investment Manager for Tata Mutual Fund) Fort House, 221, D. N. Road, Fort, Mumbai – 400 001. Tel: (022) 66578282, Fax: 22613782, Email: [kiran@tataamc.com](mailto:kiran@tataamc.com)

## UNITHOLDERS' INFORMATION

Accounts statement (on each transaction) and Annual financial results shall be provided to investors by post. The fund will publish its unaudited financial results in the prescribed format as per SEBI Circular MFD/CIR/1/200/2001 dated April 20, 2001 and scheme portfolio in the prescribed format as per SEBI Circular MFD/CIR/9/120/2000 dated November 24, 2000 in one national English daily newspaper and in a newspaper in the language of the region where the HO of the fund is situated

### Eligibility for application

The following persons (subject, wherever relevant to, Sale of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for the purchase of the Units:

- Adult individuals, either singly or more than one (not exceeding three) on first holder basis.
- Parents, or other lawful Guardians on behalf of Minors.
- Companies, corporate bodies, public sector undertakings, trusts, wakf boards or endowments, funds, institutions, associations of persons or bodies of individuals and societies (including co-operative societies) registered under the Societies Registration Act, 1860 (so long as the Purchase of Units is permitted under their respective constitutions).
- Mutual Funds (including any Scheme managed by TAMPL or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Asset Management Companies (in accordance with Regulation 24(3) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996) including a Fund of Fund schemes.
- Partnership firms, in the name of the partners.
- Hindu Undivided families (HUF) in the sole name of the Karta.
- Financial and Investment Institutions/ Banks.
- Army/ Navy / Air Force, para military Units and other eligible institutions.
- Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws.
- Scientific and Industrial Research organisations (so long as the Purchase of Units is permitted under their respective constitutions)
- Provident / Pension (Gratuity/ Superannuation and such other retirement and employee benefit and other similar funds (so long as the Purchase of Units is permitted under their respective constitutions.)
- Non-resident Indians/persons of Indian origin residing abroad (NRIs) on a full repatriation basis.
- Foreign Institutional Investors registered with SEBI (FIIs).
- Overseas Financial Organisations which have entered into an arrangement for investment in India, inter-alia, with a Mutual Fund registered with SEBI and which arrangement is approved by the Central Government.
- International Multilateral Agencies approved by the Government of India.

### How to apply

Application forms complete in all respects, accompanied by or cheque / draft are to be submitted to any of the Authorised Investor Service Centres, as stated in the Offer Circular or as may be declared. All cheques and bank drafts accompanying the application form should contain the application form number and the name of the applicant on its reverse. For additional instructions, investors are requested to follow the application form carefully. **All cheques/ drafts by the applicants should be made out in favour of "The name of the scheme" and crossed "A/c Payee and Not Negotiable".**

Application form (duly completed), along with a cheque (drawn on Chennai) / DD (payable at Chennai) may also be sent by Mail directly to the Registrar viz. Computer Age Management Services (Private) Limited, Unit : Tata Mutual Fund, A&B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006.

**If there is no Authorised Investor Service Centres where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of "The name of the scheme" and crossed "A/c Payee and Not Negotiable" respectively payable at Chennai, after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) from the amount of investment.** If such bank charges / commission are not deducted by the applicant, then the same may not be reimbursed by the Trustee Company. Such bank charges / commission will be treated as an ongoing expense. However in case of application along with local Cheque or Bank Draft payable at Mumbai, at / from locations where TMF has its designated Authorised Investor Service Centres, Bank Draft charges/ commission may have to be borne by the applicant. In such cases the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application.

### Subscription by NRIs

In terms of Schedule 5 of Notification no. FEMA 20/2000 dated May 3, 2000, RBI has granted general permission to NRIs to purchase, on a repatriation basis units of domestic mutual funds. Further, the general permission is also granted to NRIs to sell the units to the mutual funds for repurchase or for the payment of maturity proceeds, provided that the units have been purchased in accordance with the conditions set out in the aforesaid notification. For the purpose of this section, the term "mutual funds" is as referred to in Clause (23D) of Section 10 of Income-Tax Act 1961. However, NRI investors, if so desired, also have the option to make their investment on a non-repatriable basis.

### Subscription by FIIs

In terms of Schedule 5 of Notification no. FEMA 20/2000 dated May 3, 2000. RBI has granted general permission to a registered FII to purchase on a repatriation basis units of domestic mutual funds subject to the conditions set out in the aforesaid notification. Further, the general permission is also granted to FIIs to sell the units to the mutual funds for repurchase or for the payment of maturity proceeds, provided that the units have been purchased in accordance with the conditions set out in the aforesaid notification. For the purpose of this section, the term "mutual funds" is as referred to in Clause (23D) of Section 10 of Income-Tax Act 1961.

### Mode of Payment on Repatriation basis

#### NRIs

In case of NRIs and persons of Indian origin residing abroad, payment may be made by way of Indian Rupee drafts purchased abroad and payable at Mumbai or by way of cheques drawn on Non-Resident (External) (NRE) Accounts payable at par at Mumbai. Payments can also be made by means of rupee drafts payable at Mumbai and purchased out of funds held in NRE / FCNR Accounts.

