

Scheme Name	Initial Offer Opened on:	Initial Offer Closed on:	Scheme Re-opened for continuous sale and repurchase on:
Tata Liquid Fund	August 24, 1998	August 29, 1998	August 30, 1998
Tata Short Term Bond Fund	August 8, 2002	August 8, 2002	August 12, 2002
Tata Income Fund	March 19, 1997	May 2, 1997	May 3, 1997
Tata Gilt Securities Fund	August 3, 1999	August 3, 1999	August 4, 1999
Tata Income Plus Fund	November 11, 2002	November 21, 2002	December 02, 2002
Tata Dynamic Bond Fund	September 1, 2003	September 2, 2003	September 09, 2003
Tata Floating Rate Fund	December 12, 2003	December 22, 2003	December 29, 2003
Tata Floater Fund	August 23, 2005	September 5, 2005	September 30, 2005
Tata Liquidity Management Fund	February 28, 2006	March 1, 2006	March 7, 2006

### INVESTMENT OBJECTIVE & ASSET ALLOCATION PATTERN

#### TATA LIQUID FUND

The investment objective has been to create a highly liquid portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and high liquidity to the Unitholders.

Instrument	Proportion % of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Debt & Debt Related (Listed/Securitized)	-	30	100	Low to Medium
Debt & Debt Related (Unlisted / securitized)	-	10	80	Low to Medium
Money Market Securities	-	60	100	Low / Sovereign
<b>Total</b>	-	<b>100</b>		

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

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

#### TATA SHORT TERM BOND FUND

The investment objective will be to create a liquid portfolio of good quality debt as well as Money Market Instruments so as to provide reasonable returns and liquidity to the Unitholders.

Type of Security	% of Corpus	Risk Profile
Short Term Debt Securities & Securitized Debt	0-100	Low to Medium
Money Market Instruments & Cash	0-100	Low

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

#### TATA INCOME FUND

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

Instrument	Proportion % of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Debt and Debt Related (Listed/Securitized)	-	55	95	Low to Medium
Debt and Debt Related (Unlisted/Securitized)	-	40	95	Medium
Money Market Securities	-	5	100	Low / Sovereign
<b>TOTAL</b>		<b>100</b>		

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

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

#### TATA GILT SECURITIES FUND

The investment objective of the Scheme will be to generate risk-free return and thus provide medium to long term capital gains and income distribution to its Unitholders

	Proportion % of funds available			Risk Profile
	Minimum Upto	Likely Around	Maximum upto	
Government Securities	-	100	100*	Low/ Sovereign

#### TATA INCOME PLUS FUND

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

Instrument	% of Corpus	Risk Profile
Debt and Securitized Debt Instruments	0-100	Low to Medium
Money Market Securities	0 - 100	Low

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

#### TATA DYNAMIC BOND FUND

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

Type of Security	% of Corpus Likely around	Risk Profile
Money Market and Debentures with residual maturity of less than 1 year	0 to 100	Low
Debt instrument with maturity more than 1 year	0 to 100	Medium to Low

Investment by the scheme in securitised debt will not normally exceed 70% of the net assets of the scheme.

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

#### TATA FLOATING RATE FUND

The investment objective of the Scheme will be to provide income/bonus distribution along with possible capital appreciation while at all times emphasising the importance of capital preservation.

### SHORT TERM OPTION

Type of Security	% of Corpus Likely around	Risk Profile
Fixed Rate Debt Securities (including securitised debt & money market instruments)	0 - 35	Low to Medium
Floating rate debt* instruments (including Securitised debt & money market instruments)	65 - 100	Low to Medium

\* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

Investment by the scheme in securitised debt will not normally exceed 70% of the net assets of the scheme.

Under this option, average residual maturity of the portfolio will not exceed 18 months.

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

### LONG TERM OPTION

Type of Security	% of Corpus Likely around	Risk Profile
Fixed Rate Debt Securities (including securitised debt & money market instruments)	0 - 35	Low to Medium
Floating rate debt* instruments (including Securitised debt & money market instruments)	65 - 100	Low to Medium

\* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

Investment by the scheme in securitised debt will not normally exceed 70% of the net assets of the scheme.

Under this option, there will not be any cap on the average residual maturity of the portfolio.

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

### TATA FLOATER FUND

The primary objective of the Scheme is to generate stable returns with a low interest rate risk strategy by creating a portfolio that is predominantly invested in good quality floating rate debt instruments, money market instruments and in fixed rate debt instruments, which can also be swapped for floating rate returns. There can be no assurance that the investment objective of the scheme will be achieved.

Type of Security	% of Corpus Likely around	Risk Profile
Floating rate debt instruments* and money market instruments (including Securitised debt)	65 - 100	Low to Medium
Fixed Rate Debt Securities (including Securitised debt)	0 - 35	Low to Medium

\* Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

Investment in securitised debt will be restricted to a maximum of 50% of the net assets of the scheme.

No investment will be made in foreign securitised debt.

### TATA LIQUIDITY MANAGEMENT FUND

The objective of the scheme is to generate reasonable returns alongwith high liquidity and safety by investing in a portfolio of money market and other short term debt instruments.

Type of Security	Proportion (% of net assets)	Risk Profile
Money Market and other short term debt instruments having maximum repricing tenor of one year.**	100% (Out of which mark to market component will not exceed 10% of the scheme's net assets)#	Low to Medium

\* The scheme may invest up to a maximum of 20% of the scheme's net assets in domestic securitized debt.

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.

