



SIP AUTO DEBIT FACILITY

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



REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing / Standing Instruction / Direct Debit Facility in select banks only)

First SIP cheque and subsequent via Auto Debit in select cities only. (Please attach copy of cheque / cancelled cheque)

New Registration with TMF Change in Bank Account for existing Registration with TMF MICRO SIP (refer inst. 22)

Broker / Agent Code	2785	Sub-Broker / Bank Branch Code		Sub-Broker / ARN Code		EUIN Code	E031975
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

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

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

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

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

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive transaction charges, the same are deductible as applicable from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested (Refer Instruction A16).

INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name										
Folio/Application No.	Existing Investors please mention Folio Number. New applicants please mention the application form number.									
Scheme										
Plan										
Option and Sub Option										

SIP AND BANK DETAILS

Each SIP Installment Amount (₹) Frequency Monthly (Default) Quarterly Status: RI NRI

Amount in words

First SIP Cheque Details: Cheque No.: Cheque Amount in ₹

Cheque Date : / / SIP Dates: Please mention the date in words day of the month. e.g. for SIP on 10th please mention Tenth day of the month [please refer instruction 12 for any day SIP] Default: 10th (Tenth)

SIP Period: Start From End Date (please tick ✓) Default End Date SIP End Date

(please refer instruction 10 overleaf)

(Note: Cheque should be drawn on bank details provided below. Please allow minimum one month for auto debit to register & start). I hereby, authorise Tata Mutual Fund (TMF) and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / direct debit / standing instruction 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 NRO NRRN NRE 9 Digit MICR Code (Mandatory for ECS)

Core banking A/c no. (in figures)

I/We hereby declare that the particulars given above are correct & complete & express my willingness to make payments referred above through participation in ECS/Direct Debit/Standing Instruction. I/We will also inform TAML, about any changes in my bank account. I/We have read & agreed to the terms & conditions mentioned overleaf. This is to inform I/We have registered for RBI's Electronic Clearing Service (Debit Clearing)/ Direct Debit/Standing Instruction Facility & 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 authorize the representative carrying this ECS/Direct Debit/Standing Instruction mandate Form to get it verified & executed. I/We acknowledge that no separate intimation will be received from the Bank in case of non-execution of the instructions for any reasons whatsoever. To - The Trustee, Tata Mutual Fund, Mumbai. Having read & understood the contents of SAI/SID/KIM 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 & agree to abide by terms, conditions, rules & regulations of scheme/s. For Micro SIP: I/We hereby declare that I/We do not have any existing Micro SIP's which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a year.

SIGNATURE/S AS PER TATA MUTUAL FUND RECORDS (MANDATORY)			
	Sole / 1st Account Holder's Signature	2nd Account Holder's Signature	3rd Account Holder's Signature

DECLARATION TO THE BANKER

To - Branch Manager, Bank, I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. 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 or the above mentioned Bank responsible. If the date of debit to my/ our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday & allotment of units will happen as per the Terms & Conditions listed in the KIM/SID/SAI of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of above mentioned Bank's computer system, force majeure events, or any other cause of peril which is beyond Bank's reasonable control & which has the effect of preventing the performance of the contract by Bank. I/We have noted the contents of the Direct Debit Facility Agreement/Standing Instruction entered by Tata Mutual Fund with the Bank & I/we are also bound by the terms thereof. I/We also authorize the Bank to debit my account for charges towards mandate verification & transaction bounced due to "insufficient funds" as applicable.

SIGNATURE/S AS PER BANK ACCOUNT (MANDATORY)			
	Sole / 1st Account Holder's Signature (as in bank records)	2nd Account Holder's Signature (as in bank records)	3rd Account Holder's Signature (as in bank records)

(To be signed as per the mode of operations, i.e. all holders to sign if the mode of operations is Joint)

BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of A/c holder and the details mentioned in 'Particulars of Bank A/c' above and its MICR code are correct as per our records

Signature of Bank Manager with name, Employee code, Bank Seal and Contact Number	Bank Account Number
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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.

