

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TATA

HOUSING OPPORTUNITIES FUND

(An open-ended equity scheme following housing theme)

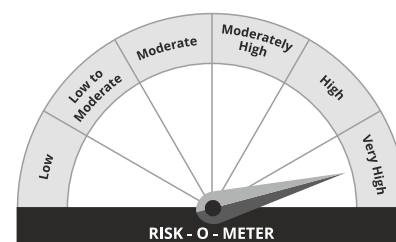
(SCHEME CODE TATA/O/E/THE/22/07/0049)

Issue of Units of **Tata Housing Opportunities Fund** at Face Value of Rs. 10/- per unit during the New Fund Offer Period and at NAV based prices upon re-opening

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation.
- An Open-ended equity scheme following housing theme.

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



Investors understand that their principal will be at Very High Risk

New Fund Offer Opens On 16 August, 2022

New Fund Offer Closes On 29 August, 2022

Scheme reopens for continuous sale and repurchase on or before 09 September, 2022

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties and pending litigations, etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.tatamutualfund.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Name of the Mutual Fund
Tata Mutual Fund

Name of the AMC
Tata Asset Management Pvt. Ltd.
CIN: U65990-MH-1994-PTC-077090

Offer for Units at
NAV Based Prices upon reopening

1903, B Wing, Parinee Crescenzo, G Block, BKC, Bandra East, Mumbai – 400 051

Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

E-mail: service@tataamc.com **Website:** www.tatamutualfund.com

INVESTMENT OBJECTIVE

To generate long-term capital appreciation by investing predominantly in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing theme.

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

ASSET ALLOCATION

Under normal circumstances, the asset allocation of the Scheme will be as follows

Instruments	Indicative allocations (% of net assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Equity and equity related instruments of entities engaged in activities of Housing theme	80	100	High
Other Equity & Equity related Instruments including units of mutual fund	0	20	Medium to High
Debt and Money market instruments including units of mutual fund	0	20	Low to Medium
Units issued by REITs & InvITs.	0	10	Medium to High

As per clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996, the scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

Within the limit mentioned in the above paragraph i.e. in clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996, investment by the scheme in another scheme under the same asset management company or any other mutual fund without charging any fees, will be restricted to 20% of the net assets of the scheme.

The Scheme may take exposure to:

- Overseas /Foreign Securities to the extent of 20% of the net assets.
- Derivative instruments (excluding the hedge position) to the extent of 50% of net assets.
- Securitized debt up to 50% of debt portfolio. The Scheme shall not invest in foreign securitized debt and credit default swaps.
- Stock lending up to 20% of net assets. Not more than 5% of the net assets of the scheme will be deployed with any single intermediary in accordance with Securities Lending Scheme, 1997, SEBI circular no MFD/CIR/01/047/99 dated February 10, 1999, SEBI circular no MRD/DoP/SE/Cir-14/2007 dated December 20, 2007, SEBI circular no SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009 and SEBI circular no CIR/MRD/DP/122/2017 dated November 17, 2017
- The scheme will not invest in structured obligations/credit enhancement.
- Imperfect hedging using IRFs up to maximum of 20% of the net assets of the scheme.
- The scheme will not invest in debt instruments with special features viz. subordination to equity like Additional Tier 1 and Tier 2 Bonds issued under Basel III framework.

Investment in ADR /GDR/ Foreign Securities / Overseas ETFs etc would be in compliance with SEBI Circular No. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007, SEBI/IMD/CIR No. 122577/08 dated April 8, 2008, SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 5, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 June 3, 2021 as may be amended from time to time.

The Scheme may invest up to US \$ 50 million in ADR/GDR/Foreign Securities/ Overseas ETFs in the six months post closure of NFO. Post completion of the six months, the relevant provisions of SEBI Circulars dated November 5, 2020 and June 3, 2021 shall be applicable.

The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives viz. SEBI Circular no. SEBI/MFD/CIR No. 03/ 158 /03 dated June 10, 2003, no. DNPDP/Cir-29/2005 dated September 14, 2005, no.

SEBI/IMD/CIR No. 9/108562/07 dated November 16, 2007, no. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The cumulative gross exposure through equities (including foreign securities), repo transactions in corporate debt securities along with other debt securities and money market securities, REITs & InvITs and derivatives shall not exceed 100% of the net assets of the Scheme.

The Scheme may participate in repo in corporate debt securities. The gross exposure in repo in corporate debt securities will be restricted 10% of the net asset of the scheme.

The scheme may write call options under covered call strategy.

The Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing in accordance with SEBI circular no MRD/DoP/SE/Cir-14/2007 dated December 20, 2007 and SEBI circular no CIR/MRD/DP/122/2017 dated November 17, 2017.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/CIR/P/2019/101 dt. September 20, 2019 as may be amended from time to time.

Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations and the intention being at all times to protect the interests of Unit Holders.

Change in Investment Pattern

The Investment Patterns as outlined above are indicative. Investment strategy and pattern may be deviated from time to time, provided such modification is in accordance with the Scheme(s) objective and Regulations as amended from time to time, the intent being to protect the Net Asset Value of the scheme and unitholders' interests. In case of deviation due to passive breaches, the AMC will achieve a normal asset allocation pattern in a maximum period of 30 business days. In case deviation in investment pattern in not rebalanced within the period indicated above then justification in writing for such delay including details of efforts undertaken to rebalance of portfolio shall be placed before the investment committee. The Investment Committee if so desires, can extend the timelines upto sixty (60) business days from the date of mandated completion of rebalancing period.

In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- not to levy exit load, if any, on the investors exiting the scheme.

Deployment of NFO Proceeds in Triparty Repo on Government Securities or Treasury Bills or any other instrument as may be permitted by SEBI:

Mutual funds are allowed to deploy NFO proceeds in Triparty repo on Government Securities or treasury bills or any other instrument as may be permitted by SEBI before the closure of NFO period. However, AMCs will not charge any investment management and advisory fees on funds deployed in Triparty repo on Government Securities or treasury bills or any other instrument as may be permitted by SEBI during the NFO period. The appreciation received from such investment SEBI shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme's during the NFO period, the interest earned upon investment of NFO proceeds in such instruments shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Risks associated with the Scheme's strategy

The Scheme will invest atleast 80% of it's net assets in equity / equity related instruments of entities engaged in the activities of housing theme. The scheme is thematic in nature, hence will be affected by the risks associated with the theme/sector.

Investing in thematic schemes is based on the premise that the scheme will seek to invest in companies belonging to a specific sector / theme. This

will limit the capability of the scheme to invest in other sectors/theme. The Scheme would invest in equity and equity related securities of companies engaged in the particular sector / theme and hence concentration risk is expected to be high. Also, as with all equity investing, there is a risk that companies in that specific sector / theme will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results.

Owing to high concentration risk for thematic / sectorial scheme, risk of capital loss is highest. There is an element of unpredictable market s that could run for extended periods. Loss of value due to obsolescence, or regulatory changes coupled with structural rigidity of the scheme can lead to permanent loss of capital.

Risks associated with investing in equity/equity related instruments

- Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolios would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.
- Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment

Investment Risks

The price of securities may go up or down depending on a variety of factors and hence investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity securities and utilising debt and money market instruments as a defensive investment strategy. The price of securities may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic or other developments, closure of the Stock Exchanges etc. Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Fund's investment objective will be attained or that the Fund may not be in a position to maintain the indicated percentage of investment pattern under exceptional circumstances. There is no guarantee the investment / dis-investment decision will result into profit.

The fund may use techniques and instruments for efficient portfolio management and to attempt to hedge or reduce the risk. However, these techniques and instruments if imperfectly used have the risk of the fund incurring losses due to mismatches particularly in a volatile market. The Fund's ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any). The use of these techniques is dependent on the ability to predict movements in the prices of securities being hedged and movements in interest rates. There exists an imperfect correlation between the hedging instruments and the securities or market sectors being hedged. Besides, the fact that skills needed to use these instruments are different from those needed to select the Fund's / plan's securities. There is a possible absence of a liquid market for any particular instrument at any particular time even though the futures and options may be bought and sold on an organised exchange. The use of these techniques involves possible impediments to effective portfolio management or the ability to meet repurchase / redemption requests or other short-term obligations because of the percentage of the Fund's assets segregated to cover its obligations.

Liquidity and Settlement Risks

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors, etc. based on certain investment parameters as adopted internally by AMC. While at all times the AMC will endeavour that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme(s) are avoided, the funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event or during restructuring of the Scheme's investment portfolio.

Risk associated with Short Selling

The Scheme may enter into short selling transactions, subject to SEBI and RBI Regulations. Short-selling is the sale of shares that the seller does not own at the time of trading. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock he shorted and returns the stock to close out the borrowing. If the price of the stock has fallen, he can buy the stock back for less than he received for selling it and profits from it (the difference between higher short sale price and the lower purchase price). However, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the stock price increases without limit and shall result into major losses in the portfolio. For example, if dealer/fund manager short 1000 shares at Rs.650 each hoping to make a profit but the share price increase to Rs.900, portfolio will end up losing Rs.250,000 (1000*250).

Securities Lending Risks

It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setback and become unable to honour its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme(s) will not be able to sell such lent out securities until they are returned.

Interest Rate Risk

As with debt instruments, changes in interest rate may affect the price of the debt instrument(s) and ultimately Scheme's net asset value. Generally the prices of instruments increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities fluctuate more in response to such interest rate changes than short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

Credit Risk

Credit risk or Default risk refers to the risk that an issuer of a fixed income security may default (i.e. the issuer will be unable to make timely principal and interest payments on the security). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of fixed income securities will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

Reinvestment Risk

This risk refers to the difference in the interest rate levels at which cash flows received from the securities in the scheme is reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows are reinvested may be lower than that originally assumed.

Risks associated with Derivatives

- Derivative products are leverage instruments and can provide disproportionate gains as well as disproportionate losses to the investors. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involved uncertainty

and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.

- Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative add to the portfolio and the ability to forecast price of securities being hedged and interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments".
- The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place.
- The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.
- Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
- The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme.
- There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. The counterparty may default on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavourable) market price.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.
- Where derivatives are used for hedging, such use may involve a basic risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.

Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Risks Factors associated with transaction in Units through stock exchange(s)

In respect of transaction in Units of the Scheme through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.

Risks Associated with Securitised Debt

Risk due to prepayment: In case of securitized debt, changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors but may have an impact on the reinvestment of the periodic cash flows that an investor receives on securitized papers. In the event of pre-payment of the underlying debt, investors may be exposed to changes in tenor and yield.

Liquidity Risk: Presently, despite recent legal developments permitting the listing of securitized debt instruments, the secondary market for securitized debt in India is not very liquid. Even if a more liquid market develops in the future, secondary transactions in such instruments may be at a discount to initial issue price due to changes in the interest rate structure.

Limited Recourse and Credit Risk: Certificates issued on investment in securitized debt represent a beneficial interest in the underlying receivables

and there is no obligation on the issuer, seller or the originator in that regard. Defaults on the underlying loan can adversely affect the pay outs to the investors and thereby, adversely affect the NAV of the Scheme. While it is possible to repossess and sell the underlying asset, various factors can delay or prevent repossession and the price obtained on sale of such assets may be low.

Bankruptcy Risk: If the originator of securitized debt instruments in which the Scheme invests is subject to bankruptcy proceedings and the court in such proceedings concludes that the sale of the assets from originator to the trust was not a 'true sale', then the Scheme could experience losses or delays in the payments due. Normally, care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'.

Risk of Co-mingling: Servicers in a securitization transaction normally deposit all payments received from the obligors into a collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account. In this interim period, collections from the loan agreements by the servicer may not be segregated from other funds of the servicer. If the Servicer fails to remit such funds due to investors, investors in the Scheme may be exposed to a potential loss.

Risks associated with investing in Securities Segment and Tri-party Repo trade settlement:

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

Risk Factors Associated with Investments in REITs and InvITs:

- **Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

The above are some of the common risks associated with investments in REITs & InvITs. Investment results may vary substantially on a monthly, quarterly or annual basis.

Risks associated with investment in units of mutual fund:

Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

- **Liquidity risk:** The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance

with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016.

- **Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors.
- **Default risk:** Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

Risk associated with investing in Repo of Corporate Bond Securities

To the extent the scheme invests in Repo of Corporate Bond Securities, the scheme will be subject to following risks -

- Corporate Bond Repo will be subject to counter party risk.
- The Scheme will be exposed to credit risk on the underlying collateral-downward migration of rating. The scheme may impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AA and above rated where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.
- Liquidity of collateral: In the event of default by the counterparty, the scheme would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).

Risk of Writing of Call Option Under a Cover Call Strategy

Under a delivery settlement a call writer will have to part with the physical holding of security which was originally intended for long term holding.

The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price. The scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity. The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss. The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of scheme to buy any options.

Risks associated with Segregated Portfolio

Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. Security comprises of segregated portfolio may not realise any value.

Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risks associated with Imperfect Hedging using Interest Rate Futures (IRF)

Liquidity/execution risk - IRF are relatively new instruments traded on the exchanges and don't have as much liquidity as the OTC market in the underlying bond. This could expose the hedge to liquidity (execution and wider bid-offer spread) risk and associated impact cost.

Spread risk - The IRF is based on government securities and treasury bills. Imperfect hedging can be applied on portfolios comprised of corporate bonds as well. Corporate bond yield theoretically comprises of the risk free rate and a credit spread. IRF would hedge out only the risk free rate. Any compression/expansion of credit spread of the underlying portfolio would not be hedged by the IRF.

Yield curve slope risk - The IRF hedge is done on a modified duration basis. This means that the maturity of the underlying instrument and the maturity of the IRF could be different. The hedge ratio is arrived at using the prescribed formula. This hedges the risk arising from a parallel shift in the yield curve. Any change in the slope of the yield curve (flattening/steepening) remains unhedged as residual risk.

Unwinding risk - An unexpected change in market conditions may require unwinding the derivative positions at disadvantageous prices during periods of heightened volatility e.g. if the yields slide lower due to a surprise RBI rate cut, participants with short Interest Rate Futures positions would seek to cut their losses and exit, leading to an increase in the price of the IRF, and negative price impact on the hedged portfolio there from.

Correlation risk - As per the extant regulation, the IRF has to have a 0.90 correlation coefficient with the underlying bond/portfolio, for the past 90 days, to be considered for imperfect hedging. If the correlation deteriorates going forward, the hedge may have to be rebalanced with attendant impact costs

Risk associated with potential change in Tax structure

This summary of tax implications given in the taxation section (Units and Offer Section III) is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the 'Income Tax Act 1961' or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

Risk Control / Mitigation measures for equity investments and related investments:

Investment in equity has an inherent market risk which cannot be mitigated completely. However, following measures have been implemented with an objective to mitigate /control other risks associated with equity investing:

Nature of Risk	Mitigation Measures
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System. Also, as a backup, manual controls are also implemented.
Poor Portfolio Quality	Pre-approved universe of stocks based on strong fundamental research. New stock addition only with the prior approval of investment committee.
Performance Risk	Periodical review of stock wise profit & loss. Review of scheme performance vis. a vis. Benchmark index as well as peer group.
Liquidity Risk	Periodical review of the liquidity position of each scrip (Market capitalization, average volume in the market vis. a vis. Portfolio Holding)
Concentration Risk	Cap on maximum single sector exposure. Cap on maximum single stock exposure. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies (and across sectors) so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.

Further, with respect to investments in overseas securities, apart from other risks, there is an inherent risk of currency fluctuation which cannot be mitigated. However, the fund will strive to minimize such risk by hedging in the Forex market as and when permitted.

Risk Control / Mitigation measures for Debt and related Investments:

Nature of Risk	Mitigation Measures
Liquidity Risk	<ul style="list-style-type: none"> • Focus on good quality paper at the time of portfolio construction • Portfolio exposure spread over various maturity buckets to inline with maturity of a scheme
Credit Risk	<ul style="list-style-type: none"> • In house dedicated team for credit appraisal • Issuer wise exposure limit • Rating grade wise exposure limit • Periodical portfolio review by the Board of AMC
Interest Rate Risk	<ul style="list-style-type: none"> • Close watch on the market events • Active duration management • Portfolio exposure spread over various maturities.
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System also as a backup, manual control are implemented.

Further, the Investment Manager endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by the Investment

Manager. The Investment Manager also relies on their own research as well as third party research. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.

Restrictions on Investments (as per seventh schedule of SEBI {Mutual Fund} Regulations 1996)

1. The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
2. All investments by the scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
3. The Mutual Fund under all its scheme(s) shall not own more than ten percent of any company's paid up capital carrying voting rights.
4. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company:

Provided that such limit shall not be applicable for investments in government securities, treasury bills and Tri Party Repo in government securities and treasury bills.

Provided further that investment within such limit can be made in mortgaged backed securitised debts which are rated not below investment grade by a credit rating agency registered with the Board.

- 4A A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments: Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the SEBI from time to time:

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the SEBI:

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the SEBI from time to time.

Note:

- a) SEBI vide circular dt. 1st October 2019 & 28th April 2020 has issued following guidelines wrt investment in unlisted debt & money market instruments.
- b) Mutual fund scheme may invest in unlisted non-convertible debentures (NCDs) that have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

Investment restrictions as given below:-

A mutual fund scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of asset Management Company.

- c) Maximum investment in unlisted NCDs will be 10 % of the debt portfolio of the scheme
- d) Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
 - I. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - II. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the scheme.

III. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

5. The scheme shall not make any investment in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

6. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-

- (a) such transfers are done at the prevailing market price[^] for quoted instruments on spot basis.

Explanation- "spot basis" shall have same meaning as specified by stock exchange for spot transactions.

- (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

[^]Note: SEBI vide circular no SEBI/HO/IMD/DF4/CIR/P/2019/102 dt. September 24, 2019 has prescribed the methodology for determination of price to be considered for inter scheme transfers. Inter scheme transfers (ISTs) will be done in accordance with additional safeguard prescribed in terms of SEBI Circular No SEBI/HO/IMD/DF4/CIR/P/ 2020/202 dated October 8th '2020.

If any security gets downgraded following ISTs, within a period of four months, Fund Manager of buying scheme has to provide detailed justification /rationale to the trustees for buying such security.

7. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

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

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

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

9. The mutual fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.

10. Pending deployment of funds of a Scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to SEBI circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007 & SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019.

- a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.

b. Such deposits shall be held in the name of each Scheme.

c. Each Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.

e. Trustees /AMC will ensure that no funds of a scheme is parked in Short term deposit of a bank which has invested in

that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

- 11 The scheme shall not make any investment in any fund of funds scheme.
- 12 The scheme will not advance any loan for any purpose.
- 13 The fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase/ redemption of units or payment of interest or income distribution cum capital withdrawal to the unitholders.
- 14 The fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.
15. The scheme may invest in the units of REITs and InvITs subject to the following:
 - (a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and
 - (b) The scheme shall not invest -
 - i. more than 10% of its NAV in the units of REIT and InvIT; and
 - ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.
16. Participation in Repo in Corporate Debt Securities is subject to the following restriction:
 - Gross exposure to corporate bond repo transaction should be not more than 10% of the net asset of the scheme.
 - The Scheme will participate in repo transactions only in AA and above rated corporate debt securities.
 - The Scheme may borrow through repo transactions (for redemption/Income Distribution cum capital withdrawal- payout) only if the tenor of the transaction does not exceed a period of six months and aggregate borrowing is not more than 20% of net assets of the Scheme.

Restrictions with respect to Overseas Investments:

SEBI Vide Circular SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 3 2021 has revised the aggregate ceiling for the mutual fund industry to invest in following securities Up to US \$ 7 billion, and within this limit of US \$ 7 billion, individual Mutual Fund can make overseas investments in following securities to a maximum of US \$ 1 billion. US \$ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US \$ 7 billion.

SEBI vide circular dt. September 26, 2007 has permitted mutual funds to invest in following types of foreign securities:

- ADRs/GDRs issued by Indian companies or foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas
- Initial and follow on public offering for listing at recognized stock exchange overseas
- Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
- Money market instruments rated not below investment grade
- Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
- Government securities where the countries are rated not below investment grade
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
- Short term deposits with banks overseas where the issuer is rated not below investment grade
- Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

SEBI Vide Circular SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 3, 2021, permitted mutual fund to invest in overseas Exchange Traded Funds (ETFs) cumulatively upto US\$ 1 billion with a sub - ceiling of US \$ 300 million for individual Mutual Fund.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets may be adversely affected by changes in the value of certain foreign currencies relative to the Indian rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances or any other restriction applicable to it. To manage risk associated with foreign currency and interest rate exposure and for efficient portfolio management, the fund may use derivatives such as cross currency swaps etc. The use of derivatives would be in accordance with the prevailing regulations.