In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

#### FIIs

FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-resident Rupee Account maintained by the FII with a designated branch of an authorized dealer with the approval of the RBI subject to the terms and conditions set out in the aforesaid notification.

**All cheques/drafts should be made out in favour of "The name of the scheme" and crossed "Account Payee Only". In case Indian Rupee drafts are purchased abroad or from FCNR/NRE A/c. an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.**

### Mode of payment on Non-Repatriation basis

In case of NRIs/Persons of Indian origin seeking to apply for Units on a non-repatriation basis, payments may be made by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the Application Form is accepted.

Refunds, interest and other distribution (if any) and maturity proceeds/repurchase price and /or income earned (if any) will be payable in Indian Rupees only. The maturity proceeds/repurchase value of units issued on repatriation basis, income earned thereon, net of taxes may be credited to NRE/FCNR account (details of which should be furnished in the space provided for this purpose in the Application Form) of the non-resident investor or remitted to the non-resident investor. Such payments in Indian Rupees will be converted into US dollars or into any other currency, as may be permitted by the RBI, at the rate of exchange prevailing at the time of remittance

and will be dispatched through Registered Post at the unitholders risk. The Fund will not be liable for any loss on account of exchange fluctuations, while converting the rupee amount in US dollar or any other currency. Credit of such proceeds to NRE/FCNR account or remittance thereof may be permitted by authorized dealer only on production of a certificate from the Fund that the investment was made out of inward remittance or from the Funds held in NRE/FCNR account of the investor maintained with an authorized dealer in India. However, there is no objection to credit of such proceeds to NRO/NRSR account of the investor if he so desires.

Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.

### REJECTION OF APPLICATIONS

Applications not complete in any respect are liable to be rejected. The Trustee Company may reject any application not in accordance with the terms of the Scheme.

### DOCUMENTS TO BE SUBMITTED

#### In the case of applications under Power of Attorney

If any application or any request for transmission is signed by a person holding a valid Power of Attorney, the original Power of Attorney or a certified copy duly notarised should be submitted with the application or the transmission request, as the case

may be, unless the Power of Attorney has already been registered with the Fund / Registrar.

In the case of applications by limited Company or a corporate body or an

eligible institution or a registered society or a Trust or a Fund or a FII, etc.

In the case of applications by limited Company or a corporate body or an eligible institution or a registered society or a trust or a fund or a FII, a certified true copy of the Board resolution of the managing body authorising investments in Units including authority granted in favour of the officials signing the application for Units and their specimen signature etc. 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 should be submitted. The officials should sign the application under the official designation. In the case of a Trust/ Fund, it shall produce a resolution from the Trustee(s) authorising such purchases.

The above mentioned documents or duly certified copy thereof must be lodged separately at the office of the Registrar to the Offer, quoting the serial number of the application.

In case of non submission of the above mentioned documents, the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application.

### SYSTEMATIC INVESTMENT PLAN (SIP) UNDER VARIOUS SCHEMES SHALL BE AS UNDER

Scheme Name	SIP Minimum Amount (Monthly) Minimum 5 instalment	SIP Minimum Amount (Quarterly) Minimum 3 instalment	SIP Maximum Amount per Installment **	Entry Load	Exit Load if redeemed before the specified period from the date of allotment (as a % of Relevant NAV)
Tata Balanced Fund (TBF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Select Equity Fund (TSEF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Pure Equity Fund (TPEF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months:1.25%^, If redeemed after 24 months: Nil.
Tata Dividend Yield Fund (TDYF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Infrastructure Fund (TISF)	Rs.1,000/-	Rs.2,000/-	Re 10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Mid Cap Fund (TMCF)	Rs.1,000/-	Rs.2,000/-	Re 10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Life Science & Tech Fund (TLSTF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Equity P/E Fund (TEPEF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Equity Opportunities Fund (TEOF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Index Fund (TIXF) -Option A	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Growth Fund (TGF)	Rs.1,000/-	Rs.2,000/-	Rs.10,00,000/-	1.00%	If redeemed on or before expiry of 24 months: 1.25%^, If redeemed after 24 months: Nil.
Tata Tax Saving Fund (TTSF)	Rs.500/-	Rs.500/-	Rs.1,00,000/-	2.25%	If redeemed on or before expiry of 24 months: 1.00%*, If redeemed after 24 months: Nil.
Tata Monthly Income (TMIF) An open ended income fund. monthly income is not assured and is subject to the availability of distributable surplus Fund Monthly, Quarterly Dividend Option Growth Option	Rs.5,000/- Rs.2,000/-	Rs.8,500/- Rs.3,500/-	Rs.1,00,000/- Rs.1,00,000/-	Nil	For investment amount less than Rs. 1 crore If redeemed on or before expiry of 180 days - 0.50% For investment amount of Rs. 1 crore or more: Nil
Tata MIP Plus Fund (TMPPF) An open ended income fund. monthly income is not assured and is subject to the availability of distributable surplus Growth Monthly Dividend Quarter & Half-Yearly Dividend	Rs.1,000/- Rs.5,000/- Rs.2,000/-	Rs.2,000/- Rs.8,500/- Rs.3,500/-	Rs.1,00,000/- Rs.1,00,000/- Rs.1,00,000/-	Nil	For investment amount less than Rs. 25 lacs If redeemed on or before expiry of 180 days-0.50% If redeemed after 180 days: Nil For investment amount of Rs. 25 lacs or more: Nil

^ The above load structure would be applicable for SIP amount upto Rs. 10 lakhs per installment. For SIP installment above Rs. 10 lakhs the prevailing load structure for investment other than SIP will be applicable.

