

TATA OVERNIGHT FUND

(An open ended Debt scheme investing in Overnight Securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk).

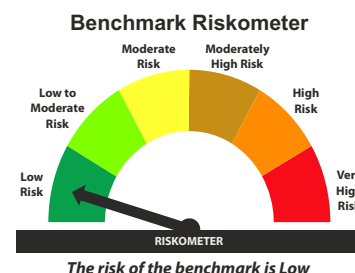
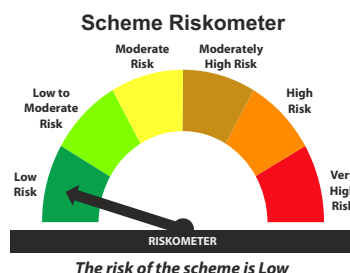
(SCHEME CODE - TATA/O/D/ONF/19/03/0036)

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

This product is suitable for investors who are seeking*:

- To generate reasonable returns in line with overnight rates and high liquidity over short term.
- Investment in debt and money market instruments having maturity of upto 1 business day.

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



It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 17.4.1.i of SEBI Master Circular on Mutual Fund dated 27.06.2024, on Product labelling in mutual fund schemes on ongoing basis.

Units were offered at Rs. 1000/- each for cash during the New Fund Offer & Continuous offer for units at NAV based prices, subject to applicable load.

New Fund Offer Opened On	25.03.2019
New Fund Offer Closed On	25.03.2019
Scheme Re-opened On	28.03.2019

Name of Mutual Fund	Name of Trustee Company	Name of Asset Management Company
Tata Mutual Fund 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051	Tata Trustee Co. Pvt. Ltd. 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051 CIN: U65991-MH-1995-PTC-087722	Tata Asset Management Pvt. Ltd. 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051 CIN: U65990-MH-1994-PTC-077090

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Tata Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.tatamutualfund.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation

This Scheme Information Document is dated 28 November 2025

Sr. No.	Table of Contents	Page No.
SECTION I		
PART I	<u>HIGHLIGHTS / SUMMARY OF THE SCHEME</u>	3
	<u>DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY</u>	7
PART II	<u>INFORMATION ABOUT THE SCHEME</u>	
	A. How will the scheme allocate its assets ?	8
	B. Where will the scheme invest ?	9
	C. What are the investment strategies ?	9
	D. How will the scheme benchmark its performance ?	9
	E. Who manages the scheme ?	9
	F. How is the scheme different from existing schemes of the mutual fund ?	10
	G. How has the scheme performed ?	10
	H. Additional Scheme related disclosures	11
PART III	<u>OTHER DETAILS</u>	
	A. Computation of NAV	11
	B. New Fund Offer (NFO) Expenses	12
	C. Annual Scheme recurring expenses	12
	D. Load Structure	14
SECTION II		
PART I	<u>INTRODUCTION</u>	
	A. Definitions / Interpretation	15
	B. Risk factors	15
	C. Risk mitigation strategies	18
PART II	<u>INFORMATION ABOUT THE SCHEME</u>	
	A. Where will the scheme invest	18
	B. What are the investment restrictions?	20
	C. Fundamental Attributes	22
	D. Index methodology	23
	E. Principles of incentive structure for market makers	23
	F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset	23
	G. Other Scheme Specific Disclosures	23
PART III	<u>OTHER DETAILS</u>	
	A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding / link to Top 10 holding of the underlying fund should be provided	43
	B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report, etc.	44
	C. Transparency / NAV Disclosure	45
	D. Transaction charges and stamp duty	45
	E. Associate Transactions	45
	F. Taxation	45
	G. Rights of Unitholders	47
	H. List of official points of acceptance	48
	I. Penalties, Pending Litigation or Proceedings, Findings of inspections or investigations for which action may have been taken or is in the process of being taken by any regulatory authority	48

PART I. HIGHLIGHTS / SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	Tata Overnight Fund
II.	Category of the Scheme	Debt Scheme - Overnight Fund
III.	Scheme type	An Open-ended Debt Scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
IV.	Scheme Code	TATA/O/D/ONF/19/03/0036
V.	Investment Objective	The objective of the scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. 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.
VI.	Liquidity / Listing details	The scheme is an open-ended scheme. The scheme is open for resale and repurchase of units at NAV based price, with applicable loads, if any on every business day on an ongoing basis. Under normal circumstances the AMC shall dispatch redemption proceeds within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned in this document. Currently the scheme is not listed. However, the trustees may review the same in future and list the units under the Scheme on one or more Stock Exchanges later subject to adherence of terms and conditions of Regulators/Exchanges.
VII.	Benchmark (Total Return Index)	CRISIL Liquid Overnight Index (AI) The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark. Total Return variant of the index (TRI) will be used for performance comparison. The Trustee/AMC may change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.
VIII.	NAV Disclosure	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[^]. However, due to inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day[^]. [^] If the NAVs are not available before the commencement of Business Hours on the following day (i.e., next day after the respective business day) due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explain by when the Mutual Fund would be able to publish the NAV The monthly portfolio/ Half Yearly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the www.tatamutualfund.com on or before the tenth day of succeeding month/half year Due to difference in the expense ratio, the NAV of each option of Direct Plan will be different from the NAV of each option of Regular Plan.
IX.	Applicable timelines	Timeline for: Dispatch of redemption proceeds: The redemption proceeds will be dispatched to the unit holders within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned further in this document. Dispatch of Income Distribution Cum Capital Withdrawal (IDCW): The payment of dividend to the unitholders shall be made within seven working days from the record date, subject to exceptional circumstances as mentioned further in this document.
X.	Plan and Options Plans / Options and sub options under the Scheme	Regular Plan (For applications routed through Distributors): - Growth - Daily Reinvestment of Income Distribution cum capital withdrawal option (IDCW-Daily Reinvestment) Direct Plan (For applications not routed through Distributors): - Growth - Daily Reinvestment of Income Distribution cum capital withdrawal option (IDCW- Daily Reinvestment) Default Option If Growth or Income Distribution cum capital withdrawal option (IDCW) is not mentioned: Growth

		The Payout in Daily IDCW option will be compulsorily reinvested in the same sub-option at ex-dividend NAV. Please note that the Income Distribution shall be distributed at the discretion of the Trustees subject to availability of distributable surplus. Investor should appropriately tick the ‘option’ (IDCW-Daily Reinvestment or Growth) 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 Growth 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: <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct Plan</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct Plan</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> 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.	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
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6	Direct Plan	Regular Plan	Direct Plan																																			
7	Mentioned	Regular Plan	Regular Plan																																			
8	Mentioned	Not Mentioned	Regular Plan																																			
XI.	Load Structure	Entry Load: Not Applicable (Pursuant to provision no. 10.4.1.a of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, no entry load will be charged by the Scheme to the investor) Exit Load: NIL Effective from 23.04.2025, Investors are requested to note that pursuant to AMFI’s communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme.																																				
XII.	Minimum Application amount / Switch In	Minimum subscription amount Minimum initial investment in the scheme / plan / option: Rs. 5,000/- and in multiples of Re. 1/- thereafter.																																				
XIII.	Minimum Additional Purchase Amount	Minimum Additional Purchase Amount Rs. 1,000/- and in multiples of Re. 1/-. The additional purchase investment can be made in Growth or IDCW option if initial investments exist under the requested option either in Direct or in Regular plan of the scheme.																																				
XIV.	Minimum Redemption / switch out amount	Minimum Redemption / switch out amount or Minimum amount for Purchase / Redemption / switch out Minimum Redemption Amount Rs.1000 or 1 unit or folio available balance (Whichever is lower) 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. New Fund Offer (“NFO”) Switch - Investors also have the option to switch out all or part of their investments available in the Growth option of the Scheme to any NFO of the Fund, during its NFO period. Investors having investments in the Scheme (investments in Growth Option) need to submit their switch-out request before the cut off timings of the switch-out scheme on the NFO closing date. All valid switch out requests for clear units adhering to the above time frame will be processed and executed on the Fund’s respective NFO closing date or on any business day before the NFO closing date in order to ensure availability of clear units for the switch outs to the NFO scheme.																																				

		All the other applicable provisions pertaining to switch/ redemption including the exit loads if any, and purchase of the Units of the Scheme/ respective NFO of the Fund shall apply to such switches, unless otherwise specified. The minimum redemption amount wherever specified in the concerned SIDs & KIMs will not be applicable for investment made in schemes of the Fund in compliance with the provision no. 6.10 of SEBI Master on Mutual Fund dated Jun 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).
XV.	New Fund Offer (NFO) Period: This is the period during which a new scheme sells its units to the investors.	Not Applicable, as the scheme is already in existence.
XVI.	New Fund Offer price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable, as the scheme is already in existence.
XVII.	Segregated portfolio / side pocketing disclosure	Not Applicable
XVIII.	Swing pricing disclosure	Not Applicable, as the scheme is under exception list of open-ended debt mutual fund scheme where swing pricing framework is not applicable (provision no. 4.10.1 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024).
XIX.	Stock lending / Short selling	The Scheme will not engage in short selling of securities and securities lending and borrowing. For Details, kindly refer SAI
XX.	How to Apply & other details	Investors may apply through cheques / demand drafts / electronic mode, etc. as a mode of payment. The applications for redemption and switch out can be submitted at the Official Point of Acceptance. Please refer to the back cover page and the application form for further details. Details in Section II of this SID.
XXI.	Investor services	<u>Contact details for general service requests:</u> Telephone: (022) 6282 7777, Email: service@tataamc.com, WhatsApp: 70457 48282, SMS: TMF to 57575 <u>Contact details for complaint resolution:</u> The AMC has designated an Investor Relations Officer, Ms. Kashmira Kalwachwala, who looks into investor grievances regarding deficiencies, if any, in the services provided by the Registrars or the Investor Service Centres. Investor can reach out to the above-mentioned Investor Relation Officer at: Tata Asset Management Pvt Ltd. (Investment Manager for Tata Mutual Fund) 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), Fax: 22613782, Email: service@tataamc.com, Website: www.tatamutualfund.com. Email: service@tataamc.com. The AMC will have the discretion to change the Investor Relations' Officer depending on operational necessities and in the overall interest of the fund.
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/ close ended schemes) (as applicable)	The fund, being open ended in nature, has perpetual duration.
XXIII.	Special Products / facilities available ongoing basis	Systematic Investment Plan:- The SIP allows the unitholders to invest a fixed amount of Rupees at regular intervals for purchasing additional units of the fund at NAV based prices. Investment can be done with the minimum / maximum amount and number of cheques specified by AMC from time to time. The cheques will be presented on the dates mentioned on the cheque and subject to realization. Units will be allotted at the applicable

		NAV along with applicable load (if any). "SIP facility is available subject to terms and conditions. Please refer to the SIP Enrolment form for terms and conditions before enrolment." Systematic Transfer Plan:- A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer an amount from one TMF Scheme (Source Scheme) to another TMF Scheme (Target Scheme) on a date/frequency prescribed by the Investment Manager. The amount thus withdrawn by redemption shall be converted into units at the applicable NAV on the scheduled day and such units will be subtracted from the unit balance of that unitholder. The net amount will be considered for allotment in the target scheme and units will be allotted as per the applicable NAV of the target scheme. Systematic Withdrawal Plan:- This facility available to the unitholders of the fund enables them to redeem fixed sums or fixed number of units from their unit accounts at periodic intervals. The amount withdrawn under SWP by redemption shall be converted into the Fund units at the Repurchase price and such units will be redeemed/ subtracted from the unit balance of that unitholder. In case the date falls during a non business day/ book closure period the immediate next Business day will be considered for this purpose. For further details of above special products / facilities and Terms & Conditions, please refer "Other Scheme Specific Disclosures" of this document, KIM/Application/enrollment form and SAI.
XXIV.	Weblink	For Total Expense Ratio (TER): Functional Weblink: https://www.tatamutualfund.com/expense-ratio/total-expense-ratio For Scheme Factsheet: Functional Weblink: https://www.tatamutualfund.com/information-documents

Other Highlights

- A Mutual Fund - sponsored by Tata Sons Private Limited (TSPL) and Tata Investment Corporation Limited (TICL).
- The Scheme is managed by Tata Asset Management Private Limited (TAMPL).
- Earnings of the Fund is exempt from income tax under Section 10(23D) of the Income Tax Act, 1961.
- **Interpretation**

For all purposes of this Scheme Information Document (SID), except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- The term "Scheme" refers to Tata Overnight Fund including the options / sub-options thereunder.

REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. The two conditions mentioned above shall be complied with on a calendar quarter basis, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period.

However, in case the Scheme does not have a minimum of 20 investors, on an average basis, in the stipulated period (i.e. during the concerned calendar quarter), the provisions of Regulation 39(2) (c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

SPECIAL CONSIDERATIONS

Investors are urged to read the terms of the SID carefully before investing in this Scheme, and to retain this SID for future reference.

Tax Consequences:

Redemption by the unitholders due to change in the fundamental attribute (if any, in future) of the scheme or due to any other reason may entail tax Consequences for which the Trustees, AMC, Fund or any of their Directors / employees shall not be liable.

Disclosure / Disclaimer:

To the best of the knowledge and belief of the Directors of the Trustee Company, information contained in this SID is in accordance with the SEBI Regulations and facts and does not omit anything likely to have a material impact on the importance of such information.

Neither this SID nor the Units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID are required to inform themselves about, and to observe, any such restrictions. No persons receiving a copy of this SID or any accompanying application form in any such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this SID does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any person in possession of this SID and any persons wishing to apply for Units pursuant to this SID to inform themselves of, and to observe, all applicable laws and Regulations of such relevant jurisdiction.