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

### RISK PROFILE OF THE SCHEME :

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

### PLANS AND OPTIONS

<b>Tata Liquid Fund</b>	<ol style="list-style-type: none"> <li>Regular Investment Plan (RIP):               <ol style="list-style-type: none"> <li>Daily Dividend Option</li> <li>Fortnightly Dividend Option</li> <li>Growth Option.</li> </ol> </li> <li>High Investment Plan (HIP)               <ol style="list-style-type: none"> <li>Daily Dividend Option</li> <li>Weekly Dividend Option</li> <li>Monthly Dividend Option</li> <li>Growth Option.</li> </ol> </li> <li>Super High Investment Plan (SHIP)               <ol style="list-style-type: none"> <li>Daily Dividend Option</li> <li>Weekly Dividend Option</li> <li>Monthly Dividend Option</li> <li>Growth Option.</li> </ol> </li> </ol>
<b>Tata Short Term Bond Fund</b>	<ol style="list-style-type: none"> <li>Income / Bonus Option</li> <li>Growth Option</li> </ol>
<b>Tata Income Fund</b>	<ol style="list-style-type: none"> <li>Regular Income :               <ol style="list-style-type: none"> <li>Quarterly Income Plan</li> <li>Half Yearly Income Plan</li> <li>Periodic Income Plan.</li> </ol> </li> <li>Appreciation Option               <ol style="list-style-type: none"> <li>Growth Plan</li> <li>Bonus Plan</li> </ol> </li> </ol>
<b>Tata Gilt Securities Fund</b>	Two Plans for making investment Normal Plan & High Investment Plan. Each Plan will have Regular Income / Growth Options.
<b>Tata Gilt Short Maturity</b>	Two options for making investment: <ol style="list-style-type: none"> <li>Regular Income</li> <li>Growth.</li> </ol>

<b>Tata Income Plus Fund</b>	<ol style="list-style-type: none"> <li><b>Option A</b> <ol style="list-style-type: none"> <li>Income / Bonus Plan</li> <li>Growth Plan</li> </ol> </li> <li><b>Option B</b> <ol style="list-style-type: none"> <li>Income / Bonus Plan</li> <li>Growth Plan</li> </ol> </li> <li><b>Option C</b> <ol style="list-style-type: none"> <li>Income / Bonus Plan</li> <li>Growth Plan</li> </ol> </li> </ol>
<b>Tata Dynamic Bond Fund</b>	<ol style="list-style-type: none"> <li><b>Option A</b> <ol style="list-style-type: none"> <li>Income / Bonus Plan</li> <li>Growth Plan</li> </ol> </li> <li><b>Option B</b> <ol style="list-style-type: none"> <li>Income / Bonus Plan</li> <li>Growth Plan</li> </ol> </li> </ol>
<b>Tata Floating Rate Fund</b>	<ol style="list-style-type: none"> <li><b>Long Term Option</b> <ol style="list-style-type: none"> <li>Income / Bonus Plan</li> <li>Growth Plan</li> </ol> </li> <li><b>Short Term Option</b> <ol style="list-style-type: none"> <li>Income / Bonus Plan</li> <li>Growth Plan</li> </ol> </li> <li><b>Short Term Institutional Plan</b> <ol style="list-style-type: none"> <li>Daily Dividend Option</li> <li>Growth Option</li> </ol> </li> </ol>
<b>Tata Floater Fund</b>	<ol style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option <ol style="list-style-type: none"> <li>Daily Dividend Option</li> <li>Weekly Dividend Option</li> </ol> </li> </ol>
<b>Tata Liquidity Management Fund</b>	<ol style="list-style-type: none"> <li>Dividend Option <ol style="list-style-type: none"> <li>Daily Dividend Option</li> <li>Weekly Dividend Option</li> </ol> </li> <li>Growth Option</li> </ol>

**APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE)**

Relevant NAV for Subscription / Repurchase / Switch under Tata Income Plus Fund, Tata Short Term Bond Fund, Tata Income Fund, Tata Gilt Securities Fund, Tata Dynamic Bond Fund, Tata Floating Rate Fund - Long Term Option, Tata Floater Fund, Tata Liquidity Management Fund.

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 stated in this offering circular and / of in-person request if received upto 3.00pm on any business day.

The above cut off timing will also be applicable for investments made through sweep mode.

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

**Relevant NAV for Subscription / Repurchase / Switch under Liquid Fund & Tata Floating Rate Fund - Short Term Option and Short Term Institutional Plan:**

**Subscription**

Application received upto 1 p.m. on any business day - closing NAV of the day immediately previous to the day on which funds are available for utilisation.

Application received after 1 p.m. by the Mutual Fund and the funds are available for utilisation by the fund on the same day - closing NAV of the day immediately previous to the next business day.

**Repurchase**

In respect of repurchase requests received upto 10 a.m. on any business day - closing NAV of the previous day.

In respect of repurchase requests received after 10 a.m. on any business day - closing NAV of the day immediately previous to the next business day.

**Switch Transactions**

Valid applications for "switch out" shall be treated as redemptions and for "switch in" shall be treated as purchases and relevant NAV shall be applicable, accordingly.

**Above cut off timings shall also be applicable to investments made through 'Sweep' mode**

<b>MINIMUM APPLICATION AMOUNT/ NUMBER OF UNITS</b>			
<b>Scheme</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
<b>Tata Liquid Fund</b>	<b>RIP</b> : Minimum Investment Rs. 10,000/- and multiples of Re. 1/- thereafter <b>HIP</b> : Minimum Investment Rs. 10,00,000/- and multiples of Re.1/- thereafter <b>SHIP</b> : Minimum Investment Rs. 1,00,00,000/- and multiples of Re. 1/- thereafter	<b>RIP</b> :Rs. 10,000/- and in multiples of Re. 1/- thereafter <b>HIP</b> :Rs.1,00,000/- and in multiples of Re. 1/- thereafter <b>SHIP</b> :Rs.1,00,000/- and in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 10,000 or 10 units.
<b>Tata Short Term Bond Fund</b>	Rs.10,000/- and in multiples of Re.1/- thereafter	Rs. 5,000/- and in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.
<b>Tata Income Fund</b>	<b>Quarterly Income Plan</b> : Rs. 25,000/- and in multiples of Re 1/- thereafter <b>Half Yearly Income Plan, Periodic Income and Growth/Bonus Plan</b> : Rs. 5,000/- and in multiples of Re. 1/- thereafter	<b>Quarterly Income Plan</b> : Rs. 5,000/- and in multiples of Re 1/- thereafter <b>Half Yearly Income Plan, Periodic Income and Growth/Bonus Plan</b> : Rs. 1,000/- and in multiples of Re. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.
<b>Tata Gilt Securities Fund</b>	<b>Normal Plan</b> : Minimum Investment Rs. 10,000/- and in multiples of Re. 1/- thereafter <b>High Investment Plan</b> : Minimum Investment Rs. 50,000/- and in multiples of Re 1/- thereafter <b>Tata Gilt Short Maturity</b> : Minimum Investment Rs. 10,000/- and in multiples of Rs. 1/- thereafter	<b>Normal Plan</b> : Minimum Investment Rs. 1,000/- and in multiples of Re. 1/- thereafter <b>High Investment Plan</b> : Minimum Investment Rs. 10,000/- and in multiples of Re 1/- thereafter <b>Tata Gilt Short Maturity</b> : Minimum Investment Rs. 1,000/- and in multiples of Rs. 1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.