Notes:

(1) For all above schemes, for monthly SIP, minimum installment is 5 and for quarterly SIP, minimum installment is 3.

(2) Loads are charged on transaction basis. Computation of 24 months wherever applicable shall include date of purchase.

(3) The First SIP cheque and auto debit form should be submitted at least SEVEN days before the first SIP cheque date. ( i.e. cheque date). The form can be submitted at any Tata Asset Management Limited (TAML) office or CAMS ISC's. If any application is received without seven days notice, the same will be considered for immediate next month cycle.

(4) The SIP will be accepted for 1st, 7th, 10th and 20th.

(\*) Subject to lock-in period as per the terms of the scheme.

(\*\*) AMC reserves the right to change the above terms prospectively without prior notice.

Date : 30th June, 2006.

## SYSTEMATIC INVESTMENT PLAN (SIP)

To  
The Trustee,  
TATA MUTUAL FUND  
Mumbai

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

Having read and understood the contents of the Offering Circular and the instructions and information contained therein, I/We hereby apply for the Systematic Investment Plan (SIP) and agree to abide by the terms and conditions mentioned in the plan.

Folio No.	
Broker Code : <b>25741</b>	Sub Broker Code :
Name : _____	
Email : _____	
Scheme	
Option	
Rs _____ (in words _____ )	

Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		Dates: <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 20th	
Cheque No(s).	Dated	Amount (Rs.)	
		in figures	in words
1.	/ /		
2.	/ /		
3.	/ /		
4.	/ /		
5.	/ /		
6.	/ /		
7.	/ /		
8.	/ /		
9.	/ /		
10.	/ /		
11.	/ /		
12.	/ /		
Drawn on Bank :			
Branch :			

<b>SIGNATURES</b>	_____ Sole/First Applicant	_____ Second Applicant	_____ Third Applicant
* In case of new application/s, kindly attach duly filled in application form.			

*Load Structure as on date of 1st SIP Instalment (In case of Direct Debit) Cheque date would be applicable.*

N.B. Investment under Systematic Investment Plan can be made at Authorised Investor Service Centres only. SIP request should reach the ISCs before 7 working days from the start of the first SIP date.





TO BE USE FOR ALL THE SCHEMES OTHER THAN TATA SERVICE INDUSTRIES FUND AND TATA CONTRA FUND  
**SIP AUTO DEBIT FACILITY**

New Investors are also requested to fill-in the scheme application form

**REGISTRATION CUM MANDATE FORM FOR ECS (Debit clearing / Auto Debit)**

First SIP cheque and subsequent via Auto Debit in select cities only.

New Registration with TMF

Change in Bank Account for existing Registration with TMF

Broker Code

**25741**

Sub Broker Code

**INVESTOR AND INVESTMENT DETAILS**

Sole / First Investor Name	
Existing Folio No. (if any)	
Scheme	
Plan	
Option & Sub Option	

**SIP AND BANK DETILS**

Each SIP Amount (Rs.)  Frequency Monthly (Default)  Quarterly

Amount in words \_\_\_\_\_

First SIP Cheque No. :  Cheque date should be either 1st / 7th / 10th / 20th  
 (Submit atleast 7 days before this SIP Cheque Date) (Note : Cheque should be drawn on bank details provided below)

SIP Auto Debit Dates :  1st  7th  10th  20th of the month / quarter.

SIP Period : Start From MM YY End On MM YY

(Note : Please allow minimum one month for auto debit to register and start.)

I/We hereby, authorise Tata Mutual Fund (TMF) and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

**PARTICULARS OF BANK ACCOUNT**

Account holder Name as in Bank Account

Bank Name

Branch Name  City

Account Type  Savings  Current  Cash Credit

Account Number

In Words

9 Digit MICR Code (Mandatory)

In Words

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS / Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Tata Asset management Ltd., about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. To - The Trustee, Tata Mutual Fund, Mumbai. Having read and understood the contents of Offering Circular of Tata Mutual Fund Scheme/s, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price and agree to abide by terms, conditions, rules and regulations of scheme/s.