Prospective investors should review / study this SID carefully and in its entirety and should not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial / investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch, redemption or conversion into money) of Units within their jurisdiction of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed funds to be used to purchase/gift Units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing / gifting to, purchasing or holding Units before making an application for Units.

No person has been authorized to give any information or to make any representations not confirmed in this SID in connection with the New fund offer / Subsequent Offer of Units, and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund or the Asset Management Company or the Trustee Company. Statements made in this SID are based on the law and practice currently in force in India and are subject to change therein. Neither the delivery of this SID nor any sale made hereunder shall, under any circumstances, create any impression that the information herein continues to remain true and is correct as of any time subsequent to the date hereof.

Notwithstanding anything contained in the SID the provisions of SEBI (Mutual Funds) Regulations 1996 and guidelines thereunder shall be applicable. The Trustee Company would be required to adopt / follow any regulatory changes by SEBI / RBI etc and /or all circulars / guidelines received from AMFI from time to time if and from the date as applicable. The Trustee Company in such a case would be obliged to modify / alter any provisions / terms of the SID during / after the launch of the scheme by following the prescribed procedures in this regard.

The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.

Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the unit holder the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units.

Other Business Activities of AMC:

Please refer to SAI for details.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- v. The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- vi. A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- viii. The Trustees have ensured that the Tata Overnight Fund approved by them is a new product offered by Tata Mutual Fund and is not a minor modification of any existing scheme/fund/product

For Tata Asset Management Pvt Limited

Date: 28th November, 2025
Place: Mumbai

Padmanabhan Ramanathan
Compliance Officer

PART II. INFORMATION ABOUT THE SCHEME**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS ?****ASSET ALLOCATION AND RISK PROFILE**

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

Instruments	Indicative Allocation (% of net assets)	
	Minimum	Maximum
Debt and Money Market securities* with maturity upto 1 business day	0%	100%

* Instruments with residual maturity not greater than 1 business day, including money market instruments, Tri-party Repo/reverse repo, debt instruments, including floating rate instruments.

The scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, liquid assets will include cash, government securities, T-Bills and repo on government securities. In case exposure in liquid assets falls below 20% of the net assets of the scheme, the AMC will ensure compliance with the requirement before making further investments.

As per provision no 4.5 & 4.6 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, the scheme shall maintain minimum level of stipulated liquid assets. AMFI vide best practice Guidelines Circular No.93 / 2021-22 dt. July 24, 2021 has clarified the for adherence to asset allocation limit, the base shall be considered as Net assets excluding the extent of minimum stipulated liquid assets.

The cumulative gross exposure to Debt 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. Cash Equivalent shall consist Government Securities, T-Bills & Repo on Government Securities.

It may be noted that pursuant provision no 12.1.5 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, the Scheme can deploy not exceeding 5% of the net assets of the scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. It may be noted that the aforesaid deployment by the Scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days will be in partial modification to SEBI provision no 1.14 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 and asset allocation of the Scheme which specify the requirement relating to investment by the Scheme in overnight securities having maturity of 1 business day.

Indicative Table (Actual instrument / percentages may vary subject to applicable SEBI circulars):

Sr. No.	Type of Instrument	Percentage of Exposure	SEBI Master Circular on Mutual Fund dated Jun 27, 2024 Reference
1	Securities Lending	Will not invest	Provision no. 12.11
2	Equity Derivatives for non-hedging Purposes	Will not invest	Provision no. 12.25
3	Securitized Debt	Will not invest	Provision no. 12.15
4	Overseas Securities	Will not invest	Provision no. 12.19
5	ReITS and InVITS	Will not invest	Provision no. 12.21 & clause no. 13 of Seventh Schedule of SEBI (MF) Regulation, 1996.
6	AT1 and AT2 Bonds	Will not invest	Provision no. 12.2
7	Any other instrument		
	a) Repo / reverse repo in corporate debt securities	a) The Scheme may participate in repo in corporate debt securities. Gross exposure to corporate bond repo transaction should be not more than 10% of the net asset of the scheme.	a) Provision no. 12.18
	b) Credit Default Swaps (CDS)	b) Will not invest	b) Provision no. 12.28

Change in Investment Pattern / Portfolio Rebalancing

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 any deviation (initial as well as subsequent deviation) in investment pattern, the AMC will achieve a normal asset allocation pattern in a maximum period of 7 days.

In case deviation in investment pattern is not rebalanced within the period indicated above then justification for such delay in rebalancing of portfolio shall be placed before the investment committee and the reasons for the same shall be recorded in writing.

B. WHERE WILL THE SCHEME INVEST

The Scheme will invest in following instruments:

- Debt and Money Market Securities with maturity of upto 1 business day,
- Money Market Instruments like Triparty Repo (TREPS), Commercial Paper, Certificate of Deposit, Short Term Deposit, Treasury Bills, Reverse Repo in Government Securities and short term debt instruments etc. issued by various Corporates, Government - State and Central, Public Sector Undertakings.
- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. (including but not limited to fixed or floating coupon bearing and zero coupon securities).
- Fixed / Floating rate money market instruments permitted by SEBI and in alternative, investments for the call money market as may be provided by RBI to meet the liquidity requirements.
- Non-convertible portion of Convertible Debentures (Khokas), Non-Convertible Debentures
- Pass through, Pay through or other Participation Certificates representing interest in a pool of assets including receivables.
- The Scheme shall not park funds Pending deployment in short term deposits of schedule commercial banks.
- Any other domestic fixed income securities or like instruments as may be permitted by SEBI/RBI from time to time.

C. WHAT ARE THE INVESTMENT STRATEGIES ?

The investment objective of the scheme is to seek to generate a reasonable return while assuming low risk and concurrently ensuring a high degree of liquidity in the portfolio of the Scheme. The scheme will invest in overnight securities to generate returns corresponding to the overnight rates in the money markets.

The scheme will invest in Debt Securities and Money Market Instruments with maturity upto 1 business day only.

Portfolio Turnover Policy:

"Portfolio Turnover" is the term used by any Mutual Fund for measuring the amount of trading that occurs in a Scheme's portfolio during the given period. The scheme is an open ended scheme. It is expected that there would be a number of subscriptions and repurchase on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely annual turnover in the portfolio. However, a high turnover would not significantly affect the brokerage and transaction costs.

The Fund will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived thereof. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for scrips / securities held in the portfolio rather than an indication of a change in Fund view on a scrip, etc.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

CRISIL Liquid Overnight Index (AI) (Tier I)

Justification for use of benchmark

The composition of the benchmark is such that it is most suited for comparing performance of the Scheme. The Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark. Total Return variant of the index(TRI) will be used for performance comparison.

The Trustee/AMC may change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.

E. WHO MANAGES THE SCHEME ?

Name	Age	Qualification	Total Experience (in years)	Other Schemes Under His Management	Experience (Assignments held during last 10 years)
Amit Somani (Managing Since 27/03/2019)	46	B. Com, PGDBM, CFA	23	Tata Crisil-IBX Gilt Index-April 2026 Index Fund Tata Liquid Fund Tata Money Market Fund Tata Nifty G-Sec Dec 2026 Index Fund Tata Nifty G-Sec Dec 2029 Index Fund TATA Nifty SDL Plus AAA PSU Bond DEC 2027 60 40 Index Fund Tata Short Term Bond Fund Tata Ultra Short Term Fund	Sep 2012 – till date with Tata Asset Pvt Management Ltd. as a Fund Manager reporting to Head-Fixed Income. Jun 2010 – Aug 2012 with Tata Asset Management Pvt Ltd. as a Credit Analyst reporting to Head of Fixed Income.

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND ?**How the fund is different from other existing schemes of Tata Mutual Fund:**

Tata Overnight Fund is a debt scheme seeking to generate returns that commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.

Reference list of existing schemes (debt category) is as under:

Scheme Name		
Tata Money Market Fund	Tata Corporate Bond Fund	Tata Treasury Advantage Fund
Tata Liquid Fund	Tata Overnight Fund	Tata Gilt Securities Fund
Tata Ultra Short Term Fund	Tata Short Term Bond Fund	Tata Floating Rate Fund

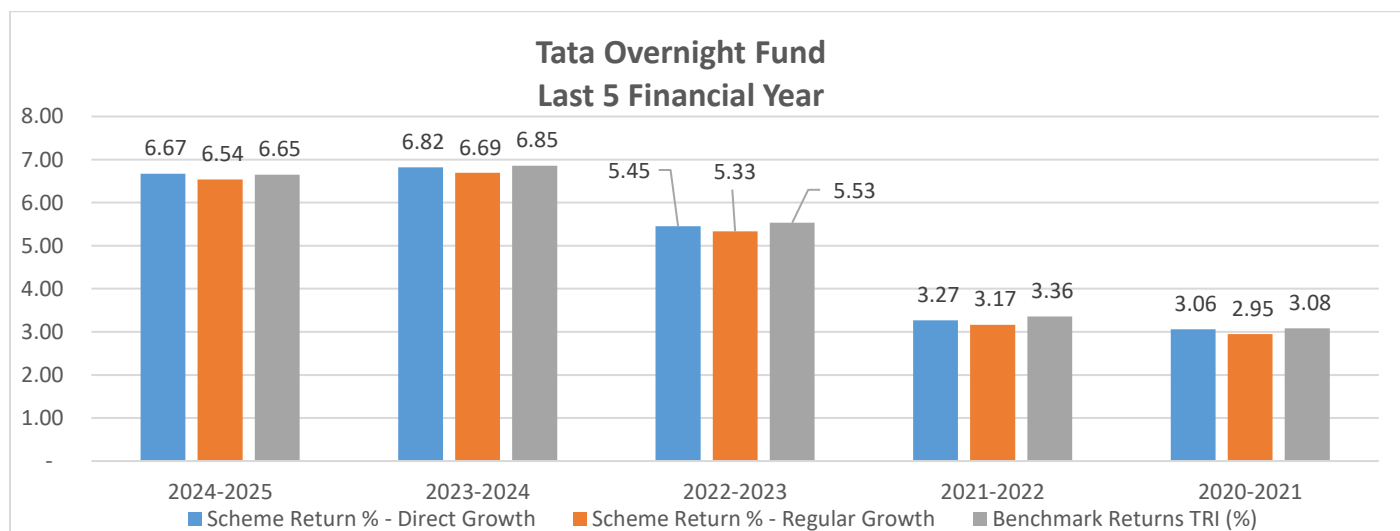
For comparison between existing schemes of Tata Mutual Fund, kindly visit functional Weblink: <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>.

G. HOW HAS THE SCHEME PERFORMED ?**Scheme Performance**

Compounded Annualized Returns (as on 30.09.2025)	Scheme Returns % (Direct – Growth)	Benchmark Returns %	Scheme Returns % (Regular – Growth)	Benchmark Returns %
Returns for last 1 year	6.15	6.12	6.02	6.12
Returns for the last 3 years	6.48	6.49	6.35	6.49
Returns for the last 5 years	5.30	5.34	5.18	5.34
Returns since inception	5.13	5.15	5.01	5.15
Scheme's Plan Inception Date	26-Mar-2019		26-Mar-2019	

Absolute Returns for the Last 5 Financial Years

Year to Year (31 st March)	Scheme Returns % (Direct – Growth)	Scheme Returns % (Regular – Growth)	Benchmark Returns (%)
2024-2025	6.67	6.54	6.65
2023-2024	6.82	6.69	6.85
2022-2023	5.45	5.33	5.53
2021-2022	3.27	3.17	3.36
2020-2021	3.06	2.95	3.08



Past performance of the scheme may or may not be sustained in future.

Additional Disclosure with respect to provision no. 5.8 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024.

H. ADDITIONAL SCHEME RELATED DISCLOSURES**i. Schemes Portfolios Top 10 Holdings by issuer & fund allocation towards various sectors:**

Functional Weblink for Top 10 Holdings by issuer: Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>.

Functional Weblink for fund allocation towards various sectors: Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>.

ii. Disclosure of name & exposure Top 7 Issuers, Stocks, Groups & Sectors as a percentage of NAV of the scheme in case of debt and equity ETF / Index Funds

Functional Weblink: Not applicable, as scheme is not debt and equity ETFs / index funds.

iii. Portfolio Disclosure - Fortnightly / Monthly / Half Yearly

For portfolio disclosure of schemes of Tata Mutual Fund in a user-friendly and downloadable format, kindly visit functional weblink: <https://www.tatamutualfund.com/schemes-related>.

iv. Portfolio Turnover Rate

Portfolio Turnover Ratio as on 30.09.2025 (13 months): Not Applicable.

v. Aggregate investment in the Scheme as on 30.09.2025 by

Sr No.	Category Person (Concerned Scheme's Fund Manager(s))	Plans	Net Value		Market Value (in Rs.)
			Units	NAV per unit	
1	Amit Somani		Not Applicable		

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

vi. Investments of AMC in the Scheme

TAMPL (the AMC) may invest in the scheme(s) on an ongoing basis, such amount, as they deem appropriate. The AMC shall not be entitled to charge any management fees on this investment in the scheme(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 provision no. 6.9 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 in this respect.

Functional weblink: For Investments by AMC in schemes of Tata Mutual Fund, kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>.

PART III- OTHER DETAILS**A. COMPUTATION OF NAV**

Net Asset Value ("NAV") of the Units shall be determined as of the close of each Business Day.