Portfolio of overseas / foreign securities shall be managed by a dedicated Fund Manager. While selecting the securities, the Fund Manager may rely on the inputs received from internal research or research conducted by external agencies in various geographies. The fund may also appoint overseas investment advisors / managers to advise / manage portfolio of foreign securities in case of need.

The investment in such Overseas Financial Assets shall not exceed the limit as may be imposed by SEBI/ RBI from time to time.

AMC believes that overseas securities offer new investment and portfolio diversification opportunities into multi-market and multicurrency products. However, such investments also entail additional risks. The Fund may, where necessary, appoint other intermediaries of repute as advisors, sub-managers, or sub custodians for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements, if any, of SEBI.

To manage risk associated with foreign currency and interest rate exposure and for efficient portfolio management, the fund may use derivatives such as cross currency swaps etc. The use of derivatives would be in accordance with the prevailing regulations.

All investment restrictions shall be applicable at the time of making investment.

These investment limitations / parameters (as expressed / linked to the net asset / net asset value / capital) shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, TAMPL shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by TAMPL, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / TAMPL may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. As such all investments of the Scheme(s) will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

Investment by the Asset Management Company

TAMPL (the AMC) may invest in the scheme(s)/plan(s)/fund(s), either in the initial issue or on an ongoing basis (from the secondary market), such amount, as they deem appropriate. The AMC shall not be entitled to charge any management fees on this investment in the scheme(s) / plan(s) / fund(s). Investments by the AMC will be in accordance with Regulation 25(17) of the SEBI (MF) Regulations, 1996.

As per the amended regulations i.e. sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 ('MF Regulations'), asset management companies ('AMCs') are required to invest such amount in such scheme(s) of the mutual fund, based on the risk associated with the scheme. The AMC will comply with SEBI circular HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 2, 2021 in this respect.

WHERE WILL THE SCHEME INVEST

In line with the investment allocation pattern of the scheme, the scheme will invest predominantly in equity and equity related instruments of those companies engaged in the activities of housing theme.

Apart from the above, the scheme may invest in

- Other Equity & Equity related Instruments
- Debt and money market instruments
- Units of Mutual Fund Schemes
- ADR/GDR/Foreign securities/Overseas ETFs as permitted by Reserve Bank of India and Securities and Exchange Board of India.
- Fixed Income Derivatives
- Units of REITs & InvITs.
- An Any other securities / instruments as permitted by SEBI /RBI from time to time subject to regulatory approvals.

“REIT” or “Real Estate Investment Trust” shall have the meaning assigned in clause (zm) of sub-regulation 1 of regulation 2 of the Securities and Exchange Board of India (Real Estate Investment Trusts) Regulations, 2014. REITs are companies that own and lease out commercial or residential real estate. The rental incomes from the properties are shared among REIT investors, who are allotted units. These units are tradeable on exchanges.

“InvIT” or “Infrastructure Investment Trust” shall have the meaning assigned in clause (za) of sub-regulation (1) of regulation 2 of the Securities and Exchange Board of India (Infrastructure Investment Trusts) Regulations, 2014. InvITs are similar to REITs, except these own infrastructure assets not real estate.

Repo in Corporate Debt Securities

The scheme may participate in repo in corporate debt securities subject to guidelines specified by RBI and SEBI which includes the following:

- Gross exposure to corporate bond repo transaction should be not more than 10% of the net asset of the scheme.
- The cumulative gross exposure through equities, repo transactions in corporate debt securities along with other debt securities, REITs & InvITs and derivatives shall not exceed 100% of the net assets of the Scheme.
- Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- The Scheme will participate in repo transactions only in AA and above rated corporate debt securities.
- The Scheme may borrow through repo transactions (for redemption/income distribution cum capital withdrawal payout) only if the tenor of the transaction does not exceed a period of six months and aggregate borrowing is not more than 20% of net assets of the Scheme.
- Credit exposure will be on the counterparty and not on the collateral securities in case of corporate bond repo. Issuer and counterparty limits will be based on approved credit universe.

The scheme will ensure compliance with the Seventh Schedule of the Mutual Funds Regulations about restrictions on investments, wherever applicable, as well as SEBI circular with respect to repo transactions in corporate debt securities.

As mandated by SEBI vide circular CIR / IMD / DF / 19 / 2011 dated November 11, 2011, AMC and Trustee company of Tata Mutual Fund have specified norms for Category of counterparty, credit rating of counterparty, tenor of collateral and applicable haircuts for participation in repo in corporate bonds.

The above lists are illustrative and not the exhaustive and may include other money market securities as may be available / introduced in the market.

The securities mentioned above could be listed, to be listed, privately placed, secured, unsecured, rated and of maturity which is less than or equal to maturity of a scheme. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals. Please refer to the Clause “Liquidity & Settlement Risks” under Specific Risk Factors to understand the liquidity risk associated with securities.

Investment in Securities of Group Companies

As per SEBI (Mutual Funds) Regulations 1996, the Fund shall not make any investments in any un-listed securities of associate/ group companies of

the Sponsors. The Fund will also not make investment in privately placed securities issued by associate / group companies of the Sponsors. The Fund may invest not more than 25% of the net assets in listed securities of Group companies.

Derivatives and Hedging Products

The Scheme may invest in Derivative Instruments to the extent permitted under SEBI Circulars DNP/Cir-29/2005 dated September 14, 2005, DNP/Cir-29/2005 dated January 20, 2006, SEBI/DNP/Cir-31/2006 dated September 22, 2006 and CIR/IMD/DF/11/2010 dated August 18, 2010 & SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017.

Scheme Strategy

The Fund would endeavour to generate capital appreciation by investing in entities that are engaged in and / or expected to benefit from the housing theme.

The indicative list of eligible basic industries (based on AMFI Classification) will generally include:

Air Conditioner
Cables - Electricals
Cement
Cement Products
Consumer Electronics
Engineering Designing Construction
Furniture, Home Furnishing, Flooring
Glass-Consumer
Home Appliances, Housewares
Housing Finance
Paints
Plywood Boards, laminates
Residential/Commercial/SEZ projects
Power
Private Sector Bank
Public Sector Bank
Sanitary Ware
Steel
LPG/CNG/PNG/LNG Supplier
Any other basic industry which is forming part of the benchmark index

The above list is indicative and not exhaustive. The Fund Manager will follow AMFI/NSE classification and will include changes made there to by AMFI/NSE from time to time.

The Fund Manager would aim to build a portfolio by identifying entities within the list of basic industries under Housing theme that have potential for meaningful growth, and which have a certain sustainable competitive advantage.

The Scheme may invest in equity derivatives instruments to the extent permitted under and in accordance with the applicable Regulations, including for the purposes of hedging, portfolio balancing and optimizing returns. Hedging does not mean maximization of returns but only attempts to reduce systemic or market risk that may be inherent in the investment.

PLANS AND OPTIONS

The Scheme has the following Plans across a common portfolio:

Regular Plan: This Plan is for investors who wish to route their investment through any distributor.

Direct Plan: This Plan is only for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Regular Plan (For applications routed through Distributors):

The Scheme has following options:

- Growth Option
- Payout of Income Distribution Cum Capital Withdrawal Option (IDCW-Payout)
- Reinvestment of Income Distribution cum capital withdrawal Option (IDCW-Reinvestment)

Direct Plan (For applications not routed through Distributors)

The Scheme has following options:

- Growth Option
- Payout of Income Distribution Cum Capital Withdrawal Option (IDCW-Payout)
- Reinvestment of Income Distribution cum capital withdrawal Option (IDCW-Reinvestment)

Compulsory Reinvestment of Income Distribution Cum Capital Withdrawal :

In order to reduce the expenses of the scheme and also for the convenience of the investors, the income distribution cum capital withdrawal shall be compulsorily reinvested (for investors of non-electronic mode) within the scheme at the applicable ex-dividend NAV if income distribution cum capital withdrawal amount is Rs.100 or less in the same option of the respective plans of the scheme at the ex- dividend rate.

Investor shall note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an Equalization Reserve Account and which can be used to pay dividend. Hence dividend amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the scheme name in the application form e.g. "Tata Housing Opportunities Fund".

APPLICABLE NAV (after the scheme opens for repurchase)

At the Applicable NAV after the scheme opens for repurchase. The Scheme will reopen for subscriptions /redemptions, within 5 business days from the date of allotment.

Applicable NAV for Initial Subscription / Switch-in:

Particulars	Applicable NAV
Valid applications received (time-stamped) upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e., credited to the bank account of the scheme before the cut-off time.	The closing NAV of the same day.
Valid applications received (time-stamped) after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e., available for utilization before the cut-off time of the next Business Day.	The closing NAV of the next Business Day.
Valid applications received (time-stamped) upto 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme after the cut-off time on the same day i.e., available for utilization after the cut-off time of the Day.	The closing NAV of the next Business Day.
Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e., available for utilization before the cut-off time on that Business Day.	The closing NAV of such subsequent Business Day on which funds are available for utilisation.

In case application is time stamped after cut off timing on any day, the same will be considered as deemed to be received on the next business day.

In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised /available for utilisation on the next business day.

For Switch-ins including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) of any amount:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time, and the funds are available for utilization before the cut-off time.
- In case of switch/STP transactions, funds will be made available for utilization in the switch-in-scheme based on the redemption payout of the switch out scheme.

For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Dividend Transfer Plan (DTP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of dividend etc.

Redemption/Switch Out: In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day.

Outstation cheques/demand drafts will not be accepted.

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

While determining the price of the units, the fund will ensure that the repurchase price is not lower than 95 per cent of the Net Asset Value.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS UNDER EACH PLAN

Minimum subscription amount: Rs 5,000/- and in multiple of Re.1/- thereafter

Additional Investment: Rs 1,000/- and in multiple of Re 1/- thereafter.

Minimum Redemption amount will be Rs.500 or 50 units or folio balance whichever is lower.

Switch during NFO:

In case of investors opting to switch into the Scheme from existing Schemes of Tata Mutual Fund (Subject to completion of lock in period, if any) during the New Fund Offer period, the minimum amount is Rs.5,000/- and in multiple of Re.1/- thereafter

There is no minimum amount requirement, in case of investors opting to switch "all units" from any existing schemes of Tata Mutual Fund to this Scheme/s.

The request for switch from existing scheme(s) to TATA HOUSING OPPORTUNITIES FUND will be accepted on all business days during NFO period. Switch-out from an existing scheme to this scheme during the NFO period will be processed at the NAV applicable on date of acceptance of switch request.

DESPATCH OF REDEMPTION CHEQUE

The redemption proceeds will be dispatched to the unit holders within 10 business days of the date of acceptance of the redemption request at the authorised centre of the Tata Mutual Fund.

BENCHMARK INDEX

NIFTY Housing Index. Total Return variant of the index (TRI) will be used for performance comparison.

INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL POLICY

Growth Option:

The income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving capital growth and reflected in the NAV.

Payout of Income Distribution cum capital withdrawal option

The profits received / earned and so retained and reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company. It will be distributed to the unitholders who hold the units on the record date of declaration of the Income.

Investor shall note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an Equalization Reserve Account and which can be used to pay dividend. Hence dividend amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

Please note that the income distribution cum capital withdrawal and its frequency is subject to availability of distributable surplus and at the discretion of the trustees.

The Fund does not assure any targeted annual return / income nor any capitalisation ratio. Accumulation of earnings and the consequent determination of NAV may be suspended temporarily or indefinitely under any of the circumstances as stated in the clause "Suspension of Ongoing Sale, Repurchase or Switch out of Units".

Reinvestment of Income Distribution cum capital withdrawal option

Unitholders under this option also have the facility of reinvestment of the income so declared, if so desired. The income distribution cum capital withdrawal declared would be reinvested in the scheme on the immediately following ex-dividend date.

Compulsory Reinvestment of Income Distribution cum capital withdrawal option

In order to reduce the expenses of the scheme and also for the convenience of the investors/-, the income distribution cum capital withdrawal amount shall be compulsorily reinvested (for investors of non-electronic mode) within the scheme at the applicable ex-dividend NAV if income distribution cum capital withdrawal amount is less Rs.100 in the same option of the respective plans of the scheme at the ex- dividend rate.

DEFAULT OPTION

Default Option: Investor should appropriately tick the 'option' (Growth or Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option) in the application form while investing in the Scheme. If no option is mentioned / indicated in the application form by the investor then the units will, by default, be allotted under the Direct Plan- Growth Option. If no income distribution cum capital withdrawal sub-option is mentioned / indicated in the application form by the investor then the units will, by default, be allotted under the Reinvestment of Income Distribution cum capital withdrawal option.

Default Plan: Investors are requested to note the following scenarios for the applicability of "Direct Plan (application not routed through distributor) or Regular Plan (application routed through distributor)" for valid applications received under the scheme:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

NAME OF THE FUND MANAGER

Mr. Tejas Gutka (Equity Portfolio), Murthy Nagarajan (Debt Portfolio) & Venkat Samala (Overseas Portfolio)

NAME OF THE TRUSTEE COMPANY

Tata Trustee Co. Pvt Ltd.

PERFORMANCE OF THE SCHEME

The Scheme offered under the Scheme Information Document is a new scheme and does not have any performance track record.

(i) Load Structure

Expenses of the Scheme

Entry Load: N.A.

Exit Load:

- Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment-NIL
- Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment-1%
- Redemption/Switch-out/SWP/STP after expiry of 365 days from the date of allotment-NIL

Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services tax, if any, shall be credited to the scheme.

The AMC reserves the right to change/modify exit load, depending upon the circumstances prevailing at any given time. However, any change in the load structure will be applicable on prospective investment only. At the time of changing the load structure, the AMC will adopt the following measures:

- The addendum detailing the changes may be attached to Scheme Information Documents and Key Information Memorandum. The addendum may be circulated to all the distributors/brokers so that same can be attached to all Scheme Information Documents and Key information memoranda already in stock.
- The investor is requested to check the prevailing load structure of the scheme before investing. For any change in load structure arrangement may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributor/ brokers' office.
- The introduction of the exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
- A public notice shall be given in respect of such changed in one English daily newspaper having nationwide circulation as well as in a newspaper publishes in the language of region where the Head office of Mutual Fund is situated.

(ii) Annual Recurring expenses

A. Fees & expenses:

The maximum recurring expenses of the scheme is estimated below:

Ref	Expenses Head	% of daily Net Assets #
	Investment Management and Advisory Fees	Upto 2.25%
	Trustee fee	
	Audit fees	
	Custodian fees	
	Other Expenses	
	RTA Fees	
	Marketing & Selling expense incl. agent commission	
	Cost related to investor communications	
	Cost of fund transfer from location to location	
	Cost of providing account statements and income distribution cum capital withdrawal, redemption cheques and warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 2 bps)	
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
	Goods & Services Tax on expenses other than investment and advisory fees	
	Goods & Services Tax on brokerage and transaction cost	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%*
(b)	Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
(c)	Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%^

* Excluding Goods & Services Tax on investment and advisory fees

Note: Expenses of Direct Plan will be lower than expenses of the Regular Plan as no commission/distribution expenses will be charged in the case of Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. NAV of the Direct Plan will be different than the NAV of Regular Plan.

In case of a scheme invest invests a minimum of sixty-five percent of its net assets in equity and equity related instruments, the scheme will be considered as equity oriented scheme for the purpose of total expense ratio.

The maximum recurring expenses for the scheme shall be subject to following limits**

- a) on the first Rs.500 crores of the daily net assets: 2.25%
- b) on the next Rs.250 crores of the daily net assets: 2.00%
- c) on the next Rs.1250 crores of the daily net assets :1.75%
- d) on the next Rs.3000 crores of the daily net assets : 1.60%
- e) on the next Rs.5000 crores of the daily net assets : 1.50%
- f) On the next Rs. 40000 crores of the daily net assets: total expense ratio reduction of 0.05% for every increase of Rs.5000 crores of daily net assets or part thereof.
- g) on the balance of the assets : : 1.05%

***in addition to the above the scheme may charge additional limit of 0.05% (The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case exit load is not levied/ not applicable) specified in sub regulation (6A) (c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996 excluding tax on investment management & advisory fees and expenses not exceeding of 0.30 per cent of daily net assets as stated in regulation 6A(b) of SEBI (Mutual Funds) Regulation, 1996.*

^ Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are atleast:

- (i) 30 per cent of gross new inflows in the scheme, or;
- (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Additional TER can be charged based on inflows only from retail investors (i. e other than corporates and institutions) from B 30 cities as defined in the SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/42 March 25, 2019. Retail Investor means transaction from individual investors where inflow is upto Rs. 2,00,000/- per transaction.

Notes:

- 1) Brokerage & transaction costs (including tax) which are incurred for the purpose of execution of trade may be capitalised to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. GST on brokerage and transaction cost paid for execution of trades shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.
- 2) AMC shall annually set apart atleast 2 basis point on daily net assets for investor's education and awareness initiatives.
- 3) The fund shall update the current expense ratios on the website (www.tatamutualfund.com) at least three working days prior to the effective date of the change. The exact web link for TER is <http://www.tatamutualfund.com/our-funds/total-expense-ratio>.

4) Illustration of impact of expense ratio on scheme return:

Particulars	Regular Plan	Direct Plan
Amount Invested (Rs)	10,000	10,000
Gross Returns-assumed	15%	15%
Closing NAV before expenses (Rs.)	11,500	11500
Expenses (Rs)		
• Expenses Other than Distribution expenses	175	175
• Distribution Expenses	75	NIL
Total NAV after charging expenses (Rs)	11,250	11325
Net returns to investor	12.50%	13.25%

Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme.

Transaction Charges:

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs.10, 000/- and above be allowed to be paid to the distributors of the Tata Mutual Fund products. The transaction charge shall be subject to the following: 1. There shall be no transaction charges on direct investments. 2. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs.10,000/- and above. 3. For first time investor in Mutual Funds, the distributor may be paid Rs.150/- as transaction charge for subscription of Rs.10,000/- and above. 4.The transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor and the balance amount shall be invested. 5. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment. 6. There shall be no transaction charge on subscription below Rs. 10,000/- 7. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/ and above. In such cases the transaction charge shall be recovered in 3 installments. 8. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to fresh/additional purchase.

The transaction charges would be deducted only in respect of those transactions where the concern distributor has opted for opt in for levying transaction charge. In case distributor has chosen 'Opt Out' of charging the transaction charge, no transaction charge would be deducted from transactions registered.

It may further be noted that distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.

SEBI vide Circular dated Sept 13, 2012 has directed mutual funds to capture the unique identity number (EUIIN) of the employee/sales person of the distributor interacting with the investor for the sale of mutual funds products in addition to the valid AMFI registration number (ARN) code of the distributor, ARN code of the sub broker. In the interest of the investors, it is urged to ensure that the box/space provided for EUIIN number, ARN code for distributor and ARN code of the sub broker in the application form to be properly filed up. It is out-most important to provide the EUIIN number particularly in advisory transactions, which will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person on whose advice the transaction was executed leaves the employment of the distributor or his/her sub broker.

How the fund is different from other existing schemes of Tata Mutual Fund:

Tata Housing Opportunities Fund is a fund which aims to generate long term capital appreciation by investing with focus on realty and related sectors. The scheme is an Open Ended equity scheme offered by Tata Mutual Fund and is not a minor modification of any other existing scheme/product of Tata Mutual Fund.