First Account Holder's Signature  
(As in Bank Records)

Second Account Holder's Signature  
(As in Bank Records)

Third Account Holder's Signature  
(As in Bank Records)

**FOR OFFICE USE ONLY (NOT TO BE FILLED IN BY INVESTOR)**

Recorded on  Scheme Code

Recorded by  Credit A/c Number

Bank use Mandate Ref. No. \_\_\_\_\_ Customer Ref. No. \_\_\_\_\_

**AUTHORISATION OF THE BANK ACCOUNT HOLDER (TO BE SIGNED BY THE ACCOUNT HOLDER)**

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in Tata Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to account mandate Form to get it verified & executed.

Bank Account Number

First Account Holder's Signature  
(As in Bank Records)

Second Account Holder's Signature  
(As in Bank Records)

Third Account Holder's Signature  
(As in Bank Records)

## SIP AUTO DEBIT FACILITY : TERMS & CONDITIONS

### SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) Agra, Ahmedabad, Allahabad, Amritsar, Bangalore, Baroda, Bhopal, Bhubaneswar, Chandigarh, Chennai, Cochin, Coimbatore, Guwahati, Hyderabad, Indore, Jaipur, Jalandhar, Kanpur, Kolkata, Lucknow, Ludhiana, \*Madurai, Mangalore, Mumbai, Nagpur, New Delhi, Rajkot, Panjim, Patna, Pune, Surat, \*Trichy, Trichur, Trivandrum, Varansai, Vijayawada, Vizag

1. This facility is offered to investors having bank accounts in select cities mentioned above.
2. Completed application form, SIP Auto Debit form and the first cheque should be submitted at least SEVEN days before the first transaction date.
3. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for auto debit.
4. The cities in the list may be modified/ updated/changed/removed at any time in future entirely at the discretion of Tata Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
5. The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 6.\* SIP auto debit facility is available only on specific dates of the month viz. 1st/7th / 10th / 20th, except for Madurai where SIP dates are 1st and 7th only and for Trichy SIP date is 7th of every month.
7. The cheque should be drawn on the same bank account which is to be registered for ECS (Debit).
8. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
9. Investors will not hold Tata Asset Management Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
10. Tata Asset Management Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
11. The request for this facility to be submitted duly filled in printed form. Any other format of request will be rejected.
12. Cancellation of Auto Debit request should be submitted before 15 days from the processing date of Auto Debit. For example - The request to be forwarded on or before 5th of December 2005 for the cancellation of Auto Debit on 20thDecember 2005. If not then it will be considered only for the next month Auto Debit Date.

## SYSTEMATIC INVESTMENT PLAN (SIP)

1. Dates for investing through SIP route: 1st / 7th / 10th and 20th of every month.
2. 1st cheque can be accepted for any date but the subsequent cheques should be dated as mentioned in the SIP form.
3. No out station cheques will be accepted, cheques should be drawn at the payable location where we have an Investor Service Center.
4. The difference of minimum 15 days should be there between the first application and 1st SIP cheque. Incase of lesser difference of minimum requested dates the 1st SIP cheque will be deposited on the subsequent month. (For example - The first application cheque dated 25th of a December and the investor opting for SIP date, as 1st January will be taken into the account on 1st February).
5. Cancellation of SIP request should be submitted before 15 days from the processing date of SIP. For example - The request to be forwarded on or before 5th of December 2005 for the cancellation of SIP on 20thDecember 2005. If not then it will be considered only for the next month SIP Date.

## SYSTEMATIC WITHDRAWAL PLAN (SWP)

- 1) There are two options available:
  - a) Fixed Amount
  - b) Capital Appreciation
- 2) Minimum withdrawal for fixed option is Rs.500/- and for capital appreciation there is no minimum. NO maximum limit.
- 3) The dates for SWP are 1st / 7th / 10th / 20th and 28th of every Month/Quarter.
- 4) Exit load will be charged as per the schemes applicable load structure.
- 5) Cancellation of SWP request should be submitted before 15 days from the processing date of SWP. For example - The request to be forwarded on or before 5th of December 2005 for the cancellation of SWP on 20thDecember 2005. If not then it will be considered only for the next month SWP Date.