Scheme	Purchase	Additional Purchase	Repurchase
<b>Tata Income Plus Fund</b>	<b>Option A</b> : Rs. 5,000/- and in multiples of Re.1/- thereafter <b>Option B</b> : Rs. 1,00,000/- and in multiples of Re. 1/- thereafter <b>Option C</b> : Rs. 5 crores and in multiples of Re. 1/- thereafter	<b>Option A</b> : Rs. 1,000/- and in multiples of Re.1/- thereafter <b>Option B</b> : Rs. 10,000/- and in multiples of Re.1/- thereafter <b>Option C</b> : Rs. 10 lacs and in multiples of Re.1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.
<b>Tata Dynamic Bond Fund</b>	<b>Option A</b> : Rs. 5,000/- and in multiples of Re.1/- thereafter <b>Option B</b> : Rs. 1,00,000/- and in multiples of Re. 1/- thereafter	<b>Option A</b> : Rs. 1,000/- and in multiples of Re.1/- thereafter <b>Option B</b> : Rs. 10,000/- and in multiples of Re.1/- thereafter	Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units.
<b>Tata Floating Rate Fund</b>	<b>Long Term &amp; Short Term</b> : Rs. 10,000/- and in multiples of Re.1/- thereafter <b>Short Term Institutional Plan</b> : Rs. 1 crore & in multiples of Re. 1 /- thereafter	<b>Long Term &amp; Short Term</b> : Rs. 1,000/- and in multiples of Re.1/- thereafter <b>Short Term Institutional Plan</b> : Rs. 100000/- & in multiples of Re 1/- thereafter	<b>Long Term &amp; Short Term</b> : Redemption request can be made in amounts with a minimum of Rs. 1,000 or 100 units. <b>Short Term Institutional Plan</b> : minimum of Rs. 1,00,000/- or 10,000 units.
<b>Tata Floater Fund</b>	Rs.10,000/- 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.
<b>Tata Liquidity Management Fund</b>	Rs.10,000/- 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. 10,000 or 10 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 Liquid Fund	: Crisil Liquid Fund Index
Tata Short Term Bond Fund	: Crisil Short Term Bond Fund Index
Tata Income Fund	: Crisil Composite Bond Fund Index
Tata Gilt Securities Fund	: I-Sec Composite Index
Tata Income Plus Fund	: Crisil Composite Bond Fund Index
Tata Dynamic Bond Fund	: I-Sec Composite Index
Tata Floating Rate Fund	: Crisil Liquid Fund Index
Tata Floater Fund	: Crisil Liquid Fund Index
Tata Liquidity Management Fund	: Crisil Liquid Fund Index

#### DIVIDEND POLICY

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.

#### SCHEMewise SCHEDULE FOR DECLARATION OF DIVIDEND

##### Tata Liquid Fund

1. Regular Investment Plan (**RIP**): Daily Dividend Option, Fortnightly Dividend Option.
2. High Investment Plan (**HIP**) : Daily Dividend Option, Weekly Dividend Option, Monthly Dividend Option.
3. Super High Investment Plan (**SHIP**) : Daily Dividend Option, Weekly Dividend Option, Monthly Dividend Option.

**TATA GILT SECURITIES FUND**: Quarterly Dividend.

**TATA INCOME FUND**: Half Yearly Dividend, Quarterly Dividend and Periodic Dividend (As per discretion of the Trustees)

**TATA SHORT TERM BOND FUND** : Fortnightly Dividend

**TATA INCOME PLUS FUND**: Quarterly Dividend

**TATA DYNAMIC BOND FUND**: Quarterly Dividend

**TATA FLOATING RATE FUND**: Short Term: Weekly Dividend and Long Term: Monthly Dividend.

Short Term Institutional Plan: Daily Dividend (Compulsory reinvestment of Dividend)

**TATA FLOATER FUND** : Daily and Weekly Dividend

For all the above schemes, the Trustees can change the periodicity the dividends depending upon the availability of distributable profit.

#### 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/Bonus)

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.

**TATA LIQUIDITY MANAGEMENT FUND** : Dividend will be compulsarily reinvested.

#### NAME OF THE FUND MANAGER

**Murthy Nagarajan** for Tata Liquid Fund, Tata Income Fund, Tata Gilt Securities Fund, Tata Short Term Bond Fund, Tata Income Plus Fund, Tata Dynamic Bond Fund, Tata Floating Rate Fund, Tata Floater Fund, Tata Liquidity Management Fund.

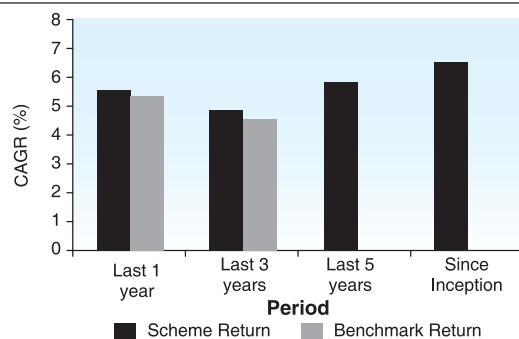
#### NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Pvt. Ltd.

