

TATA

NIFTY PRIVATE BANK EXCHANGE TRADED FUND

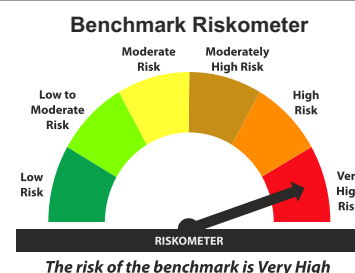
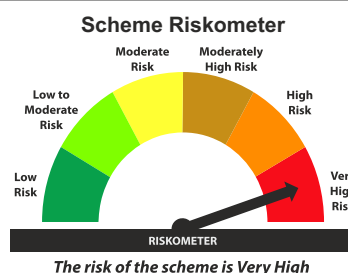
(An Open-Ended Exchange Traded Fund replicating/ tracking -Nifty Private Bank Index)

(SCHEME CODE - TATA/O/O/OET/19/07/0038)
(SCRIP CODE - NPBET)

This product is suitable for investors who are seeking*:

- Long Term Capital Growth.
- An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Private Bank Index, subject to tracking error.

***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. 10/- 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 16.08.2019
New Fund Offer Closed On 29.08.2019
Scheme Re-opened On 16.09.2019

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.

NSE Disclaimer: As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5143 dated May 20, 2019, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Documents as one of the stock exchange on which the Mutual Fund's unit are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of declining on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by the NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the content of this Scheme Information Document; nor does it warranty the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Funds may do so pursuant to independent inquiry, investigation and the analysis and shall not have any claim against the Exchange whatsoever by the reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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

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PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	Tata Nifty Private Bank Exchange Traded Fund
II.	Category of the Scheme	Other Schemes- Exchange Traded Fund
III.	Scheme type	An Open-Ended Exchange Traded Fund replicating / tracking Nifty Private Bank Index
IV.	Scheme code	TATA/O/O/OET/19/07/0038
V	Scrip Code	NPBET
VI.	Investment objective	The investment objective of the scheme is to provide returns that is closely correspond to the total returns of the securities as represented by the Nifty Private Bank index, subject to tracking error. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.
VII.	Liquidity/listing details	On the Exchange: Currently The Units of the Scheme is listed on National Stock Exchange of India Limited (NSE). The Units of the Scheme may be bought or sold on all trading days on such Stock Exchange(s). Directly with the Mutual Fund: The Scheme offers units for subscription / redemption directly with the Mutual Fund in Creation Unit Size to Market Maker (MM), at NAV based prices on all Business Days during an ongoing offer period. Direct transaction with AMCs shall be facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 for redemption or subscription. Direct transactions shall be in multiple of Creation Unit size and any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.
VIII.	Benchmark (Total Return Index)	Nifty Private Bank Index (Total Return Index) Considering the investment mandate of the scheme, the aforesaid benchmark appears to be appropriate benchmark for the scheme.
IX.	NAV disclosure	The NAVs will be calculated and disclosed on every Business Day. The AMC shall 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 the inability to capture the 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. iNAV of an ETF i.e., the per unit NAV based on the current market value of its portfolio during the trading hours of the ETF, will be disclosed on the NSE (National Stock Exchange) and further Such iNAV shall be updated within a maximum time lag of 15 seconds from underlying market. In terms of provision no. 8.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all direct transactions in units of ETFs by MMs or other eligible investors with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.
X.	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. Redemption of Units directly with Mutual Fund: Market Makers can directly redeem in Creation Unit Size on any business day. Direct transaction with AMCs is facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and such transaction shall be in Creation Unit Size. Any order placed for redemption directly with the AMC must be of greater than INR 25 Cr The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Redemption transactions by the MMs shall be in the creation unit size and will be