NAV shall be calculated in accordance with the following formula:

$$\text{NAV} = \frac{\text{Market Value of Scheme's Investments} + \text{Accrued Income} + \text{Receivables} + \text{Other Assets} - \text{Accrued Expenses} - \text{Payables} - \text{Other Liabilities}}{\text{Number of Units Outstanding}}$$

The computation of Net Asset Value, valuation of Assets, computation of applicable Net Asset Value (related price) for ongoing Sale, Redemption, Switch and their frequency of disclosure shall be based upon a formula in accordance with the Regulations and as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds. The NAVs of the fund shall be rounded off upto four decimals.

The valuation of investments including ETCD's shall be based on the principles of fair valuation specified in the Schedule VIII of the SEBI (Mutual Funds) Regulations, 1996 and guidelines issued by SEBI /AMFI from time to time. Investment Policy & Valuation policy for participation in ETCDs are in place. * Please refer Para V. of SAI on 'Investment valuation norms for securities & other assets' for details.

Each option of the Regular Plan & Direct Plan will have a separate NAV.

Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit

Entry Load: NIL

Exit Load 1%

Sale Price = NAV + (Entry Load(%) * NAV)

Sale Price = 11 + (0% * 11)

Sale Price = 11 + 0

Sale Price = Rs. 11/-

Repurchase Price = NAV – (exit load (%) * NAV)

Repurchase Price = 11 – (1%*11)

Repurchase Price = 11 – 0.11

Repurchase Price = Rs.10.89

Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996. While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

Being existing scheme provision of NFO expenses is not applicable for the scheme.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

Slab wise break up depending on the assets under management:

As per provision no. 52.6.c of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of open-ended scheme shall not exceed the following limits. The AMC has estimated that upto 2.00 % (excluding additional permissible limits as per Regulation 52(6A)(c)) of the daily average net assets of the scheme will be charged to the scheme as expenses.

Assets under management Slab (In Rs. crore)	Total expense ratio limits for equity- oriented schemes	Total expense ratio limits for other than equity- oriented schemes
On the first Rs.500 crores of the daily net assets	2.25%	2.00%
On the next Rs.250 crores of the daily net assets	2.00%	1.75%
On the next Rs.1,250 crores of the daily net assets	1.75%	1.50%
On the next Rs.3,000 crores of the daily net assets	1.60%	1.35%
On the next Rs.5,000 crores of the daily net assets	1.50%	1.25%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	
On balance of the assets	1.05%	0.80%

For the actual current expenses being charged, the investor should refer to functional Weblink: <https://www.tatamutualfund.com/expense-ratio/total-expense-ratio>.

Fees & Expenses:

The maximum recurring expense of the Scheme is estimated below:

Expenses Head	% Of Daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Audit fees / fees and expenses of trustees	
Custodian fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	

Expenses Head	% Of Daily Net Assets
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of statutory Advertisements	
Cost of providing account statements and income distribution, redemption cheques and warrants	
Costs of fund transfer from location to location	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Listing Fees / Index Licensing Fees	
Incentive, if any to Market Makers	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Other Expenses **	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (d) (ii)	Upto 2.00%*
Additional expenses under Regulations 52(6A)(c)	Not Applicable

** Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

* 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.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of provision no 5.9, 14.3.3.4 b.ii 10.1.12, of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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.

Notes:

- 1) Brokerage & transaction costs 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 functional weblink for TER is <https://www.tatamutualfund.com/expense-ratio/total-expense-ratio>.

- 4) Illustration of impact of expense ratio on scheme return. 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.

Particulars	Regular Plan	Direct plan
Opening NAV (INR Rs) -> (a)	100	100
Scheme's Gross return for the year -> (b)	10%	10%
Closing NAV before charging expenses -> (c)	110	110
Expenses charge During the Year (INR Rs) -> (d) (Other than Distribution Expenses)	1.5	1.5
Distribution charged during the year (INR Rs) -> (e)	0.5	-
Total Expense charged in (INR Rs) -> (f)	2.0	1.5
NAV after charging expenses -> (g) = (c) - (f)	108.0	108.5
Net Return to the investor	8.00%	8.50%

D. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. provision no. 10.4.1.a of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 there shall be no entry load for all Mutual Fund schemes. 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 Load Structure of the Scheme is given hereunder:

Type of Load	Load chargeable (as %age of NAV)
Entry Load	Not Applicable (Pursuant to provision no. 10.4.1.a of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, no entry load will be charged by the Scheme to the investor)
Exit	NIL Effective from 23.04.2025, Investors are requested to note that pursuant to AMFI's communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme.

Units issued on reinvestment of income Distribution shall not be subject to exit load.

For applicability of load structure and NAV, switch-in will be considered as subscription and switch-out will be considered as redemption.

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.

SECTION II

I. INTRODUCTION

A. DEFINITIONS / INTERPRETATION

Functional weblink that contains detailed description: Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>.

B. RISK FACTORS

Standard Risk Factors:

- Investment in Mutual Funds involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of investment in the scheme may go up or down.
- Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
- As with investment in other securities, the NAV of the Units under this Scheme can go up or down, depending on the factors and forces affecting the capital markets.
- Past performance of the previous Schemes, the Sponsors or its Group / Affiliates / AMC / Mutual Fund is not indicative of and does not guarantee the future performance of the Scheme.
- The sponsors are not responsible or liable for any loss resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting up of the mutual fund.
- Tata Overnight Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or the returns. Investors therefore are urged to study the terms of the Offer carefully and consult their Tax and Investment Advisor before they investing in the Scheme.
- Tata Overnight Fund is not guaranteed or assured return scheme.

Scheme Specific Risk Factors:**Risks associated with investing in debt securities**

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. Additionally, money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Money market instruments are also subject to price volatility due to factors such as changes in interest rates (when interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline), general levels of market liquidity, market perception of credit worthiness of the issuer of such instruments and risks associated with settlement of transactions and re-investment of intermediate cash flows. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will consequently be affected by the aforesaid factors. The AMC endeavours to manage such risk by the use of in house credit analysis.
- **Interest rate/price risk:** As with all debt securities, changes in interest rates may affect the NAV of the Scheme since the price of a fixed income instrument falls when the interest rates move up and vice versa. The effect is more prominent when the duration of the instrument is higher. Hence the NAV movement of the Scheme consisting of predominantly fixed income securities is likely to have inverse correlation with the movement in interest rates. In case of a floating rate instrument, this risk is lower as a result of periodic reset of the coupon. During the life of floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- Government securities do carry price risk depending upon the general level of interest rates prevailing from time to time. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price of the Government securities (existing and new) is influenced only by movements in interest rates in financial systems.
- Floating rate securities issued have the lower sensitivity to interest rate movements compared to other securities. These securities can play an important role in minimising interest rate risk in a portfolio.
- **Spread risk:** Though the sovereign yield curve might remain constant, investments in corporate bonds are exposed to the risk of spread widening between corporate bonds and gilts. Typically, if this spread widens, the prices of the corporate bonds tend to fall and so could the NAV of the Scheme. Similar risk prevails for the investments in the floating rate bonds, where the benchmark might remain unchanged, but the spread over the benchmark might vary. In such an event, if the spread widens, the price and the NAV of a Scheme could fall.

- **Credit risk or default risk:** This refers to inability of the issuer of the debt security to make timely payments of principal and/or interest due. In case of investments in government securities, the credit risk is minimal. It is reflected in the credit rating of the issuer. Hence if the credit rating of the issuer is downgraded, the price of the security will suffer a loss and the NAV will fall. Credit risk factors pertaining to lower rated securities also apply to lower rated zero coupon and deferred interest kind bonds. Lower rated zero coupon and deferred interest kind bonds carry an additional risk in that, unlike bonds that pay interest through the period of maturity, the Scheme by investing in these bonds will realize no cash till the cash payment date and if the issuer defaults, the Scheme may obtain no return on its investment.
- **Liquidity risk:** This represents the possibility that the realised price from selling the security might be lesser than the valuation price as a result of illiquid market. If a large outflow from the Scheme is funded by selling some of the illiquid securities, the NAV could fall even if there is
- No change in interest rates. Illiquid securities are typically quoted at a higher yield than the liquid securities and have higher bid offer spreads. Investment in illiquid securities results in higher current yield for the portfolio. Liquidity risk is a characteristic of the Indian fixed income market today. In addition, money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- The corporate debt market is relatively illiquid vis-a-vis the government securities market. Even though the government securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.
- **Re-investment risk:** This is associated with the fact that the intermediate cash flows (coupons or principal payment in case a security gets called or repurchased) may not be reinvested at the same yield as assumed in the original calculations.
- **Settlement risk:** Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon. 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 portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to such Scheme in the event of a subsequent decline in the value of securities held in the portfolio of the Scheme.
- **Market risk:** Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.
- In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income market, money market may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the bond and stock markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges.
- Investments in different types of securities are subject to different levels and kinds of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. investments in corporate bonds carry a higher level of risk than investments in Government securities. Further, even among corporate bonds, bonds which have a higher rating are comparatively less risky than bonds which have a lower rating.

Risk associated with floating rate securities

To the extent the Scheme's investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by: Interest rate movement (Basis Risk) - Coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Fund could be exposed to interest rate risk (i) to the extent of time gap in the resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture interest rate changes appropriately; Spread Movement (Spread Risk) - Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments; Settlement Risk (Counterparty Risk) - Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay floating rate return and receive fixed rate return) may default; Liquidity Risk: The market for floating rate securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such securities that the Scheme is invested in.

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 Mutual Fund will be exposed to credit risk on the underlying collateral– downward migration of rating. The Mutual Fund will 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 Mutual Fund 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).

Trading through mutual fund trading platforms of BSE and/ or NSE

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 Mutual Fund has no control.

Performance Risk: The Scheme's performance can decrease or increase, depending on a variety of factors, which may affect the values and income generated by a Scheme's portfolio of securities. The returns of the Scheme's investments are based on the current yields of the securities, which 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 and closure of the stock exchanges. Investors should understand that the investment pattern indicated for the Scheme, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there can be no assurance that the Scheme's investment objective will be attained nor will the Scheme be in a position to maintain the model percentage of investment pattern/ composition particularly under exceptional circumstances so that the interest of the unit holders are protected. The AMC will endeavour to invest in highly researched growth companies, however the growth associated with equities may be generally high as also the erosion in the value of the investments/portfolio in the case of the capital markets passing through a bearish phase is a distinct possibility. A change in the prevailing rates of interest is likely to affect the value of the Scheme's investments and thus the value of the Scheme's Units. The value of money market instruments held by the Scheme generally will vary inversely with the changes in prevailing interest rates.

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.

Credit Evaluation Process for the investments in Debt Securities

In-house credit evaluation team has the necessary capability of conducting independent due diligences of credit risk. From credit evaluation perspective, companies are broadly classified under two sectors - Industrials and Financial Institutions. Industrials include Manufacturing and trading companies, while Financial Institutions include Banks and Non-Banking Financial Companies (NBFCs). The set of parameters for evaluation of credits for these sectors are different.

Broad guidelines for the appraisal of Industrials for short-term and long-term exposure include, but are not restricted to:

- External Ratings threshold: Investment is made only if the issuer credit rating is at least 'investment grade' (BBB- or above) for Long-term debt by a credit rating agency recognized by SEBI. In the short-term, investment is made in top notch (A1+ or equivalent) rated debt instruments. However, this is subject to review from time to time and investment committee / Board of AMC approval is required for any exception.
- Each company is internally appraised based on various parameters including, but not restricted to:
 - Business Fundamentals: Product/Service offerings, Market Position, Competitive Landscape, and Product cycle etc.
 - Regulatory environment: Support/intervention, developmental stage of industry, level of regulation
 - Financial Analysis: Margins, Profitability, Leverage, Working Capital requirement and cycle, Cash-flows etc. This is also seen in light of historic trend
 - Management Track Record: Management track record, performance of company through economic cycle, promoters' background, other group companies.
 - Macro-Economic Environment: Economic cycle, Credit cycle

In the short-term, the focus is more on the working capital cycle, near-term cash-flows and existing business position, while in the long-term the focus is more on the outlook of the business, capital expenditure program, profitability etc.

The credit evaluation policy is subject to review from time to time. Any material change in the credit evaluation policy will be updated by way of an addendum to the scheme information document.

The asset allocation among the various debt securities will be decided based upon the prevailing market conditions, macroeconomic environment and the performance of corporate sector, the debt market and other considerations.

The investment policies mentioned in this SID are in conformity with the provisions of various constitutional documents VIZ.MOA/AOA of the TAML/Trustee Company, IMA and the Trust Deed. Any change in the asset allocation affecting the investment profile of the scheme shall be effected only in accordance with the provisions of regulations 18-15A of SEBI (Mutual Funds) Regulations, 1996.

C. RISK MITIGATION STRATEGIES

Risk Control / Mitigation measures for Debt and related Investments:

Nature of Risk	Mitigation Measures
Liquidity Risk	Since the investments are made primarily in overnight securities having maturity of 1 business day, the liquidity risk will be low and the portfolio will have access to liquidity through maturity proceeds of the portfolio holdings.
Credit Risk	- 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	- Close watch on the market events - Since the scheme will invest in overnight securities interest rate risk is very low.
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System also as a backup, manual controls are implemented.

II. INFORMATION ABOUT THE SCHEME

A. Where will the scheme invest ?

The Scheme will make investment in/purchase debt and money market securities with maturity of upto 1 business day. In case of securities with put and call options (daily or otherwise), the residual maturity shall not be greater than 1 business day.