## SYSTEMATIC TRANSFER PLAN ( STP )

- 1) There are three options
  - Fixed amount: Fixed amount will be transferred on the days mentioned below, subject to the terms & conditions of the schemes
  - Capital appreciation: The capital appreciation as on the dates mentioned below will be transferred to any other scheme of Tata MF, subject to the terms of the scheme. There is no minimum amount under capital appreciation
  - Dividend (\*)
- 2) The STP dates are 1st / 7th / 10th / 20th and 28th of every Month/Quarter for Fixed Amount and Capital Appreciation.
- 3) Transfer Amount: The Minimum and Maximum amount that can be transferred will be as per SIP structure for fixed amount
- 4) Load: SIP Load structure applicable.  
(\*) Dividend sweep
- 1) Dividend declared will be automatically invested into scheme/plan of Tata Mutual Fund, mentioned by the unitholder. e.g. Mr. X has units in TATA Dynamic Bond Fund – Dividend reinvestment option and has opted for Dividend sweep to TATA Pure Equity Fund- Growth Option. As and when dividend is declared in TATA Dynamic Bond Fund, the dividend will be directly transferred to Tata Pure Equity Fund –Growth option.
- 2) Please note that there will be no entry of dividend reinvestment in the scheme where the dividend has been declared and the description in the scheme where the investor has opted dividend sweep will be Dividend Reinvestment.
- 3) The frequency of transfer will be dependent on the dividends declared in the scheme where the investment has been made.
- 4) The total dividend amount will be automatically invested on the ex dividend date into another scheme of TATA MF at the NAV of that scheme and accordingly equivalent units will be allotted, subject to the terms of the schemes e.g. If the dividend record date is 1st Jan 04 (Friday) and the ex dividend date is 4th Jan 2004 (Monday), the investor will be allotted units at NAV of the same day i.e 4th Jan 2004 (Monday)
- 5) Dividend sweep is possible only if the investor has opted for Dividend reinvestment. Dividend sweep is not possible if the investor has opted for dividend payout.
- 6) There is no minimum and maximum amounts.
- 7) SIP Load structure applicable.
- 8) Not applicable for daily dividend.
- 9) SIP request should reach the ISC's before 7 working days, from the start of the first SIP date.
- 10) Cancellation of STP request should be submitted before 15 days from the processing date of STP. For example - The request to be forwarded on or before 5th of December 2005 for the cancellation of STP on 20thDecember 2005. If not then it will be considered only for the next month STP Date.



**Common Application Form for Equity, Monthly Income and Balanced Schemes**

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

Fort House, 221, D. N. Road, Fort, Mumbai – 400001.

Trustee: Tata Trustee Company Pvt. Ltd. AMC : Tata Asset Management Ltd.

Sr. No. :

**ISSUE OF UNITS OF TATA MUTUAL FUND SCHEMES OF FACE VALUE OF RUPEES 10/- EACH AT NAV BASED RESALE PRICE WITH APPLICABLE LOAD FOR ONGOING SALE**

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

Broker/Agent Code	Sub-Broker Code	Bank/Branch	Serial No.
ARN-25741			

Existing Folio No. :

**UNITHOLDER INFORMATION**

a. Name of First Applicant													Date of Birth (DD/MM/YYYY)			
	Please mention your name as it appears in your Bank Account															
Company													Name of the contact person			
Name of Second Applicant																
Name of Third Applicant																
Father/Husband's Name (First Applicant)																
Name of Guardian																
b. Mode of Holding	<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor												Default Option: Joint.			
c. Mailing Address																
	Pin Code				City											
	State :				Country :				E-mail * :							
	* I/ We Wish to Receive Account Statement / Annual Report / Other communication through Email in lieu of the physical copy of the same    Yes <input type="checkbox"/> No <input type="checkbox"/>															
d. Contact Particulars	Telephone : Office				-				Fax				-			
	Residence				-				Mobile No.							
e. Occupation	<input type="checkbox"/> Agriculture <input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other															
f. Are you applying as	<input type="radio"/> Resident Individual <input type="radio"/> NRI/NRO <input type="radio"/> NRI/NRE <input type="radio"/> AOP <input type="radio"/> FII <input type="radio"/> Body Corporate <input type="radio"/> Trust <input type="radio"/> Partnership <input type="radio"/> Public Ltd. Co. <input type="radio"/> On behalf of Minor <input type="radio"/> HUF <input type="radio"/> FOF <input type="radio"/> Proprietorship <input type="radio"/> BOI <input type="radio"/> Pvt. Ltd. Co. <input type="radio"/> Societies    Others _____															
g. If you are an NRI/FII, the RBI requires us to obtain an overseas address. Please mention it here.	I/We confirm that I am/We are non residents of Indian nationality / origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/FCNR account.															

Nominee Name _____	Date of Birth _____	Signature of Guardian
Relationship _____ Guardian details (if nominee is a minor) Name & Address _____		
_____		

**PLEASE CHOOSE THE SCHEME/S AND OPTION FOR INVESTMENT**

- |  |                              |   |   |
|--|------------------------------|---|---|
| <input type="checkbox"/> Tata Equity Opportunities Fund (EO)       | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Pure Equity Fund (PE)                | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Select Equity Fund (SS)              | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Life Sciences & Technology Fund (LS) | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Equity P/E Fund (EPE)                | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Dividend Yield Fund (DY)             | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Infrastructure Fund (IS)             | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Mid Cap Fund (MC)                    | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Balanced Fund (BF)                   | <input type="radio"/> Growth | <input type="radio"/> Dividend/ Bonus Payout                      | <input type="radio"/> Dividend Reinvestment |
| <input type="checkbox"/> Tata Growth Fund (GR)                     | <input type="radio"/> Growth | <input type="radio"/> Bonus <input type="radio"/> Dividend Payout | <input type="radio"/> Dividend Reinvestment |

**Default Option:** Growth / Reinvestment

- Tata Tax Saving Fund (TS)  Dividend/ Bonus Payout  Dividend Reinvestment

**Default Option:** Growth / Reinvestment

- |  |                                     |                                      |
|--|-------------------------------------|--------------------------------------|
| <input type="checkbox"/> Tata Index Fund | <input type="checkbox"/> Nifty Plan | <input type="checkbox"/> SENSEX Plan |
|  | <input type="radio"/> Option A      | <input type="radio"/> Option A       |