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		reviewed periodically. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMC's in ETFs by MMs and other eligible investors. Sale of Units on Stock Exchange: There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit on stock exchange 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
XI.	Plans and Options Plans/Options and sub options under the Scheme	Not Available
XII.	Load Structure	Entry Load: Not Applicable (Pursuant to provision no. 10.4.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024, no entry load will be charged by the Scheme to the investor) Exit Load: Nil 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 w.e.f. 23rd April 2025.
XIII.	Minimum Amount/switch in Application	Subscription of Units directly with Mutual Fund: Market Makers can directly purchase in Creation Unit Size on any business day. Direct transaction with AMC's shall be facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 for subscription. Any order placed for subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Subscriptions transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMC's in ETFs by MMs and other eligible investors. Purchase / Sale of Units on Stock Exchange: There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit and in multiple thereof on stock exchange.
XIV.	Minimum Purchase Amount Additional	Subscription of Units directly with Mutual Fund: Market Makers can directly purchase in Creation Unit Size on any business day. Direct transaction with AMC's shall be facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 for subscription. Any order placed for subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Subscriptions transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMC's in ETFs by MMs and other eligible investors. Purchase / Sale of Units on Stock Exchange: There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit and in multiple thereof on stock exchange.
XV.	Minimum Redemption/switch out amount	Redemption of Units directly with Mutual Fund: Market Makers can directly redeem in Creation Unit Size on any business day. Direct transaction with AMC's shall be facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 for redemption. Any order placed for redemption directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMC's in ETFs by MMs and other eligible

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		investors. <u>Purchase / Sale of Units on Stock Exchange:</u> There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit and in multiple thereof on stock exchange.
XVI.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	Being on ongoing scheme this section is not applicable
XVII.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Being on ongoing scheme this section is not applicable
XVIII.	Segregated portfolio/side pocketing disclosure	Not Applicable
XIX.	Swing pricing disclosure	Not Applicable, as the scheme is not an open ended debt mutual fund scheme.
XX.	Stock lending/short selling	The Scheme may participate in securities lending and borrowing scheme in accordance with Securities Lending Scheme, 1997, Regulation 44 (4) of SEBI (Mutual Funds) Regulations ,1996, , provision 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 The Scheme shall also follow other relevant regulations /guidelines issued by stock exchange(s) from time to time. The Scheme shall participate in Securities Borrowing and Lending only with the SEBI approved intermediaries. The Scheme shall not carry out short selling For Details, kindly refer SAI
XXI.	How to Apply and other details	The Units of the Scheme is/will listed on National Stock Exchange of India Limited (NSE) and/or any other recognized stock exchanges as may be decided by AMC from time to time. The Units of the Scheme may be bought or sold on all trading days minimum of 1 (one) unit at prevailing price on such Stock Exchange(s). The applications filled up and duly signed by the Market Makers/Large Investors should be submitted at the ISCs (AMC branches) whose addresses are available at the end of SID / on the website of the AMC i.e. www.tatamutual.com. For further details, please refer to the SAI and Application form available on the website for the instructions. Detailed process is mentioned in section II
XXII.	Investor services	Contact details for general service requests: Telephone: (022) 6282 7777 Email: service@tataamc.com WhatsApp: 70457 48282 SMS: TMF to 57575 Contact details for complaint resolution: The AMC has designated an Investor Relations Officer to look into investor grievances regarding deficiencies, if any, in the services provided by the Registrars or the Investor Service Centres. Name of the Investor Relations Officer: Ms. Kashmira Kalwachwala 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.
XXIII.	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.

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XXIV	Special product/facility available during the NFO and on ongoing basis	The Scheme does not offer Systematic Investment Plans, Systematic Transfer Plans or Systematic Withdrawal Plans.
XXV	Weblink	For Total Expense Ratio (TER): https://www.tatamutualfund.com/expense-ratio/total-expense-ratio For Scheme Factsheet: 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:

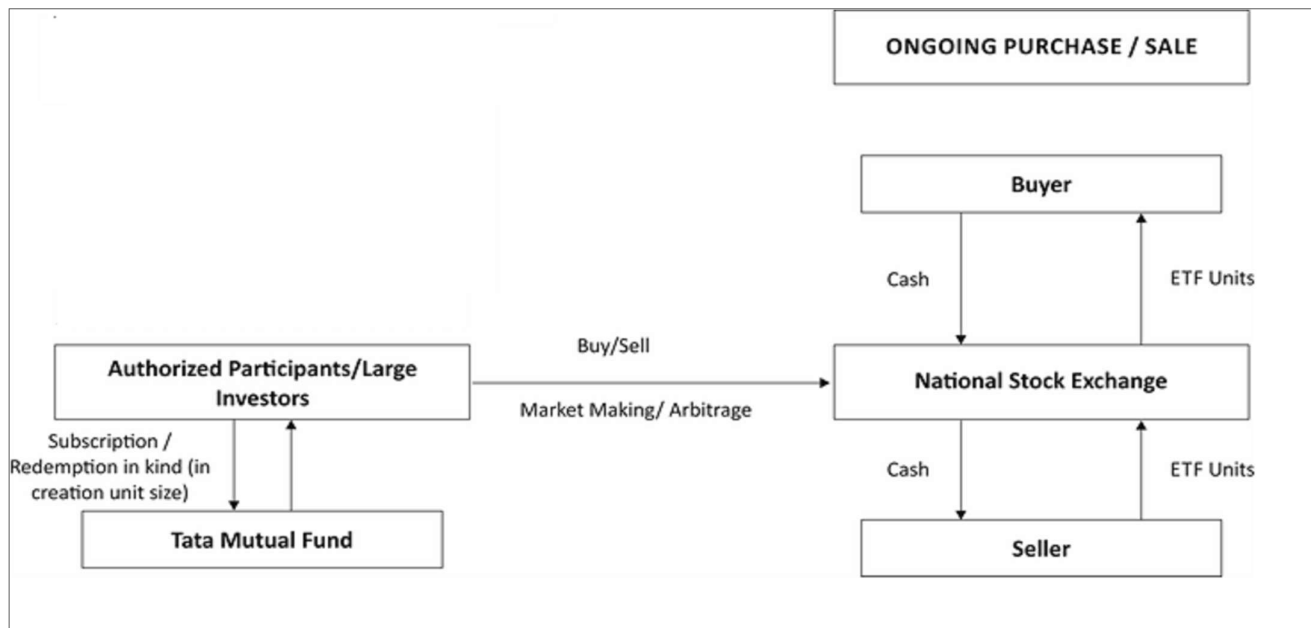
- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.

INTRODUCTION TO EXCHANGE TRADED FUNDS

An ETF is a passively managed product that provides exposure to an index or a basket of securities with the objective of generating returns as close to the index as possible. The key benefit of an ETF over traditional open-ended index funds is liquidity and availability of real-time market price on stock exchange. They can be bought and sold on the exchange at prices that are usually close to the indicative intra-day NAV of the Scheme. ETFs provide investors a fund that closely tracks the performance of an index with the ability to buy/sell on an intra-day basis. ETFs are structured in a manner which allows to create new units (called creation units) and redeem outstanding units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.

Large investors/institutions can purchase units by depositing the underlying securities with the mutual fund/AMC and can redeem by receiving the underlying shares in exchange of units. Units can also be bought and sold directly on the exchange. ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges.

How ETF's Works:



Benefits of ETFs

- Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at nearly the real-time prices as opposed to end of day prices.
- Ability to put limit orders.
- Protects long-term investors from the inflows and outflows of short-term investors. This is because the fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.
- Flexible as it can be used as a tool for gaining instant exposure to the equity markets, equitising cash, for arbitraging between the cash and futures market.
- Tracking error is likely to be low compared to normal index fund due to lower expenses and the unique in kind redemption and creation process of units.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

Provision no. 6.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024,, with respect to minimum number of investors and no single investor shall account for more than 25% of the corpus of the Scheme are not applicable to exchange traded funds and hence do not apply to Tata Nifty Private Bank Exchange Traded Fund.

C. SPECIAL CONSIDERATIONS

Investors are urged to study the terms of the SID carefully before investing in this Scheme, and to retain this SID for future reference. 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 FIUIND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units.