The scheme will invest in following instruments:

- Money Market Instruments like Triparty Repo (TREPS), Commercial Paper, Certificate of Deposit, Short Term Deposit, Treasury Bills, Reverse Repo in Government Securities and short term debt instruments etc. issued by various Corporates, Government - State and Central, Public Sector Undertakings.
- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. (including but not limited to fixed or floating coupon bearing and zero coupon securities).
- Fixed / Floating rate money market instruments permitted by SEBI and in alternative, investments for the call money market as may be provided by RBI to meet the liquidity requirements.
- Non-convertible portion of Convertible Debentures (Khokas), Non-Convertible Debentures
- Pass through, Pay through or other Participation Certificates representing interest in a pool of assets including receivables.
- The Scheme shall not park funds Pending deployment in short term deposits of schedule commercial banks.
- Any other domestic fixed income securities or like instruments as may be permitted by SEBI/RBI from time to time.

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

Investment in repo in Corporate Debt Securities.

The Scheme may participate in repo in corporate debt securities subject to guidelines specified by SEBI from time to time. This 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 repo transactions in corporate debt securities along with other debt securities shall not exceed 100% of the net assets of the Scheme.
- Mutual funds shall participate in repo transactions only in AA and above rated corporate debt securities.
- Mutual funds may borrow through repo transactions (for redemption/ 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.

As mandated by SEBI provision no. 12.18 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, 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 securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. 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.

Pursuant to SEBI (Mutual Fund) Regulations 1996, the Scheme 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 Sponsor. The Scheme may invest not more than 25% of the net assets in listed securities of Group companies.

Overview of Debt Market:

The major players in the Indian Debt Markets are banks, financial institutions, insurance companies and mutual funds. The instruments in the market can be broadly categorized as those issued by corporate, banks, financial institutions and those issued by state/central governments. The risk associated with any investments are – credit risk, interest rate risks and liquidity risk. While corporate papers carry credit risk due to changing business conditions, government securities are perceived to have zero credit risk. Interest rate risk is present in all debt securities and depends on a variety of macroeconomic factors. The liquidity risk in corporate securities market is higher compared to those of government securities. The liquidity risk in corporate securities market is higher compared to those of government securities. Liquidity in the corporate debt market has been improving due to the entry of more players and due to various measures taken by the regulators to increase the liquidity and transparency such as introduction of repo in corporate bonds, Credit Default Swaps, compulsory reporting of secondary market OTC transactions on exchange platforms to name a few. Moreover, the recent successful introduction of Interest Rate Future in the benchmark 10 year Government Bond will also likely to increase the depth in the debt market.

The market participants in the corporate debt and gilt markets are banks, financial institutions, mutual funds, corporates, insurance companies, FPIs, primary dealers and provident funds. The main debt instruments in the market are those issued by Corporates and State/Central Governments. Corporate papers carry credit risk while government securities are believed to carry no credit risk. The main risks with investments in debt securities are interest rate risk, credit risk and liquidity risk. Interest rate risk associated with debt instruments depend on the macroeconomic environment. It includes both market price changes due to change in yields as well as coupon reinvestment rate risk. Corporate papers carry higher liquidity risk as compared to gilts due to the depth of the gilt market.

Money Market:

Money market encompasses a wide range of instruments with maturities ranging from one day to a year, issued by Government, Banks and corporates etc. and traded in markets of varying liquidity. The risk associated with any investments are – credit risk, interest rate risk and liquidity risk. However, such risks are lower in case of money market instruments compare to other debt instruments. Further, within the gamut of money market instruments as available in the market, such risks are very low in case of instruments issued by government. While corporate papers carry credit risk due to changing business conditions, government securities are perceived to have zero credit risk.

The following table attempts to give a broad overview of the available instruments in the financial markets and their risk return profile. The data given in the table is based on market conditions around the date of the Offer document and can at best be considered indicative:

Expected Yields Range on Debt Securities as on 04.11.2025

Issuer	Instruments	Maturity	Expected Yield Range (%)
GOI	T-Bill	91 days	5.37 - 5.47
GOI	T-Bill	182 days	5.55 - 5.65
GOI	T-Bill	364 days	5.53 - 5.63
GOI	Short dated	1-3 yrs	5.55 - 5.65
GOI	Long dated	3-5 yrs	5.79 - 5.89
GOI	Long dated	5-7 yrs	6.36 - 6.46
Corporate	AAA	1-3 yrs	6.78 - 6.88
Corporate	AAA	3-5 yrs	6.85 - 6.95
Corporate	AA	1-3 yrs	7.62 - 7.72
Corporate	AA	3-5 yrs	7.80 - 7.90
Corporate	CP	3 months	6.05 - 6.15
Corporate	CP	1 year	6.60 - 6.70
Banks	CD	3 months	5.95 - 6.05
Banks	CD	1 year	6.40 - 6.50
Repo	-	1-3 days	5.25 - 5.35

B. What are the investment restrictions ? (as per seventh schedule of SEBI {Mutual Fund} Regulations 1996)

1. The 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 triparty repo on Government securities or treasury bills:

Provided further that investment within such limit can be made in mortgaged-backed securitized debt, which is rated not below investment grade by a credit rating agency registered with the Board.

A mutual fund scheme shall not invest more than:

- a) 10% of its NAV in debt and money market securities rated AAA; or
- b) 8% of its NAV in debt and money market securities rated AA; or
- c) 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

- 1A. 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 provision no. 12.1.2, of SEBI Master Circular on Mutual Fund dated May 19, 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.
- c) SEBI vide provision no. 12.1.2, of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 has allowed the existing unlisted NCDs to be grandfathered till maturity, such NCDs are herein referred to as "identified NCDs

Accordingly, mutual funds schemes can transact in such identified NCDs and the criteria specified in point (b) above shall not be applicable for such identified NCDs, Subject to compliance with investment due diligence and all other applicable 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.

- d) Investments in unlisted NCDs shall not exceed 10% of debt portfolio.

SEBI vide provision no. 12.1.2, 12.1.5.d, 12.3.4, of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 has allowed the existing unlisted NCDs to be grandfathered till maturity, however SEBI vide provision no. 12.1.2, of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 clarified that the grandfathering of the identified NCDs is applicable across the mutual fund industry. Accordingly, mutual funds can transact in such identified NCDs. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed with effect from one month from the date of operationalization of framework for listing of CPs or January 01, 2020, whichever is later

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

- f) Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements:

The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:

- I. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and

- II. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
- III. Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.
- IV. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

2. 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 provision no. 9.11 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 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 provision no. 12.30 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024.

- 3. The scheme may invest in overnight scheme of any other mutual fund without charging any fees, provided that aggregate interscheme 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.
- 4. 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:
 - a) The schemes will not short sell & lending and borrowing of securities at any point of time
 - b) Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- 5. Every 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.
- 6. The Scheme shall not park funds Pending deployment in short term deposits of schedule commercial banks,
- 7. The total exposure of the Scheme in a particular sector as defined by Association of Mutual Funds in India (AMFI) (excluding investments in Bank CDs, Tri-party repo, G-Secs, T-Bills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions & Public Sector Banks) shall not exceed 20% of the net assets of the scheme.

Provided that an additional exposure to financial services sector not exceeding 10% (revised) of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB).

Notes

- If security/issuer is rated by two or more credit rating agencies, the investment Committee will decide the credit rating agency who's rating to be considered for monitoring the sector exposure limit.
- In case of investment in short term securities like money market instruments or debentures/bonds upto 1 year maturity, long term rating of the issuer will be considered for monitoring the sector exposure limit.

8. No mutual fund scheme shall 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 of the schemes.

9. No scheme of a mutual fund shall make any investment in any fund of fund scheme.

10. 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 to the unitholders.

11. 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 cumulative gross exposure through repo transactions in corporate debt securities shall not exceed 100% of the net assets 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/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

Group exposure - (i). The total exposure of the Scheme in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

(ii). The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

The fund shall not borrow more than 20 per cent of the net assets of the scheme and duration of such borrowing shall not exceed a period of six months. Interest on borrowing will be charged to the scheme.

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, TAML 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 TAML, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / TAML 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 will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of a scheme

An Open-ended Debt Scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

(ii) Investment Objective

Main Objective

The objective of the scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.

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.

Investment Pattern:

The tentative portfolio break-up of Debt, Money Market Instruments, other permitted securities and such other securities as may be permitted by the Board from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations has been provided in Section C for detailed Asset Allocation and Risk Profile of the scheme.

(iii) Terms of Issue

- a) Liquidity: Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996. While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.
- b) Aggregate fees and expenses chargeable to the Scheme. (Refer section "C Annual Scheme Recurring Expenses" of Part III - Other Details for further details).
- c) The scheme does not provide any safety net or guarantee, nor does it provide any assurance regarding declaration of dividend. There is no guarantee or assurance that the scheme will achieve its' objective.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- i. SEBI has reviewed and provided its comments on the proposal.
- ii. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- iii. The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)

Not applicable.

E. Principles of incentive structure for market makers (for ETFs)

Not applicable, as the scheme is not an ETF.

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated Jun 27, 2024 (only for close ended debt schemes)

Not applicable, as the scheme is an open-ended scheme.

G. Other Scheme Specific Disclosures

Listing and Transfer of Units	<u>Listing</u> Not applicable Currently the scheme is not listed. However, the trustees may review the same in future and list the units under the Scheme on one or more Stock Exchanges later subject to adherence of terms and conditions of Regulators / Exchanges. <u>Transfer of Units</u> Units are freely transferable. Unitholders desirous of transferring units shall submit the transfer request in the prescribed form or convert his/her holding in non demat or demat mode. Any addition / deletion of name from the folio of the unitholder is deemed as transfer of unit. Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer. The units issued in Demat (electronic) form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer would be only in favor of transferees who are capable of holding units. The Fund will not be bound to recognize any other transfer. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be affected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024. All the units of a mutual fund scheme held in Demat form will be freely transferable. Please refer SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedure or call the investors service centers for any clarification on the above.
Dematerialization of Units	Pursuant to provision no. 14.4.2 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 and further as per AMFI Circular No 35P/MEMCOR/ 35/11-12 dated Dec 23, 2011, Mutual Fund shall provide an option to investors to hold units in Demat mode. Subscription by way of systematic Investment Plan Option is available for SIP transactions and units will be allotted based on the applicable NAV as provided in Scheme Information Document and will be credited to Investor Demat Account on weekly basis on realization of Funds. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, all the units of a mutual fund scheme held in Demat form will be freely transferable.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the	Not applicable, as the scheme is an ongoing scheme.

amount invested without any return)										
Maximum Amount to be raised (if any)	No upper limit.									
Dividend Policy (IDCW)	Growth Option: The income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving capital growth. Income Distribution cum capital withdrawal Policy: The profits received / earned and so retained and reinvested may be distributed as income at appropriate rates (after providing for all relevant ongoing expenses, dividend distribution tax or statutory levy if any 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 distribution. Please note that the income distribution and its frequency is subject to availability of distributable surplus and at the discretion of the trustees .The Fund reserves a right to modify the periodicity and manner of payout of such distribution amount as they deem fit without giving any further notice to unitholders. Unitholders shall note that when units are sold, and sales price (NAV) is higher than the face value of the unit, a portion of sales prices that represent realized gains shall be credited to an Equalization Reserve Account, which can be used to pay income distribution hence income distribution amount can be distributed out of investor capital (Equalization Reserve), Which is part of sale price that represent realized gains. The Fund does not assure any targeted annual return / income nor any capitalisation ratio. Accumulation of earnings and / or capitalisation of units 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". The payout for amount less than Rs 250/- will be compulsorily reinvested in the same sub-option at ex-dividend NAV. In view of provision no. 11.6.1.3 & 11.6.3 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, Trustees of Tata Mutual Fund have delegated declaration of Income Distribution cum capital withdrawal to officials of Tata Asset Management Pvt Ltd. and also to fix the record date of income distribution in the scheme as follows: <table><tr><td>Plan Name</td><td>Frequency</td><td>Record Date</td></tr><tr><td>Regular Plan - Daily IDCW</td><td>Daily</td><td>Daily</td></tr><tr><td>Direct - Daily IDCW</td><td>Daily</td><td>Daily</td></tr></table> IDCW - Income Distribution cum capital withdrawal option For Daily IDCW, since there is only reinvestment option the IDCW will be processed even on non-business days. 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. Income Distribution Warrants will not be dispatched to such Unitholders. The income declared would be reinvested in the Scheme on the immediately following ex-dividend date	Plan Name	Frequency	Record Date	Regular Plan - Daily IDCW	Daily	Daily	Direct - Daily IDCW	Daily	Daily
Plan Name	Frequency	Record Date								
Regular Plan - Daily IDCW	Daily	Daily								
Direct - Daily IDCW	Daily	Daily								
Allotment during continuous offer for sale period.	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 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. 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. Further, 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. 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 allotment of units is subject to realisation of the payment instrument. Any application for subscription of units may be rejected if found incomplete or due to unavailability of underlying securities, etc.
Refund	Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will be without incurring any liability whatsoever for interest or other sum. If the Fund fails to refund the amount within 5 business days, interest @15% per annum for delayed period shall be paid by the AMC. Refunds will be carried out electronically wherever CBS account nos., IFSC codes available or Direct Credit facility is available with the Bank else through refund orders marked "A/c. Payee Only" drawn in the name of the first applicant.
Who can invest (This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile)	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 provision no. 17.6 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 and circular no. HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023 which states that payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e., the account the minor may hold with the parent/legal guardian after completing all KYC formalities. • 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 25(17) 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 by-laws. • Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis or on non-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.