**PERFORMANCE OF THE SCHEME AS ON 31ST MAY 2006 (RETURNS IN %)**

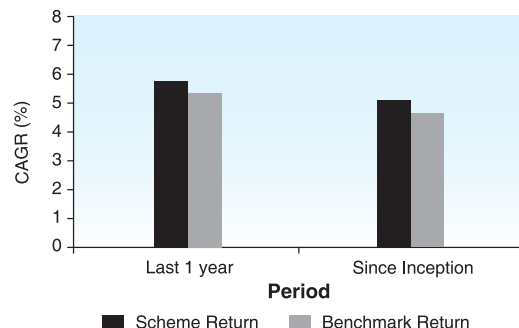
<b>TATA LIQUID FUND RIP</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	5.58	5.31
Last 3 years	4.98	4.56
Last 5 years	5.88	NA
Since Inception	6.56	NA

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index



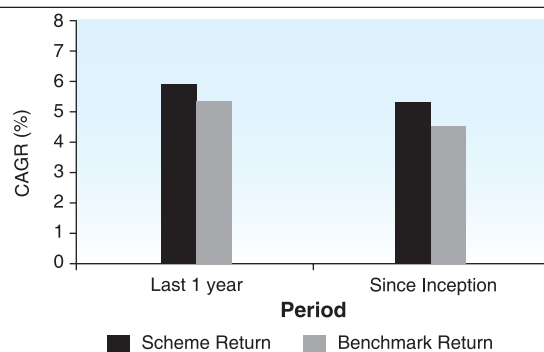
<b>TATA LIQUID FUND HIP</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	5.74	5.31
Since Inception	5.18	4.63

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index



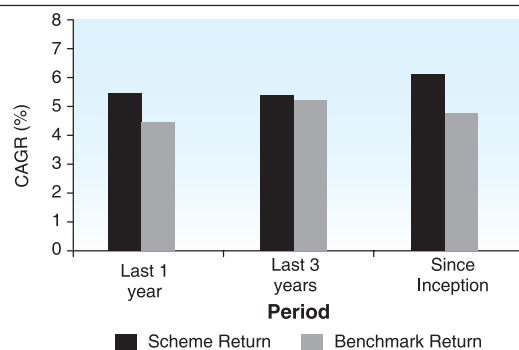
<b>TATA LIQUID FUND SHIP</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	5.97	5.31
Since Inception	5.34	4.56

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index



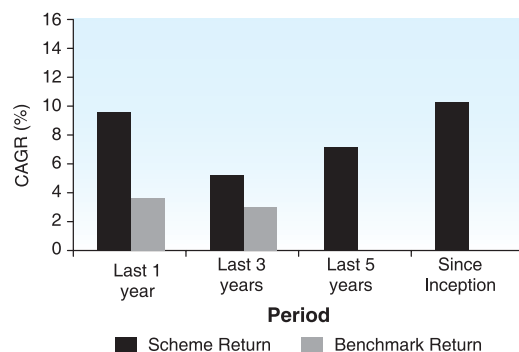
<b>TATA SHORT TERM BOND FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	5.44	4.47
Last 3 years	5.40	4.23
Since Inception	6.10	4.81

Past Performance may or may not be sustained in future. The returns are given for Appreciation Option. Benchmark Crisil Short Term Bond Fund Index.



<b>TATA INCOME FUND</b>		
Period	Scheme Return	Benchmark Return
Last 1 year	8.93	3.77
Last 3 years	5.56	3.30
Last 5 years	7.46	N.A.
Since Inception	10.12	N.A.

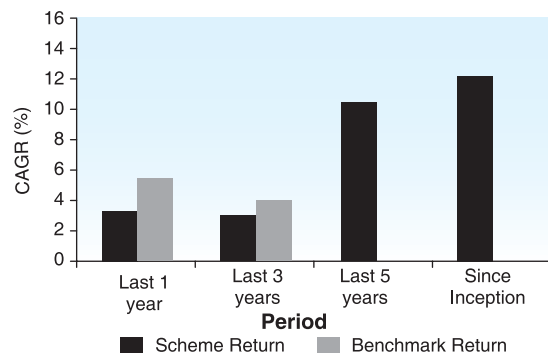
Past Performance of the Scheme may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index.



**TATA GILT SECURITIES FUND - NORMAL**

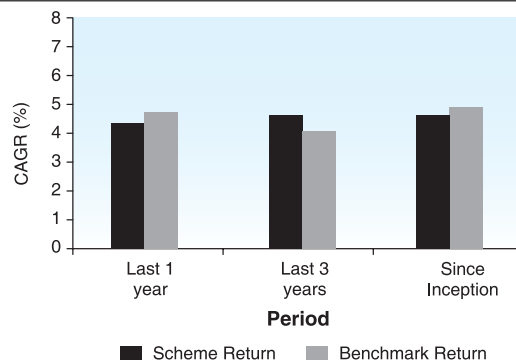
Normal Period	Scheme Return	Benchmark Return
Last 1 year	3.31	4.79
Last 3 years	3.04	4.06
Last 5 years	11.09	N.A.
Since Inception	12.66	N.A.

Past Performance of the Scheme may or may not be sustained in future. Returns are given for Normal Appreciation Option. Benchmark I-Sec Composite Index.


**TATA GILT SECURITIES FUND - SHORT MATURITY PLAN**

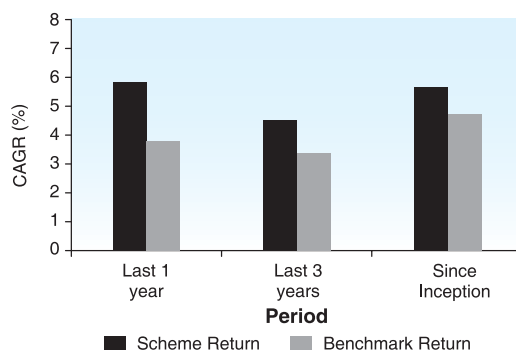
Short term Period	Scheme Return	Benchmark Return
Last 1 year	4.32	4.79
Last 3 years	4.63	4.06
Since Inception	4.71	4.91

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark I-Sec Composite Index.