Below mentioned is the comparison of this fund with other schemes (Equity-sectoral/thematic category) of Tata Mutual Fund:

Comparison with existing schemes:

Scheme Name	Asset Allocation Pattern	Primary Investment Focus	AUM (Rs. Crore) as on 22.07.2022	No. of Folios as on 22.07.2022
Tata Mid Cap Growth Fund	65% to 100% investment in Equity and equity related instruments and up to 35% in debt and money market instruments.	Primary investment focus on equity and equity related securities of well researched growth oriented mid cap stocks. At present we do not have other similar scheme.	1,609.17	126006
Tata Large & Mid Cap Fund	Large Cap Equity -35% to 65%,Mid Cap Equity -35% to 65%,Other Equity/Securities-0% to 30%.	Primary focus on investing in equity and equity related instruments of Large- Large Cap Equity -35% to 65%,Mid Cap Equity -35% to 65%,Other Equity/Securities-0% to 30% At present we do not have other similar scheme.	3,059.72	252959
Tata Equity P/E Fund	70% to 100% investment in Equity and Equity related – Companies whose rolling P/E at the time of investment is lower than the rolling P/E of the S&P BSE SENSEX up to 30% in other equities and up to 30% in debt instruments.	Primarily at least 70% of the net assets would be invested in equity shares whose rolling P/E ratio on past four quarter earnings for individual companies is less than rolling P/E of the S&P BSE SENSEX stocks. At present we do not have other similar scheme.	4,977.63	238587
Tata Large Cap Fund	80% to 100% investment in equity & equity related instruments of large cap companies, 0% to 20% in other equity including overseas securities, & 0-20% investment in Debt and Money Market instruments.	Primarily investment in equity and equity related instruments of large market cap companies. At present we do not have other similar scheme.	1,228.88	96672
Tata Small Cap Fund	65%-100% in Equity & Equity related instrument of small cap companies,0-35% in equity & equity related instrument of other than small cap companies or debt or money market instrument or Units of REITS and InvITs.	The scheme will predominantly invest in equity or equity related instrument of small cap companies. The scheme can also invest some portion in other than small cap companies. At present we do not have other similar scheme.	2,202.15	142634
Tata India Tax Savings Fund	The scheme invests atleast 80% of the investible funds in equity/equity related instruments and balance amount (0-20%) in debt and money market instruments.	Primarily invest in equity and equity related instruments It is an open ended equity linked saving scheme with a statutory lock in period of three years from the date of allotment. As per the provisions of section 80C of Income Tax Act, 1961, investments made by the Individuals & HUFs in this scheme (along with other prescribed investments) will qualify for a deduction upto Rs. 1.50 Lac from Gross Total Income. At present we do not have other similar scheme.	2,943.85	320281
Tata Focused Equity Fund	65% to 100% investment in Equity and equity related instruments Subject to overall limit of 30 stocks across market capitalisation and up to 35% in debt and money market instrument	The scheme aims to generate long term capital appreciation by predominantly investing in a concentrated portfolio of equity & equity related instruments of maximum 30 stocks across market capitalisation. At present we do not have other similar scheme.	1,187.13	72829
Tata Infrastructure Fund	80% to 100% investment in Equity & Equity related Instruments of companies in the infrastructure sector. Up to 20% investment in other equities and or Debt & money Market instruments.	Primarily focus on equity / equity related instruments of the companies in the Infrastructure sector in India. At present we do not have other similar scheme.	858.33	82181
Tata Banking & Financial Services Fund	80%-100% in Equity and Equity related instruments of companies in the Banking & Financial Services Sector & 0-20% in debt & money market instruments.	Primarily focus on equity / equity related instruments of the companies by investing in banking & financial Services Sector in India. At present we do not have other similar scheme.	1,037.64	67659
Tata India Consumer Fund	80%-100% in Equity and Equity related instruments of companies in the consumption oriented sectors & 0-20% in debt & money market instruments.	Primarily focus on equity / equity related instruments of the companies by investing in consumption oriented sectors in India. At present we do not have other similar scheme.	1,367.31	97387
Tata Digital India Fund	80%-100% in Equity and Equity related instruments of companies in the Information Technology Sector & 0-20% in debt & money market instruments.	Primarily focus on equity / equity related instruments of the companies by investing in Information technology sector. At present we do not have other similar scheme.	5,722.18	1279707
Tata India Pharma & Healthcare Fund	80%-100% in Equity and Equity related instruments of companies in the Pharma & Healthcare Sector & 0-20% in debt & money market instruments.	Primarily focus on equity / equity related instruments of the companies by investing in the Pharma & Healthcare Sector in India. At present we do not have other similar scheme.	524.80	68564
Tata Resources & Energy Fund	80%-100% in Equity and Equity related instruments of companies in the Resources & Energy Sectors& 0-20% in debt & money market instruments.	Primarily focus on equity / equity related instruments of the companies by investing in the Resources & Energy Sectors in India. At present we do not have other similar scheme.	223.18	43390
Tata Quant Fund	80%-100% in equity and equity related instruments selected based on a quantitative model (Quant Model) & 0-20% in debt & money market instruments	investing in equity and equity related instruments selected based on a quantitative model (Quant Model) At present we do not have other similar scheme.	44.74	7954

Scheme Name	Asset Allocation Pattern	Primary Investment Focus	AUM (Rs. Crore) as on 22.07.2022	No. of Folios as on 22.07.2022
Tata Ethical Fund	80% to 100% investment in equity & equity Shariah complaint companies and 0-20% in other shariah complaint instruments including cash.	Primarily focus on investing in equity and equity related instruments of Shariah complaints listed, to be listed and unlisted securities of companies and in other shariah complaint instruments. At present we do not have other similar scheme.	1,291.57	65918
Tata Flexi Cap Fund	65% to 100% investment in Equity and equity related instruments and up to 35% in debt instruments.	Primarily investing in a diversified portfolio consisting of equity and equity related instruments across market capitalization. The scheme is an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks. At present we do not have other similar scheme.	2,131.51	152009
Tata Dividend Yield Fund	65% to 100 % investment in Equity and equity related instruments of Dividend Yielding Companies and upto 0-35% in other equity instruments of other companies, debt & money market instruments & 0-10% in Reits & Invits.	Predominantly investing in dividend yielding stocks. The investment objective is to provide capital appreciation and/or dividend distribution by predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. At present we do not have other similar scheme.	576.34	32653
Tata Business Cycle Fund	80% to 100% investment in Equity and equity related instruments selected on the basis of business cycle, 0-20% in other equity related instruments, debt & money market instrument, Gold ETF, 0-10% in Reits & Invits.	An open-ended equity scheme following business cycles based investing theme. The focus will be to generate long-term capital appreciation by investing with focus on riding business cycles through allocation between sectors and stocks at different stages of business cycles. At present we do not have other similar scheme.	951.91	64111

TAX TREATMENT FOR INVESTOR OF INVESTMENTS IN MUTUAL FUNDS

Certain tax benefits as described below are available, under present taxation laws to the Unitholders holding Units of Mutual Fund Scheme as an investment. The information set out below is included for general information purposes only 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 a law as certified by the mutual funds tax consultant.

As per the Explanation to Section 115T of Income Tax Act 1961, an equity oriented fund is defined as a fund whose investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund. The percentage of equity share holding of the fund shall be computed with reference to the annual average of the monthly average of the opening and closing figures.

The Finance Act, 2020 abolished income distribution tax and instead introduced taxing of income from mutual fund units in the hands of the unit holders.

Type of Investor	Withholding Tax Rate
Resident	10%*
NRI	20%**

* Tax not deductible if dividend income in respect of units of a mutual fund is below Rs. 5,000 in a financial year.

** The base tax is to be further increased by surcharge at the rate of:

- 37% on base tax where total income exceeds Rs. 5 crore;
- 25% where total income exceeds Rs. 2 crore but does not exceed Rs. 5 crore;
- 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crore; and
- 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore

Further, "Health and Education Cess" is to be levied at 4% on aggregate of base tax and surcharge.

Capital Gains Taxation

	Resident Investors/ NRI's \$	Domestic Company @
Rate of Tax		
Tax on Capital Gains (Payable by the Investors)		
Capital Gains:		
Long Term	10%*	10%*
Short Term	15%	15%

*As per Finance Act ,2018, levy of income tax at the rate of 10% (without indexation benefit) on long term capital gains exceeding Rs.1 lakh provided transfer of such units is subject to Securities Transaction Tax (STT).

\$Surcharge to be levied at:

- 37% on base tax where specified income exceeds Rs. 5 crore;
- 25% where specified income exceeds Rs. 2 crore but does not exceed Rs. 5 crore;
- 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crore; and
- 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore.

Further, Health and Education Cess to be levied at the rate of 4% on aggregate of base tax and surcharge.

@ Surcharge at 7% on base tax is applicable where total income of domestic corporate unit holders exceeds Rs 1 crore but does not exceed 10 crores and at 12% where total income exceeds 10 crores. However, surcharge at flat rate of 10 percent to be levied on base tax for the companies opting for lower rate of tax of 22%/15%. Further, "Health and Education Cess" to be levied at the rate of 4% on aggregate of base tax and surcharge.

In case of NRI investors, short term /long term capital gain tax (along with applicable surcharge and Health and Education Cess will be deducted at the time of redemption of units as per Income Tax Act.

Securities Transaction Tax

Securities Transaction Tax ("STT") is applicable on transactions of purchase or sale of units of an equity oriented fund entered into on a recognized stock exchange or on sale of units of equity oriented fund to the Fund. The STT rates as applicable are given in the following table:

Taxable securities transaction	Payable by	Rate (as a % of value of the transaction)
Purchase/ Sale of an equity share in a company where a) the transaction of such purchase is entered into in a recognized stock exchange; and b) the contract for the purchase of such share is settled by the actual delivery or transfer of such share	Purchaser/ Seller	0.1%
Purchase of a unit of an equity oriented fund, where a) the transaction of such purchase is entered into in a recognized stock exchange; and b) the contract for the purchase of such unit is settled by the actual delivery or transfer of such unit	Purchaser	NIL

Sale of a unit of an equity oriented fund, where a) the transaction of such sale is entered into in a recognized stock exchange; and b) the contract for the sale of such unit is settled by the actual delivery or transfer of such unit	Seller	0.001%
Sale of an equity share in a company or a unit of an equity oriented funds on non-delivery basis	Seller	0.025%
Sale of option in securities	Seller	0.05%
Sale of an option securities, where option is exercised	Purchaser	0.125%
Sale in a future in securities	Seller	0.01%
Sale of unit of an equity oriented fund to the Mutual Fund itself	Seller	0.001%

The Fund is responsible for collecting the STT from every person who sells the Unit to it at the rate mentioned above. The STT collected by the Fund during any month will have to be deposited with the Central Government by the seventh day of the month immediately following the said month.

Stamp Duty

With effect from 1st July 2020 a stamp duty @ 0.005% of the transaction value would be levied on mutual fund investment transactions. Accordingly, the number of units allotted on purchases, switch-ins, SIP/STP installments and including dividend reinvestment to the unitholders would be reduced to that extent.

If any tax liability arising post redemption on account of change in tax treatment with respect to Dividend Distribution Tax/Capital Gain Tax, by the tax authorities, shall be solely borne by the investors and not by the AMC or Trustee Company.

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

The information stated above is based on Tata Mutual Fund understanding of the tax laws and only for the purpose of providing general information to the unit holders of the schemes. In view of the individual nature of tax implications, each unit holder is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of the restructuring.

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

Portfolio Disclosures / Half Financial Results

Portfolio Disclosure: Tata Mutual Fund shall disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered, Tata Mutual Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.

Tata Mutual Fund will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.tatamutualfund.com and on the website of AMFI (www.amfiindia.com). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

Unaudited Financial Results: Tata Mutual Fund/ Tata Asset Management Pvt Ltd shall within one month from the close of each half year, that is on 31st March & on 30th September, host a soft copy of its unaudited financial results on its website in the format specified in Twelfth Schedule of SEBI (Mutual Funds) Regulations 1996.

Tata Mutual Fund / Tata Asset Management Pvt Ltd shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation & in a newspaper having wide circulation published in the language of the region where the Head Office of the fund is situated.

PUBLICATION OF DAILY NET ASSET VALUE (NAV):

The NAVs will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund (www.tatamutualfund.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 p.m. on every Business Day.

Investor may write to AMC for availing facility of receiving the latest NAVs through SMS. Investor can also call us at the Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

FOR INVESTOR GRIEVANCES

Please contact

Name and Address of Registrar:

Registrar: Computer Age Management Services Pvt. Ltd., No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. G Sathyanarayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax 28283 613 camslib1@camsonline.com

AMC Office: Ms. Kashmira Kalwachwala, Tata Asset Management Pvt. Ltd. (Investment Manager for Tata Mutual Fund) Mulla House, Ground Floor, M. G. Road, Fort, Mumbai - 400 001. Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), Fax: 22613782, Email: enq_T@camsonline.com, Website: www.tatamutualfund.com

INVESTMENT MANAGER:

Tata Asset Management Pvt. Ltd. 1903 B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra East, Mumbai - 400 051 Email: service@tataamc.com (Tata Mutual Fund email address)

UNITHOLDERS' INFORMATION

How to Apply: Please refer to the Scheme Additional Information and Application form for the instructions.

Additional mode of payment through Applications Supported Blocked Amount (ASBA)

In line with SEBI circular No. SEBI/IMD/CIR No 18/ 198647/2010 dated March 15,2010 and Cir/IMD/DF/6/2010 dated July 28,2010 all the new scheme (NFOs) launched by TMF on or after October 01,2010 shall offer ASBA facility to the investors subscribing to New Fund Offer (NFOs) of Tata Mutual Fund Schemes. This facility shall co-exist with the current process, wherein cheques/demand drafts are used as a mode of payment.

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

ALLOTMENT OF UNITS

Subject to the Scheme receiving the minimum subscription, full allotment will be made to all valid applications received during the New Fund Offer (NFO) period. Allotment of Units on Application shall be made in the following manner:

At the discretion of the investors, the units under the Scheme shall either be allotted in dematerialized form (if investor has Demat account and he has provided the details of depository account in the application form) or by way of issuing the physical account statement.

The investors who wish to hold units in Demat mode need to furnish the details of their depository account in the Application Form. The Units allotted in electronic form will be credited to the investor's Beneficiary Account with a Depository Participant (DP) of CDSL or NSDL as per the details furnished by the investor in the Application Form within five business days from the close of the New Fund Offer.

Those investors who have not provided Demat account details shall be issued account statement specifying the number of units allotted. A statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application.

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

Kindly refer clause "Account Statements" in section "**B: ONGOING OFFER DETAILS**" for provisions relating to dispatch of Account Statement. Please note that the Account statement is not transferable. In case unit holder wish to dematerialize the units, he/she shall comply with the procedures prescribed by the AMC / Depository from time to time.

The process of allotment of Units will be completed within 5 (five) working/business days from the date of closure of the New Fund Offer Period.

The units are freely transferable in demat or non demat mode. Transfer of units shall be subject to payment of applicable stamp duty by the unitholders and as per applicable laws.

Unitholders desirous of transferring units shall submit the transfer request in the prescribed form and with other documents as may be mandated by AMC.

The allotment of units is subject to realization of the payment instrument. The AMC/Trustee are entitled, in its sole and absolute discretion, to reject any Application. Tata Mutual Fund will send the Consolidated Account Statement (CAS) to investors as follows:

Tata Mutual Fund will send the Consolidated Account Statement (CAS) to investors as follows:

1. A single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories as per the specified timeline specified by board at the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place.
2. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. Such investors will get monthly account statement from Tata Mutual Fund in respect of transactions carried out in the schemes of Tata Mutual Fund during the month on or within fifteenth day of the succeeding month.
3. In other cases, i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being send on or within fifteenth day of the succeeding month in which financial transaction takes place.
4. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However, the Unitholders have an option to receive CAS in physical form at the address registered in the Depository system.
5. The dispatch of CAS by Depositories to Unitholders would constitute compliance by Tata Asset Management Pvt Ltd / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996.
6. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
7. In case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all schemes of all mutual funds, shall be emailed on half yearly basis, as per the specified timeline specified by board of succeeding month, unless a specific request is made to receive the same in physical form.
8. Half-yearly CAS shall be issued to all Mutual Fund investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period on or within twenty first day of the succeeding month. Further, CAS issued for the half-year(September/March) shall also provide:
 - a. The amount of actual commission paid by Tata AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each mutual fund scheme. The term "commission" here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by Tata AMC/MF to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
 - b. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

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

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

MICR,RTGS & Transfer cheques will be accepted till the end of business hours upto 29.08.2022. Allotment is subject to realization of funds.

In case funds are not realized before the allotment date then such applications will be rejected.

SEBI vide Circular no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular no. CIR/MIRSD/120/2016 dated November 10, 2016 has intimated about the operationalization of Central KYC Records Registry ("CKYCR").

AMFI vide Best Practice Guideline circular no. 135/BP/68/2016-17 dated December 22, 2016 has prescribed guidelines including Central KYC ("CKYC") forms for implementing the CKYC norms. In this regard, any individual customer who has not done KYC under the KYC Registration Agency (KRA) regime shall fill the new CKYC form. If such new customer uses the old KRA KYC form, such customer would either fill the new CKYC or provide additional / missing information in the Supplementary CKYC form.

Option to hold Units in dematerialized (demat) form: Mutual Fund shall provide an option to investors to hold units in demat mode. Hence investors opting for allotment of units in demat form shall mention demat account details in the application form. Demat facility is available for all schemes of Tata Mutual Fund except for subscription by way of way of Systematic Investment Plan and for Plans / Options where income distribution frequency is less than one month.

Annual Report: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com.

The scheme wise annual report or an abridged summary thereof, in the format prescribed, shall be sent by way of e-mail to the investor's registered e-mail address not later than four months from the date of closure of the relevant accounts year.

Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof.

Tata Mutual Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. Physical copies of the report will also be available to the unitholders at the registered offices at all times.

Tata Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.tatamutualfund.com) and on the website of AMFI (www.amfiindia.com).

Eligibility for Application

The following persons (subject, wherever relevant to, purchase 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 or jointly on an either or survivor/any one basis.
- Parents, or other lawful Guardians on behalf of Minors.AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' by SEBI vide circular no SEBI/HO/IMD/DF3/CIR/P/2019/166 dated December 24, 2019.
- 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 AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Asset Management Company (AMC); (in accordance with Regulation 24(3) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Partnership firms, in the name of the partners.
- Hindu Undivided families (HUF) in the sole name of the Karta.
- Financial 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 bylaws.
- Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis.

- Foreign Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.
- International Multilateral Agencies approved by the Government of India.

Applicants who cannot Invest:

- A person who falls within the definition of the term "U.S" Person" under the US Securities Act of 1933 and corporations or other entities organised under the laws of the U.S.
- A person who is resident of Canada.
- OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.

Compliance under Foreign Account Tax Compliance Act (FATCA) regulations:

United States of America (US) has introduced chapter no. 4 in the US Internal Revenue Code as a part of the Hiring Incentives to Restore Employment (HIRE) Act, which was enacted by the US legislature to create employment opportunities in US. The HIRE Act includes Foreign Account Tax Compliance Act (FATCA), which now forms a part of the US-IR Code. The regulations for FATCA have undergone revision since 2010 and the final regulations make the FATCA provisions effective from July 1, 2014.

The objective of FATCA is to detect "US Persons", who evade US taxes by using financial account maintained outside US. The US persons are defined as those who have either US citizenship or US residency. The FATCA stipulates reporting on -

- US taxpayers about certain foreign financial accounts and offshore assets.
- Foreign Financial Institutions (FFIs) about financial accounts with them of US tax-payers or foreign entities in which US taxpayers hold substantial ownership interest.

FFIs (including mutual funds in India) are required to periodically report information on accounts of US persons, who maintain balances above a threshold. In the event of a default in the reporting of information on accounts of US taxpayers, a withholding of 30% of the payment made from US sources will be imposed on the recalcitrant account holders and non-participating Financial Institutions. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Tata Asset Management Company Private Limited (TAMPL) is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC would be required to comply with the rules & regulations of FATCA, from time to time.

In order to ensure compliance with FATCA and other rules / directions / notifications as may be issued by Government of India or other regulatory authority, Mutual Funds are required to institute a process to identify US Person investors and report the same.

Applicants are required to refer to the "FATCA information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

Common Reporting Standard (CRS)

On similar lines of FATCA, the Organization of Economic Development (OECD), along with the G 20 countries, of which India is a member, has released a 'Standard for Automatic Exchange of Financial Account Information in Tax matters'. In order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, the G 20 & OECD countries have together developed a common reporting standard (CRS) on automatic exchange of information (AEOI). On June 3, 2015 India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the 'source' jurisdiction to collect and report information to their tax authorities about account holders 'resident' in other countries. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the 'resident' countries.

In view of India's commitment to implement the CRS on AEOI and also the IGA with USA and with a view to provide information to other countries necessary legislative changes has already been made in Finance Act & by inserting Rules 114F to 114H and Form 61B to provide a legal basis for the Reporting Financial Institutions (RFIs) for maintaining and reporting information about the reportable accounts.