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 -

- i. US taxpayers about certain foreign financial accounts and offshore assets.
- ii. Foreign Financial Institutions (FFIs) about financial accounts with them of US taxpayers 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 cycle 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.

Subject to the Regulations and other applicable laws, the AMC / Trustee may reject any application for subscription and/or redemption of units if found incomplete or due to unavailability of underlying securities, etc.

	Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements. 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.
Who cannot invest	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. Any person /entity who is restrained/ prohibited/ debarred by any Regulators / Law Enforcement Agencies for investment in capital market. 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. If a person resident of India at the time of subscription becomes a person resident outside India subsequently, shall have the option to either be paid Redemption value of Units, or continue into the Scheme if he/ she so desires and is otherwise eligible. However, the person who desires to continue in the Scheme shall not be entitled to any interest or any compensation during the period it takes for the Fund to record the change in Address and the Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, subsequent to his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution. This scheme has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from /of the Unitholders(which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc.). Each Unitholder must represent and warrant to the Trustee Company/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may, compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequences, each Unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/country of incorporation, establishment, citizenship, residence or domicile.
How to Apply and other details	1. Investors can obtain application form from either Investor Service Centers (ISCs) / Official Points of Acceptance (OPAs) of AMC or can be downloaded from the website of AMC. Functional weblink: Kindly visit https://www.tatamutualfund.com/forms. Please refer to the SAI and Application form for the instructions. 2. Link for the list of official points of acceptance, collecting banker details etc. Functional weblink: Kindly visit https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures. 3. Details of R&T are as under: Computer Age Management Services (Private) Limited (CAMS), SEBI registration number INR000002813, Unit: Tata Mutual Fund. 178/10 Kodambakkam High Road, Opp. Hotel Palm grove Nungambakkam, Chennai-600 034 Website: www.camsonline.com, Email: service@tataamc.com (Tata Mutual Fund Email Address), Telephone : (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm) The Registrar has set up a special Investor service cell for quick redressal of Unitholder grievances (if any). All correspondence, including change in the name, address, designated bank account number and bank branch, Account Statement, should be addressed to:

	Computer Age Management Services (Private) Limited (CAMS), 148, OLD Mahabalipuram Road, Okkiyam Thuraipakkam, Chennai - 600 097. Email: service@tataamc.com (Tata Mutual Fund Email Address), Telephone (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm). KYC is mandatory for investing in the Scheme. Non individual category of investors is required to furnish details of Ultimate Beneficial Owner(s) ('UBO') and submit proof of identity (viz. PAN with photograph or any other acceptable identity proof prescribed in common KYC form). For ongoing purchase and redemption, applications completed in all respects, must be submitted only at the Investors Service Centers as mentioned on the back cover page of the respective scheme SID. All investment cheques should be current dated. <u>Investors are required to note that it</u> is mandatory to mention their bank account numbers in their applications/requests for redemption. Duly filled application form can be submitted at branch offices of Tata Asset Management Pvt Ltd or at Registrar and Transfer Agent (R&T). For details on OPAs, R&T & Collecting Banker, please refer to the back cover page of this Scheme Information Document. Investors can also subscribe to the units from the official website of the AMC i.e. www.tatamutualfund.com. Official Points of Acceptance of Transaction through MF utility & MF Central Investors are requested to visit the website of MFUI i.e., www.mfuindia.com to download the relevant forms.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The number of Units held by the Unit holder under his folio /Demat Account will stand reduced by the number of Units redeemed. Presently, the AMC does not intend to reissue the repurchased units. However, the Trustee reserves the right to reissue the repurchased units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Units are freely transferable. Unitholders desirous of transferring units shall submit the transfer request in the prescribed form or convert his/her holding in non demat or demat mode. Any addition / deletion of name from the folio of the unitholder is deemed as transfer of unit. Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer. The units issued in Demat (electronic) form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer would be only in favor of transferees who are capable of holding units. The Fund will not be bound to recognize any other transfer. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be affected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024. All the units of a mutual fund scheme held in Demat form will be freely transferable. Please refer SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedure or call the investors service centers for any clarification on the above. There is no upper limit of redemption. However, this is subject to the following: a) The repurchase would be permitted to the extent of credit balance in the Unit holder's account. b) The Asset Management Company (AMC) may, in the general interest of the all Unit holders of the Scheme, keeping in view the unforeseen circumstances/unsure conditions, limit the total number of Units which may be redeemed on any Business Day. Restrictions may be imposed under the following circumstances that leads to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets.

	a) Liquidity issues - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security. b) Market failures, exchange closures - When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. c) Operational issues - When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Under the aforesaid circumstances, the AMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. Any imposition of restriction on redemption / switch of units would require specific approval of Board of AMCs and Trustees and the same should be informed to SEBI immediately. Unitholders should note that the following provisions shall be applicable when redemption requests are placed during such restricted period. i) No redemption requests upto Rs. 2 lakh shall be subject to such restriction and ii) Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.								
Cut off timing for subscriptions / redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Applicable NAV for Subscription / Switch-in <table border="1"> <thead> <tr> <th>Subscriptions & Switch-ins*</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>In respect of valid application is received upto 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme before the cut-off time.**</td><td>The closing NAV of the day immediately preceding the day of receipt of application</td></tr> <tr> <td>In respect of valid application received after 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme after the cut-off time.</td><td>The closing NAV of the day immediately preceding the next Business Day.</td></tr> <tr> <td>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.</td><td>The closing NAV of the day immediately preceding the day on which the funds are available for utilization.</td></tr> </tbody> </table> * In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch out scheme. **In respect of valid application received upto 1.30 p.m. on a Business Day but funds are available for utilization after 1.30 p.m. - applicable NAV will be the closing NAV of the day immediately preceding the next Business Day. Redemptions including Switch - outs: a. In respect of valid applications received upto 3.00 p.m. – the closing NAV of the day immediately preceding the next Business Day; and b. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable. Where application is received through online mode, the cut-off timing for valid redemption / switch-out requests shall be 7.00 p.m. instead of existing 3.00 p.m. Switch Transactions: 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. Outstation cheques/demand drafts will not be accepted.	Subscriptions & Switch-ins*	Applicable NAV	In respect of valid application is received upto 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme before the cut-off time.**	The closing NAV of the day immediately preceding the day of receipt of application	In respect of valid application received after 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme after the cut-off time.	The closing NAV of the day immediately preceding the next Business Day.	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.
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Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.								
Minimum amount for Purchase / Redemption / switch out	Regular Plan (For applications routed through Distributors) & Direct Plan (For applications not routed through Distributors): Minimum purchase / switch in amount Minimum initial investment in the scheme / plan / option: Rs. 5,000/- and in multiples of Re. 1/- thereafter. The minimum application amount wherever specified in the concerned SIDs & KIMs will not be applicable for investment made in schemes of the Fund in compliance with the provision no. 6.10 of SEBI Master on Mutual Fund dated Jun 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).								

Minimum Additional Purchase Amount

Rs. 1,000/- and in multiples of Re. 1/-.

The additional purchase investment can be made in Growth or IDCW option if initial investments exist under the requested option either in Direct or in Regular plan of the scheme.

Example:

Minimum Initial Investment	Minimum Additional Investment allowed in
Regular Plan - Growth	Regular or Direct Plan - Growth
Regular Plan - IDCW	Regular or Direct Plan - IDCW
Direct Plan – Growth	Direct or Regular Plan – Growth
Direct Plan – IDCW	Direct or Regular Plan – IDCW

Minimum Redemption / switch out amount or Minimum amount for Purchase / Redemption / switch out**Minimum Redemption Amount**

Rs.1000 or 1 unit or folio available balance (Whichever is lower)

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.

New Fund Offer (“NFO”) Switch - Investors also have the option to switch out all or part of their investments available in the Growth option of the Scheme to any NFO of the Fund, during its NFO period. Investors having investments in the Scheme (investments in Growth Option) need to submit their switch-out request before the cut off timings of the switch-out scheme on the NFO closing date. All valid switch out requests for clear units adhering to the above time frame will be processed and executed on the Fund’s respective NFO closing date or on any business day before the NFO closing date in order to ensure availability of clear units for the switch outs to the NFO scheme.

All the other applicable provisions pertaining to switch/ redemption including the exit loads if any, and purchase of the Units of the Scheme/ respective NFO of the Fund shall apply to such switches, unless otherwise specified.

The minimum redemption amount wherever specified in the concerned SIDs & KIMs will not be applicable for investment made in schemes of the Fund in compliance with the provision no. 6.10 of SEBI Master on Mutual Fund dated Jun 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).

Regular Plan (For applications routed through Distributors):

1. Growth
2. Daily Reinvestment of Income Distribution cum capital withdrawal option (IDCW-Daily Reinvestment)

Direct Plan (For applications not routed through Distributors):

1. Growth
2. Daily Reinvestment of Income Distribution cum capital withdrawal option (IDCW- Daily Reinvestment)

Default Option**If Growth or Income Distribution cum capital withdrawal option (IDCW) is not mentioned: Growth**

The Payout in Daily IDCW option will be compulsorily reinvested in the same sub-option at ex-dividend NAV.

Please note that the Income Distribution shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.

Investor should appropriately tick the ‘option’ (IDCW-Daily Reinvestment or Growth) 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 Growth Option.

Default Plan:

Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” 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	Direct Plan

3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	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.

Treatment of Business Received Through Suspended Distributors:

The financial transactions of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:

1. All purchase and switch transactions including SIP/STP registered prior to the date of suspension and fresh SIP/STP registrations received under the ARN code of a suspended distributor during the period of suspension, shall be processed under 'Direct Plan' and shall be continued under Direct Plan perpetually except in case where TAML receives any written request/ instructions from the unitholder/s to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN.
2. All Purchase and Switch Transactions including SIP/STP transactions received through the stock exchange platform through a distributor whose ARN is suspended shall be rejected.

Minimum balance to be maintained and consequences of non-maintenance.

There is no minimum balance requirement for the scheme.

Accounts Statements

The AMC will send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable

Note: SEBI Circular no. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated 14.02.2025 revised Para 1.24 of Chapter 1 of SEBI Master Circular for Depositories effective 14.05.2025. As per the revision,

1. The CAS will be generated on a monthly basis. The AMCs / MF-RTAs will provide the data with respect to the common PANs to the depositories within five (5) days from the month end. The depositories will then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end.
2. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. In respect of half-yearly CAS, the AMCs / MF-RTAs will provide the data with respect to the common PANs to the depositories on or before eighth (8th) day of April and October every year. The depositories will then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, when an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs / MF-RTAs.

	For further details, refer SAI.											
Dividend / IDCW	The payment of dividend to the unitholders shall be made within seven working days from the record date. The above timelines are subject to the list of exceptional circumstance as specified by SEBI or AMFI from time to time.											
Redemption	The redemption proceeds will be dispatched to the unit holders within three working days from the date of redemption or repurchase. The redemption cheque will be issued in the name of the first unitholder. The above revised timelines are subject to the list of exceptional circumstances specified as per provision no. 14.1.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024. <table><tr><th>Sr No</th><th>Exceptional Situations</th><th>Additional Timelines Allowed</th></tr><tr><td>(i)</td><td> Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPS failed records for reasons like name mismatch*, technical error / Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end. * Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF Folio may not be first holder in the bank account or the investor's name in MF folio and his/her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c & MF folio are recorded a bit differently e.g., (i) Given Name + Middle Name + Surname (ii) Given Name + Surname (iii) Surname + Given Name etc. Note: When payment is made through cheque / DD, the investor's bank account details registered with the RTA shall be printed on the cheque/DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment. </td><td>Additional 2 working days</td></tr><tr><td>(ii)</td><td> Redemption in case of funds where payout schedule of underlying instruments/ funds is different e.g., Domestic Fund of Funds, Overseas funds, Overseas FOF scheme, wherein the redemption proceeds can be paid after 1 day of payout schedule. </td><td> Additional 1 working day after receiving proceeds from underlying instruments/ schemes for electronic payouts. {For physical payouts, i.e., issuance and dispatch of cheque/ DD, additional days as per (i) above would also be allowed, after receiving proceeds from underlying instruments/ schemes}. For example, in case of Domestic FoFs, where funds are received on T+3 days, timeline applicable would be. a) T+4 days for electronic payment; and b) T+6 days physical payout. </td></tr></table>			Sr No	Exceptional Situations	Additional Timelines Allowed	(i)	Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPS failed records for reasons like name mismatch*, technical error / Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end. * Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF Folio may not be first holder in the bank account or the investor's name in MF folio and his/her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c & MF folio are recorded a bit differently e.g., (i) Given Name + Middle Name + Surname (ii) Given Name + Surname (iii) Surname + Given Name etc. Note: When payment is made through cheque / DD, the investor's bank account details registered with the RTA shall be printed on the cheque/DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment.	Additional 2 working days	(ii)	Redemption in case of funds where payout schedule of underlying instruments/ funds is different e.g., Domestic Fund of Funds, Overseas funds, Overseas FOF scheme, wherein the redemption proceeds can be paid after 1 day of payout schedule.	Additional 1 working day after receiving proceeds from underlying instruments/ schemes for electronic payouts. {For physical payouts, i.e., issuance and dispatch of cheque/ DD, additional days as per (i) above would also be allowed, after receiving proceeds from underlying instruments/ schemes}. For example, in case of Domestic FoFs, where funds are received on T+3 days, timeline applicable would be. a) T+4 days for electronic payment; and b) T+6 days physical payout.
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	(iii)	On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.	Additional 1 working day following the bank holiday(s) in the State where the investor has bank account.
	(iv)	Exceptional circumstances such a sudden declaration of a business day as a holiday (as it happened on the day the famous singer Lata Mangeshkar passed away) or as a non-business day due to any unexpected reason / Force Majeure events.	In all such exceptional situations, the timelines prescribed in provision no. 14.1 & 14.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 shall be counted from the date the situation becomes normal.
	(v)	In all such cases where a request for Change of Bank account has been received just prior to (upto 10 days prior) OR simultaneously with redemption request.	In all such cases, the AMCs / RTAs can make the redemption payment after the cooling off period of 10 days from the date of receipt of COBM. The redemption transaction shall be processed as per the applicable NAV on the basis time stamp. The credit may either be given in the existing bank account or the new bank account post due diligence within 1 working day after cooling off period.
	(vi)	Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax authorities, Folio under lock/bank lien etc.	Additional 3 working days
Redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/first-named holder (as determine by the records of the Registrar). For units held in demat form : Unitholders should submit their valid redemption request to their Depository Participant (DP). The redemption proceeds will be credited to the bank account of the Unitholder, as per the bank account details recorded with the DP through electronic modes or by forwarding a Cheque / Draft.			
Bank Mandate (Bank Account Details)	It shall be mandatory for the Unitholders to mention their bank account numbers in the applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank Account i.e. nature and number of account, name, Account Number, Nine digit MICR code No. (For Electronic Credit Facility), IFSC code for NEFT a 11 digit number, branch address of the bank at the appropriate space in the application form. <u>Uniform Procedure for Change of Bank Details (COB) and Change of Address (COA)</u> In order to protect the interest of the investors and mitigate the risks arising due to of increasingly fraudulent attempts by external elements by changing the address and/or bank details of the genuine investor, uniform process for carrying out change of bank and change of address is recommended by NISM committee. Tata Mutual Fund (TMF) has adopted the following process for Change of Bank Mandate (COB) and Change of Address (COA) in line with the AMFI circular 135/BP/17/10-11 dated October 22, 2010 and 135/BP/26/11-12 dated March 21, 2012. A. Documents required for Change of Bank Mandate (COB) - Transaction slip/Request letter from investor And - Proof of New Bank Mandate : Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank: - Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. OR - Self attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number OR - Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number. OR		

