



Debit Mandate Form NACH (One Time Mandate - OTM)

[Applicable for Lumpsum Additional Purchases as well as SIP Registrations]

Date

UMRN Office use only

Choose (✓)

- CREATE
 MODIFY
 CANCEL

Sponsor Bank Code Office use only Utility Code Office use only

I/We hereby authorize **TATA MUTUAL FUND** to debit (✓) SB CA CC SB-NRE SB-NRO Other

Bank A/c No.:

With Bank: IFSC MICR

an amount of Rupees Amount in Words ₹

FREQUENCY (preselected) Monthly Quarterly Half Yearly As when presented (default) DEBIT TYPE Fixed Amount Maximum Amount

Reference / Folio No. Email Id

Scheme / Plan reference No. All Schemes of Tata Mutual Fund Mobile

I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank.

PERIOD
From
to
or Until Cancelled

1. Sign Signature of First Account Holder
2. Sign Signature of Second Account Holder
3. Sign Signature of Third Account Holder
1. Name as in Bank Records
2. Name as in Bank Records
3. Name as in Bank Records

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user Entity / Corporate to debit my account, based on the instructions as agreed and signed by me.
- I have understood that I am authorised to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorised the debit.

INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

- 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.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- 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 / TAML reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).
- 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:
 - Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
 - 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.
- 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.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by Tata Mutual Fund.
- Tick (✓) on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- 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.
- 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.
- For the convenience of the investors the frequency of the mandate will be "As and When Presented"
- The mandate will be valid till 31/12/2099
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- 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.
- Investors agree to abide by the terms and conditions that may be intimated to them by the AMC/Bank with respect to the NACH/ECS/ Direct Debit/SI from time to time.
- The investors hereby authorize the representatives of Tata Asset Management Limited, Investment Manager to Tata Mutual Fund carrying this mandate form to get it verified and executed.
- 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/ECS/Direct Debit/ SI.
- 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:
 - Payment made through an instrument issued from an account other than that of the beneficiary investor.
 - 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.
 - 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:
 - 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);
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
- 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.
- The investor agrees to abide by the terms and conditions of NACH facility of NPCI, Direct Debit facility of Banks, and ECS facility of RBI. Tata Mutual Fund (TMF) / TAML, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold TMF / TAML, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit /ECS / local holidays. TMF shall endeavor 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, ECS, RECS etc.

TERMS AND CONDITIONS FOR ONE TIME MANDATE

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 Limited ('TAML') 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 TAML.
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. TAML 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. TAML 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 TAML/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 TAML/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 TAML/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 TAML 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. TAML 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, lightening, 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.

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 TAML 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 TAML or the Fund.
2. The onetime mandate form signed by the Unit holder(s) and the account holder(s) will be lodged by TAML /RTA at its discretion, depending on the availability of the facility with different banks either under NACH (Debits)/ECS (Debit)/ NECS/ RECS or where TAML may have a specific Direct Debit tie-up with the bank. Unit holder(s) agree to have authorized TAML or its representatives to register the mandate under any of the available facility of