**TATA INCOME PLUS FUND - OPTION A**

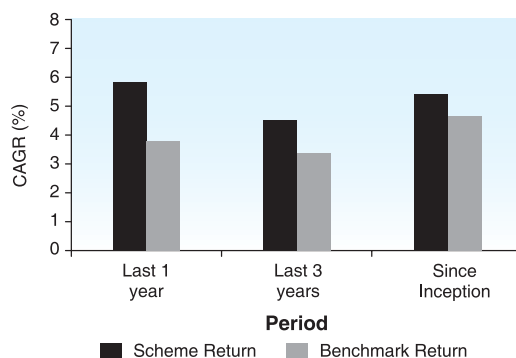
Period	Scheme Return	Benchmark Return
Last 1 year	5.80	3.77
Last 3 years	4.41	3.30
Since Inception	5.32	4.68

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index.


**TATA INCOME PLUS FUND - OPTION B**

Period	Scheme Return	Benchmark Return
Last 1 year	5.80	3.77
Last 3 years	4.44	3.30
Since Inception	5.40	4.68

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Composite Bond Fund Index.


**TATA LIQUIDITY MANAGEMENT FUND**

Period	Scheme Return	Benchmark Return
Since Inception	1.63	1.70

Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index

TATA DYNAMIC BOND FUND- OPTION A			TATA DYNAMIC BOND FUND - OPTION B		
Period	Scheme Return	Benchmark Return	Period	Scheme Return	Benchmark Return
Last 1 year	6.19	4.79	Last 1 year	6.17	4.79
Since Inception	5.16	3.07	Since Inception	5.22	3.07
Past Performance may or may not be sustained in future. The returns are given for Appreciation Option. Benchmark I-Sec Composite Index.			Past Performance may or may not be sustained in future. The returns are given for Appreciation Option. Benchmark I-Sec Composite Index.		

TATA FLOATING RATE FUND - SHORT TERM			TATA FLOATING RATE FUND - LONG TERM		
Period	Scheme Return	Benchmark Return	Period	Scheme Return	Benchmark Return
Last 1 year	5.67	5.31	Last 1 year	4.65	5.31
Since Inception	5.21	4.66	Since Inception	4.12	4.66
Past Performance may or may not be sustained in future. The returns are given for Appreciation Option. Benchmark Crisil Liquid Fund Index			Past Performance may or may not be sustained in future. The returns are given for Appreciation Option. Benchmark Crisil Liquid Fund Index.		

TATA FLOATER FUND		
Period	Scheme Return	Benchmark Return
Since Inception	4.06	4.01
Past Performance may or may not be sustained in future. Returns are given for Growth Option. Benchmark Crisil Liquid Fund Index		

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 Income Fund	2.25	1.77
Tata Liquid Fund	2.25	0.25
Tata Gilt Securities Fund	2.25	1.59
Tata Short Term Bond Fund	2.25	0.89
Tata Income Plus Fund	2.25	1.60
Tata Gilt Short Maturity Fund	2.25	1.25
Tata Dynamic Bond Fund	2.25	1.25
Tata Floating Rate Long Term Fund	2.25	0.61
Tata Floating Rate Short Term Fund	2.25	0.54

#### EXPENSES OF THE SCHEME

Applicable load structure for investments made other than by way of SIP (As a % of relevant NAV)

Scheme	Entry	Exit
Tata Liquid Fund	Nil	Nil
Tata Short Term Bond Fund	Nil	Nil
Tata Income Fund	Nil	For investment amount <= Rs. 3 lacs: 2% if redeemed within 1 year. For investment amount > 3 lacs: Nil
Tata Gilt Securities Fund	Nil	Regular Plan: Nil. Short Maturity: Nil. High Investment Plan: 1% if redeemed within 365 days.
Tata Income Plus Fund	Nil	Nil
Tata Dynamic Bond Fund	Nil	Option A: 1% if redeemed within 365 days. Option B: Nil
Tata Floating Rate Fund	Nil	Nil
Tata Floater Fund	For each investment amount less than or equal to Rs. 5 lacs 0.50%, above Rs. 5 lacs - Nil	Nil
Tata Liquidity Management Fund	Nil	Nil

#### (ii) Recurring expenses

Limits as per Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996 on Annual Scheme Recurring expenses: 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 MUTUAL FUNDS

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 65% 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 daily 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 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".**

The Authorised Investor Service Centres/Marketing Associates who receive the application form shall stamp and return the "Acknowledgement Slip" of the application form, thereby acknowledging receipt of the application form. The investors are requested to preserve the acknowledgement slip duly stamped by the Authorised Investor Service Centres / Marketing Associates. This shall be subject to final verification and scrutiny by the Trustee Company / Asset Management Company that the cheque / demand draft and application form are in order / valid.

In case of a total investment of Rs.50,000/- and above, the investors should furnish Income Tax P.A.N. / G.I.R. number and I.T. Circle address (if allotted).

Application form (duly completed), along with a cheque (drawn on Chennai) / DD (payable at Mumbai) 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 (as per IBA guidelines for the Demand Draft) 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.

Please note that Stockinvests and postdated Cheques, money orders and postal orders would not be accepted.

**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, NRIs 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.

**General Instructions****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 transactions 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 by-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)**

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 : **25741** Sub Broker Code : \_\_\_\_\_

Name : \_\_\_\_\_

Email : \_\_\_\_\_

Scheme \_\_\_\_\_

Option \_\_\_\_\_

Rs \_\_\_\_\_ (in words \_\_\_\_\_)

Frequency  Monthly  Quarterly Dates:  1st  7th  10th  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 : \_\_\_\_\_

\_\_\_\_\_

**SIGNATURES**                      **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.



### SYSTEMATIC WITHDRAWAL PLAN (SWP)

To,  
The Trustee,  
Tata Mutual Fund, Mumbai

Having read and understood the contents of the Offer Document and the Instructions, I/we here by apply to the Trustee of Tata Mutual Fund for the SWP Enrolment for the following Schemes and agree to abide by the terms and conditions of the Plan.