**Default Option:** Nifty / Option A

- |  |   |   |                                 |
|--|---|---|---------------------------------|
| <input type="checkbox"/> Tata Monthly Income Fund (MF) | <input type="checkbox"/> Monthly Dividend                       | <input type="checkbox"/> Quarterly Dividend                     | <input type="checkbox"/> Growth |
|  | <input type="radio"/> Payout <input type="radio"/> Reinvestment | <input type="radio"/> Payout <input type="radio"/> Reinvestment |                                 |

**Default Option:** Growth / Quarterly / Reinvestment

- Tata Monthly Income Plus Fund (MP)
- |   |   |   |                                 |
|---|---|---|---------------------------------|
| <input type="checkbox"/> Monthly Dividend                       | <input type="checkbox"/> Quarterly Dividend                     | <input type="checkbox"/> Half Yearly Dividend                   | <input type="checkbox"/> Growth |
| <input type="radio"/> Payout <input type="radio"/> Reinvestment | <input type="radio"/> Payout <input type="radio"/> Reinvestment | <input type="radio"/> Payout <input type="radio"/> Reinvestment |                                 |

**Default Option:** Growth / Quarterly Income / Reinvestment

**APPLICATION MONEY DETAILS (Cheque / DD to be drawn in the name of the Scheme)**

*Please enclose separate Cheques/Demand Draft for each scheme. \* DD charges to be borne by AMC if investor doesn't fall within ISCs.*

**Scheme Name** \_\_\_\_\_

Gross Amount in Rs.  DD Charges Rs. (if any)\*

Net Amount in Rs.

Amount of Investment(Rs in Words) \_\_\_\_\_

Drawn on Bank \_\_\_\_\_ Branch \_\_\_\_\_ Cheque/DD No. \_\_\_\_\_ Dated \_\_\_/\_\_\_/\_\_\_

**Scheme Name** \_\_\_\_\_

Gross Amount in Rs.  DD Charges Rs. (if any)\*

Net Amount in Rs.

Amount of Investment(Rs in Words) \_\_\_\_\_

Drawn on Bank \_\_\_\_\_ Branch \_\_\_\_\_ Cheque/DD No. \_\_\_\_\_ Dated \_\_\_/\_\_\_/\_\_\_

**Scheme Name** \_\_\_\_\_

Gross Amount in Rs.  DD Charges Rs. (if any)\*

Net Amount in Rs.

Amount of Investment(Rs in Words) \_\_\_\_\_

Drawn on Bank \_\_\_\_\_ Branch \_\_\_\_\_ Cheque/DD No. \_\_\_\_\_ Dated \_\_\_/\_\_\_/\_\_\_

**INCOME TAX DETAILS OF ALL THE UNITHOLDERS (Mandatory) please refer instruction E**

FIRST UNITHOLDER	SECOND UNITHOLDER	THIRD UNITHOLDER
PAN/GIR No.	PAN/GIR No.	PAN/GIR No.

Kindly enclose copy of the proof of PAN/ Form 60. Any person who does not have a permanent account number and who enters into any transaction specified in this rule shall make a declaration in Form No. 60 giving therein the particulars of such transaction. In case of a joint holding, PAN / Form No. 60 of all the joint holders should be mentioned in the application form.

**YOUR BANK ACCOUNT DETAILS (Mandatory) please refer instruction F**

All communication and payments will be made to the first applicant or to the Karta in case of HUF.

<b>Name of Your Bank</b>	Branch										
<b>Your Account No.</b>											
<b>Account No. (in words)</b>											
<b>Bank Address</b>											
	City			State			PIN			MICR Code	
<b>Account Type</b>	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRNR	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR					

Bank account details of First Unitholder and for application amount Rs. 50000/- and more, the PAN no. of all the unitholders is required without which the application would be rejected.

Example for filling the Account number:

Ac. No.			9	7	4	6	1	5	2
In words			Nine	Seven	Four	Six	One	Five	Two

**DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND**

Tata Mutual Fund directly credits the Dividends /Redemption into the investor Bank Account in case the account is with **ICICI Bank Ltd./HDFC Bank Ltd./UTI Bank /IDBI Bank/Standard Chartered Bank/Kotak Bank/HSBC Bank/Deutsche Bank.**

I / We understand that the instruction to the bank for Direct Credit/ ECS will be given by the Mutual Fund and such instruction will be adequate discharge of Mutual Fund towards redemption/dividend proceeds. In case of bank not crediting my/our bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Tata Mutual Fund responsible. I/We understand that in case account number furnished by me/us, if found incorrect, I/We would not hold Tata Mutual Fund responsible for the credit going to the wrong account. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/ECS.

If however you wish to receive cheque payout, please tick here

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

- 1)  Memorandum & Articles of Association (Corporate)
- 2)  Board Resolution (Corporate)
- 3)  Authorised signatories list
- 4)  Trust Deed (in case of a trust)
- 5)  Partnership Deed (for partnership firm)
- 6)  Copy of the PAN card of all unitholders (for investment of Rs. 50,000/- and above)

**DECLARATION AND SIGNATURES**

To - The Trustee, Tata Mutual Fund, Mumbai.