Tax Consequences

Redemption by the unit holders 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 their Directors / employees shall not be liable.

Other Business Activities of AMC:

For details refer SAI

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 persons 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), capitalisation, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalisation, 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.

NSEIL Disclaimer: The Product is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("NSEIL"). NSEIL does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the Nifty Private Bank index to track general stock market performance in India. The relationship of NSEIL to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSEIL without regard to the Issuer or the Product. NSEIL does not have any obligation to take the needs of the Issuer or the owners of the Product into consideration in determining, composing or calculating the Nifty Private Bank Index. NSEIL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into

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cash. NSEIL has no obligation or liability in connection with the administration, marketing or trading of the Product.

NSEIL do not guarantee the accuracy and/or the completeness of the Nifty Private Bank Index or any data included therein and NSEIL shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSEIL does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product, or any other person or entity from the use of the Nifty Private Bank Index or any data included therein. NSEIL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSEIL expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product, will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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) Tata Asset Management Pvt. Ltd 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 scheme approved by them is a new product offered by Tata Mutual Fund and is not a minor modification of any existing schemes.

For Tata Asset Management Private Limited

Place: Mumbai
Date: **November 28, 2025**

Padmanabhan Ramanathan
Compliance Officer

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the investment range would be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related instruments covered by Nifty Private Bank index*	95	100
Money Market Instruments including Triparty repo or any other instrument as may be permitted by SEBI and units of liquid scheme of Mutual Fund	0	5

The net assets of the scheme will be invested predominantly in stocks constituting the Nifty Private Bank Index. This would be done by investing in all the stocks in approximately the same weightage that they represent in the Nifty Private Bank Index. The scheme may take exposure through derivative transactions in the manner and upto the limit as may be specified by SEBI from time to time. A small portion of the net assets will be invested in money market instruments permitted by SEBI / RBI to meet the liquidity requirements of the Scheme.

*The scheme may invest upto 50% of its net assets in equity derivative instruments. Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme. The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives from time to time

The Scheme will comply with provision no. 12.24 and 12.25 of SEBI Master Circular on Mutual Fund dated June 27, 2024. The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.

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

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

Sl. no	Type of Instrument	Percentage of exposure	SEBI Master Circular on Mutual Fund dated June 27, 2024 Reference
1.	Securities Lending	The scheme may engage in securities lending and borrowings. Not more than 20% of the net assets of the scheme can be deployed in stock lending & single intermediary limit is 5%.	Provision no. 12.11-
2.	Equity Derivatives for non- hedging purposes	The exposure to derivatives will not exceed 50% of the net assets of the scheme.	Provision no. 12.25
3.	Securitized Debt	Will not invest	Provision no. 12.15
4.	Overseas Securities (Including ADR/GDR/Overseas ETF)	Will not invest	Provision no. 12.19
5.	ReITS and InVITS	Will not Invest	Provision no. 12.21
6.	AT1 and AT2 Bonds	Will not invest	Provision no. 12.2
7	Any other instrument Short Selling	Will not invest	Provision no. 12.11

Change in Investment Pattern/ Portfolio Rebalancing

Any alteration in the investment pattern will be for a short term on defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

Being a passively managed exchange traded open ended index scheme, change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, in cases of extreme market conditions, special events or corporate events, like declaration of income distribution cum capital withdrawal by the companies comprising the index. In the event of involuntary corporate action, the Scheme shall endeavor to dispose the security not forming part of the Underlying index within 7 calendar days from the date of listing, subject to availability of adequate liquidity for the security.

Rebalancing period

As per clause 3.6.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024, In case of change in constituents of the index due to periodic review, the portfolio of equity Index Funds be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio of index fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

B. WHERE WILL THE SCHEME INVEST?

1. **Equity & Equity Related Instruments:**
2. **Investment in Debt & Money Market Instruments:**
3. **Derivatives and Hedging Products**

C. WHAT ARE THE INVESTMENT STRATEGIES?

Tata Nifty Private Bank Exchange Traded Fund is a passively managed exchange traded fund which will employ an investment approach designed to track the performance of Nifty Private Bank Index. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty Private Bank Index in same proportion as in the Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements.