Folio No.:	
Broker Code :	Sub Broker Code :
<b>25741</b>	
Name : _____	
Email : _____	
Scheme	Option
<input type="checkbox"/> Fixed Amount Rs	(in words ) <input type="checkbox"/> Capital Appreciaaion

**Period of Enrolment (MM/YY)**

From : \_\_\_\_ / \_\_\_\_ To : \_\_\_\_ / \_\_\_\_

**Frequency**  Monthly  Quarterly

**Date:** \_\_\_\_\_ 1st / 7th / 10th / 20th / 28th of the month (in case of holiday, next business day)  
(in case the date is not mentioned, the 1st day of the month will be taken as the default date)

**First payout Date:** \_\_\_\_\_ (that is the first payment date)  
(in case the first payout date is not mentioned, the 1st day of the following month will be taken as the default date)

**Last Payout Date:** \_\_\_\_\_ (that is the last payment date)  
(in case the last payout date is not mentioned, the payout will continue untill the balance units are reduced to zero.)

**SIGNATURES**

\_\_\_\_\_  
**Sole/First Applicant**

\_\_\_\_\_  
**Second Applicant**

\_\_\_\_\_  
**Third Applicant**

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

*WE REQUEST YOU TO KINDLY FILL UP THE APPLICATION PROPERLY OR ELSE WE MAY BE FORCED TO REJECT THE SAME*

*N.B STP / SWP should reach ISCs before 7 working days from the start of first STP / SWP date.*

### TATA MUTUAL FUND

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

### SYSTEMATIC TRANSFER PLAN (STP)

To,  
The Trustee,  
Tata Mutual Fund, Mumbai

Having read and understood the contents of the Offer Document and the Instructions, I/we here by apply to the Trustee of Tata Mutual Fund for the STP Enrolment under the following Schemes and agree to abide by the terms and conditions of the Plan.

Broker Code :	Sub Broker Code :	<b>Frequency</b> <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
Folio No.	Name:	Period From : ____ / ____
Transfer from (Scheme):	Option:	(mm/yy) To : ____ / ____
Transfer to (Scheme):	Option:	
<input type="checkbox"/> Fixed Amount of Rs.	(in words )	<b>Transfer Date :</b>
or		<input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 20th <input type="checkbox"/> 28th Day
<input type="checkbox"/> No of Units:		of the Month
or		
<input type="checkbox"/> Dividends:		

**SIGNATURES**

\_\_\_\_\_  
**Sole/First Applicant**

\_\_\_\_\_  
**Second Applicant**

\_\_\_\_\_  
**Third Applicant**

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

*WE REQUEST YOU TO KINDLY FILL UP THE APPLICATION PROPERLY OR ELSE WE MAY BE FORCED TO REJECT THE SAME*

*N.B STP / SWP should reach ISCs before 7 workings days from the start of first STP / SWP date.*



# 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 DETAILS

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, Varanasi, 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

**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 and no entry load will be deducted 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.

**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.

**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 otherscheme 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) Load as applicable from time to time.
- 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.

**Systematic Investment Plan (SIP) under various schemes shall be as under:**

Scheme Name	SIP Minimum Amount (Monthly)	SIP Minimum Amount (Quarterly)	SIP Maximum Amount per Instalment	Exit Load (as a % of Relevant NAV)
Tata Liquid Fund (TLF) - RIP	Rs. 6,000/-	Rs. 10,000/-	Rs. 1,00,000/-	Nil
Tata Liquid Fund – HIP	Rs. 2,00,000/-	Rs. 350000/-	Rs. 10,00,000/-	Nil
Tata Liquid Fund – SHIP	Rs. 20,00,000/-	Rs. 35,00,000/-	Rs. 1,00,00,000/-	Nil
Tata Floating Rate Fund (TFRF) - Short Term Option	Rs. 2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	Nil
Tata Income Fund (TIF) : Quarterly Dividend Half-Yearly Dividend, Periodic Dividend, Bonus & Growth Option	Rs. 5,000/- Rs. 1,000/-	Rs. 8,500/- Rs. 2,000/-	Rs. 1,00,000/- Rs. 1,00,000/-	For investment amount of Rs. 3 lacs & or less If redeemed on or before expiry of 365 days -2%, If redeemed after 365 days – Nil For investment amount of more than Rs. 3 lacs - Nil
Tata Gilt Securities Fund (TGSF)	Rs. 2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	No Exit load
Tata Gilt Short Maturity Fund (TGSMF)	Rs. 2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	No Exit load
Tata Gilt Securities Fund - High Investment Plan	Rs. 10,000/-	Rs. 17,000/-	Rs. 1,00,000/-	If redeemed on or before expiry of 365 days - 1%, If redeemed after 365 days – Nil
Tata Short Term Bond Fund (TSTBF)	Rs. 2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	Nil
Tata Income Plus Fund (TIPF) - Option A	Rs. 1,000/-	Rs. 2,000/-	Rs. 1,00,000/-	If redeemed on or before expiry of 365 days - 1%, If redeemed after 365 days – Nil
Tata Income Plus Fund - Option B	Rs. 20,000/-	Rs. 35,000/-	Rs. 1,00,000/-	Nil
Tata Dynamic Bond Fund (TDBF) – Plan A	Rs. 1,000/-	Rs. 2,000/-	Rs. 1,00,000/-	If redeemed on or before expiry of 365 days - 1%, If redeemed after 365 days – Nil
Tata Dynamic Bond Fund – Plan B	Rs. 20,000/-	Rs. 35,000/-	Rs. 1,00,000/-	Nil
Tata Floating Rate Fund - Long Term Option	Rs. 2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	Nil
Tata Floater Fund -	Rs. 2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	Nil
Tata Liquidity Management Fund	Rs. 2,000/-	Rs. 3,500/-	Rs. 1,00,000/-	Nil

**Notes:** (1) For all schemes, for monthly SIP, minimum instalment is 5 and for quarterly SIP, minimum instalment is 3. (2) For all schemes, Entry Load on SIP - Nil.

RIP – Retail Investment Plan, HIP – High Investment Plan, SHIP – Super High Investment Plan  
AMC reserves the right to change the above terms prospectively without prior notice.

Date : 30th June, 2006.