SIP AUTO DEBIT FACILITY : INSTRUCTIONS CUM TERMS & CONDITIONS

1. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India Direct Debit facility of Banks. Tata Mutual Fund (TMF) / TAML, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold TMF / TAML, 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 Auto Debit / ECS / local holidays.
2. Direct Debit facility is offered only to the investors maintaining their bank accounts with ICICI Bank / Citibank NA / Corporation Bank / Bank of Baroda / Allahabad Bank / Punjab National Bank / Federal Bank / Union Bank of India. List of banks for Standing Instructions are: State Bank of India, IDBI Bank, HDFC Bank and Axis Bank. The above list is subject to change from time to time.
3. SIP Payment through Electronic Clearing System (ECS) facility will be available in the selected cities. This list is provided by Reserve Bank of India (RBI): Agra, Ahmedabad, Allahabad, Amritsar, Anand, Anasol, Aurangabad, Bangalore, Baroda, Bhavnagar, Belgaum, Bhillwara, Bhopal, Bhubaneswar, Bijnapur*, Bikaner, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Devenegere, Dhanbad, Dehradun, Durgapur, Erode, Gadag*, Gangtok*, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hassan*, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Mandya*, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, New Delhi, Panjim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupathi, Tirunelveli, Trichur, Trichy, Trivandrum, Udaipur, Udipi*, Varanasi, Vijayawada, Vizag. (Subject to revision in dates & location).
4. Please read the Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
5. Procedure for continuation / Renewal of an Ongoing SIP (Existing Investors):
 - Submit SIP enrollment form cum SIP Auto Debit facility/ECS Mandate form duly signed by the bank account holder(s), indicating the existing Folio no. & investment details in the SIP form
 - An Original Cancelled copy of the cheque of the same bank account registered in the SIP Auto debit form.
 - In case an investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then the investor needs to submit:
 - i. Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
 - ii. A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code.
 - iii. Get the bankers attestation in the face of the form in the section BANKER'S Attestation (For BANK Use only)
 - Attested Pan Card copy and KYC if not submitted earlier.
6. Note: Accordingly, with effect from November 15, 2010 TMF will not accept applications for subscriptions accompanied with third party payment instruments except in exceptional situations. Third Party Payment is defined as:
 - a. Payment made through an instrument issued from an account other than that of the beneficiary investor.
 - b. In case of payments from a joint bank account, the 1st holder of the mutual fund folio has to be one of the joint holders of the Bank Account from which payment is made.
 - c. Investments from the investor's account with a different bank i.e., the pay-in & payout banks are different, if the pay-in bank mandate could not be established to be that of the investor, it will also be treated as third party investment.
The exceptional situations where the same will not be applicable are as follows:
 - a. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
 - b. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - c. Custodian on behalf of an FII or a Client
In case of the exceptional situation as above, following would be mandatory requirements:
 - i. KYC for investor and the person making the payment.
 - ii. Declaration from investor and person making payment (Person making payments declaration should carry the relationship with investor and the details of Bank Account from which funds are being received.)
 - iii. Proof for Source of funds being from the Drawers account only
7. Investors are required to submit following documents atleast 30 days before the first SIP Installment date for Auto Debit & ECS Clearing. In case this criterion is not met the SIP would start a month later on the SIP date as specified by the investor.
8. Minimum application amount for Monthly SIP Option -12 installments of Rs. 500/- each or 6 installments of Rs. 1,000/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option - 4 installments of Rs. 1,500/- each and in multiples of Re. 1 thereafter. (Tata Tax Saving Fund - SIP should be in multiples of Rs. 500/-). For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter across all his folios.
9. The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
10. In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
11. Allotment of units would be subject to realisation of credit.
12. If the investor has provided his email address in the application form or any subsequent communication in any of the folio belonging to the Investor(s), TMF / TAML reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of initial subscription and/or date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number. A consolidated account statement (CAS) for each calendar month to the investor(s) in whose folio(s) transaction(s) across all mutual funds has/have taken place during the month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id.
13. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non-business day for the scheme, then the units shall be allotted on the next Business Day.
14. Instructions for Any day SIP:
 - a. In case of ambiguity of SIP date, the default date will be considered as 10th of every month/quarter.