The fund is ideal for those investors who would like to invest in passively managed fund investing in a diversified portfolio of well-known companies as represented by Nifty Private Bank Index.

Tracking Error

Tracking error is a measure of the difference in returns from the Scheme and the returns from the index. It is computed as the standard deviation of the difference between the daily returns of the underlying benchmark and the NAV of the Scheme on an annualized basis.

Tracking error could be the result of a variety of factors including but not limited to:

- Delay in the purchase or sale of stocks within the benchmark due to:
 - i) Illiquidity in the stock,
 - ii) Delay in realisation of sale proceeds,
- The scheme may buy or sell the stocks comprising the index at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
- The potential for trades to fail, which may result in the Scheme not having acquired the stocks at a price necessary to track the benchmark price.
- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
- Disinvestments to meet redemptions, recurring expenses, income distribution cum capital withdrawal payouts etc.
- Execution of large buy / sell orders
- Transaction cost and recurring expenses
- Delay in realisation of Unit holders' funds
- Levy of margins by exchanges

The Scheme will endeavor to minimise the tracking error by:

- Rebalancing of the portfolio.
- Setting off of incremental subscriptions against redemptions.
- Use of derivatives for portfolio rebalancing and efficient portfolio management

The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

For ETFs in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

Trading in Derivatives by the Scheme

Subject to SEBI (Mutual Fund) Regulations, 1996, the Scheme(s) may use techniques and instruments such as trading in derivative instruments to hedge the risk of fluctuations in the value of the investment portfolio. In accordance with the guidelines issued by the SEBI, exposure to derivative instruments will be restricted to the limit as specified in the para on asset allocation pattern of the scheme.

A derivative is an instrument whose value is derived from the value of one or more of the underlying assets which can be commodities, precious metals, bonds, currency, etc. Common examples of Derivative instruments are Interest Rate Swaps, Forward Rate Agreements, Futures, Options, etc.

The Scheme may use techniques and instruments such as trading in derivative instruments to hedge the risk of fluctuations in the value of the investment portfolio. A derivative is an instrument whose value is derived from the value of one or more of the underlying assets which can be commodities, precious metals, bonds, currency, etc. Common examples of Derivative instruments are Interest Rate Swaps, Forward Rate Agreements, Futures, Options, etc. The Scheme may purchase call and put options in securities in which it invests and on securities indices based on securities in which the scheme invests. Through the purchase and sale of futures contracts and purchase of related options on those contracts the Scheme would seek to hedge against a decline in securities owned by the Scheme or an increase in the prices of securities which the Scheme plans to purchase. The Scheme would sell futures contracts on securities indices in anticipation of a fall in stock prices, to offset a decline in the value of its equity portfolio. When this type of hedging is successful, the futures contract increase in value while the Scheme's investment portfolio declines in value and thereby keep the Scheme's net asset value from declining as much as it otherwise would. Similarly, when the Fund is not fully invested, and an increase in the price of equities is expected, the Scheme would purchase futures contracts to gain rapid market exposure that may partially or entirely offset increase in the cost of the equity securities it intends to purchase.

Example: Please note that below mentioned examples are purely for illustration purpose only and actual exposure may vary to a greater extent in line with the regulatory directives.

Derivative Instruments & Related Examples:

Futures:

A futures contract is an agreement between the buyer and the seller for the purchase and sale of a particular asset at a specific price on a specific future date. The price at which the underlying asset would change hands in the future is agreed upon at the time of entering into the contract. The actual purchase or sale of the underlying asset involving payment of cash and delivery of the instrument does not take place until the contracted date of delivery. A futures contract involves an obligation on both the parties to fulfill the terms of the contract. Currently, futures contracts have a maximum expiration cycle of 3-months. A futures contract on the stock market index gives its owner the right and obligation to buy or sell the portfolio of stocks characterized by the index. Stock index futures are cash settled; there is no delivery of the underlying stocks.