## 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".

IN THE CASE OF TRANSFER INSTRUCTIONS FOR HSBC BANK, UTI BANK, CITIBANK, ABN AMRO BANK, STANDARD CHARTERED BANK, DEUTSCHE BANK, THE SAME SHOULD BE MADE FAVOURING "TATA TRUSTEE COMPANY PRIVATE LIMITED A/C. TMF".

2. In case of subscription by NRIs / FIIs, please follow procedure given on page 19 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.

(Instructions continued)

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:**

**Tata Liquid Fund**

Incase the Investment Plan (RIP, HIP, SHIP) is not mentioned investment will be taken in RIP.

Under each Plan, incase the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth.

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

**Tata Short Term Bond Fund**

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

Incase the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

**Tata Income Plus Fund**

Incase the Investment Option (Option A, Option B, Option C) is not mentioned investment will be taken in Option A.

Under each Option, incase the Investment Plan (Dividend / Growth) is not mentioned investment will be taken in Growth.

Incase the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

**Tata Gilt Securities Fund**

Incase the Investment Plan (Normal / High Investment) is not mentioned investment will be taken in Normal.

Under each Plan, incase the Investment Option (Dividend / Growth) is not mentioned investment will be taken in Growth.

Incase the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

**Tata Income Fund**

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

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

Incase the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

**Tata Floating Rate Fund**

In case the Investment Option (Short Term / Long Term) is not mentioned investment will be taken in Short Term.

Under each Option, incase the Investment Plan (Dividend / Growth) is not mentioned investment will be taken in Growth.

Incase the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

**Tata Dynamic Bond Fund**

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

Under each Option, incase the Investment Plan (Dividend / Growth) is not mentioned investment will be taken in Growth.

Incase the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

**Tata Floater Fund**

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

Incase the Payout mode (Payout / Reinvestment) is not mentioned investment will be taken in Reinvestment.

**Tata Liquidity Management Fund**

Incase the Investment Option (Growth / Daily Dividend / Weekly Dividend) is not mentioned investment will be taken in Growth.

If dividend amount is less than Rs. 500/- the dividend amount will be compulsorily reinvested in the scheme on the next business day immediately following ex-dividend date. In case of reinvestment units will be allotted at applicable NAV in lieu of dividend.

**(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.

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

Example for filling the Account number:

Ac. No.		9	7	4	6	1	5	2
In words		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.

**(H) 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.



## COMMON APPLICATION FORM FOR DEBT 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.

**Sr. No. :**

**ISSUE OF UNITS OF TATA MUTUAL FUND SCHEMES OF FACE VALUE OF RUPEES 10/- EACH (Rs. 1000/- FOR TATA LIQUID FUND) AT NAV BASED RESALE PRICE WITH APPLICABLE LOAD IF ANY 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.
<b>25741</b>			

Existing Folio No. :

### MODE OF HOLDING

Single   
  Joint   
  Anyone or Survivor   
 **Default Option: Joint.**

### UNIHOLDER INFORMATION

**Name of First Applicant**

Please mention your name as it appears in your Bank Account

Date of Birth  
(DD/MM/YYYY)

PAN No. \*(Mandatory for investments of Rs. 50000/- or more)

Circle / Ward / District

Enclosed  Proof of PAN No.  
 Form 60 / 61

**Name of Guardian** (in case first Applicant is Minor)

PAN No.\* (Mandatory for investments of Rs. 50000/- or more)

Circle / Ward / District

Enclosed  Proof of PAN No.  
 Form 60 / 61

Contact Person (in case of company)

Mailing Address (PO Box Address is not sufficient)  
**(Indian Address in case of NRIs/FIIs)**

City

Pin Code

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

No

Contact Particulars

Telephone : Office

Fax

Residence

Mobile No.

Are you applying as

Resident Individual  
 Trust  
 Proprietorship

NRI/NRO  
 Partnership  
 BOI

NRI/NRE  
 Public Ltd. Co.  
 Pvt. Ltd. Co.

AOP  
 On behalf of Minor  
 Societies

FII  
 HUF

Body Corporate  
 FOF  
 Others \_\_\_\_\_

Occupation

Agriculture   
  Business   
  Service   
  Professional   
  Housewife   
  Retired   
  Student   
  Other

**Name of Second Applicant**

PAN No.\* (Mandatory for investments of Rs. 50000/- or more)

Circle / Ward / District

Enclosed  Proof of PAN No.  
 Form 60 / 61

**Name of Third Applicant**

PAN No.\* (Mandatory for investments of Rs. 50000/- or more)

Circle / Ward / District

Enclosed  Proof of PAN No.  
 Form 60 / 61

\* Please enclose a copy of PAN card / PAN letter / Copy of IT Notice / Copy of IT Assessment Order or such other correspondence from the Income Tax Department, which evidences the PAN quoted by the applicant/s. In case PAN is not available, please provide Form 60 / Form 61, as the case may be, with necessary proof as specified therein.

### NOMINATION

Nominee Name \_\_\_\_\_

Address \_\_\_\_\_

Guardian details if nominee is a minor

Name & Address \_\_\_\_\_

Signature of Guardian

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

<input type="checkbox"/> <b>TATA LIQUID FUND (LF)</b> <input type="checkbox"/> RIP <input type="radio"/> Growth <input type="radio"/> Fortnightly Dividend <input type="radio"/> Daily Dividend <input type="checkbox"/> HIP <input type="radio"/> Growth <input type="radio"/> Monthly Dividend <input type="radio"/> Weekly Dividend <input type="radio"/> Daily Dividend <input type="checkbox"/> SHIP <input type="radio"/> Growth <input type="radio"/> Monthly Dividend <input type="radio"/> Weekly Dividend <input type="radio"/> Daily Dividend Under each Plan in case of Dividend Option (Please tick) <input type="radio"/> Dividend Payout <input type="radio"/> Dividend Reinvestment There will be compulsory reinvestment of dividend under Daily Dividend Option	<b>Default Option: RIP / Growth / Dividend Reinvestment (please refer Instruction D)</b>
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**RIP - Regular Investment Plan      HIP - High Investment Plan      SHIP - Super High Investment Plan**