 - b. In case the date is not mentioned in words then the date will be taken based on the details mentioned in figures subject to the legibility of the handwriting.
 - c. In case you have a Standing Instruction (SI) with HDFC Bank and IDBI Bank: In the event of SI being maintained for 29th, 30th and 31st and if the month ends before the SI maintained date, the debit will happen on the last day of the month.
 - d. In the event of SI being maintained with Axis bank for the above dates, the debit will happen on the first business day of the next month.
 - e. Investors should take note that despite the date of debit of the bank account as mentioned in instruction 'c' and 'd' above, the NAV applicability will be on the basis of SIP date.
15. For Direct Investment please mention "Direct" in the Column "Name & Broker Code/ARN".
16. Transaction Charge: In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, TAML/TMF will deduct Transaction Charges from the purchase/subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).
Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.
Transaction charges in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments. Transaction Charges shall not be deducted:
 - a. where the Distributor of the investor has not opted to receive any Transaction Charges
 - b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
17. Employee Unique Identification Number (EUIIN): Further, SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.
However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case you are required to tick (P) the declaration to this effect as given in the form.
Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ARN-14/12-13 dated July 13, 2012 and the EUIIN requirement as per AMFI Circular No.135/BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the guidelines/requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors
18. An investor can opt for Monthly or Quarterly frequency. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month. To register multiple SIPs in the same scheme/same month, please submit separate SIP enrollment form cum SIP Auto Debit facility/ECS Mandate form
19. In case there are three consecutive SIP transaction reversals, the subsequent SIP installments will be automatically ceased.
20. "Perpetual SIP" will be the default option in a case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
21. Procedure for Cancellation of Existing SIP: Investor needs to submit a letter from the investor OR the prescribed SIP Discontinuity form, duly completed and signed by all the unit holders. This request should be received to us at least 15 days prior to the next due date of SIP.
22. Micro SIPs - are Systematic Investment Plans (SIPs) up to Rs 50,000 exempt from Permanent Account Number (PAN) : In accordance with SEBI and guidelines issued by AMFI vide its circular no 35P/MEM-COR/4/09-10 dated 14 July 2009 in this regard, SIPs up to Rs 50,000/- per year per investor i.e. aggregate of investments in a rolling 12-months period or in a financial year i.e. April to March (hereinafter referred to as "Micro SIP") are exempted from the requirement of PAN. This exemption shall be applicable only to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms including joint holders. HUFs and other categories of investors will not be eligible for this exemption. This exemption shall not be applicable to normal purchase transactions up to Rs 50,000/- which will continue to be subject to the PAN requirement. Any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN: Voter Identity Card, Driving License, Government/Defense identification card, Passport, Photo Ration Card, Photo Debit Card, Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by bank managers of scheduled commercial banks/gazette officer/elected representatives to the Legislative Assembly/Parliament, ID card issued to employees of scheduled commercial/state/district cooperative Banks, Senior Citizen/Freedom Fighter ID card issued by government, Cards issued by universities/deemed universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by central government/state governments /municipal authorities/government organizations like ESIC/EPFO. The photo identification document has to be current and valid and also to be either self-attested or attested by the ARN holder (AMFI Registered Distributor). In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds shall be made by the AMC for the units already allotted and a communication to this effect will be sent to the investors. However, investors shall be allowed to redeem their investments.
23. TAML reserves the right to reject any application without assigning any reason thereof. TAML in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
24. We.f 1st January 2011, KYC is mandatory for all investors including SIP investments. This is a **one-time KYC compliance process**, a copy of the KYC compliance letter is mandatory to be submitted while investing the amount for the first time. Existing investors need to comply and submit KYC during Renewal of SIP if not submitted earlier. Applications for subscriptions without a valid KYC compliance may be rejected. In the event of non compliance of KYC requirements, the Trustees/AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holding's of the investors at the applicable NAV, subject to payment of exit load (as applicable) and recovery of unamortized NFO expenses. **KYC is required for Micro SIP as well.** Please refer to SAI for more details.