- Original Bank Letter on the letter head containing the first unit holder name and bank account number duly signed by branch manager/authorized personnel with name, employee code and bank seal.

And

3. Proof of Existing Bank Mandate :

Original of any one of the following documents or copy should be attested by the Bank or originals should be produced for verification:

- Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque.

OR

- Original bank account statement / Pass book containing the first unit holder name and bank account number.

OR

- Original letter issued by the bank on the letter head confirming the bank account holder name with the account details, duly signed by the Branch Manager with name, employee code and bank seal.

OR

- In case such bank account is already closed, an original letter on the letter head of such bank duly signed by the Branch Manager with name, employee code and bank seal, confirming the closure of said account.

A. Documents required for Updation of Bank Mandate (pertains to the period when bank details were not mandatory)

- and
1. Transaction slip/Request letter from investor

2. Proof of New Bank Mandate

Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank:

- Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.

OR

- Self attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number

OR

- Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number.

OR

- Original Bank Letter on the letter head containing the first unit holder name and bank account number duly signed by branch manager/authorized personnel with name, employee code and bank seal.

And

3. Proof of Identity: Only PAN card copy if PAN is updated in the folio, or PAN/ other proof of identity ((as per KYC guidelines) if PAN is not updated in the folio.

Important Note:

Unitholders may note that minimum 10 days prior notice is required for change/updation of bank account details. In case prior notice for change of bank account details is not provided atleast 10 days prior to the date of redemption then the payment of redemption proceeds may be paid out to the existing bank account. For unit holder where the units are held in demat, please ensure that the bank account details linked with the demat account is updated. Maturity payment would be made as per the bank account details as provided by the Depository Participant.

B. Documents required for Change of Address (COA)

KYC not complied Folios/Clients:

1. Transaction slip/Request letter from investor

And

2. Proof of New Address (as per KYC guidelines)

And

3. Proof of Identity: Only PAN card copy if PAN is updated in the folio, or PAN/ other proof of identity ((as per KYC guidelines) if PAN is not updated in the folio.

Unitholders may note that copies of all the documents submitted should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies

	should be properly attested / verified by entities authorized for attesting/verification of the documents as per extant KYC guidelines. II) Restriction on Acceptance of Third Party Payments for Subscription of units of schemes of Tata Mutual Fund: In pursuance to Best Practice Guidelines issued by Association of Mutual Funds in India [AMFI] Vide Circular No.135/BP/16/10 dated August 16th 2010 for acceptance of Third party cheques, Tata Asset Management Pvt Ltd has decided not to accept subscriptions with Third-Party cheques, For details kindly refer Statement of Additional Information (SAI).
Delay in payment of redemption / Repurchase proceeds / dividend	AMC will be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated Jun 27, 2024 by SEBI for the period of such delay, subject to exceptional circumstances as mentioned in this document. Income distribution cum capital withdrawal In case of failure to dispatch income distribution cum capital withdrawal proceeds within seven working days from the record date, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). Redemption In case of failure to despatch redemption proceeds within three working days, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal (IDCW) Amount	Treatment of Unclaimed dividend and redemption amounts In accordance with provision no. 14.3 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, the unclaimed Redemption amount and dividend amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC will play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. Further, AMC will not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.
Disclosure w.r.t investment by minors	Uniform process shall be applicable for investments made in the name of minor through a guardian: In case of application in the name of minor, the minor has to be the first and the sole holder. No joint holder will be allowed with the Minor as the first or sole holder. The Guardian of the minor should either be a natural guardian (i.e., father or mother) or a court appointed legal guardian. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application. - AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' by provision no. 17.6 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024. Further, according to the SEBI circular no. HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e., the account the minor may hold with the parent/legal guardian after completing all KYC formalities. - Upon the minor attaining the status of major/attaining 18 years of age, the minor in whose name the investment was made, shall be required to complete the CKYC process and provide PAN, all the KYC details, FATCA details, updated bank account details including cancelled original cheque leaf with the name of major printed over it and by filling up a prescribed attaining Major status available on our website. No further transactions shall be allowed till the status of the minor is changed to major. - Any instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. shall be suspended when the minor attains majority, till the status is changed to major. - The major may update Nomination in favour of an individual.

	Restriction on Acceptance of Third-Party Payments for Subscription of units of schemes: Application with third party cheque / third party bank account will be rejected except following which allowed under extant regulations / AMFI Guidelines. a) Payment by Employer on behalf of employee through Payroll deductions. or deductions out of the expense reimbursements or in lieu of other payments., AMC shall take extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention & KYC perspective. Note: Association of Mutual Funds in India [AMFI] vide its Best Practice Guidelines no 135/BP/23/2011-12 dated 29th April 2011 has clarified that payment made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third-Party Payment.
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Other Scheme related disclosures:

Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.	Tata Overnight Fund was launched on 25th March 2019. W.e.f 27th March 2019, the scheme was open for ongoing sales & repurchase at NAV based prices. Being existing open-ended scheme, subscription / redemption a facility is available on all business days.
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.	At the applicable NAV.
Ongoing price for redemption (sale) / repurchase / switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80	At the applicable NAV subject to prevailing exit load, if any. Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996. While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value. The Trustee Company may however, from time to time review and modify the repurchase load for each choice of investment. The Units if partially repurchased would be subtracted from the Unit balance of that Unitholder on "First In First Out" basis i.e. the Units that were offered / allotted first would be the first to be repurchased. In case amount is withdrawn, the same will be converted into Units at the applicable Repurchase price / NAV related price and the number of Units so arrived at will be subtracted from the Unit balance of that Unitholder on "First In First Out" basis. The repurchase would be permitted to the extent of credit balance in the Unitholder's account. The repurchase cheque will be issued in the name of the first unitholder. Under normal circumstances, the Fund will ensure that the repurchase cheques are despatched within ten business days from the date of processing the repurchase request on repurchase day. In the event of partial repurchase, the Fund shall despatch the revised Account Statement by suitable mode as decided by AMC from time to time for the balance number of Units still being held by the Unitholder along with the repurchase cheque. Credit balances in the account of a Non- Resident Unitholder on maturity or otherwise, (where RBI final approval and any other approval (if any required) has been obtained) may be repurchased by the Fund by such Unitholder in accordance with the procedure described above and also subject to any procedures laid down by RBI and any other agency. Such repurchase proceeds will be paid by means of a Rupee cheque payable to the NRE/ NRO account of the Unitholder or subject to RBI procedures and approvals, such payment in Indian Rupees will be converted into US Dollars or into any other currency, as may be permitted by RBI, at the rate of exchange prevailing at the time of remittance and will be despatched at the applicants' risk, or at the request of the applicants' will be credited to their NRE/ NRO Accounts, details of which are to be furnished in the space provided for this purpose in the Repurchase Form. The Fund will not be liable for any delays or for any loss on account of exchange fluctuations, while converting the rupee amount in US Dollar or any other currency. The Fund (if required) may also make arrangements to obtain RBI approvals on a case-by-case basis on behalf on the Unitholder, subject to the Unitholder providing the Fund with the necessary documents required.

Special Products / facilities available	a) Systematic Investment Plan (SIP) The investors can benefit by investing specified Rupees amounts at regular intervals. The SIP allows the unitholders to invest a fixed amount of Rupees at regular intervals for purchasing additional units of the fund at NAV based prices. Investment can be done with the minimum / maximum amount and number of cheques specified by AMC from time to time. The cheques will be presented on the dates mentioned on the cheque and subject to realization. Units will be allotted at the applicable NAV along with applicable load (if any). "SIP facility is available subject to terms and conditions. Please refer to the SIP Enrolment form for terms and conditions before enrolment." SIP with Top-up SIP facility: SIP with 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: - The Top-up option must be specified by the investors while enrolling for the SIP facility. - For minimum SIP Top-up amount refer application form. - 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. - Under monthly SIP investors can opt for top up amount at half-yearly and yearly intervals. If the investor does not specify the frequency, the default interval for Top-up will be considered as Yearly. - In case of Quarterly SIP, investors can opt for only Yearly interval top-up frequency. For complete details regarding the SIP with top-up facility please refer to SIP Auto Debt Form with Top up facility enrollment form. a) Systematic Withdrawal Plan (SWP) This facility available to the unitholders of the fund enables them to redeem fixed sums or fixed number of units from their unit accounts at periodic intervals. The amount withdrawn under SWP by redemption shall be converted into the Fund units at the Repurchase price and such units will be subtracted from the unit balance of that unitholder. In case the date falls during a book closure period the immediate next Business day will be considered for this purpose. The Authorised Investor Service Center may terminate SWP on receipt of a notice from the unitholder. It will terminate automatically if all units are liquidated or withdrawn from the account or upon the receipt of notification of death or incapacity of the unitholder. "SWP facility is available subject to terms and conditions. Please refer to the SWP Enrolment form for terms and conditions before enrolment." c) Systematic Transfer Plan (STP) A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer on a monthly or a quarterly basis from one TMF Scheme to another TMF Scheme on a date prescribed by the Investment Manager. The amount thus withdrawn by redemption shall be converted into units at the applicable NAV on the scheduled day and such units will be subtracted from the unit balance of that unitholder. Unitholders may change the amount, not below the specified minimum, by giving two weeks prior written notice to the registrars. STP may be terminated automatically if the balance falls below the minimum account balance or upon the receipt of notification of death or incapacity of the unitholders by the fund. Rules relating to the plan may be changed from time to time by the Investment Manager. "STP facility is available subject to terms and conditions. Please refer to the STP Enrolment form for terms and conditions before enrolment." d) Flex STP. Flexible Systematic Transfer Plan ("Flex STP") by Tata Mutual Fund is a facility wherein a Unitholder(s) of designated open-ended Scheme(s) can opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended (source scheme) to the growth option of another open-ended scheme (target scheme). Salient Features of Flex STP are as follows: - The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:
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	Flex STP amount = [(fixed amount to be transferred per instalment x number of instalments already executed, including the current instalment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer] 2. The first Flex STP instalment will be processed for the fixed instalment amount specified by the investor at the time of enrolment. From the second Flex STP instalment onwards, the transfer amount shall be computed as per formula stated above. 3. Tata Overnight Fund is one of the source scheme for Flex STP 4. Flex STP would be available for Quarterly, Monthly, Weekly and Daily frequencies. 5. Flex STP is not available from "Daily / Weekly" income distribution plans of the source schemes. 6. Flex STP is available only in "Growth" option of the target scheme. 7. Conversion to Normal STP: If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the instalments for a fixed amount. 8. Flex STP will stop/cease on occurrence of any of the following event whichever is earlier. a. Flex STP will cease after the specified End Date / Specified number of instalments have been transferred. b. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed. 09. A single Flex STP enrolment Form can be filled for transfer into one Scheme/Plan/Option only. 10. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV. 11. The request for flex STP should be submitted at least 10 calendar days before the first STP date. 12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP. Flex STP is a Systematic Withdrawal Plan (SWP) from Source Scheme and Systematic Investment Plan (SIP) in the Target scheme, therefore in the source scheme the exit load for the units will be as per the load structure applicable at the time of the purchase of those units. In the Target scheme the load structure will be as per the prevailing exit Load structure applicable for the SIP for that scheme. Systematic Transfer from one scheme to another scheme attracts capital gain tax depends on the periodicity of holding. 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 transactions. The AMC reserves the right to withdraw/change/modify the terms and conditions of Flex STP. For detail terms & conditions, unitholders are requested to check KIM cum application form of the scheme. Facility for purchasing of the units of the scheme through order routing platform on BSE and NSE The scheme will be admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Under this facility investors can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform. The introduction of this facility is pursuant to guidelines issued by SEBI vide and the Stock Exchanges viz. BSE & NSE. Please refer SAI for further details.
Transactions through online facilities / electronic modes	Investor can transact through online facilities /electronic modes in Tata Mutual Fund Scheme .The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, the movement of funds from the investors' bank account to the Scheme's bank account may happen via the Intermediary / Aggregator service provider through a Nodal bank account and post reconciliation of fund. The process of movement of funds from the investors' bank account into the Scheme's Bank account in case of online transaction is governed by Reserve