Applicants are required to refer to the "FATCA/CRS information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA/CRS related declaration provided by them previously.

Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements.

With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund.

Date: 27 July, 2022

Thank you for your Interest in Tata Mutual Fund

5 simple steps to open your Investment Account

Step 1	Complete the relevant sections of this Application Form in English and In CAPITAL.
Step 2	Sign and date this Application Form.
Step 3	Enclose your Investment Cheque/DD drawn in favour of "Tata Housing Opportunities Fund", dated, signed and crossed 'A/c Payee only.'
Step 4	Attach the relevant documents as per the list below.
Step 5	Submit your application form to the Nearest Collection Centre. List of the Centre available on our website www.tatamutualfund.com and on page nos. 42 to 47.

	Documents	Companies / Trusts / Societies / Partnership Firms / LLP	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1.	Board/ Committee Resolution/ Authority Letter	✓			
2.	List of Authorised Signatories with Specimen Signature(s) @	✓			✓
3.	Notarised Power of Attorney				✓
4.	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable		✓		✓
5.	PAN Proof	✓	✓	✓	✓
6.	KYC Acknowledgement Letter / Print out of KYC Compliance Status	✓	✓	✓	✓
7.	Proof of Date of Birth			✓	
8.	Proof of Relationship with Guardian			✓	
9.	PIO / OCI Card (as applicable)		✓		
10.	Ultimate Beneficial Owner	✓			✓
11.	FATCA & CRS	✓	✓	✓	✓

@ Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

A. General Instructions:

- i. Please read the Key Information Memorandum (KIM)/ Scheme Information Document(s) (SID) of the Scheme and Statement of Additional Information (SAI) and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme.
- ii. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- iii. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. The AMC reserves the right to reject the application forms, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.
- iv. Investors/Unitholders already having a folio with the Fund should fill in folio number, section 1, section 4, section 5, section 6, section 9 and section 10 only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund. New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Registration Form.
- v. Applications complete in all respects, may be submitted at the Official Points of Acceptance (OPAs) of Tata Mutual Fund (TMF, the Fund).
- vi. The Application form number, PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
- vii. Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.
- viii. Non-individual investors (Corporate, Societies, Trusts, etc.) are required to submit specified documents such as bylaws, trust deed, board resolutions, Authorized Signatory List and other similar documents along with the subscription application. Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) provided by the non-individual investors are inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor. It is the responsibility of the Non-individual investors to inform TAMPL /TMF about any change to the Authorized Signatory List or Board resolution.
- ix. Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents.
- x. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Private Limited (the AMC) / Tata Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.
- xi. Units will be allotted subject to realization of payment proceeds.
- xii. Despatch of Account Statement:
 - a. On acceptance of application, a confirmation specifying the number of Units allotted will be sent by way of e-mail and/ or SMS to the applicant's registered e-mail address and/or mobile number within five business days from NFO closure and the date of transaction for ongoing scheme. The unit balance(s) in the account statement is subject to realisation of Cheque accompanying the purchase request, PAN validation and KYC compliance.
 - b. Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address/email address not later than five business days from the date of subscription.
 - c. Thereafter a Single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories within ten days from the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place. In case there is no transaction in any of the mutual fund folios & demat accounts then CAS with holding details will be sent to the Unitholders on half yearly basis.
 - d. In other cases, i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being sent presently within ten days from the end of the month in which financial transaction takes place & on half yearly basis in case there is no financial transaction in any of the mutual fund folios.

- e. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However, the Unitholders have an option to receive CAS in physical format the address registered in the Depository system.
- f. Investors are requested to check contents of the account statement on receipt. Any discrepancy should be reported to the AMC / Registrar within 7 calendar days of the receipt of the statement; else contents of the statement would be presumed to be correct and binding.
- xiii. Investors will be sent Account Statements & Cheques by courier/UCP/registered post. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivered to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
- xiv. 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 to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to the investor.
- xv. 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.
- xvi. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.ODNo.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

B. Advisor / Distributor Information

- i. Investments through distributors:
As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
- ii. Employee Unique Identification Number (EUIN):
Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
- iii. New cadre distributors:
Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. However these schemes are not eligible to be sold by such distributors. In case your application for subscription is receive through such distributor, it is liable to be rejected.
- iv. Overseas Distributors:
For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. However, such Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUIN requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

v. Transaction Charges:

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Private Limited/ Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of 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/-;
- c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / IDCW Transfers/ IDCW Reinvestment, etc.;
- d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- e. for purchases / subscriptions routed through Stock Exchange(s).
TAMPL/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. If the PAN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge)

vi. Direct Investment:

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker / ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

C. Account Holder's Information:

- i. The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement.
- ii. To enable electronic credits the Name of the 1st applicant should match in the bank account.
- iii. All communication and payments shall be made by the fund in the name of and favoring the First/ sole applicant. In case of applications made in joint names without indicating the Mode of Holding, Mode of Holding will be deemed as 'Anyone or Survivor' and processed accordingly.
- iv. Applicants who cannot Invest:
 - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organized under the laws of the U.S.
 - A person who is resident of Canada
 - OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.
 - AMC will not onboard Foreign Portfolio Investors (FPIs) in the scheme, as this scheme will invest in ETCs. However, in case FPIs are permitted by Regulators to participate in ETCs, the scheme may onboard FPIs in future.
 - The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.
- v. Applications in the name of minors:
 - a. The minor shall be the first and the sole holder in an account.
 - b. No joint holders will be allowed in case the first holder is a minor. In case investor provides joint holder/s details in the application, those details will not be captured.
 - c. Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.

- d. Guardian should mention the relationship with minor on the application
- e. A document evidencing the relationship should be submitted along with application for the first time during the opening of account. Guardian should submit any one of the following documents:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing the relationship
- f. Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing showing the date of birth of the minor.
- g. Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
- h. The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.
- i. Further, in case of SIP/STP/SWP registration requests, the Mutual Fund/ the AMC will register SIP/STP/SWP in the folio held by a minor and the SIP/STP/SWP will continue till the date of Minor investor attaining majority
- vi. Applications under a power of attorney or by a limited company or a body corporate or an Eligible institution or a registered society or a trust or limited liability partnership (LLP) or Partnership must be accompanied by the original power of attorney/ board resolution or a Certified true copy/duly notarized copy of the same. Authorized officials should sign the Application form under their official designation. A list of specimen signatures of the Authorized officials duly certified / attested should also be attached to the application form.
- vii. Investors agree that in case required, transactions will be processed by AMC/Registrar based on the signature as available in KRA records.

D. Contact Details:

- i. Address and contact details like telephone, mobile and email address must be written in full.
- ii. On successful validation of the investor's PAN for KYC, the 1st Applicants address provided in the KYC form / KRA records will override the address mentioned in this form.
- iii. Overseas address is mandatory for Non- Resident Individuals and Overseas Investors in addition to the mailing address.
- iv. E-mail Communication: If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same.
- v. The scheme wise annual reports are available on our website and on the website of AMFI. The physical copies are available at our registered offices at all times.
Investor who have not registered the email address need to 'Opt-in' to receive facility to receive physical copy of the scheme-wise annual report or abridged summary thereof. Even if the investor has not selected the 'Opt-in' facility can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.
- vi. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.
- vii. CONSENT FOR TELEMARKETING: TAMPL shall treat this as an explicit consent by the Unit Holder(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder(s) in this regard. If you do not wish to receive such

promotional information/ materials, please write to us at service@tataamc.com or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

viii. WHATSAPP SERVICE:

The user is subscribing to the WhatsApp service & promotional alerts from Tata Mutual Fund. The user can unsubscribe to the channel at any time by sending an email to us at service@tataamc.com. Please note this channel cannot be used for grievance redressal or reporting fraud as of now, Tata Mutual Fund will have no liability if any such incidents are reported on this channel. It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device. These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by Tata Mutual Fund without any prior notice. Customers shall not submit or transmit any content through this service that is: Obscene, Vulgar, Pornographic, Political, Religious, etc. Encourages the commission of a crime or violation of any law Violates any state or Central law in India and/or the jurisdiction in which you reside and/or any applicable law. Infringes the intellectual or copyrights of a third party. Under no circumstances shall Tata Mutual Fund, or its agents, affiliated companies, officers, directors, employees, and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by the program running at the back-end. The customer understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or involve delay in transmission. Tata Mutual Fund shall not be responsible or liable to the customer or any third party for the consequences arising out of or in connection with using of this service.

The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number. Tata Mutual Fund has the right to retract the service anytime it deems fit. The customer agrees that he shall not have any claim against Tata Mutual Fund on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at Tata Mutual Fund 's end for any reason thereof. These terms and conditions are subject to change at any time and will be updated at Tata Mutual Fund 's discretion without notice.

- ix. The AMC / Trustee reserves the right to send any communication in physical mode.

E. Investment Instrument Details

- i. Payment may be made by MICR, RTGS & Transfer cheques will be accepted till the end of business hours upto 29 August, 2022. Allotment is subject to realization of funds. In case funds are not realized before the allotment date then such applications will be rejected.
- ii. The investment cheque should be drawn in favour of the "Tata Housing Opportunities Fund".
- iii. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no OPA available for Investors.
The AMC will not accept any request for refund of demand draft charges
- iv. Payments received from NRIs, PIOs, OCIs:
 - a. In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.
- v. Stock invests, Outstation Cheques, Post Dated Cheques, Money Orders and Postal Orders will not be accepted, and such applications will not be considered for allotment. All investment cheques should be current dated.
- vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
- vii. Third Party payments: TAMPL / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
 - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.

- b. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
- c. For Example:
1. Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This is a valid application.
 2. Illustration 2: An Application submitted in joint names of A & B & C along with cheque issued from a bank account in names of B, C & Y. This is an invalid application.
 3. Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This is a valid application.
- d. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
1. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 2. Custodian on behalf of an FII or a Client.
- e. Investors submitting their applications through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
- f. Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
- The Mutual Fund shall adopt operational procedures to ascertain whether payments are Third Party Payments.

F. Investment Details

- i. For the minimum Application amount is Rs.5000/- and in multiples of Re.1/- thereafter.
- ii. Investors are required to indicate their choice of Plan, Option available are Growth and Income Distribution cum capital withdrawal (IDCW) Option and IDCW Sub options are IDCW Reinvestment and IDCW Payout for which subscription is made at the time of filling up the Application Form.
- iii. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.
- iv. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. & no commission for distribution of Units will be paid / charged under Direct Plan.
- v. Default under Direct / Regular Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

- vi. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAMPL shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAMPL shall reprocess the transaction under Direct Plan from the date of application without any exit load.
- vii. In case of discrepancies in the amount received from the investor and the amount mentioned in the application, the unit will be allotted for amount received in our bank account.
- viii. Default option for schemes: Growth in case Growth option or IDCW option is not mentioned. IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.

G. Bank Account Details

- i. Investors have to provide their bank details viz. name of bank, branch, address, account type and number, bank's Indian Financial System Code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s). etc. to the Mutual Fund to receive

redemption / Income Distribution cum Capital Withdrawal (IDCW) proceeds. In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, SEBI has made it mandatory for investors to provide their bank details. Applications without complete bank details are liable for rejection.

- ii. In case the bank account provided for encashment of redemption / IDCW proceeds is different from the bank account from which the investment is made, applicants need to mandatorily provide an unsigned cancelled cheque leaf/ bank statement/any other documentary proof or banker's confirmation (where the name of the First /Sole investor and the bank account number are mentioned) to ascertain the ownership of the bank account mentioned. Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- iii. Further, in exceptional cases where Third Party Payments as mentioned in Section E (vii) are accepted, the investor is required to submit any one of the documentary proofs for the payout bank account.
- iv. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details, the pay-in bank details will be captured for redemption/ IDCW payouts
- v. DIRECT CREDIT FACILITY FOR REDEMPTION / INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW)/ REFUND PAYOUTS:
 - a. Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT):
 1. The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and IDCW payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).
 2. NEFT is electronic fund transfer mode that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.
 3. Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ IDCW (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.
 - b. Direct Credit: Tata Mutual Fund have arrangement with the following banks to directly credit the redemption/IDCW/Refund payout into the investor's Bank account: ICICI Bank Ltd.; HDFC Bank Ltd.; Kotak Mahindra Bank; Citi Bank; State Bank of India (Core banking centers only - subject to validation) to directly credit the redemption/IDCW/ Refund payout into the investor's Bank account. Investors need to provide a cancelled cheque leaf having core banking account number and name of the investor printed on it for verification. The list of banks is subject to change from time to time.
 - c. In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption /IDCW proceeds shall be effected via the RTGS / NEFT mechanism only. Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC / DD as may be feasible.
 - d. Any charges levied by the investor's bank for receiving payment through ECS/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.
 - e. Investors to note that the instruction to the bank for Direct Credit/ NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/IDCW/ refund proceeds. Tata Mutual Fund will not be responsible in case the bank does not credit the investor's bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. Tata Mutual Fund will not be liable for any losses/claims, etc. arising on account of processing the direct credit of redemption /

IDCW proceeds on the basis of the Bank Account details as provided by the investor in the application form.

- f. A separate advice regarding credit of amount(s) via electronic mode will be sent to the Unitholder. It should be noted that while the Fund will make all efforts, there is no commitment that the electronic payment facility will be made available to all desirous investors. Applicants in cities not covered under ECS facility or in case the NEFT/RTGS details are not available will receive redemption/ IDCW payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders.
- g. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.
- vi. Multiple Bank Account Registration: An investor may register multiple bank accounts (currently up to 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ IDCW proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.
- vii. Mode of Payment for Unit holders holding Units in Demat form Investors will receive their redemption payout/ IDCW proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details. For investors, who have invested through the offline mode and subsequently dematerialized the units, Investors will receive their redemption/ IDCW payouts directly into the bank account registered with their demat account ONLY irrespective of the account registered with us at the time of offline application.

H. Joint Applicants

- i. If there is more than one applicant, please fill in all details as requested in the relevant section.
- ii. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Any one or Survivor'.
- iii. PAN / KYC compliance and other KYC details are mandatory for all applicants, irrespective of mode of holding.
- iv. FATCA and supplementary KYC details are mandatory for all applicants, irrespective of mode of holding.
- v. In the case of joint holders and irrespective of mode of holding, the sole/first-named Applicant/unit holder will receive all account statements, IDCW or redemption/ Refund payments, and all other relevant correspondences.

I. Permanent Account Number (PAN)

- i. SEBI has made it mandatory for all applicants except PAN Exempt KYC applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. Tata Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, please contact any of the Investor Service Centres / CAMS / Distributors or visit our website www.tatamutualfund.com for further details.
- ii. PAN Exempt Investments

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of up to Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) & Sole proprietary firms who do not possess a PAN ("Eligible Investors") * are exempt from submission of PAN for investments up to Rs. 50,000 in a rolling 12-month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form & submit a copy thereof along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a financial year

exceeds Rs. 50,000, such an application will be rejected. Fresh/ Additional Purchase & Systematic Investment Plans will be covered in the limit of Rs. 50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. The detailed procedures/requirements for accepting applications shall be as specified by the AMC/Trustee from time to time & their decision in this behalf will be final & binding.

* HUFs and other categories are not eligible for such investments.

J. Know Your Customer (KYC) Compliance:

- i. KYC registered under KYC Registration Agency (KRA):
 - a. Units held in account statement (non-demat) form: It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediary. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.tatamutualfund.com. Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from KRA website using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

Units held in electronic (demat) form: For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non-compliance of KYC requirements, the Trustee/ AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.tatamutualfund.com

- ii. Central KYC Records Registry (CKYCR): The Government of India vide their Notification dated November 26, 2015 authorized the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

K. Foreign Account Tax Compliance Act (FATCA) Details

- i. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- ii. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details in case of Non-Individual investors. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e. within a period of 30 days.

- iii. All Applicants/Unit holders, individuals and non-individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.
- iv. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- v. All Non-Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
- vi. For any questions about the tax residency or other definitions or terms used, Investors should contact their tax advisor. US citizen should include United States in the foreign country information field along with the US Tax Identification Number (TIN).
- vii. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- viii. Applicants should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising the applicant of the same. Further, applicant also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- ix. Applicant undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
- x. Please note that applicants/unit holders may receive more than one request for information if they have multiple relationships/ accounts/folios. Therefore, it is important that the applicant responds to each of our request, even if they believe, they have already supplied any previously requested information.
- xi. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
- xii. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.
- iv. Nomination in respect of the units stands rescinded upon the transfer of units.
- v. Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc.
- vi. The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly and who have originally made the nomination.
- vii. On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units in favour of the Nominee(s).
- viii. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/ share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees).
- ix. Nomination will not be allowed in a folio held on behalf of a Minor.
- x. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- xi. In case a folio has joint holders, ALL Joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint".
- xii. Every new nomination for a folio/account will overwrite the existing nomination.
- xiii. Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
- xiv. Nomination by a unit holder shall be applicable for investments in all schemes in the folio.

M. Demat Account

- i. Investors have an option to hold the units in dematerialized form for all schemes except for the funds where the units are offered under the Daily / Weekly/ Fortnightly IDCW Options.
- ii. Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master.
- iii. To capture correct depository account details, investors are required to submit Client Master.
- iv. Only those applications where the details are matched with the depository data will be treated as valid applications for allotment of units in dematerialised form.
- v. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements.
- vi. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.
- vii. Please note that where the applicant has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.
- viii. For purchase in an Ongoing Scheme, the units will be allotted in demat form based on the applicable NAV as per the terms of the respective SID and will be credited to the Investors' demat account on weekly basis on realization of funds. For e.g. Units will be credited to Investor's Demat Account every Monday on the basis of realization status received during the last week (Monday to Friday).

N. Declarations and Signatures

- i. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form if the purchase application is received through a PoA holder, the nomination section should be separately signed by the unitholder.
- ii. Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) along with Proof of Date of Birth of the nominee(s) and Proof of relationship with Guardian shall be provided by the unit holder.
- iii. The nominee shall not be a trust (other than religious and charitable trust), society, body corporate, partnership firm, and member of Hindu undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force.
- i. Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- ii. Thumb impressions and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a magistrate or a Notary Public or a special Executive Magistrate under his/her official seal.
- iii. Applications by minors should be signed by their guardians.
- iv. In the case of an HUF, the Karta should sign on behalf of the HUF.
- v. Authorized officials should sign the form under their official designation and company seal. A list of specimen signatures of the authorized officials, duly certified and attested, should also be attached to the application form.
- vi. In the case of a trust fund, a resolution from the trustee(s) authorizing such purchase or investment should be submitted.

Overseas address

Mandatory for Non-Resident Individuals and Overseas Investors in addition to the mailing address.

		City
State	ZIP Code	Country

4. Investment Instrument Details

Refer Sec. E

The name of the first applicant should be available on the investment Cheque.

Cheque/ DD to be drawn in favour of 'Tata Housing Opportunities Fund'

Gross Amount (₹) (A)	DD Charges (₹) (if any) (B)	Net Amount (₹) (Cheque / DD Amount) (A - B)
Account Number	A/c Type	Dated
		D D / M M / Y Y Y Y
Drawn on Bank	Cheque / DD No.	
Branch	Branch City	

5. Investment Scheme Details

Refer Sec. F & Product Labels

Amount Allocation

Lumpsum Lumpsum + SIP

Scheme Name

Tata Housing Opportunities Fund

Plan (select any one)

Regular Direct

Option

Growth IDCW

IDCW Payout Option (select any one)

IDCW Reinvestment IDCW Payout

IDCW - Income Distribution cum Capital Withdrawal.

6. Bank Account Details

Refer Sec. G

The bank account details provided below will be held on record and considered as default bank mandate to pay redemption proceeds and IDCW payouts (if applicable).

This must be an Indian account. The 1st applicant should be a holder in this account.

Bank Name	Branch	
Account number	A/C type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO	
	<input type="checkbox"/> NRNR <input type="checkbox"/> NRE	
MICR	IFSC for RTGS	IFSC for NEFT
Address		
City	PIN	State

Cheque Details

Cheque/DD No. _____ dated _____ A/c. No. _____ Bank _____

Call (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

Acknowledgement Slip

Subject to realisation.

7. Joint Applicant's Details

Refer Sec. H & I

Mode of Holding Single Joint Any one or Survivor (Default)

IInd Applicant's Details

Investors to ensure that PAN is linked to Aadhaar.