Having read and understood the contents of Offering Circular of Tata Mutual Fund Scheme/s, I/We hereby apply for the respective Units of Tata Mutual Fund Scheme/s at NAV based resale price and agree to abide by the terms, conditions, rules and regulations of scheme/s.

We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and we undertake to provide all necessary proof / documentation if any required, to substantiate the facts of this undertaking. "I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment." I/We Authorise the Fund to disclose details of my/our account and all my/our transactions to the intermediary whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me/us

Sr. No. :

Holder	Name of the Holder/s	Signature(s) / Thumb Impression(s) (Refer Instruction number C (4) on page 18)
First / Sole Applicant		
Second Applicant		
Third Applicant		

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

Sr. No. :

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

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

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

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

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

Current load structure is enclosed

## INSTRUCTIONS

Please read the terms of Offering Circular before filling the application. 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.

**(A) AN APPLICATION TO THE ONGOING OFFERING BY AN INVESTOR SHOULD BE FOR A MINIMUM AND IN MULTIPLES THEREOF AS SPECIFIED FOR EACH SCHEME. THERE IS NO MAXIMUM LIMIT.**

**INVESTOR CAN APPLY FOR MORE THAN ONE SCHEME FROM THE SAME APPLICATION FORM BY SUBMITTING SEPARATE CHEQUES/DEMAND DRAFT FOR EACH SCHEME.**

**(B) PAYMENT PROCEDURE**

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the **Investor Service Centres** are located. **THE CHEQUE/DD MUST BE DRAWN IN THE NAME OF THE SCHEME** and crossed "**ACCOUNT PAYEE & NOT NEGOTIABLE**".
2. In case of subscription by NRIs / FIIs, please follow procedure given on page 11 of this memorandum.
3. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
4. Application forms duly completed in all respects must be lodged at the identified Investor Service Centres.
5. Applicants may send their applications alongwith a MICR cheque/demand draft payable at Mumbai, (after deducting bank charges/commission from the amount of investment) by registered post (superscribing the envelopes as "**Tata Mutual Fund - Application Form**") to **CAMS, Unit : Tata Mutual Fund, Computer Age Management Services Pvt. Ltd., Ground Floor , 178/10 Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034** . Tata Mutual Fund, Registrars and/or Bankers to the offer shall not be liable for any postal delays or loss in transit.
6. The applicants are requested to note the following points before submitting the applications to any of the collection centres.
  - i) Separate cheque/demand draft is required for each scheme. Such Cheques/Demand Draft should be drawn in the name of the Scheme.
  - ii) 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.
  - iii) Cheques once returned in clearing will not be re-presented and the accompanying applications may not be considered for allotment.
7. Applications which are incomplete are liable to be rejected and the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof.
8. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any, will be despatched to the applicant. Refund

will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.

9. The right to accept or reject any application in whole or in part lies with the Trustee Company.

**(C) APPLICATION DETAILS**

1. Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft.
2. Please mention the Pin Code Number in the Address column. **In case the PIN code is not mentioned all the correspondence will be sent by registered post.**
3. All communication and/or payments will be made to the sole/first applicant.
4. Signatures should be in English or in any Indian language, thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, the Partner should sign on behalf of the Partnership Firm. Similarly, for the Association of Persons (AoP), Company etc. the application must be signed by the Authorised Signatory/Signatories as applicable.
5. Individual(s) as Applicant/unit holder only can make nomination. Nominee must be an individual and not a trust, society, body corporate partnership firm, Karta of Hindu Undivided Family or a power of Attorney Holder. Nomination stands rescinded upon transfer/Redemption/Switchover of Units
6. Where the units are held in the names of two or three persons, such persons shall be deemed to hold the units on first holder basis. In case of HUF/Partnership Firm/AoP/Company, etc. no joint holding will be considered. **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 notarised and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.

**D) Default Values:**

Default values for Tata Pure Equity Fund, Tata Equity Opportunities Fund, Tata Life Sciences & Technology Fund, Tata Select Equity Fund, Tata Growth Fund, Tata Dividend Yield Fund, Tata Equity P/E Fund, Tata Infrastructure Fund, Tata Mid Cap Fund, Tata Balanced Fund are :

In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment

(Instructions continued)

**Tata Tax Saving Fund:**

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment

**Tata Index Fund**

In case the Investment Plan (SENSEX / NIFTY) is not mentioned investment will be taken in NIFTY

Under each Plan, in case the Investment Option (Option A / Option B) is not mentioned investment will be taken in Option A.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment

**Tata Monthly Income Fund**

In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth

Under Dividend Option, in case the Investment Plan (Monthly / Quarterly) is not mentioned investment will be taken in Quarterly.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment

**Tata MIP Plus Fund**

In case the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth

Under Dividend Option, in case the Investment Plan (Monthly / Quarterly/ Half Yearly) is not mentioned investment will be taken in Quarterly.