	Bank of India(RBI)vide their circular Ref. RBI/2009-10/231 DPSS.CO.PD.No.1102/02.14.08/2009-10 dated 24th November, 2009. The process followed by the aggregator and the time lines within which the Funds are credited into the Scheme's bank account is within the time lines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction. The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary / aggregator or by the Mutual Fund. While the movement of Funds out of the investors' Bank account may have happened on T day, however post reconciliation and as per statutory norms, the allotment can happen only on availability of Funds for utilization by the AMC/MF and accordingly the transaction will be processed as per the applicable NAV based on availability of funds for utilization. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Tata Asset Management Private Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.
JUST SMS Facility	JUST SMS Facility enables the unitholders to • Subscription of units of the scheme for amounts less than Rs 2 lacs. • Redemption of units in the scheme (any amount/All Units). • Switch out from the scheme (any amount/All Units). This facility is currently available for existing investors (resident individuals only including guardian on behalf of minor) however new investor can avail this facility after opening a folio in the scheme. Process Note: 1. Subscription transaction request can be accepted in "Amounts" only and Switch and Redemption transaction requests can be accepted in "Amounts/Units" , however the request for Unit based redemption/switches can be given for "ALL" units and not part thereof. The minimum subscriptions / redemption / Switch amount in the respective scheme/(s) will be applicable for each transaction. The load structure prevailing at the time of the purchase transaction will be applicable. 2. Mobile Number Registration: Unitholder(s) of the Fund will have to register a mobile number registered in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated in the folio for which the Facility is required. Additionally it will be registered in all the folios (if the same is not already available) where the First/Sole unit holder PAN number is same as the First/Sole unit holder PAN in the application, the updation of the mobile number will be only for purpose of database enhancement for all communication purposes. To avail this facility, only one mobile number will be registered with one folio number. 3. Unitholder(s) of the Fund can start transacting, using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation from the AMC. The process of registering the bank mandate with the banker may take upto 30 days. 4. Unit holder(s) need to provide Original cancelled cheque of the same bank account registered in the registration form with the unit holder's name printed on the face of the cheque. In case an investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then the investor needs to submit: 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. c. Get the bankers attestation in the face of the form in the section BANKER'S Attestation (For BANK Use only) d. If these supporting documents are not provided the registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification. 5. In case the mode of holding of the folio is 'Joint' and the Debit Mandate is duly signed by all the joint holder(s), it will be deemed to be an express instruction to the AMC (Tata Asset Management Pvt Ltd) / RTA (Computer Age Management Service Pvt. Ltd),to keep the mode of holding to 'Anyone or Survivor' for availing this Facility only, so that this facility is available to the first named holder only. In case the unit holder is a "minor", the legal /natural guardian shall be eligible to avail of this Facility till the minor attains majority. As such legal/natural guardian may make payments from the minor's respective bank account (or in accordance with the exceptions provided for third party payments) and the same shall be recognized by the AMC as valid payment as per the SEBI Mutual Fund Regulations. 6. The Purchase Facility is currently available to the investors with the bank account with following bank branches: a) All bank branches participating in Reserve Bank of India (RBI) Electronic Clearing System (ECS)/Regional Electronic Clearing System (RECS) facility.

	b) Core Banking branches of the following Banks: Allahabad Bank, Axis Bank, Bank Of Baroda, Citibank, Corporation Bank, HDFC Bank, Federal Bank, ICICI Bank, IDBI Bank, Karnataka Bank, Punjab National Bank, State Bank of India, Union Bank of India, United Bank of India. Please note that the list of the banks and branches may be modified/updated/ changed/deleted from time to time in future at the sole discretion of the AMC without assigning any reason or prior notice. You may kindly refer the AMC web site www.tatamutualfund.com for the latest list of locations/banks. 7. Some banks and branches may levy charges 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 /reimbursed by the AMC or the Fund. 8. Unit holder(s) hereby confirms, acknowledges and undertakes to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and that the payment will be through legitimate sources only. 9. The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and the AMC / Fund / RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information supplied by the Unit holder(s). 10. It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received from the banker, the AMC/RTA/it's agents will deem the same to be registered and confirm the registration to Unit holder(s) entirely at the risk of Unit holder(s). 11. The Unit holder(s) shall ensure availability of clear funds in their respective bank account, as specified in the Debit Mandate, at the time of requesting a Transaction using the Facility and at the time of bank account being debited 12. The bank account of the customer may be debited towards purchases either on the same day of transaction or within one to seven business days depending on ECS cycle. The AMC / RTA shall attempt to settle the transaction and debit the bank account by requesting the registered bank for release of funds as per direct debit arrangement or standing instruction or RBI ECS (Debit) facility generally within a period of one to seven working days for bank. 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 and stands cancelled. 13. The request for transaction is to be considered as accepted, subject to realization of funds towards purchases, and only on receipt of the confirmation from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund. 14. The applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into Computer Age Management Service Pvt. Ltd, Registrar & Transfer Agent of the Fund, ('RTA') server, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For the purpose of this Facility, such RTA office centre would be considered as an Official Point of Acceptance of the transaction. 15. Any transaction request on a Non-Business Day will be processed on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the respective scheme. 16. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to any reason whatsoever, the Unit holder(s) will not hold the Fund, AMC and the RTA responsible for the same. 17. In case of non-receipt of confirmation from RTA within a reasonable time (around one hour), Unit holder(s) are advised to immediately call up the call centre on (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm) to confirm the status of the transaction request. In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of RTA and the AMC by calling up the call centre on (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm). 18. The Unit holder(s) availing the Facility shall check his / her bank account records carefully and promptly. If the Unit holder(s) believes that there has been an error in any transaction using the Facility, or that an unauthorized transaction has been effected, the Unit holder(s) shall notify the AMC or the RTA immediately by calling up the call centre on (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm).For faster dissemination of information, Unitholders are requested to provide their E-mail IDs. Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. Annual report, Account statements & other communication will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided & investor can download, save & print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, & the Fund would arrange to send the same to the investor. It is deemed that the Unitholder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. Mutual Fund / registrar shall not be responsible for e-mail not reaching to the investors and for all consequences thereof.
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	19. Unitholder(s) of the Fund agrees and acknowledges that any transaction, undertaken using the registered mobile number shall be deemed to be that of the Unitholder(s). 20. Unit holder(s) will also need to inform the AMC/RTA about any change in their bank account number, mobile number or email id through a duly signed written request in the specified format and supporting documents. 21. The Unit holder(s) agree that the Fund/AMC / 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/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly: a) Loss of the Debit Mandate 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 Debit 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 subsequent 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 Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever. Employee Unique Identification Number (EUIIN): Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Registration Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case you are required to tick (☐) the declaration to this effect as given in the form.
Official Points of Acceptance of Transaction through MF utility & MF Central	Tata Mutual Fund has entered into an agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple scheme of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Point of Sales(POS) and website/mobile application of MFUI (available currently and also updated from time to time) shall be eligible to be considered as 'official points of acceptance' for all financial and non-financial transactions in the scheme of Tata Mutual Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com. Applicability of NAV shall be based on time stamping as evidenced by confirmation slip given by POS of MFUI and also the realization of funds in the Bank account of Tata Mutual Fund (and NOT the time of realization of funds in the Bank account of MFUI) within the applicable cut-off timing. The Uniform Cut -off time as prescribed by SEBI and mentioned in the SID / KIM shall be applicable for applications received through such facilities. Investors are requested to note that MFUI will allot a Common Account Number ("CAN") i.e. a single reference number for all investments in the mutual fund industry for transacting in multiple scheme of various mutual funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through MFUI. Investors are requested to visit the website of MFUI i.e. www.mfuindia.com to download the relevant forms. For any queries or clarifications related to MFUI, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and public holidays) or send an email toclientservices@mfuindia.com. Based on the provision no. 16.6 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MF Central will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and on the Mobile App. With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Tata Mutual Fund designates MFCentral as its Official point of acceptance (DISC -Designated Investor Service Centre) w.e.f. 23rd September 2021. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral and Tata Asset Management Private Ltd, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.

	Appointment of MF Central as Official Point of Acceptance Based on the provision no. 16.6 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MF Central will be enabling various features and services in a phased manner. MF Central may be accessed using https://mfcentral.com/ and on the Mobile App. With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Tata Mutual Fund designates MFCentral as its Official point of acceptance (DISC - Designated Investor Service Centre). Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral and Tata Asset Management Pvt Ltd, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS MF Central also appointed as Official Point of Acceptance for Tata Mutual Fund Schemes.
Facility for purchasing of units of the scheme through order routing platform on BSE and NSE	The Scheme(s) of Tata Mutual Fund are admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Under this facility investor can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform. The introduction of this facility is pursuant to guidelines issued by SEBI vide provision no. 16.2 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 and the Stock Exchanges viz. BSE & NSE. The Units under Plan/options of the Scheme is available for Subscription & Redemption on order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Please refer SAI for further details.
Cash Investments	Cash Investments in the Scheme Pursuant to provision no. 16.7 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investments done in a financial year across all scheme of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However any form of repayment either by way of redemption, Income Distribution cum capital withdrawal, etc. with respect to such cash investment shall be paid only through banking channel. Tata Asset Management Private Limited is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available.
Acceptance of financial transactions through email in respect of non-individual investors:	Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Tata Mutual Fund schemes shall - Submit a copy of the Board resolution or an authority letter on their letter head (signed by competent authority), granting appropriate authority to the designated officials of their entity. - The board resolution/authority letter should explicitly consist of: - List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. - An Undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. - In case the document is submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. - In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided -

	i. The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and ii. the domain name of the email ID of the sender of the email is from the same organization's official domain name. e) No change in bank details or addition of bank account of the entity or any non-financial transactions shall be allowed / accepted via email. f) Request for change in bank details or addition of bank account of the entity shall be submitted by the non-individual investor using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories. g) Change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scanned copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head. h) In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfillment of the following requirements: i. Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and ii. the non-individual unitholder's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter. Terms and Conditions for acceptance of financial transactions through email are as below: 1) Investor is aware of all the risks involved in transacting through email mode and that the investor is also aware of the risks involved including those arising out of transmission of electronic mails. 2) TATA AMC /RTA shall not be liable in case the transaction sent or purported to be sent by the investor is not received by the TATA AMC/ RTA due to any reason and hence not processed. 3) Investor should maintain adequate safeguards / measures to ensure the security of email communication. 4) Investor availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws / regulations. 5) Investor should follow appropriate procedure for addition/deletion in the name of authorized signatories of the Investor along with the manner of notification of the same to the TATA AMC. 6) Any change in the registered email id/contact details shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. 7) No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the investor's authorized signatories with wet signature of the designated authorized officials.
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III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided:

Not Applicable, as the scheme is not a Fund of Fund Scheme.

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report	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 addition to monthly portfolio Tata Mutual Fund shall also disclose and email fortnight portfolio for debt scheme within 5 days of every fortnight as per provision no. 5.1 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024. 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 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. For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit functional Weblink: https://www.tatamutualfund.com/schemes-related. 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. For Unaudited Financial Results of Tata Mutual Fund, kindly visit functional Weblink: https://www.tatamutualfund.com/about-us. Annual report Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website, functional Weblink: https://www.tatamutualfund.com/about-us 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 and on the website of AMFI.
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Other Details:

Risk O Meter & Scheme Summary Document	As per SEBI Guidelines, based on the scheme characteristics/internal assessment, Mutual Funds shall assign risk level for schemes at the time of launch of scheme/New Fund Offer. Risk-o-meter shall be evaluated on a monthly basis and AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on the website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of the schemes. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall also publish scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. As per provision no. 1.2 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 & SEBI letter SEBI/ HO/ OW/ IMD-II/ DOF3/ P/ 39700/ 2021 dated December 28, 2021 w.r.t advisory to introduce a Scheme Summary Document & further to AMFI letter AMFI/17/SEBI/134/2021-22 March 21, 2022, AMCs shall upload the scheme summary document on AMFI Portal.
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C. Transparency / NAV Disclosure

NAV Information

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) before 9.00 A.M. on the next Business Day

However, due to inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 PM. on the next Business Day.

^ If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explain by when the Mutual Fund would be able to publish the NAV.

Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.

Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit

Entry Load: NIL

Exit Load 1%

Sale Price = NAV + (Entry Load (%) * NAV)

Sale Price = 11 + (0% * 11)

Sale Price = 11 + 0

Sale Price = Rs. 11/-

Repurchase Price

Repurchase Price = NAV – (exit load (%) * NAV)

Repurchase Price = 11 – (1%*11)

Repurchase Price = 11 – 0.11

Repurchase Price = Rs.10.89

In the event NAV cannot be calculated and / or published, such as because of the suspension of RBI Clearing, Bank strikes, during the existence of a state of emergency and / or a breakdown in communications, the Board of Trustees may temporarily suspend determination and / or publication of the NAV of the Units.

Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996. While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.

D. Transaction Charges & Stamp Duty

Transaction Charges

With effect from August 01, 2025, Tata Asset Management Private Limited has discontinued payment of transaction charges to distributors & hence, no transaction charges shall be deducted from the subscription amount for transactions / applications received through the distributors (i.e. in Regular Plan).

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 IDCW reinvestment to the unitholders would be reduced to that extent.

E. Associate Transactions

Please refer to Statement of Additional Information (SAI).

F. Taxation

Other than Equity Oriented Mutual Fund:

Taxation of Income in respect of units of Mutual Fund

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.

Withholding tax on income distribution

Particulars	Resident***	NRI	Mutual Fund#
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Withholding tax on income distribution	10%*	20%** or rate as per applicable tax treaty*** (whichever is lower)	Nil
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Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Act.

* Tax not deductible if income distributed in respect of units of a mutual fund is below Rs. 10,000 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

*** The income distributed by mutual fund to unitholders is unlikely to fall within the definition of dividend under the tax treaty. Given this and the language of the newly inserted proviso to section 196A, claiming tax treaty benefit in respect of income distributed by mutual fund to unitholders for withholding tax purpose may not be possible.

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

Withholding tax applicability in case of Inoperative PAN

As per section 139AA of the Income-tax Act, 1961, read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to non-linking of PAN with Aadhaar, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of Income-tax Act, 1961. For linking PAN with Aadhaar, fees of Rs. 1,000 has been prescribed.

Capital Gains Taxation

Particulars	Individual/ HUF/ Non Resident \$	Domestic Company @	Mutual Fund #
Short Term Capital Gains (Units held for 24 months or less) – Also refer to Note 1	30%^	30%/25%^/22%^/15%^	NIL
Long Term Capital Gains (Units held for more than 24 months) (Not Applicable for units of Specified Mutual Fund) – Also refer to Note 1	12.5%*	12.5%*	NIL

Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Act.

* Without indexation

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts in the financial year 2023-24 does not exceed Rs. 400 crores.

^^^ This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA.

^^^^ This lower rate is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfillment of certain conditions as provided in section 115BAB.

Note 1 - Capital gains from transfer of units of "specified mutual fund schemes" acquired on or after 1st April 2023 are treated as short term capital gains taxable at applicable slab rates, irrespective of the period of holding of such mutual fund units.

For this purpose, "specified mutual fund" means a mutual fund where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies. The Finance Act (No.2) of 2024 has amended the definition of "specified mutual fund" with effect from 1st April 2026, to mean (a) a mutual fund scheme investing more than 65% in debt and money market instruments; & (b) fund of fund investing 65% or more in a mutual fund scheme referred to in (a).

\$ Surcharge to be levied at:

- ☐ 37% on base tax where total income including Specified income** exceeds Rs. 5 crore;
- ☐ 25% where total income including 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.

**Specified income – Total income excluding income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes. In case the total income includes such specified income, surcharge on such specified income shall not exceed 15%.

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.

Further, the domestic companies are subject to minimum alternate tax (except for those who opt for lower rate of tax of 22%/15%) not specified in above tax rates.

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 instalments and including dividend reinvestment to the unitholders would be reduced to that extent.

Provisions in relation to segregated portfolios of a mutual fund scheme are as follows –

In section 2 in clause (42A) of the Income-tax Act, 1961 the following amendment has been made "(hh) in the case of a capital asset, being a unit or units in a segregated portfolio referred to in sub-section (2AG) of section 49, there shall be included the period for which the original unit or units in the main portfolio were held by the assessee;".

In section 49 of the Income-tax Act, 1961 after sub-section (2AF), the following has been inserted, namely:—

(2AG) The cost of acquisition of a unit or units in the segregated portfolio shall be the amount which bears, to the cost of acquisition of a unit or units held by the assessee in the total portfolio, the same proportion as the net asset value of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios.

(2AH) The cost of the acquisition of the original units held by the unit holder in the main portfolio shall be deemed to have been reduced by the amount as so arrived at under sub-section (2AG).

Explanation— For the purposes of sub-section (2AG) and sub-section (2AH) of section 49, the expressions "main portfolio", "segregated portfolio" and "total portfolio" shall have the meanings respectively assigned to them in provision no. 4.4 of SEBI Master circular on Mutual Fund dated May 19, 2023, issued by the Securities and Exchange Board of India under section 11 of the Securities and Exchange Board of India Act, 1992.

Clause(42A) of section 2 defines the expression "short term capital asset" to be a capital asset held by an assessee for not more than twenty-four months immediately preceding the date of its transfer.

Provided that in the case of a security listed in a recognized stock exchange in India, the provisions of this clause shall have effect as if for the words "twenty-four", the words "twelve months" had been substituted:

If the unit or units in a segregated portfolio are held for twenty-four months or less from the original date of acquisition of units in the Main portfolio then the same will constitute 'short term capital assets' and any capital gains arising therefrom shall be considered as 'short term capital gain'. On the contrary, if the unit or units in a segregated portfolio are held for more than twenty-four months from the original date of acquisition of units in the Main portfolio then the same will constitute 'long-term capital assets' and any capital gains arising therefrom shall be considered as 'long term capital gain'.

However, the allotment of units in a segregated portfolio of a mutual fund scheme shall not be considered as 'Transfer' under section 47 of the Income-tax Act, 1961. These amendments are applicable from AY 2020-21.

Example:

Suppose Mr. X had invested in a scheme of a mutual fund on 01-01-2015 when the NAV was Rs. 10. On May 1, 2019, when NAV of the scheme was Rs. 20, segregation of portfolio was created due to a credit event.

Post creation of the segregated portfolio, the NAV of the main portfolio was Rs. 16 and the segregated portfolio was Rs 4. Hence, the proportion is 80:20 of the total portfolio. The cost of acquisition of the main portfolio and the segregated portfolio should be taken as Rs. 8 and Rs. 2 respectively.

Similarly, the period of holding of the units of the main portfolio and the segregated portfolio should be reckoned from 1st January 2015.

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.

Any tax liability arising post redemption on account of change in tax treatment with respect to Tax on Income Distribution/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.

G. Rights of Unitholders

Please refer to SAI for details.

H. List of Official Point of Acceptance

Details uploaded & updated timely on AMC's website and can be seen on <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>.

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority.

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last 5 financial years and wherever the amount of penalty is more than 5 lakhs. – **NIL**
2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last for the last 5 financial years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last 5 financial years. – **NIL**
3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation. – **NIL**
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party. – **NIL**
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency. – **NIL**

The data for the above can be seen on functional weblink <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>.

The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Note: The Scheme under this Scheme Information Document was approved by the Trustee Company on 24.01. 2019.

By order
Board of Directors
Tata Asset Management Pvt Limited.

Place: Mumbai
Date: 28th November, 2025

Authorized Signatory

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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.

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Eligible investors can undertake any transaction, including purchase / redemption / switch and avail of any services as may be provided by Tata Asset Management Private Limited (AMC) from time to time through the online / electronic modes via various sources like its official website - www.tatamutualfund.com, mobile handsets, designated email-id(s), etc. Additionally, this will also cover transactions submitted in electronic mode by specified banks, financial institutions, distributors etc., on behalf of investors, with whom AMC has entered or may enter specific arrangements or directly by investors through secured internet sites operated by CAMS. The servers including email servers (maintained at various locations) of AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC to eligible investors.

POINTS OF SERVICE ("POS") OF MF UTILITIES INDIA PRIVATE LIMITED ('MFUI') AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MF UTILITY ("MFU")

Both financial and non-financial transactions pertaining to scheme(s) of Tata Mutual Fund ('the Fund') can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme.

AMFI CERTIFIED STOCK EXCHANGE BROKERS/ CLEARING MEMBERS / DEPOSITORY PARTICIPANTS# AS OFFICIAL POINTS OF ACCEPTANCE FOR TRANSACTIONS (PURCHASE/ REDEMPTION) OF UNITS OF TATA MUTUAL FUND SCHEMES THROUGH THE STOCK EXCHANGE(S) INFRASTRUCTURE

For Processing only Redemption Request of Units Held in Demat Form. The eligible AMFI certified stock exchange Brokers/ Clearing Members/ Depository Participants who have complied with the conditions stipulated in clause 16.2.4.8 of Master Circular for stockbrokers viz. AMFI/ NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund will be considered as Official Points of Acceptance (OPA) of the Mutual Fund.

DETAILS FOR ONGOING COLLECTION BANKERS:

Bank Name / Address	IFSC Code
HDFC BANK LIMITED - MOTWANI CHAMBERS - FORT BRANCH	HDFC0000060
ICICI BANK LIMITED - CAPITAL MARKET BRANCH	ICIC0000004

MF CENTRAL AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS

As per clause 16.6 of Master Circular, Kfin Technologies Private Limited ("KFintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Scheme.

WEST 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. **Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Anand:** 103, First Floor, Ashwamegh Complex, Opp. Vyayam Shala, Sardar Gunj Road, Anand - 388 001. Tel.: (02692) 360330. **Bhopal:** 131/8 MP Nagar, Zone 2, Near Jhoomerwala Pragati Petrol Pump, Bhopal - 462011. 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. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263. **Kolhapur:** Gemstone Building, Ground Floor, Opposite Parikh Pool North Side, Near Central Bus Stand, Kolhapur - 416001, Maharashtra. **Mumbai:** Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel: 022- 66505243 / 66505201, Fax: 022- 66315194. **Nagpur:** 104, 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:** Kohinoor B-Zone, Shop no. 110, 1st Floor, Old Mumbai-Pune Highway, Near Pimple Petroleum, Above Maharashtra Electronics, Pimpri, Pune - 411 017. 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. **Vashi:** Shop No. 16, Vardhaman Chambers, Plot No. 84, Sector 17, Near Babubhai Jagjivan Das, Vashi, Navi Mumbai - 400 703. Tel: (022) 45118998.

EAST ZONE:

Bhubaneswar: Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Chhattisgarh:** B06 Ground floor, Narayan Plaza, Link Road, Bilaspur Chhattisgarh 495001, Tel.: 07752454333. **Dhanbad:** Shri Ram Plaza, 1st Floor, Bank More, Opp Axis Bank Main Branch, Dhanbad, Jharkhand - 826001. 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 - 700016. Tel.: (033) 44063300/3301/3331/3319. 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. **Siliguri:** Shop No. 10, 1st Floor, Block-C, Shelcon Plaza, Kartar Market, Sevoke Road, Siliguri, Darjeeling - 734001.

NORTH ZONE:

Ajmer: 02 Floor, Agra Gate Circle, P. R. Marg, Behind Chandak Eye Hospital, Ajmer - 305 001. Tel: (0145) 2625316. **Agra:** G-10, 20/4, Near Shaheed Smarak, Maruti Tower, 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. **Gorakhpur:** Shop No. 4, Cross Road Mall, First Floor, A.D. Chowk, Bank Road, Gorakhpur - 273001 (UP). Tel: (0551) 4051010, Mob: 91 8924951944. **Ghaziabad:** Office No. 7, Second Floor, Astoria Boulevard, RDC, Ghaziabad - 201 002 U.P. Tel: (0120) 3592835. **Gurgaon:** Unit No. 209, 2nd Floor, Vipul Agora Mall, Sector

28, M. G. Road, Gurgaon - 122 001. **Indore:** 204, D.M. Tower, Race Course Road, Near Zanjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **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. **Jalandhar:** Office No-36, Second Floor, One Park Side Building, Guru Nanak Mission Chowk adjoining Care Max Hospital. Jalandhar- 144001. Tel: (0181) 5001025 **Jammu:** Hall No. - 312/A2, South Block, Bahu Plaza, Jammu - 180 012. Tel.: (0191) 4504744. **Jodhpur:** Satyam, 26-C, 11th A, Pal Road, Sardarpura, Jodhpur, Rajasthan Pincode - 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. **Noida:** Shop No - 2, First Floor, Wave Silver Tower, Noida, Sector 18, Noida - 201301 U.P. Tel.: (0120) 6662083. **Panipat:** 0298A, Ground Floor, Shree Ji Tower, Behind Hotel Hive, Near Kishore Cinema, Vrinda Market, Panipat, Haryana - 132 103. **Udaipur:** 222/16, First Floor, Mumal Tower, Above IDBI Bank, Saheli Marg, Udaipur- 313001. Tel: (0294) 2429371 / 7230029371, Fax: 011-66303202. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sagra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

SOUTH ZONE:

Bengaluru: 91, Springboard Business Hub Private Ltd. Gopala Krishna Complex, 45/3, Residency Road, MG Road, Shanthala Nagar, Ashok Nagar, Bengaluru, Karnataka 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 Ascention 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:** C-53/4, Sky Tower, 4th Floor, 5th Cross, Thillai Nagar, North East, Trichy - 620018. Tel.: (0431) 4024060. **Vijaywada:** D No: 38-8-42, Plot No - 303, White House Complex, 3rd Floor, M G Road, Vijayawada - 520010, Tel: (0891) 2503292. **Visakhapatnam:** Door No: 47-15-13/35, Navaratna Jewel Square, Shop No. 7, 3rd Floor, Near Khajana to Jyothi Book Depot Station Road, Dwarakanagar, Visakhapatnam - 530016, Tel: (0891) 2503292.