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI	PAN / PEKRN
Name		
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	Date of Birth D D / M M / Y Y Y Y
C-KYC		

IIIrd Applicant's Details

Investors to ensure that PAN is linked to Aadhaar.

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI	PAN / PEKRN
Name		
Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child	Date of Birth D D / M M / Y Y Y Y
C-KYC		

8. Know Your Customer (KYC) Details

Refer Sec. J

CATEGORIES	FIRST APPLICANT (Including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Occupation >>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)
Gross Annual Income >>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore
Networth in (Mandatory for Non-individual)	₹ as on D D / M M / Y Y Y Y (not older than 1 year)	₹ as on D D / M M / Y Y Y Y (not older than 1 year)	₹ as on D D / M M / Y Y Y Y (not older than 1 year)
Others >>	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person

Additional KYC Details for Non - Individuals

For Non Individuals only (Companies, Trust, Partnership etc.) >>	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: <input type="checkbox"/> Yes <input type="checkbox"/> No (if No, mandatory to attach the UBO declaration) Non Individual investors involved/providing any of the mentioned services <input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> None of the above
--	--

9. Foreign Account Tax Compliance Act (FATCA) & CRS Details

Refer Sec. K

For Individuals	FIRST APPLICANT (including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Country of Birth >>			
Place of Birth >>			
Nationality >>	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)
Type of address given at KRA >>	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
Are you also a resident in any other country(ies) for tax purposes? >>	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
If yes, complete section below.			
Country of Tax Residency 1 >>			
Tax Identification Number 1 >>			
Identification Type 1 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2 >>			
Tax Identification Number 2 >>			
Identification Type 2 >>			
If TIN is not available please tick the reason A, B or C * >>	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

* Reason A: The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents; Reason B: No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected); Reason C: Others- Please state the reasons thereof

FATCA & CRS Related Details for Non Individuals: Please submit Form W8 BEN-E / Specified declaration (Enclosed)

A. Instructions to fill one-time mandate (OTM)

1. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id. TMF / TAMPL 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). The Investor(s) agree/s and acknowledge, irrespective of their registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, at the time of application or subsequent to the date hereof, they consent to the Bank/AMC communicating with them in any manner whatsoever on the registered mobile number with respect to the transactions carried out in their bank account(s).
4. Investors are required to provide an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Investors cheque/ bank account details are subject to third party verification. The investors cheque/ bank account details are subject to third party verification. In case the 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 submit any one of the following:
 - a. Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
 - b. 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.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Tata Mutual Fund.
6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by Tata Mutual Fund.
8. Tick (✓) on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
13. The mandate will be valid till 31/12/2099
14. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
15. Investors agree and acknowledge that they will not hold the AMC responsible for any delay and/or failure in debiting his bank account

for reasons not attributable to the negligence and/or misconduct on the part of the AMC.

16. Investors agree to abide by the terms and conditions that may be intimated to them by the AMC/Bank with respect to the NACH/ Direct Debit/SI from time to time.
17. The investors hereby authorize the representatives of Tata Asset Management Private Limited, Investment Manager to Tata Mutual Fund carrying this mandate form to get it verified and executed.
18. The investors authorize the Bank to debit their bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for participation in NACH/Direct Debit/ SI.
19. 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;
20. In case SIP/ Micro SIP investments are made through "Third Party Payments" i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up and submit the "Third Party Declaration Form" (available at our ISCs and website www.tatamutualfund.com) along with the SIP enrollment form.
21. The investor agrees to abide by the terms and conditions of NACH facility of NPCI, Direct Debit facility of Banks, and facilities of RBI. Tata Mutual Fund (TMF) / TAMPL, 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 / TAMPL, 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 s of Auto Debit / local holidays. TMF shall endeavors to register the one-time mandate and SIPs through NACH however if for any reason what so ever the registrations of OTM is unsuccessful; TMF shall endeavor to register the SIP through other debit modes like Direct Debit, Standing Instructions etc.

B. Instructions for SIP Registration form (OTM already registered)

1. SIP Registration form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box () where boxes have been provided. Registration form complete in all respects, should be submitted at any of the Official Point of Acceptance of Tata Mutual Fund.
2. New Investors who wish to enroll are required to fill (i) OTM Mandate Form (ii) SIP Registration Form and (iii) the respective Scheme Application form (included in the Key Information Memorandum). New Investors can apply for SIP into respective Scheme / Plans / Option without any existing investment /folio.
3. This SIP registration form has to be filled where a onetime mandate is already registered in a folio for a bank account, and there is no need of a separate cheque to be given along with the SIP Registration Form.

4. Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions or lumpsum purchase transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
5. In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
6. W.e.f 1st January 2011, KYC is mandatory for all investors including SIP investments. This is a one-time KYC compliance process; a copy of the KYC compliance letter is mandatory to be submitted while investing the amount for the first time. Existing investors need to comply and submit KYC during Renewal of SIP if not submitted earlier. Applications for subscriptions without a valid KYC compliance may be rejected. In the event of non-compliance of KYC requirements, the Trustees/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holding's of the investors at the applicable NAV, subject to payment of exit load (as applicable) and recovery of unamortized NFO expenses. KYC is required for Micro SIP as well. Please refer to SAI for more details.
7. Investments through distributors: As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

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

Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUIN requirement as per AMFI Circular No.135/BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors

New cadre distributors: Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund. However these schemes are not eligible to be sold by such distributors. In case your application for subscription is received through such distributor, it is liable to be rejected.

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

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction charges in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of instalments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments. Transaction Charges shall not be deducted:

- a. where the Distributor of the investor has not opted to receive any Transaction Charges
 - b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
9. In case there are more than one OTM mandates registered for the folio, investor has to specify the Bank Name and the account number which needs to be debited for the SIP. In case the bank name and the account numbers are not mentioned, or there is any ambiguity, the SIP request is liable for rejection.

10. Investors should indicate the Plan (viz. Direct Plan/ Regular Plan) for which the subscription is made by indicating the complete scheme name with the Plan, option and sub option in the appropriate box provided for the purpose in the application form. Default options: If Growth or IDCW Option is not mentioned: Growth; Default Sub-Option: IDCW re-investment option. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Default under Direct / Regular Plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

11. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAMPL shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAMPL shall reprocess the transaction under Direct Plan from the date of application without any exit load.
12. The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments. e.g. the minimum application amount for new investor in Tata Housing Opportunities Fund is Rs.5000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs.150/-.
13. Minimum application amount for Daily, Weekly or Monthly SIP Option -12 instalments of Rs. 150/- each and in multiples of Re. 1 thereafter. For Quarterly SIP option - 4 instalments of Rs. 1,500/- each and in multiples of Re. 1 thereafter. For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter across all his folios.
14. Daily SIP will be processed on all business days from Monday to Friday. Daily SIP will be registered for a maximum period of 5 years only. It is mandatory to mention the SIP start date and SIP end date, in case the form is received after the SIP start date the SIP will start as per the following business rules:
 - i. Daily SIP: From the date of confirmation of registration
 - ii. Weekly SIP: from the SIP Day as required post the confirmation of registration (default: Wednesday).
 - iii. Monthly and Quarterly: From the same date as the SIP start date however from following month.

If the frequency is not mentioned, then the default frequency is Monthly. If the SIP period for monthly and Quarterly Frequency is not specified, SIP will be registered to start after 10th March 2020 subject to mandate being registered. If end date is not specified, SIP will be registered till 31st December 2099 or end date of mandate, whichever is earlier. Note, daily SIP will be registered for a maximum period of 5 years only.

15. If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
16. While the Tata Mutual Fund (Fund) and Registrar and Transfer Agent (RTA, CAMS) reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.

17. In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Tata Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
18. An investor can opt for Monthly or Quarterly frequency. The default frequency is monthly. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month.
19. The default option in a case end date for enrolment period will be 31st December 2099. In case an investor, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be 31st December 2099, till instruction to the contrary is received from the investor.
20. Instructions for Any day SIP:
 - a. In case of ambiguity of SIP date, the default date will be considered as 10th of every month/quarter.
 - b. Investors should take note that despite the date of debit of the bank account as mentioned the NAV applicability will be on the basis of the provision of NAV applicability as mentioned in the SID of the respective scheme.
 - c. If the date of debit to our account happens to be a non-business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday & allotment of units will happen as per the Terms & Conditions listed in the KIM/SID/SAI of the Mutual Fund.
21. Allotment of units would be subject to realisation of credit.
22. In case there are three consecutive SIP transaction reversals, the subsequent SIP instalments will be automatically ceased.
23. Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Terms and conditions of top-up SIP are as follows:
 - i. The Top-up option must be specified by the investors while enrolling for the SIP facility.
 - ii. The minimum SIP Top-up amount is ₹500 and in multiples of ₹500.
 - iii. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
 - iv. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Yearly.
 - v. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
 - vi. Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
 - vii. Investors can opt for an upper limit for the SIP with top up facility. Maximum amount of debit (SIP+Top-Up) per instalment should not exceed the upper limit of the OTM mandate registered. The investment SIP Top up will be discontinued once the SIP upper limit is reached. However, the SIP will continue till the entire enrolment period as opted by the investor.

e.g.

SIP enrollment period: 2- Sep -2022 to 3- Mar - 2026;

Monthly SIP amount: Rs. 2000

Top Up Amount: Rs. 500;

Top Up frequency: Half yearly.

Upper SIP Amount: Rs. 3000

From date	To date	Monthly SIP Installment (₹)	SIP Top Up Amount (₹)	Total Amount of SIP (₹)
2-Sep-22	2-Feb-23	2000	NA	2000
2-Mar-23	3-Aug-23	2000	500	2500
2-Sep-23	2-Feb-24	2500	500	3000
2-Mar-24	2-Aug-25	3000	-	3000

24. Procedure for Cancellation of Existing SIP: Investor needs to submit a letter from the investor OR the prescribed SIP Discontinuity form,

duly completed and signed by all the unit holders. This request should be received to us at least 15 business days prior to the next due date of SIP.

25. TAMPL reserves the right to reject any application without assigning any reason thereof. TAMPL 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.

C. TERMS AND CONDITIONS FOR ONE TIME MANDATE

C. I. General

1. One Time Mandate (OTM) is a facility (herein after referred as 'facility') whereby the Unit holder(s) can register a onetime mandate to debit their bank account up to a certain limit per transaction, as per their choice, with Tata Mutual Fund ('Fund') and authorizing the Fund or Tata Asset Management Private Limited ('TAMPL') and the bank to debit their bank account for payment towards various purchases or SIP instalments submitted through various modes offered or as may be offered from time to time by TAMPL.
2. This facility is an authorization to the bank, as indicated by the Unit holder(s) in the OTM form, to debit their bank account up to a certain limit in a particular folio per registration per transaction, based on their instruction to the Fund, whenever they choose to invest or start a SIP.
3. Unless otherwise specified, the term 'mandate' in these terms and conditions refers to the specific bank and bank account number of the investor/s or unit holder/s as mentioned by them in the OTM form (mandate form) to be used for debits for payment towards lump sum purchases or SIP instalments.
4. This facility is available to all categories of investors who are eligible to invest in the schemes of the Fund from time to time. TAMPL reserves the right to restrict or withdraw or discontinue the OTM facility to certain categories of investors or to any specific investor anytime at its discretion without assigning any prior reason thereof.
5. To avail of this Facility, the investors/Unit holder(s) of the Fund shall be required to submit the onetime mandate, complete with all the details in the designated mandate form. TAMPL may in its absolute discretion and in the Unit holder(s) interest, request the Unit holder(s) for a verbal, fax or written confirmation of any registration request or subsequent transaction request and/or any additional information with respect to the mandate or Unit holder(s) authorization.
6. When a mandate is successfully registered with unit holders' bank and upon confirmation from the Fund, the Unit holder(s) shall have the flexibility to make lump sum purchases or register new SIPs in any of the schemes through various modes not limited to physical mode without a cheque, or any other mode introduced in future or to any other mode to which this facility is extended in future; up to the maximum amount of the mandate so registered. There is no requirement of filling a mandate form every time for a new SIP, as long as the amount of the instalments for the SIPs registered are within the mandate amount.
7. In a folio, the Unit holder(s) can register only a single onetime mandate with a particular bank account number. In other words, for the same bank account number, the unit holder(s) cannot submit more than one mandate in a folio. However, the Unit holder(s) can register multiple mandates of different bank account numbers maintained with the same bank or different banks.
8. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
9. Default Mandate: Where unit holder/s register more than one mandate in a folio various periods of time. The last updated successfully registered mandate would be treated as the Default Mandate. In the absence of any specific bank account number mentioned for lump sum purchases or new SIP registrations, default mandate and it's bank account will be considering for debiting towards payment of additional purchases and SIPs.
10. Modification of the Mandate: Unit Holder(s) have the option to modify the mandate to a higher amount by submitting the OTM - NACH Update/ Cancellation form by ticking on the provision in the form "AMEND" and providing all details on the mandate, duly signed by all the Unit holder(s) and the bank account holder(s) and submit

it to TAMPL/RTA. Request on any other forms or paper will not be accepted/ processed and will be rejected. The new higher amount will be applicable only after confirmation of successful registration from the Unit holder(s) bank. In case where the unit holder chooses to reduce the existing mandate amount, he should discontinue the existing SIPs (covered under the higher mandate amount) to avoid failed transaction or reversals.

11. Cancellation of the Mandate: Unit holder(s) will have to submit the OTM - NACH Update/ Cancellation form by ticking on the provision in the form "CANCEL" and providing all details on the mandate, duly signed by all the Unit holder(s) and the bank account holder(s) and submit it to TAMPL/RTA. Request on any other forms or paper will be not be accepted or processed and will be rejected. In case of cancellation, future instalments of all SIPs registered under the said mandate will also stand to be ceased. Unit holders are requested to send mandate cancellation request at least 15 days in advance duly signed. Any debit towards purchase or SIP instalments during the intervening period may be processed and Unit holder(s) account would be debited. The unit holders' agree that the cancellation/ termination/ withdrawal request is an authority to TAMPL/Registrar to instruct the debit bank on discontinuation of onetime mandate and Customer will not hold Bank responsible for any Standing Instruction cancellation based on TAMPL instruction.
12. Expiry of the Mandate: The mandate will expire on 31st December 2099. As a result of the expiry of the mandate, future instalments after expiry date of all SIPs registered under the said mandate may also automatically cease.
13. TAMPL reserve the right to reject any application without assigning any reason thereof.
14. The investor thereby declares that the particulars in one time mandate and any subsequent transactions provided will be correct and complete.
15. Please refer the SID, SAI and Key information Memorandum, all Instructions, Addenda issued from time to time and available on Fund's website towards Applicable NAV, Risk Factors, Loads and all other information related to various requirements of the respective Scheme/ Plan before investing. It is deemed that the investor has agreed to all the terms and conditions of the scheme, as prevailing on the date of the application and investment.
16. Unit holder(s) hereby confirms, acknowledges and undertakes to make payments for subscription of units from their respective bank account(s) only in compliance with applicable provisions relating restriction on third party payments as detailed in the SID/ SAI and that the payment will be through legitimate sources only.
17. The Mutual Fund, its Registrars, Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this facility, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, resolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of bank's computer system, force majeure events, or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.

C.II. Mandate Registration Related

1. Banks and the branches which are available for the facility of onetime mandate registration may change from time to time. Please note that the list of banks and branches may be modified/ updated/changed/removed at any time in future at the sole discretion of TAMPL without assigning any reason or prior notice. Some banks and branches may levy charges (in whatsoever manner) for mandate registration and /or transactions to their bank account holders, which will be borne by the account holder only and will not be borne by TAMPL or the Fund.
2. The onetime mandate form signed by the Unit holder(s) and the account holder(s) will be lodged by TAMPL /RTA at its discretion, depending on the availability of the facility with different banks either under NACH (Debits) or where TAMPL may have a specific Direct Debit tie-up with the bank. Unit holder(s) agree to have authorized TAMPL or its representatives to register the mandate under any of the available facility of NACH (Debits). The mandates would be lodged by TAMPL /RTA within a period of ten to thirty days based on NACH processing timelines, without any responsibility on the part of TAMPL.
3. The responsibility of providing correct bank account information the onetime mandate or any other application form for this facility solely rests with the Unit holder(s) and TAMPL / Fund/ RTA/ Banks/

Service Providers will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data/ information supplies by the Unit holder(s).

4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
5. In case of folios where the mode of holding is 'Joint', the mandate has to be signed by all the joint account holders and it would be expressly understood that the signatories to the mandate have granted an express instruction to TAMPL /RTA to treat the mode of holding to 'Anyone or Survivor' for availing this facility only specifically through SMS or any other mode as may be offered by TAMPL, so that these facilities can be availed by any of the joint Holders.

In case of unit holder(s) other than the individuals, it is expressly understood that the signatories to the mandates are authorized and empowered to do so and transact using the said facility.

The Fund/TAMPL/RTA would purely act based on the valid mandate as well as transactions submitted, and all the Unit holder(s) would be bound by all the terms and conditions and would not hold the Fund/ TAMPL /RTA for any loss or potential loss, in whatsoever manner.
6. It will be the sole responsibility of the unit holder(s)' bank and its branch to ensure proper registration of the Mandate and confirm registration. It is expressly clarified that TAMPL /RTA/Service providers only act as a unit holder's messenger to unit holders' bank to register the mandate and will not be responsible for any action or inaction on part of the unit holders' bank. By signing the onetime mandate form, Unit holder(s) and the bank account holders hereby agree to the authorized TAMPL/RTA to register the mandate and process any transactions received thereafter.
7. If no confirmation of registration or rejection is received from unit holders' bank, TAMPL /RTA/it's agents will deem the mandate to be as registered. The Fund will endeavor to inform the Unit holder(s) through email/SMS for cases where confirmation on successful registration/ rejection of the mandate is received from the Unit holder(s) bank.
8. The Unit holder(s) agree that the Fund/ TAMPL /RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify the Fund/ TAMPL /RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
 - a. Loss of the mandate forms in transit from point of acceptance of the form to RTA head office and further to the Unit holder(s)' bank branch;
 - b. Non-acceptance or rejection of the mandate for whatsoever reason by the Unit holder(s)' bank branch, with or without any reason assigned by the Unit holder(s) bank;
 - c. Non-registration of the Debit Mandate by the Unit holder(s)' bank and branch;
 - d. Deemed registration due to non-confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
 - g. Signatories to the mandates or transaction debit for any reason or without assigning any reason whatsoever.
 - h. Any late registration of the onetime mandate with the bank for whatsoever reason or rejection of lump sum purchases or SIP registration or instalments with or without any reason, and will not be liable for any transactions not processed or reversed or rejected or any late debits to the bank account, till the mandate registration is successful.
9. The Investor agrees to abide by the terms and conditions of NACH facility of National Payment Corporation of India (NPCI), facilities of Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified or amended from time to time.