In case the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment

**E) PAN Number Details of the Investors**

As per SEBI Circular SEBI/MD/CIR. No6/ 4213/04 dated March 1, 2004 Whenever an application is for total value of Rs 50000 or more, the applicant or in case of application is in joint names ,each of the applicants , should mention his/her permanent account number (PAN) allotted under the Income Tax Act, 1961

As per Rule 114B of The Income Tata Rules 1962, every person shall quote his permanent account number (PAN) in all documents pertaining to payment of an amount of Rupees Fifty Thousand or more to a Mutual Fund for purchase of its units. In case the person making the payment is a minor who does not have any income chargeable to income tax, he shall quote the permanent account number of his father or mother or guardian, as the case may be. Any person who does not have a permanent account number and who enters into any transaction specified in this rule shall make a declaration in Form No. 60/61 giving therein the particulars of such transaction.

**In case of a joint holding, PAN / Form No. 60/61 is required for all the joint holders**

**Any application for subscription of units of the total value of Rs. 50000/- or more without a valid PAN / Form No. 60/61 will be liable to be rejected by the Mutual Fund.**

**Note:** Investors are urged to refer The Income Tax Rules, 1962 or consult their Tax Advisors for further details.

**(F) BANK ACCOUNT DETAILS**

It shall be mandatory for the Unitholders to mention their bank account numbers in their applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank Account i.e. nature of account, Account Number, Nine digit Bank Code Number (For Electronic Credit Facility), branch address of the bank at the appropriate space in the application form.

Example for filling the account number:

*Any application for subscription /request for redemption without Bank account details cannot be considered for subscription and hence will be rejected.*

Ac. No.	0	0	9	7	4	6	1	5	2
In words	Zero	Zero	Nine	Seven	Four	Six	One	Five	Two

Please note if words and numbers does not matches DC will not be effected.

**For faster dissemination of information,Unitholders are requested to provide their e-mail IDs.**

**(G) BROKERS AND MARKETING ASSOCIATES.**

1. Tata Mutual Fund's Marketing Associates, Agents & Brokers (who are holding the AMFI Certificate) are eligible to mobilise subscriptions under the Fund and earn brokerage based on the amounts subscribed. Brokerage will be paid only to those Marketing Associates, Agents & Brokers whose stamp appears on the application form.
  2. Code numbers / ARN No. assigned by AMFI to the Marketing Associates/Agents must be used wherever applicable 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.
- (I) 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.

**Anti Money Laundering**

Tata AMC is committed to complying with the Prevention of Money Laundering Act, 2002 and rules, guidelines etc issued there under by any regulatory authorities. To comply with anti money guidelines and to discourage investment from money launders, AMC have adopted certain policies.

The need to "Know Your Customer" is vital for the prevention of money laundering. The AMC may seek information or obtain and retain documentation used to establish identity. It may re-verify identity and obtain any missing or additional information for this purpose. The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a Unit Holder, if after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfil the requirements of the "Know Your Customer" or the AMC believes that the transaction is suspicious in nature as regards money laundering. In this behalf the AMC reserves the right to reject any application and effect a mandatory Redemption of Units allotted at any time prior to the expiry of 90 Business Days from the date of the application. If the payment for Purchase of Units are made by a third party (e.g. a power of attorney holder, a financing agency, a relative, etc.), the Unit Holder may be required to give such details of such transaction so as to satisfy the AMC of the source and/or consideration underlying the transaction.

**FORM NO.60**

(See second proviso to rule 114 B)

**Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B**

1. Full name : .....  
Address of the declarant : .....

Details of the document being produced in support of address in column 1

- Ration Card                       Passport                       Driving Licence                       Identity Card Issued by any Institution                       Copy of electricity bill or telephone bill showing residential address
- Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address.
- Any other documentary evidence in support of his address given in the declaration.

2. Particulars of transaction : .....

3. Amount of the transaction : .....

4. Are you assessed to tax : Yes / No                      If yes,  
 (i) Details of Ward/Circle/Range where the last return of income was filed?  
 .....  
 (ii) Reasons for not having permanent account number  
 .....

**VERIFICATION**

I, ....., do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the .....day of .....

Date : .....Place : .....

Signature of the declarant

**FORM NO.60**

(See second proviso to rule 114 B)

**Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B**

1. Full name : .....  
Address of the declarant : .....

Details of the document being produced in support of address in column 1

- Ration Card                       Passport                       Driving Licence                       Identity Card Issued by any Institution                       Copy of electricity bill or telephone bill showing residential address
- Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address.
- Any other documentary evidence in support of his address given in the declaration.

2. Particulars of transaction : .....

3. Amount of the transaction : .....

4. Are you assessed to tax : Yes / No                      If yes,  
 (i) Details of Ward/Circle/Range where the last return of income was filed?  
 .....  
 (ii) Reasons for not having permanent account number  
 .....

**VERIFICATION**

I, ....., do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the .....day of .....

Date : .....Place : .....

Signature of the declarant

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