<input type="checkbox"/> <b>TATA SHORT TERM BOND FUND (ST)</b> <input type="checkbox"/> Dividend (min. investment Rs. 10,000/-) <input type="checkbox"/> Growth (min. investment Rs. 10,000/-) <input type="radio"/> Payout <input type="radio"/> Reinvestment	<b>Default Option: Growth / Reinvestment (please refer Instruction D)</b>
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<input type="checkbox"/> <b>TATA INCOME PLUS FUND (IP)</b> <input type="checkbox"/> Option A <input type="radio"/> Growth <input type="radio"/> Dividend/ Bonus Payout <input type="radio"/> Dividend Reinvestment <input type="checkbox"/> Option B <input type="radio"/> Growth <input type="radio"/> Dividend/ Bonus Payout <input type="radio"/> Dividend Reinvestment <input type="checkbox"/> Option C <input type="radio"/> Growth <input type="radio"/> Dividend/ Bonus Payout <input type="radio"/> Dividend Reinvestment	<b>Default Option: Option A / Growth / Dividend Reinvestment (please refer Instruction D)</b>
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<input type="checkbox"/> <b>TATA GILT SECURITIES FUND (GF)</b> <input type="checkbox"/> Tata Gilt Securities Fund - <input type="checkbox"/> Normal <input type="radio"/> Growth <input type="radio"/> Dividend/ Bonus Payout <input type="radio"/> Dividend Reinvestment <input type="checkbox"/> High Investment Plan <input type="radio"/> Growth <input type="radio"/> Dividend/ Bonus Payout <input type="radio"/> Dividend Reinvestment <input type="checkbox"/> Tata Gilt Short Maturity Plan <input type="radio"/> Growth <input type="radio"/> Dividend/ Bonus Payout <input type="radio"/> Dividend Reinvestment	<b>Default Option: Normal / Growth / Dividend Reinvestment (please refer Instruction D)</b>
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<input type="checkbox"/> <b>TATA INCOME FUND (IF)</b> <input type="checkbox"/> Quarterly Dividend <input type="checkbox"/> Half Yearly Dividend <input type="checkbox"/> Periodic Dividend <input type="checkbox"/> Growth <input type="checkbox"/> Bonus <input type="radio"/> Payout <input type="radio"/> Reinvestment <input type="radio"/> Payout <input type="radio"/> Reinvestment <input type="radio"/> Payout <input type="radio"/> Reinvestment	<b>Default Option: Growth / Quarterly / Reinvestment (please refer Instruction D)</b>
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<input type="checkbox"/> <b>TATA DYNAMIC BOND FUND (DB)</b> <input type="checkbox"/> Option A <input type="checkbox"/> Option B <input type="checkbox"/> Income / Bonus <input type="checkbox"/> Growth <input type="checkbox"/> Income / Bonus <input type="checkbox"/> Growth <input type="radio"/> Payout <input type="radio"/> Reinvestment <input type="radio"/> Payout <input type="radio"/> Reinvestment	<b>Default Option: Option A / Growth / Reinvestment (please refer Instruction D)</b>
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<input type="checkbox"/> <b>TATA FLOATING RATE FUND</b> <input type="checkbox"/> Short Term <input type="checkbox"/> Long Term <input type="checkbox"/> Short Term Institutional Plan <input type="checkbox"/> Income / Bonus <input type="checkbox"/> Growth <input type="checkbox"/> Income / Bonus <input type="checkbox"/> Growth <input type="checkbox"/> Daily Dividend <input type="checkbox"/> Growth <input type="radio"/> Payout <input type="radio"/> Reinvestment <input type="radio"/> Payout <input type="radio"/> Reinvestment      (Compulsary Reinvestment)	<b>Default Option: Short Term / Growth / Reinvestment (please refer Instruction D)</b>
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<input type="checkbox"/> <b>TATA FLOATER FUND (TFF)</b> <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Daily <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment <i>Default Option : Growth</i> <i>Default Option : Weekly</i> <i>Default Option : Reinvestment</i>	<b>Default Option: Growth / Reinvestment (please refer Instruction D)</b>
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<input type="checkbox"/> <b>TATALIQUIDITY MANAGEMENT FUND (TLMF)</b> <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Daily <input type="checkbox"/> Reinvestment    Dividend will be compulsarily reinvested <i>Default Option : Growth</i> <i>Default Option : Weekly</i>	Dividend will be compulsarily reinvested
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------

**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 \_\_\_/\_\_\_/\_\_\_\_

**OVERSEAS ADDRESS**

Overseas Address in case of NRI/IIIs \_\_\_\_\_  
 \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Pin \_\_\_\_\_  
 Country \_\_\_\_\_ Communication Office Tel \_\_\_\_\_ Res. Tel. \_\_\_\_\_ Fax \_\_\_\_\_

**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>											<b>Branch</b>																							
<b>Your Account No.</b>																																		
<b>Account No. (in words)</b>																																		
<b>Bank Address</b>											<b>City</b>						<b>State</b>						<b>PIN</b>						<b>MICR Code</b>					
<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**. (Provided A/c. No. is mentioned in figures as well as words).

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) <input type="checkbox"/> Memorandum & Articles of Association (Corporate) | 5) <input type="checkbox"/> Partnership Deed (for partnership firm)                                            |
| 2) <input type="checkbox"/> Board Resolution (Corporate)                     | 6) <input type="checkbox"/> Copy of the PAN card of all unitholders (for investment of Rs. 50,000/- and above) |
| 3) <input type="checkbox"/> Authorised signatories list                      | 7) <input type="checkbox"/> Form 60/61 (along with necessary proof)                                            |
| 4) <input type="checkbox"/> Trust Deed (in case of a trust)                  |                                                                                                                |

**DECLARATION AND SIGNATURES**

To - The Board of Trustees, 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 Units of Tata Mutual Fund Scheme/s at NAV based resale price with applicable load and agree to abide by the terms, conditions, Rules and Regulations of the Scheme.  
 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))
1 st/ Sole		
2 nd		
3 rd		

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

**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

**FORM NO.60**

(See second provision 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 provision 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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