C.III. Transaction Related

1. Unit holder(s) of the Fund can start investing using this Facility only after successful registration of the onetime mandate with their bankers and receipt of confirmation letter/SMS/email from TAMPL.
2. Unitholder/s or Investors can make additional purchases; start new SIPs in any of the schemes of Tata Mutual Fund using this facility and through physical forms or any facility added in future.
3. Where multiple mandates with different bank account numbers are registered in a folio, the Unit holders(s) will have to specify the bank account from which the debit towards lump sum purchases, SIP registration should happen. In the absence of any such instruction, default mandate would be used for debiting towards lump sum purchases, new SIP registration subject to the mandate amount being sufficient to process such transactions.
4. The Unit holder(s) hereby agrees and confirms that the Fund is authorized to rely on any instruction received or purported to have been received from the Unit holder(s) through physical mode or through any other facility, as offered/ introduced by Fund/ TAMPL from time to time and such instructions shall be conclusive and binding on the Unit holder(s).
5. Applicable NAV for the transactions will be dependent upon the time of receipt of the transaction through physical mode into TAMPL or RTA offices or server, electronically time-stamped and other factors like scheme, type of transaction, amount of transaction, date and time of realization of clear fund through banking channels, as per detailed provisions mentioned in Scheme Information documents and will be treated on par transactions received through other modes. For the purpose of this Facility, such TAMPL/RTA offices/ servers would be considered as an Official Point of Acceptance of the transaction.
6. It may happen that some transaction may be rejected by the Unit holder(s) bank. The Bank may charge the Unit holder(s) for any failed transactions and it will have to be borne by the Unit holder(s) and not by the Fund or TAMPL. The Fund may endeavor to give preference to the SIP instalments and the lump sum purchases may be debited on the following days.
7. The bank account of the customer may be debited towards purchases either on the same day of due date or within one to seven business days depending on NACH settlement s. TAMPL/ RTA shall attempt to settle the transaction and debit the bank account by requesting the registered bank for release of funds generally within a period of one to seven banking working days. The investor undertakes to keep sufficient funds in their bank accounts till the date of debit. However, in case of non-receipt of the funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed. If the date of debit to the investor's account happens to be a non Business Day as per the Mutual Fund, execution of the Direct Debit / SI may happen on non business day however the allotment of Units will happen as per the terms and conditions listed in the SID, SAI, KIM and all relevant Addenda of the scheme concerned.
8. The Unit holder(s) shall check their bank account records carefully and promptly. The Unit holder(s) will promptly inform the Fund in case of any erroneous or unauthorized transaction/s being processed, any erroneous debits. The Unit holder(s) should inform the Fund for such discrepancy within a period of ten days. Failing which it will be deemed that there is no any discrepancy in the transactions which were processed.
9. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information or due to any reason by the investor's banker, the investor would not hold the Mutual Fund or the Bank responsible.
10. For the purpose of lump sum purchases, SIP instalments, the investor and/or bank account holders authorizes TAMPL, its registrars, bankers, correspondent bankers and service providers, to raise a debit on the mentioned account with the bank branch. The investor and/or bank account holders hereby authorizes the bank to honor all such requests received through TAMPL, its registrars, bankers and service providers to debit their Account with the amount requested, for due remittance of the proceeds to TAMPL as per the mandate. The investor/s or the bank account holders shall not dispute or challenge any valid debit, raised under this facility, on any ground whatsoever. Investors will not have any claim against TAMPL, service providers, bankers, correspondent bankers and other service providers jointly and or severally indemnified, from time to time, against all claims, actions suits, for any loss, damage, costs, charges and expenses incurred by them, by reason of their acting upon the instructions issued by the named authorized signatories/beneficiaries.

Investors agree that TAMPL may discontinue OTM facility as well as any SIP registrations for any investor/ folio entirely at its discretion and advice banks for cancellation of Standing Instruction in case one or more debits are rejected and funds not received for any reason.

The unit holder shall always abide by the aforesaid terms and conditions while availing the facility and hereby undertake not to misuse the same and in the event of any damage shall indemnify TAMPL/RTA for any loss arising there from.

TAMPL may amend the above terms and conditions, at any time without prior notice to the unit holders and such amended terms and conditions will there upon apply to and will be binding on the unit holders.



TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001



COMMON TRANSACTION FORM - TATA HOUSING OPPORTUNITIES FUND

1. ADVISOR DETAILS

Refer Instruction 2.

ARN / RIA ^ Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - 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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the scheme(s) of Tata Mutual Fund.		
	Sole / 1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression

2. INVESTOR DETAILS

Folio No. _____

1 st Holder Name	PAN		
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
Legal Entity Identifier (LEI) Number	_____		
2 nd Holder Name	PAN		
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child
3 rd Holder Name	PAN		
C-KYC	Date of Birth D D / M M / Y Y Y Y	Mobile No.	Mobile belongs to <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Child

3. ADDITIONAL PURCHASE DETAILS

Refer Instruction 3.

Payment Mode :	<input type="checkbox"/> Cheque	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> NEFT / RTGS	<input type="checkbox"/> OTM Facility (Registered in folio)
Scheme Name	Tata Housing Opportunities Fund		Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option (select any one)	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW		
IDCW Option (select any one)	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW Payout		
Gross Amount (A)	₹ _____			
Account Number	Account Type	Dated D D / M M / Y Y Y Y		
Drawn on Bank	Cheque / UTR No. _____			

4. SWITCH OUT DETAILS

Refer Instruction 4.

From Scheme / Plan / Option	_____			
To Scheme Name	Tata Housing Opportunities Fund		Plan	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option (select any one)	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW		
IDCW Option (select any one)	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW Payout		
<input type="checkbox"/> Amount (in figure) ₹ _____	OR	<input type="checkbox"/> Units (in figure) _____	OR	<input type="checkbox"/> All Units

5. DECLARATION AND SIGNATURES

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme, related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him /them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered /communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby accord my/our consent to TATA AMC for receiving the promotional information/ material via email, SMS, telemarketing calls, etc. on the mobile number and email provided by me/us in this Application form.

Date _____

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

TATA MUTUAL FUND	Folio No. _____	<input type="checkbox"/> Purchase	<input type="checkbox"/> Switch in Tata Housing Opportunities Fund
	For Amount of ₹ _____	or Units _____	

(details overleaf)

1. The Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Tata Housing Opportunities Fund. Investors having read and understood the terms of SAI, SID and KIM of the Tata Housing Opportunities Fund must refer SID/KIM for default values and minimum subscription / redemption values.

2. **Advisor / Distributor Information**

i. Investments through distributors: As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors / employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

ii. Employee Unique Identification Number (EUN): Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person / relationship manager of the distributor/sub broker with respect to the transaction and EUN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

iii. **Transaction Charges:**

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Private Limited/ Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the transaction Charges). transaction Charge of Rs. 100 per purchase / subscription of Rs. 10,000 and above are deductible (per Scheme Plan - Option) from the purchase / subscription amount and payable to the Distributor. the balance amount shall be invested.

Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / IDCW Transfers/ IDCW Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchange(s).

iv. **Direct Investment:**

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct" in the "Broker/ ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

3. **Investment Information**

- It is mandatory to provide the folio number.
- The Application form number / Folio number / PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
- For investment a cheque/DD amounting to the value of investment must be drawn in favour of "Tata Housing Opportunities Fund" dated, signed and crossed 'A/c Payee only.' MICR, RTGS & Transfer cheques will be accepted till the end of business hours upto 29 August, 2022. Allotment is subject to realization of funds. In case funds are not realized before the allotment date then such applications will be rejected.
- Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no Official Point of Acceptance available for Investors. The AMC will not accept any request for refund of demand draft charges
- Cash, Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
- Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
- Third Party payments: TAMPL / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
 - Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
 - In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued.
 - Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of a Client.

viii. Investors are required to indicate their choice of Plan, Option for which subscription is made at the time of filling up the Application Form.

ix. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" in the application form by ticking the appropriate box.

x. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund & is not available for investors who route their investments through a Distributor. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc & no commission for distribution of Units will be paid / charged under Direct Plan.

xi. **Default under Direct / Regular Plan:**

Sn.	Broker Code mentioned by the Investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

xii. **Default options:** Growth in case Growth option or IDCW option is not mentioned. IDCW Reinvestment in case the Payout mode (Payout / Reinvestment) is not mentioned.

xiii. In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. TAMPL shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the TAMPL shall reprocess the transaction under Direct Plan from the date of application without any exit load.

xiv. In case of discrepancies in the amount received from the investor and the amount mentioned in the application form the units will be allotted for amount received in our bank account.

xv. Units will be allotted subject to realization of payment proceeds.

xvi. **ADDITIONAL PURCHASE THROUGH OTM FACILITY:** If you are making payment through OTM facility registered in your folio, please tick the relevant box and do not attach any cheque. If more than one bank account is registered in your folio under OTM facility, please mention the bank account number and bank name where you wish the debit to happen. If the same is not mentioned or is not registered, default bank mandate under OTM facility will be considered to debit the purchase amount.

xvii. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS. CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

4. **Instructions for Switch**

i. Investors can switch-out amount /units, subject to meeting the minimum amount criterion of the switch-in schemes.

ii. The condition for minimum amount in the switch-in schemes is not applicable for "ALL UNITS" switch out.

iii. The request for switch from existing scheme(s), to Tata Housing Opportunities Fund will be accepted on all business days during NFO period.

Switch-out from an existing scheme to this scheme during the NFO period will be processed at the NAV applicable on date of acceptance of switch request.

iv. Separate Switch-out request is required for Regular Plan and Direct Plan. Switch-out request is required to clearly contain the name of the Plan / option failing which the below mentioned business rule will apply:

- If the folio has both the Plans / option and Both plans have unit balance under same option then switch-out will be processed in Regular Plan.
- If the folio has both the Plans / option and One plan has NIL balance and other has unit balance under same option, switch-out will be processed from Plan / option which has unit balance
- If the Folio has only one Plan / option then switch-out will be processed from that Plan/option
- Folio has both the Plans and Both plans have unit balance under different options then the switch request will be rejected

ix. **REGISTRAR:**

Computer Age Management Services Ltd.: New No. 10 (Old No. 178), M. G. R. Salai, Nungambakkam, Chennai - 600 034. E-mail: service@tataamc.com

x. **IMP NOTE:** In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request form' and submit the same at the Point of Service of any KYC Registration Agency.

6. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Private Limited (the AMC) / Tata Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.

7. **In case there is any change in your KYC information, please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration Agency.**

Acknowledgement Slip

Cheque Details

Cheque No. _____ Dated _____ A/c. No. _____ Bank _____

Call (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

Subject to realisation.



Mulla House, Ground Floor, M. G. Road, Fort, Mumbai - 400 001
 Contact No.: (022) 6282 7777 Fax: (022) 22613782
 Website: www.tatamutualfund.com Email: service@tataamc.com

ASBA FORM

NEW FUND OFFER (NFO)

TATA HOUSING OPPORTUNITIES FUND

Opens On : 16 August, 2022
Closes On : 29 August, 2022
 Application No.
 Date:

DISTRIBUTOR INFORMATION

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

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

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

Signature for Sole/First Applicant
(Mandatory)

APPLICANT DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT Mr. Ms

(For existing unitholder(s) please furnish your Common Account / Folio No.)

F I R S T N A M E M I D D L E N A M E L A S T N A M E

PAN Common Account / Folio No.

INVESTOR CATEGORY (Please ✓ as applicable; Refer Instruction No. 4)

IND	HUF	NRI	FI	IC	MF	MINOR
BANK	TRUST	AOP	SOCTY	BOI	CO	OTH Please Specify

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Name (Do not abbreviate)
 Account No. (Please provide the full account number) Branch Name
 City

Account Type (Please ✓)	For Residents			For Non-Residents		
	<input type="checkbox"/> Savings <input type="checkbox"/> Current	<input type="checkbox"/> NRO <input type="checkbox"/> NRE	<input type="checkbox"/> Repatriable	<input type="checkbox"/> Non-Repatriable	<input type="checkbox"/> Others	_____

Amount to be blocked (₹)

Amount in words

INVESTMENT DETAILS

Option(s)	Please (✓) the Option selected in the NFO application form	ISIN Number
Tata Housing Opportunities Fund - Direct Plan - Growth Option	<input type="checkbox"/>	INF277KA1497
Tata Housing Opportunities Fund - Direct Plan - IDCW Reinvestment	<input type="checkbox"/>	INF277KA1505
Tata Housing Opportunities Fund - Direct Plan - IDCW Payout	<input type="checkbox"/>	INF277KA1513
Tata Housing Opportunities Fund - Regular Plan - Growth Option	<input type="checkbox"/>	INF277KA1521
Tata Housing Opportunities Fund - Regular Plan - IDCW Reinvestment	<input type="checkbox"/>	INF277KA1539
Tata Housing Opportunities Fund - Regular Plan - IDCW Payout	<input type="checkbox"/>	INF277KA1547

DEMAT ACCOUNT DETAILS

National Securities Depository Limited
 Depository Participant (DP) Name
 Beneficiary Account Number - 16 digit target number
 Central Depository Services (India) Limited
 Depository Participant (DP) Name
 DP ID Beneficiary Account Number
 I N

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form)

TATA HOUSING OPPORTUNITIES FUND

Opens On : 16 August, 2022
Closes On : 29 August, 2022

Received from _____ (sole / first applicant) ASBA Form dated _____ details of which are as follows:

Application No. _____	Amount Blocked (₹) _____
SCSB (Bank and Branch) _____	Bank Account No. _____
Date of Submission _____	

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

- (1) I/ We hereby undertake that, I/ we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Tata Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the application is liable to be rejected. I/we further confirm and undertake that I am/ we are eligible ASBA applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009.
- (2) In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize
 - (a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Tata Mutual Fund's account on receipt of instructions from the Registrar to Tata Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc.
 - (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Tata Mutual Fund's account.
- (3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- (4) If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/ our application is liable to be rejected and Tata Mutual Fund or SCSB shall not be liable for losses, if any.

SIGNATURES	1ST APPLICANT / POA HOLDER / GUARDIAN SIGNATURE	2ND APPLICANT / POA HOLDER SIGNATURE	3RD APPLICANT / POA HOLDER SIGNATURE
	SCSB BANK - 1ST ACCOUNT HOLDER SIGNATURE	SCSB BANK - 2ND ACCOUNT HOLDER SIGNATURE	SCSB BANK - 3RD ACCOUNT HOLDER SIGNATURE

INSTRUCTIONS FOR INVESTORS

1. An ASBA investor shall submit a duly filled up ASBA Application form, physically or electronically, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
 - In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
2. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
3. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
4. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
5. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
7. All grievances relating to the ASBA facility may be addressed to the AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
8. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.





TATA MUTUAL FUND

Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001

FATCA / FOREIGN TAX LAWS INFORMATION NON INDIVIDUAL FORM

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)



1. Entity Details

Name of the Entity	
Type of address given at KRA	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes	
Application No.	Folio No.
PAN Number	Date of Incorporation
City of Incorporation	Country of Incorporation
Entity Constitution Type	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others specify
Please tick the applicable tax resident declaration	Is "Entity" a tax resident of any country other than India: <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)</i>

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

*In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____

Please refer to para 3(vii) exemption code for U.S. persons in FATCA Instructions & Definitions

2. FATCA & CRS Declaration

PART A (to be Filled by Financial Institutions or Direct Reporting NFEs)

1	We are a, <input type="checkbox"/> Financial institution ³ or <input type="checkbox"/> Direct reporting NFE ⁴ (please tick as appropriate)	GIIN _____ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity _____
GIIN not available (please tick as applicable) <input type="checkbox"/> Applied for If the entity is a Financial institution, <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category ¹⁰ <input type="checkbox"/> Not obtained - Non-participating FI		

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a listed company (that is, a company whose shares are regularly traded on an established stock exchanges)	<input type="checkbox"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2	Is the Entity a related entity of a listed company (a company whose shares are regularly traded on an established stock exchanges)	<input type="checkbox"/> Yes (If yes, please specify name of the listed company name of and one stock exchange(s) on where this stock is regularly traded) <input type="checkbox"/> No Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3	Is the Entity an active ¹ NFE	<input type="checkbox"/> Yes <input type="checkbox"/> No Nature of Business _____ Please specify the sub-category of Active NFE <input type="checkbox"/>
4	Is the Entity a passive ² NFE	<input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please fill UBO declaration in the next section.) Nature of Business _____

¹ Refer 2 of Part D | ² Refer 3(ii) of Part D | ³ Refer 1(i) of Part D | ⁴ Refer 3(vi) of Part D | ¹⁰ Refer 1A of Part D

3. Ultimate Beneficial Ownership (UBO) Details for Passive NFE

If passive NFE, please provide below additional details for each of controlling persons. (Please attach additional sheets if necessary)

Name PAN / Any other Identification Number <i>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others)</i> City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other										
1. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
2. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
3. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India: * To include US, where controlling person is a US citizen or green card holder.

% In case Tax Identification Number is not available, kindly provide functional equivalent.

4. FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F & 114H, as part of the Income Tax Rules- 1962, which rules required Indian financial Institution such as the bank to seek additional personal, tax and beneficial owner information and certain certifications & documentation from all our accounts holders. In relevant cases, information will have to be reported to Tax authorities/appointed agencies. Towards compliance, we may also be requested to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change any information provided by you, please insure your advice us promptly, i.e. within 30 days.

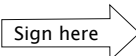
If any controlling person of any utility is US citizen or Green card holder, please include United States in the foreign country information field along with the US Tax Identification number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issued such identification. If no, TIN is yet available or has not been issued, please provide an explanation and attach this to the form.

5. Declaration and Signatures

I/We have understood the information requirements of this Form (Read along with FATCA & CRS Instructions) and hereby confirm that information provided by me / us on this Form is true, correct & complete. I/We also confirm that I/We have understood the FATCA & CRS Terms & Conditions below and thereby accept the same.

Name _____
Designation _____

	Authorized Signatory	Authorized Signatory	Authorized Signatory
---	----------------------	----------------------	----------------------

Place: _____

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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FATCA INSTRUCTIONS & DEFINITIONS

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (i) Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period, during which the entity has been in existence, whichever is less.
- (iv) Investment entity is any entity:
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2c.)
- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

1	(vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "Non- Reporting Financial Institution and Guidance issued by CBDT in this regard
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F (6) of Income Tax Rules, 1962 for details	
<i>Code</i>	<i>Sub-category</i>
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

- (i) Related entity
An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity

- (ii) **Passive NFE**
The term passive NFE means
- (i) any non-financial entity which is not an active non-financial entity; or
 - (ii) an investment entity defined in clause 1(iv)(b) of these instructions
 - (iii) a withholding foreign partnership or withholding foreign trust;
- (iii) **Passive income**
The term passive income includes income by way of:
- (1) IDCW,
 - (2) Interest
 - (3) Income equivalent to interest,
 - (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
 - (5) Annuities
 - (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
 - (7) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any financial assets,
 - (8) The excess of foreign currency gains over foreign currency losses
 - (9) Net income from swaps
 - (10) Amounts received under cash value insurance contracts
- But passive income will not include in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as a such dealer.
- (iv) **Controlling persons** are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.
- In determining the Beneficial Owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-
- (i) DBOD.AML.BC. NO.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
 - (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
 - (iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.
- In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar positions
- (v) **Specified U.S. person** – A U.S person other than the following:
- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
 - (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
 - (iii) the United States or any wholly owned agency or instrumentality thereof;
 - (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
 - (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
 - (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
 - (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
 - (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
 - (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
 - (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
 - (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
 - (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
 - (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.
- (vi) **Direct reporting NFE**
A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

Exemption code for U.S. persons (Refer 114(9) of Income Tax Rules, 1962 for details)	
Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

(A) Controlling Person Type:	
Code	Sub-category
01	CP of legal person - ownership
02	CP of legal person - other means
03	CP of legal person - senior managing official
04	CP of legal arrangement - trust - settlor
05	CP of legal arrangement - trust - trustee
06	CP of legal arrangement - trust - protector
07	CP of legal arrangement - trust - beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement - Other - settlor equivalent
10	CP of legal arrangement - Other - trustee equivalent
11	CP of legal arrangement - Other - protector equivalent
12	CP of legal arrangement - Other - beneficiary equivalent
13	CP of legal arrangement - Other - other equivalent
14	Unknown



TATA MUTUAL FUND
Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001
Declaration for Ultimate Beneficial Ownership (UBO) / Controlling Persons
(Mandatory for Non-individual Investors)



1. Entity Details

Name of the Entity	
PAN Number	

2. Applicable for Listed Company / Subsidiary Company

(i) I We Hereby declare that-

Our Company is a Listed Company listed on recognised stock exchange in India Our Company is a Subsidiary of a Listed Company

Our Company is Controlled by a Listed Company

(ii) Details of the Listed Company ^

Stock Exchange on which it is listed _____ Security ISIN _____

^ The Details of holding/parent company to be provided in case the applicant / investor is a subsidiary company

3. Applicable for Non Individuals other than Listed Company / its Subsidiary Company

Category (Please tick applicable category):

Unlisted Company Partnership Firm Limited Liability Partnership Company

Unincorporated association / body of individuals Public Charitable Trust Religious Trust Private Trust

Others (please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s)^.

Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country%	Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type -	Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code - of Controlling person
1. Name _____ Country _____ Tax ID No.% _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office
2. Name _____ Country _____ Tax ID No.% _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office
3. Name _____ Country _____ Tax ID No.% _____	Address _____ State: _____ Country: _____ PIN/ZIP Code _____	Tax ID Type _____ Beneficial Interest _____ Type Code _____ Add. Type <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office

1. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
2. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
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D	D	/	M	M	/	Y	Y	Y	Y			

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:
* To include US, where controlling person is a US citizen or green card holder. % In case Tax Identification Number is not available, kindly provide functional equivalent. ^Attach sheets if necessary.

4. Declaration and Signatures

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are found to be false/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and the AMC/Mutual Fund/Trustee shall not be liable for the same. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Place: _____ Date:

D	D	/	M	M	/	Y	Y	Y	Y
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INSTRUCTIONS

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s)). Attached Documents should be self-certified by the UBO and certified by the Applicant/Investor Authorised Signatory/ies.

(1) The Ultimate Beneficial Owner means:

• **For Investor other than Trust:**

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

- i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- iv. In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner).
- v. However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

• **For Trust :**

The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(2) Documents to be provided:

Provide copy of PAN with photograph or valid KYC Compliance proof or any other acceptable identity proof of UBO as below

- i. UID (Adhar)
- ii. Passport
- iii. Voter ID
- iv. Driving Licence

If UBO is not KYC compliant, request to complete KYC formalities and send the intimation to CAMS /Fund. Attach valid address proof.

Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary.

Note: Attached documents should be self-certified by the UBO and certified by the Applicant/Investor Authorized Signatory/ies

(3) If the BO is minor proof of date of birth (i.e. birth certificate) and proof of relationship with the guardian and the copy of PAN with photograph of the guardian is mandatory.

(4) Exemption in case of listed companies:

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

(5) Applicability for foreign investors:

Not Applicable.

(6) In case the information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership.

(7) UBO - Type Codes

UBO - 01	Ownership of / entitlement to more than 25% of shares of capital or profits of the juridical person, where the juridical person is a company
UBO - 02	Ownership of / entitlement to more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership
UBO - 03	Ownership of / entitlement to more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
UBO - 04	Natural person who is exercising control over the juridical person through other means i.e. control exercised through voting rights, agreement, arrangements or in any other manner. (In case where there exist doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests)
UBO - 05	Person who holds the position of senior managing official like CEO, MD, Managing Partner etc. (In case any Ultimate Beneficial Owner/s does not own over 25% or 15%).
UBO - 06	The settlor(s) of the Trust
UBO - 07	Trustee(s) of the Trust.
UBO - 08	The Protector(s) of the Trust (if applicable).
UBO - 09	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO - 10	Natural person(s) exercising ultimate effective control over the trust through a chain of control or ownership.

Transaction Acceptance Points - Computer Age Management Services Ltd.

Agartala: Advisor Chowmuhan (Ground Floor), Krishnanagar Agartala, Tripura – 799001, Tirupura, Email: camsaga@camsonline.com Tel: 9436761695, 0381-2323009, Fax: 2223009 **Agra:** No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh – 282002, Uttarpradesh, Email: camsagr@camsonline.com Tel: 0562-4304088, Fax: 2521170 **Ahmedabad:** 111- 113, 1st Floor - Devpath Building, Off C.G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 Email: camsahm@camsonline.com Tel: (079) 26466080 / 40076949, Fax: 30082473 **Ahmednagar:** Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003 Email: camsamn@camsonline.com Tel: 8380050226, Fax: 2320325 **Ajmer:** AMC No. 423/30, Near Church Opp. TB Hospital, Jaipur Road, Ajmer, Rajasthan – 305001, Email: camsajm@camsonline.com Tel: (145) 2425814, 9829272605, Fax: 2425814 **Akola:** Opp. RLT Science College, Civil Lines, Akola – 444001, Maharashtra Email: camsako@camsonline.com Tel: (724) 6450233, Fax: 2431702 **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh – 202001, Uttarpradesh, Email: camsalg@camsonline.com Tel: 0571-2970066, Fax: 2402089 **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad – 211001, Uttarpradesh, Email: camsall@camsonline.com Tel: 9554800010, Fax: 2404055 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey – 688001, Kerala, Email: camsalp@camsonline.com Tel: (0477) 2237664 **Alwar:** 256A, Scheme No: 1, Arya Nagar, Alwar – 301001, Rajasthan, Email: camsalw@camsonline.com Tel: 9214245820, Fax: 2702324 **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati – 444601, Maharashtra, Email: camsama@camsonline.com Tel: (0721) 6450006, Fax: 2564304 **Ambala:** SCO 48 - 49, Ground Floor, Opp Peer, Bal Bhawan Road, Near HDFC Bank, Ambala city -134003, Email: camsamb@camsonline.com Tel: 9254303805 **Amritsar:** 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143001. Email: camsamt@camsonline.com Tel: (0183) 5009990 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand – 388001, Gujarat, Email: camsana@camsonline.com Tel: (02692) 650158, Fax: 240981 **Anantapur:** 15-570-33, 1st Floor, Pallavi Towers, Subash Road, Opp. Canara Bank, Anantapur – 515001, Andhra Pradesh, Email: camsatp@camsonline.com Tel: (08554) 227024, Fax: 227024 **Andheri:** CTS No. 411, Citipoint, Gundivali, Telli Gali, Above C.T. Chatwani Hall, Mumbai – 400069, Maharashtra, Email: camsadh@camsonline.com Tel: 7666703206, 7303923299 **Ankleshwar:** Shop No. F -56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar – 393002, Gujarat, Email: camsakl@camsonline.com Tel: (02646) 220059, Fax: 220059 **Asansol:** Block - G, 1st Floor, P. C. Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol – 713303, West Bengal, Email: camsasa@camsonline.com Tel: 9233500368, Fax: (341) 2216054 **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazaar, Aurangabad – 431001, Maharashtra, Email: camsaur@camsonline.com Tel: (0240) 6450226, Fax: 2363664 **Balasore:** B. C. Sen Road, Balasore – 756001, Orissa, Email: camsbls@camsonline.com Tel: 9238120075, Fax: 2264902 **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore – 560042, Karnataka, Email: camsbgl@camsonline.com Tel: 9513759055, Fax: 25326162 **Barasat:** N/39, K.N.C. Road, 1st Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch), PO & PS: Barasat Dist :24PGS (North) 700 124. Email: camsbrst@camsonline.com **Bankura:** 1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101. Tel: (03242) 252668. Email: camsbqa@camsonline.com **Bareilly:** F-62-63, 2nd Floor, Butler Plaza, Civil Lines, Bareilly - 243 001, Email: camsbly@camsonline.com Tel: 0581-2571181, Fax: 2554228 **Basti:** C/o Rajesh Mahadev & Co., Shop No. 3, Jamia Complex Station Road, Basti – 272002, Uttar Pradesh, Email: camsbst@camsonline.com Tel: 05542-281180. **Belgaum:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. Email id: camsbel@camsonline.com, Tel. No. 0831 - 4810575. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road), Bellary – 583101, Karnataka, Email: camsbry@camsonline.com Tel: 9243689044, Fax: 268822 **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002. Tel: (0680) 2250401, Email: camsbrp@camsonline.com **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R.P.Road, Bhagalpur – 812002, Bihar, Email: camsblp@camsonline.com Tel: 9264499905, Fax: 2409506 **Bharuch:** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. Email: camsbrh@camsonline.com, Tel: (02642) 262242 **Bhatinda:** 2907-GH, GT Road, Near Zilla Parishad, Bhatinda – 151001, Punjab Email: camsbti@camsonline.com Tel: 0164-2221960, Fax: 2210633 **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar – 364002, Gujarat, Email: camsbha@camsonline.com Tel: 0278-2225572, Fax: 2567020 **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai – 490020, Chattisgarh, Email: camsbhi@camsonline.com Tel: 9203900630, Fax: 4050560 **Bhilwara:** C/o Kodwani Associates, Shop No. 211-213, 2nd Floor, IndraPrasth Tower, Syam ki Sabji Mandi, Near Mukherjee Garden, Bhilwara – 311001, Rajasthan, Email: camsbhl@camsonline.com Tel: (01905) 223702, Fax: 231808 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal – 462011, Madhya Pradesh, Email: camsbhp@camsonline.com Tel: 9203900546, Fax: 4275591 **Borivali:** 501-TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali (West), Mumbai - 400 092. Tel: (022) 62490300, Email: camsbor@camsonline.com **Bhubaneswar:** Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar – 751001, Orissa, Email: camsbhr@camsonline.com Tel: (0674) 2390999, Fax: 2534909 **Bhuj:** Office No. 4-5, First Floor, RTO Relocation Commercial Complex - B, Opposite Fire Station, Near RTO Circle, Bhuj-Kutch - 370 001. Email: camsbuj@camsonline.com, Tel: (02832) 650103, Fax: 227176 **Bhusawal:** 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal – 425201, Maharashtra **Bikaner:** Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singhpura, Bikaner – 334001, Rajasthan, Email: camsbkn@camsonline.com Tel: 0151-2970602, Fax: 2205499 **Bilaspur:** Shop No.B-104, 1st Floor, Narayan Plaza, Link Road, Bilaspur – 495001, Chattisgarh, Email: camsbil@camsonline.com Tel: 07752490706 **Bokaro:** Mezzanine Floor, F-4, City Centre, Sector 4, Bokaro

Steel City, Bokaro – 827004, Jharkhand, Email: camsbkr@camsonline.com Tel: 06542 - 359182, Fax: (6542) 233807 **Burdwan:** No. 399, G T Road, 1st Floor, Above Exide Showroom, Burdwan, West Bengal - 713101. Tel: (0342) 3551397, Email: camsbdw@camsonline.com

Calicut: 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut – 673016, Kerala, Email: camsclt@camsonline.com Tel: (0495) 6060031 **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17, Chandigarh – 160017, Punjab, Email: camscha@camsonline.com Tel: 0172-4735028, Fax: 2711325 **Chandrapur:** Opp Mustafa Décor, Behind Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra - 442 402. Email: camscpu@camsonline.com Tel: (07172) 253108 **Chennai:** Ground Floor, No.178/10, Kodambakkam High Road, Opposite Hotel Palmgrove, Nungambakkam, Chennai – 600034, Tamilnadu, Email: camslb1@camsonline.com Tel: (044) 39115561 / 62 / 63 / 65, Fax: 28283613 **Chennai (Satellite ISC):** No.158, Rayala Tower-1, Anna Salai, Chennai – 600002, Tamilnadu, Email: chennai_isc@camsonline.com Tel: (044) 28432650 **Chhindwara:** 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001 Madhya Pradesh. Email: camschi@camsonline.com Tel: 9203900507, 9425895771 **Chittorgarh:** 3, Ashok Nagar, Near Heera Vatika, Chittorgarh – 312001, Rajasthan, Email: camskor@camsonline.com Tel: (01472) 244566 **Cochin:** Modayil, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016, Tel: 0484-2350112, Email: camscoc@camsonline.com **Coimbatore:** Old No. 66 New No. 86, Lokamanya Street (West) Ground Floor, R. S. Puram, Coimbatore – 641002, Tamilnadu, Email: camscoe@camsonline.com Tel: (0422) 4208642 / 4208648, Fax: 3018003 **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack – 753001, Orissa, Email: camscut@camsonline.com Tel: 9238120072, Fax: 2303722 **Darbhanga:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga – 846001, Bihar, Email: camsdar@camsonline.com Tel: 8405804906 **Davangere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere – 577002, Karnataka, Email: camsdvg@camsonline.com Tel: (08192) 230038, Fax: 230038 **Dehradun:** 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun – 248001, Uttarkhand, Email: camsdun@camsonline.com Tel: (0135) 6455486, Fax: 2713233 **Deoghar:** SSM Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar – 814112, Jharkhand, Email: camsdeo@camsonline.com Tel: 06432-222635, Fax: 224468 **Dhanbad:** Urmila Towers, Room No. 111 (1st Floor), Bank More, Dhanbad – 826001, Jharkhand, Email: camsdha@camsonline.com Tel: (0326) 2304675, Fax: 2304675 **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri – 636701, Tamilnadu, Email: camsdmp@camsonline.com Tel: (04342) 296522 **Dhule:** House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Maharashtra Email: camsdhu@camsonline.com Tel: 02562 – 241281, Fax: 241281 **Durgapur:** City Plaza Building, 3rd Floor, City Centre, Durgapur – 713216, West Bengal, Email: camsdur@camsonline.com Tel: (0343) 2545420 / 430, Fax: 2548190 **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode – 638001, Tamilnadu, Email: camserd@camsonline.com Tel: (0424) 6455440, Fax: 4272073 **Faizabad:** Amar Deep Building 3/20/14, 2nd Floor, Niyawan, Faizabad – 224001, Uttar Pradesh, Email: camsfzd@camsonline.com Tel: 7355713347, Fax: 223623 **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad – 121001, Haryana, Email: camsfdb@camsonline.com Tel: (0129) 6510516, Fax: 2410098 **Firozabad:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283203. Tel: (0561) 2240495, Email: camsfrz@camsonline.com **Gandhidham:** Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. Tel: (02836) 233220, Email: camsdgm@camsonline.com **Gandhinagar:** No. 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421. Tel: (079) 23600400. Email: camsdgnr@camsonline.com **Ghatkopar (East):** Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077, Email: camsdgp@camsonline.com Tel: 9336800261 **Gaya:** C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001. Tel: 9472179424. Email: camsdga@camsonline.com **Ghaziabad:** First Floor, C-10 RDC Rajnagar, Opp. Kacheri Gate No.2, Ghaziabad - 201 002. Tel: (0120) 6510540, Email: camsdgha@camsonline.com Tel: (0120) 6510540, Fax: 4154476 **Goa (Panaji):** Office No. 103, 1st Floor, Unitech City Centre, M. G. Road, Panaji, Goa - 403 001 Email: camsdgoa@camsonline.com Tel: (0832) 6450439, 6450441, Fax: 2424527 **Gondal (Parent Rajkot):** A/177, Kailash Complex, Opp. Khedut Décor, Gondal – 360311, Gujarat, Email: camsdgl@camsonline.com Tel: 8000920007 **Gorakhpur:** Shop No. 3, 2nd Floor, The Mall Cross Road, A.D. Chowk Bank Road, Gorakhpur – 273001, Uttar Pradesh, Email: camsdgor@camsonline.com Tel: 9336800281, Fax: 2344065 **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga – 585101, Karnataka, Email: camsdglg@camsonline.com Tel: 9606410909, Fax: 221728 **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur – 522002, Andhra Pradesh, Email: camsdgun@camsonline.com Tel: (0863) 4005611 Fax: 6680838 **Gurgaon:** Unit No-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli, Gurgaon Road, Chakkar Pur, Gurgaon - 122 001. Tel: (0124) 4048022. Email: camsdgur@camsonline.com, Fax: 4082660 **Guwahati:** A. K. Azad Road, Rehabari Tinali, Old Post Office Lane, Opp Nirmal Sagar Apartments. Guwahati – 781008, Assam, Email: camsdgt@camsonline.com Tel: (361) 2607771, 7896035933, Fax: 2139038 **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior – 474002, Madhya Pradesh, Email: camsdgs@camsonline.com Tel: 9203900504, Fax: 2427662 **Haldia:** Mouza-Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, West Bengal, Haldia - 721602. Tel: 9800089225, Fax: 276655. Email: camsdhd@camsonline.com **Haldwani:** Durga City Centre, Nainital Road, Haldwani – 263139, Uttar Pradesh, Email: camsdhw@camsonline.com Tel: 9219401825, Fax: 224116 **Haridwar:** F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarakhand – 249408. Tel: 7900777785, Email: camsdhw@camsonline.com **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag – 825301, Jharkhand, Email: camsdshaz@camsonline.com Tel: 9234300462, Fax: 223959 **Himmatnagar:** D-78, 1st Floor, New Durga Bazaar, Near Railway Crossing, Himmatnagar – 383001, Gujarat, Email: camsdshim@camsonline.com Tel: 02772-244332, Fax: 244332 **Hisar:** 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125 001, Email: camsdshsr@camsonline.com Tel: 9254303804, Fax: 283100 **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur – 146001, Punjab, Email:

camshsp@camsonline.com Tel: (1882) 650104 **Hosur:** Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opp. Kuttys Frozen Foods, Hosur - 635 110. Tel: 9344861916. Email: camshos@camsonline.com **Hubli:** No.204 - 205, 1st Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029, Karnataka, Email: camshub@camsonline.com Tel: (0836) 4258576, Fax: 4255255 **Hyderabad:** 208, 2nd Floor, Jade Arcade, Paradise Circle, Hyderabad - 500003, Telangana, Email: camshyd@camsonline.com Tel: (040) 48585696, Fax: 39182472. **Indore:** 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452001, Madhya Pradesh, Email: camsind@camsonline.com Tel: 9203900531, Fax: 2528609 **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001, Madhya Pradesh, Email: camsjab@camsonline.com Tel: 9203900548, Fax: 4017146 **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001, Rajasthan, Email: camsjai@camsonline.com Tel: 6372805151, Fax: 5114500 **Jalandhar:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001. Tel: (0181) 2452336, Email: camsjal@camsonline.com **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001, Maharashtra, Email: camsjlg@camsonline.com Tel: (0257) 6450111, Fax: 2235343 **Jalna:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203, Maharashtra, Email: camsjna@camsonline.com Tel: (2482) 234766 **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004, Jammu & Kashmir Email: camsjmu@camsonline.com Tel: 9906082698, (0191) 2432601, Fax: 2432601 **Jamnagar:** 207, Manek Centre, P. N. Marg, Jamnagar - 361001, Gujarat, Email: camsjam@camsonline.com Tel: (0288) 2661941, Fax: 2661942 **Jamshedpur:** Millennium Tower, "R" Road, Room No. 15, First Floor, Bistupur, Jamshedpur - 831001, Jharkhand, Email: camsjpr@camsonline.com Tel: (0657) 2320015, Fax: 2224879 **Janakpuri:** 306, 3rd Floor, DDA-2 Building, District Centre, Janakpuri, New Delhi - 110 058, Email: camsjdel@camsonline.com **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur - 222001, Uttar Pradesh, Email: camsjnp@camsonline.com Tel: (5452) 321630 **Jhansi:** Opp. SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001, Uttar Pradesh, Email: camsjhs@camsonline.com Tel: 9235402124, Fax: 2332455 **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003, Rajasthan, Email: camsjpd@camsonline.com Tel: 9214245817, Fax: 2628039 **Junagadh:** Aastha Plus, 202-A, 2nd Floor, Sardarbag Road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001, Gujarat, Email: camsjdh@camsonline.com Tel: 0285-2633682, Fax: 2653682 **Kadapa:** Bandi Subbaramaiah Complex, D. No: 3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516001, Andhra Pradesh, Email: camskdp@camsonline.com Tel: (08562) 248695, Fax: 254122 **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001, Andhra Pradesh, Email: camskkd@camsonline.com Tel: (0884) 2358566, Fax: 2367891 **Kalyani:** Kalyani, A - 1/50, Block A, Kalyani - Nadia Dt, PIN- 741235, West Bengal, Email: camskal@camsonline.com Tel: 033-25022720, Fax: 25022720 **Kannur:** Room No. PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004, Kerala, Email: camsknr@camsonline.com Tel: 9072260006 **Kanpur:** 01st Floor, 106 to 108, City Centre, Phase II, 63/ 2, The Mall, Kanpur - 208001, Uttar Pradesh, Email: camskpr@camsonline.com Tel: 6387635727 Fax: 3918002 **Karimnagar:** H.No.7-1-257, Upstairs S. B. H. Mangammathota, Karimnagar - 505001, Telangana, Email: camskri@camsonline.com Tel: (0878) 2225594, Fax: 225594 **Karnal (Parent: Panipat TP):** 7, 02nd Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001, Haryana, Email: camsknl@camsonline.com Tel: (0184) 4043407 **Karur:** 126-G, V. P. Towers, Kovai Road, Basement of Axis Bank, Karur - 639002, Tamilnadu, Email: camskar@camsonline.com Tel: 9244950001 Fax: 262130 **Katni:** 01st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501, Madhya Pradesh Email: camskat@camsonline.com Tel: 07622-404839 **Khammam:** Shop No: 11-2-31/3, 01st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001, Telangana Email: camskmm@camsonline.com Tel: (08742) 229793 **Kharagpur:** Shivhare Niketan, H.No. 291/1, Ward No-15, Malancha Main Road, Opp. Uco Bank, Kharagpur - 721301, West Bengal, Email: camskhg@camsonline.com Tel: 03222-354801, Fax: (3222) 254121 **Kolhapur:** 2B, 03rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001, Maharashtra, Email: camskhp@camsonline.com Tel: 0231-3500024, Fax: 2650401, **Kolkata:** 3/1, Shreeram Chambers, R. N. Mukherjee Road, 3rd Floor, Office space-3C, Kolkata - 700 001, Email: camscal@camsonline.com Tel: (033) 46022413 / 2414, Fax: (033) 30582288 **Kolkata-CC (Kolkata Central):** 2A, Ganesh Chandra Avenue, Room No.3A, Commerce House, 04th Floor, Kolkata - 700013, West Bengal Tel: (033) 32011192 **Kollam:** Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691 006. Email: camsklm@camsonline.com, Tel:0474-2742823 **Korba:** Shop No. 6, Shriram Commercial Complex, In front of Hotel Blue Diamond, Ground Floor, T. P. Nagar, Korba, West Bengal - 495677. Email: camskrba@camsonline.com Tel: 7759 356037 **Kota:** B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007, Rajasthan, Email: camskot@camsonline.com Tel: (0744) 2502555 **Kottayam:** 1307-B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama, Muttambalam P.O., Kottayam - 686 501. Tel: 9207760018. Email: camsktm@camsonline.com **Kumbakonam:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. Tel: (0435) 2403747. Email: camskum@camsonline.com **Kurnool:** H.No. 43/8, Upstairs Uppini Arcade, N. R. Peta, Kurnool - 518004, Andhra Pradesh, Email: camskrl@camsonline.com Tel: (8518) 650391, Fax: 329504 **Lucknow:** Office no,107,1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow - 226001. Tel: 0522-4007938, Email: camsluc@camsonline.com **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002, Punjab, Email: camslhd@camsonline.com Tel: (0161) 3018000/01/02/03, Fax: 5016811 **Madurai:** Shop No. 3, Suriya Towers, 2nd Floor, 272/273 - Goodshed Street, Madurai - 625001. Email: camsmdu@camsonline.com Tel: (0452) 4983515, Fax: 4381682 **Malda:** Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, S.M. Pally, Malda - 732101, West Bengal, Email: camsmld@camsonline.com Tel: (03512) 269071 / 9851456218, Fax: 268915 **Mangalore:** No. G4 & G5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003, Karnataka, Email: camsmang@camsonline.com Tel: 9243600672, Fax: 4252525 **Manipal:** Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal -

576104, Karnataka, Email: camsmpl@camsonline.com Tel: 9243689046, Fax: 2573333 **Mapusa (Parent ISC: Goa):** Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op. Bank, Angod, Mapusa – 403507, Goa **Margao:** B-301, Reliance Trade Center, Opp. Grace Nursing Home, Near Cafe Tato, V. V. Road (Varde Valaulikar) Margao – 400601, Goa, Email: camsmrg@camsonline.com Tel: (832) 6480250 **Mathura:** 159/160, Vikas Bazar, Mathura – 281001, Uttar Pradesh, Email: camsmtr@camsonline.com Tel: 7252000551, Fax: 2404229 **Meerut:** 108, 1st Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut – 250002, Uttar Pradesh, Email: camsmee@camsonline.com Tel: (0121) 6454521, Fax: 2421238 **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana – 384002, Gujarat, Email: camsmna@camsonline.com Tel: 9228000256 **Mirzapur:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur Uttarpradesh - 231001. Tel: (05422) 220282. Email: camsmpr@camsonline.com **Moga:** 9 No., New Town, Opp. Jaswal Hotel, Daman Building, Moga - 142001. Tel: (01636) 513234, Email: camsmog@camsonline.com **Moradabad:** H21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad – 244001, Uttar Pradesh, Email: camsmdb@camsonline.com Tel: (0591) 6450125, Fax: 2493144 **Mumbai:** Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai – 400023, Maharashtra, Email: camsbby@camsonline.com Tel: (022) - 62962100, Fax: 30282482 **Muzaffarpur:** Brahman Toli, Durgasthan Gola Road, Muzaffarpur – 842001, Bihar, Email: camsmuz@camsonline.com Tel: (0621) 2244086, Fax: 2246022 **Mysore:** No.1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore – 570009, Karnataka, Email: camsmys@camsonline.com Tel: (0821) 4053255, Fax: 2342182 **Nadiad:** F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat - 387001. Tel: (0268) 2550075, Email: camsndi@camsonline.com **Nagpur:** 145, Lendra, New Ramdaspeth, Nagpur – 440010, Maharashtra, Email: camsnpr@camsonline.com Tel: (0712) 2541449, Fax: 2432447 **Namakkal:** 156A / 1, 01st Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal – 637001, Tamilnadu, Email: camsnmk@camsonline.com Tel: 9244900217. **Nasik:** 1st Floor, “ Shradha Niketan” Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002, Email id: camsnsk@camsonline.com, Tel. No: 0253 - 6450102. **Navsari:** C/o Vedant Shukla Associates, 16 Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari – 396445, Gujarat, Email: camsnvs@camsonline.com Tel: (0861) 2302398, Fax: 248744 **Nellore:** 97/56, 01st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore – 524001, Andhra Pradesh, Email: camsnel@camsonline.com Tel: 0861-2302398, Fax: 2302398 **New Delhi:** 7-E, 04th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi – 110055, New Delhi, Email: camsdel@camsonline.com Tel: 011-61245468, Fax: 23353834 **New Delhi (CC):** Flat No. 512, Narian Manzil, 23 Barakhamba Road, Connaught Place, NewDelhi – 110001, New Delhi **Noida:** E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida - 201 301, Tel: (0120) 4562490 , Fax: 3043334, Email: camsnoi@camsonline.com **Palakkad:** Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat:** SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat – 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala:** 35 New Lal Bagh, Opposite Polo Ground, Patiala – 147001. Email: camspatl@camsonline.com, Tel: 175-6050002 **Patna:** G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna – 800001, Bihar, Email: camspat@camsonline.com Tel: (612) 6500367, Fax: 2322207 **Pitampura:** Aggarwal Cyber Plaza-II, Commercial Unit No 371, 3rd Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi - 110 034, Email: camspd@camsonline.com, Tel: 011 - 40367369 **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry – 605001, Pondicherry, Email: camspdy@camsonline.com Tel: (0413) 4900549, Fax: 4210030 **Pune:** Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052, Email: camspun@camsonline.com Tel: (020) 65604571/572/573, Fax: 30283001 **Rae Bareli:** 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly – 229001, Uttar Pradesh, Email: camsrae@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareli (TP Lite):** 17, Anand Nagar Complex, Rae Bareli - 229 001, Tel: (0535) 2210166 **Raipur:** HIG, C-23 Sector – 1, Devendra Nagar, Raipur, Chattisgarh – 492004, Chattisgarh, Email: camsrail@camsonline.com Tel: 0771-4912040, Fax: 2888002 **Rajahmundry:** Door No: 6-2-12, 01st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry – 533101, Andhra Pradesh, Email: camsrmd@camsonline.com Tel: (0883) 6665531 **Rajapalayam:** No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam – 626117, Tamilnadu, Email: camsrjp@camsonline.com Tel: 9244950002 **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot – 360001, Gujarat, Email: camsrkj@camsonline.com Tel: 0281-2227553 **Ranchi:** 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi – 834001, Jharkhand, Email: camsranchi@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam:** Dafria & Co, No.18, Ram Bagh, Near Scholar’s School, Ratlam – 457001, Madhya Pradesh, Email: camsrml@camsonline.com Tel: (04712) 400066, Fax: 235788 **Ratnagiri:** Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsragn@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak:** 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrrok@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee:** 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee – 247667, Uttarkhand, Email: camsrke@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela:** JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrour@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar – 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur:** 01st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 247001, Uttar Pradesh, Email: camssah@camsonline.com Tel: (0132) 6450137, Fax: 2712507 **Salem:** No. 2, 01st Floor, Vivekananda Street, New Fairlands, Salem – 636016, Tamilnadu, Email: camssal@camsonline.com Tel: (0427) 4041129, Fax: 2330592 **Sambalpur:** C/o, Raj Tibrewal & Associates, Opp. Town

High School, Sansarak, Sambalpur – 768001, Orissa, Email: camssam@camsonline.com Tel: 9238120074, Fax: 2405606 **Sangli:** Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Maharashtra, Email: camssgi@camsonline.com Tel: (0233) 6600510, 9326016616 **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara – 415002, Maharashtra, Email: camssat@camsonline.com Tel: (2162) 645297, Fax: 281706 **Shahjahanpur:** Bijlipura, Near Old Dist. Hospital, Jail Road, Shahjahanpur – 242001, Uttar Pradesh, Email: camssp@camsonline.com Tel: 9235405751 **Shillong:** 03rd Floor, RPG Complex, Keating Road, Shillong – 793001, Meghalaya, Email: camsslg@camsonline.com Tel: 0364-3560860 **Shimla:** 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla – 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga:** No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga – 577201, Karnataka, Email: camsshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri:** 17B, Swamiji Sarani, Siliguri – 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa:** M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa – 125055, Haryana, Email: camssrs@camsonline.com Tel: (1666) 233593, 9254303806 **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur – 261001, Uttar Pradesh, Email: camsstp@camsonline.com Tel: 05862-271399 **Solan:** 01st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan – 173212, Himachal Pradesh, Email: camssol@camsonline.com Tel: (1792) 640621, 220705 **Solapur:** Flat No. 109, 01st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur – 413001, Maharashtra, Email: camsslp@camsonline.com Tel: 0217 – 2724547, Fax: 2724548 **Sri Ganganagar:** 18-L Block, Sri Ganganagar – 335001, Rajasthan, Email: camssgnr@camsonline.com Tel: 9214245818, Fax: (0154) 2476742 **Srikakulam:** Door No. 4 - 4-96, 01st Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam – 532001, Andhra Pradesh Email: camssrk@camsonline.com Tel: (08942) 228288 **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001, Uttar Pradesh, Email: camssln@camsonline.com Tel: 05362-227562. **Surat:** Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. Email: camssur@camsonline.com Tel: (0261) 6540128, 6540731, Fax: 6541930 **Surendranagar:** Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. Tel: (02752) 232599. Email: camssgnr@camsonline.com **Tambaram:** 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045, Tel: (044) 22267030 / 29850030 Email: camstam@camsonline.com **Thane:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) – 400 601. Email id: camsthn@camsonline.com, Tel. No: 022-62791000. **Thiruvalla:** 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur:** 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia:** Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli:** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati:** Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati – 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla:** 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur:** 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur – 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Tiruvalla – 689101, Kerala, Email: camstvl@camsonline.com Tel: (469) 6061004 **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur – 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy:** No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy – 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum:** R. S. Complex, Opp. of LIC Building, Pattom PO, Trivandrum – 695004, Kerala, Email: camstvm@camsonline.com Tel: 9188184178 **Tuticorin:** 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin – 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur:** 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain:** 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain - 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana):** 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha – 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara:** 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara – 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad:** 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad – 396001, Gujarat, Email: camsva@camsonline.com Tel: 9228000239 **Vapi:** 208, 02nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi – 396195, Gujarat, Email: camsvap@camsonline.com Tel: 9104883239 **Varanasi:** Office No. 1, 02nd Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi – 221010, Uttar Pradesh, Email: camsva@camsonline.com Tel: 9235405922, Fax: 2202126. **Vashi:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. Email id: camsvsh@camsonline.com. **Vasco (Parent Goa):** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco – 403802, Goa, Tel: (0832) 3251755 **Vellore:** No.1, Officer's Line, 02nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore – 632001, Tamilnadu, Email: camsvl@camsonline.com Tel: (0416) 2900062 **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada – 520010, Andhra Pradesh, Email: camsvij@camsonline.com Tel: 0866-2488047, Fax: 6695657 **Visakhapatnam:** Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Andhra Pradesh, Visakhapatnam - 530 016, Tel: (0891) 2791940 **Warangal:** Hno. 2-4-641, F-7, 01st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal – 506001, Telengana, Email: camswgl@camsonline.com Tel: (0870) 6560141, Fax: 2554888 **Yamuna Nagar:** 124-B/R, Model Town Yamunanagar – 135001, Haryana, Email: camsynr@camsonline.com Tel: 01732-796099, Fax: 225339 **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal – 445001, Maharashtra, Email: camsyav@camsonline.com Tel: (07232) 237045, Fax: 237045.

West Zone:

Ahmedabad: 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No. 1 and 2, Ground Floor, Ganjawalla Residency, Ganjawalla Lane, Borivali West, Mumbai - 400092. Tel.: 022- 28945923 / 8655421234. **Goa:** F- 4, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji - Goa - 403 001. Tel.: 7888051135, Fax: 0832-2422135. **Indore:** 204, D.M. Tower, Race Course Road, Near Zanjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263. **Mumbai:** Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel: 022- 66505243 / 66505201, Fax: 022- 66315194. **Nagpur:** 102, Shivaji Complex, Near Times of India, Dharampeth, WHC Road, Nagpur - 440 010, Tel.: 0712 - 6630425 / 6502885. **Nashik:** 5, Samriddhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: (0253) 2959098, Fax: 0253-2579098. **Navsari:** Shop No.1, Swiss Cottage, Ashanagar Main Road, Navsari - 396 445. Tel: 02637 - 281991. **Pune:** Office No 33, 3rd Floor, Yeshwant Building, Opp Lane No. 9, Prabhat Road, Pune - 411 004. Tel.: 020-41204949 / 950. **Rajkot:** 402, The Imperia, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360 001. Tel: (0281) 2964848 / 849 **Surat:** G-18, Ground Floor, ITC Building, Near Majuragate, Ring Road, Surat - 395 002. Tel.: 0261 - 4012140, Fax: 0261-2470326. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 - 25300912. **Vadodara:** Emerald One, 314, 3rd Floor, Jetalpur Main Road, Before Jetalpur Bridge, Jetalpur, Vadodara - 390 007. Tel.: (0265) 2991037, Fax: 0265-6641999. **Gurgaon:** Unit No. 209, 2nd Floor, Vipul Agora Mall, Sector 28, M. G. Road, Gurgaon - 122 001.

East Zone:

Bhubaneswar: Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Dhanbad:** Shriram Plaza, 2nd Floor, Room No.202 (B), Bank More, Jharkhand, Dhanbad - 826 001. Tel.: 0326-2300304 / 9234302478. **Durgapur:** 8C, 8th Floor, Pushpanjali, C-71/A, Saheed Khudiram Sarani, City Centre, Durgapur - 713 216. Tel: (0343) 2544463/65. **Guwahati:** Jain Complex, 4th Floor, Beside Axis Bank, G. S. Road, Guwahati - 781005. Tel: (0361) 2343084. **Jamshedpur:** Voltas House, Mezzanine Floor, Main Road Bistupur, Jamshedpur - 831001. Tel.: 0657-2321302 / 363 / 6576911. **Kolkata:** Apeejay House, Ground Floor, 15 Park Street, Kolkata - 700 016. Tel.: 033-4406 3300/01/33/19. Fax: 033-4406 3315. **Patna:** 301, 3rd Floor, Grand Plaza, Frazer Road, Patna - 800 001. Tel.: (0612) 2216994. **Raipur:** Shop No. S-10, 2nd Floor, Raheja Tower, Near Fafadhi Chowk, Jail Road, Raipur (Chhattisgarh) 492001. Tel.: 0771-4040069 / 6537340. **Ranchi:** 406 - A, 4th Floor, Satya Ganga Arcade, Sarjana Chowk, Lalji Hirji Road, Ranchi - 834001. Tel.: 0651-2210226 / 8235050200.

North Zone:

Ajmer: 02 Floor, Agra Gate Circle, P. R. Marg, Ajmer - 305 001. Tel: (0145) 2625316. **Agra:** Unit No. 2, 1st Floor, Block No. 54, Prateek Tower Commercial Complex, Sanjay Place, Agra - 282002. Tel.: 0562-2525195. **Allahabad:** Shop No. 10, Upper Ground Floor, Vashistha Vinayak Tower, Tashkand Marg, Civil Lines, Allahabad -211 001. Tel.: 0532-2260974. **Amritsar:** Mezzanine Floor, S.C.O - 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel.: 0183-5011181/5011190. **Chandigarh:** SCO - 2473-74, 1st Floor, Sector- 22C, Chandigarh - 160 022. Tel.: 0172-5037205/5087322, Fax: 0172 - 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Uttarakhand. Tel.: 0135-2740877 / 2741877. **Jalandhar:** Shop No.32, 5th Floor, City Square Building, Near Kesar Petrol Pump, Jalandhar - 144 001, Tel.: 0181 - 5001024/25. **Jaipur:** Office Number 52-53, 1 Floor, Laxmi Complex, Subhash Marg, M.I. Road Corner, C Scheme, Jaipur - 302 001. Tel.: 0141 - 5105177 / 78 / 2389387, Fax: 5105178. **Jodhpur:** Sanskriti Plaza, 840, Mezzanine Floor, Devendra Singhvi Marg, Opp. HDFC Bank, 9th Chopasani Road, Sardarpura, Jodhpur - 342003. Tel: (0291) 2631257. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2306065 / 6066, Fax: 0512 - 2306065. **Lucknow:** 11 B & 12, Ground Floor, Saran Chamber II, Vikramaditya Marg, 5 Park Road, Lucknow - 226001. Tel: (0522) 4001731 / 4308904 **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5089667 / 668, Fax: 0161-2413498. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutchery Road, Meerut (U.P.) - 250 001. Tel.: 0121-4035585. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad - 244 001, Tel.: 0591-2410667. **New Delhi:** Flat No. 506 - 507, Kailash Building, 26, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001. Tel.: 011-66324101/102/103/104/105, Fax: 011-66303202. **Udaipur:** Office No - 4, 2nd Floor, Madhav Appartment, Opp GPO, Chetak Circle, Udaipur - 313 001. Tel.: 0294-2429371, Fax: 0294-2429371. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sigra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

South Zone:

Aurangabad: Plot No 66, Bhagya Nagar, Near S T Office, Kranti Chowk Police Station to Employment Office Road, Aurangabad - 431001. Tel: (0240) 2351591/90. **Bangalore:** Unit 3A, 4th Floor, Sobha Alexander Plaza, 16/2-6, Commissariat Road, Bangalore - 560025. Tel.: 080 45570100. Fax: 080-22370512. **Chennai:** 3rd Floor, Sri Bala Vinayagar Square, No.2, North Boag Road, Near AGS Complex, T Nagar, Chennai - 600 017. Tel.: 044 - 48641878 / 48631868 / 48676454. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, Near Hotel Avenue Regent, M. G. Road, Cochin - 682 016. Tel.: 0484-4865813 / 814 / 815. Fax: 0484 - 2377581. **Coimbatore:** Tulsi Chambers, 195-F, Ground Floor, West T V Swamy Road, R S Puram, Coimbatore - 641002. Tel.: 0422-4365635, Fax: 2546585. **Hyderabad:** 1st Floor, Nerella House, Nagarjuna Hills, Above Kotak Mahindra Bank, Punjagutta, Hyderabad - 500082. Tel.: 040-67308989 / 8901 / 8902. Fax: 040-67308990. **Hubli:** No 19 & 20, 1st Floor, Eureka Junction, T B Road, Hubli - 580029. Tel.: 0836 - 4251510 Fax: 4251510. **Kottayam:** CSI Ascension Square, Logos Junction, Collectorate P. O., Kottayam - 686 002. Tel.: 0481 2568450. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824 - 4260308. **Madurai:** 1st Floor, Old No. 11B, Opp. Sethupathy Higher Secondary School, North Veli Street, Madurai - 625 001. Tel.: 0452-4246315 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821 - 4246676 Fax: 4246676. **Salem:** Kandaswarna Shopping Mall, First Floor, 1/194/4, Saradha College Main Road, Fairlands, Salem - 636016, Tamil Nadu. Tel: (0427) 4042028. **Thrissur:** 4th Floor, Pathayappura Buildings, Round South, Thrissur - 680 001. Tel.: 0487 - 2423330. **Trivandrum:** Ground Floor, Sai Kripa Building, TC-1956/3, Ganapthi Temple Road, Vazhuthacaud, Trivandrum - 695 014. Tel.: 0471 - 4851431. **Trichy:** No.60/3, 'Krishna', 2nd Floor, Sastri Main Road, Tennur, Trichy - 620 017. Tel.: 0431 - 4024060. **Vijaywada:** Ground Floor, D. No. 40 - 13 - 5, Sri Rama Chandra Complex, Chandra Mouli Puram, M. G. Road, Benz Circle, Vijayawada - 520 010. Tel.: 0866-6632010. **Vishakapatnam:** Door No. 47-15-14 & 15, Shop No. 102 B, Ground floor, VRC Complex, Opp. TSR Complex, Next to Andhra Bank, Visakhapatnam - 530 016. Tel.: 0891-2503292 / 6666133.