Example:

Index Future	
Assume, 1-month Private Bank Nifty Future price on day 1:	18000
Scheme Buys	100 Future Contracts
(1 lot =Nominal Value equivalent to 20 units of the underlying index)	
Scenario 1	
On the date of Settlement, the future price (closing spot price of the index)	18500
Profit for the scheme (18200-18000) *100*20	1000000
Scenario 2	
On the date of Settlement, the future price (closing spot price of the index)	17900
Loss for the scheme (18000-17900) *100*20	-200000

Risks associated with Future Contracts: Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks. The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets. Additional risks could be on account of illiquidity and potential mispricing of the futures.

Options:

An option gives a person the right but not an obligation to buy or sell something. An option is a contract between two parties wherein the buyer receives a privilege for which he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

Example:

Call Option	
Say, Scheme buys 1 lot of Private Bank Nifty Index	20 Units
Spot price	18000
Strike price	18100
Premium	100
Total amount paid as premium (Rs.) (100X20)	Rs.2000
Scenario 1: The Private Bank Nifty Index goes up (i.e. Spot)	18250
Scheme has reversed the position before expiry of the contract	
Current Premium at the time of reversal	200
Net Gain Rs. (200-100)	100
Total gain on 1 lot of Private Bank Nifty (20 units) Rs.(20x100)	Rs.2000
Scheme has reversed the position (i.e. Private Bank Nifty Option) at expiry	
Private Bank Nifty Spot on expiry	18275
Premium Paid (Rs.)	100
Exercise price	18100
Receivables on Exercise (18275-18100)	175
Total gain (Rs.) (175 -100)*20	Rs.1500
Scenario 2: The Private Bank Nifty index moves to the level below 18100	
Scheme does not gain anything but the loss to the scheme (limited to the actual premium paid)	Rs. 100

Put Option	
Say, Scheme buys 1 lot of Private Bank Nifty Index	20 Units
Spot Price	18000
Strike Price	17900
Premium(per lot)	100
Total Amount Paid by the Scheme (20*100)	2000
Scenario 1: Private Bank Nifty Index goes down	
Scheme has reversed the position before expiry of the contract	
Private Bank Nifty Spot	17750
Current Premium at the time of reversal(from reverse trade)	150 per lot
Premium Received(Rs.)(100*20)	3000
Premium Paid	2000
Total Gain on 1 lot of Nifty Private Bank (Rs.) (20x50)	Rs.1000
Scheme has reversed the position at expiry	
Private Bank Nifty Spot	17500
Exercise Price	17900
Profit per lot	400
Total Gain Rs.(400*20)	Rs.8000
Scenario 2: If Private Bank Nifty Index Stays over the Strike price of 18300	
If spot price of private bank index goes up or stays around the exercise price i.e 17900 then in such scenario the premium paid of Rs.2000 shall be the maximum loss to the scheme.	

Risks associated with Option Contracts: The option contracts give a person the right but not an obligation to buy or sell. The risk is potential mispricing and exposure to options can limit the profits from a genuine investment transaction.

The derivative exposure limits shall be subject to following Exposure Limits as specified by provision no. 12.24 and 12.25 of SEBI Master Circular on Mutual Fund dated June 27, 2024:

- The cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.
- Mutual Funds shall not write options or purchase instruments with embedded written options.
- The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- Cash or cash equivalents* with residual maturity of less than 91 days shall be treated as not creating any exposure.
- Exposure due to hedging positions shall not be included in the above mentioned limits subject to the following:
 - Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1.
 - Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.
- Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1.

*Cash & Cash equivalent includes Triparty repo or any other instrument as may be permitted by SEBI, Repo, other money market instruments upto 91 days residual maturity.

Definition of Exposure in case of Derivative Positions

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price*Lot Size*Number of Contracts
Short Future	Futures Price*Lot Size* Number of Contracts

Position	Exposure
Option Bought	Option Premium Paid*Lot Size* Number of Contracts.

In Addition to the above, SEBI has also prescribed following derivative position limits:

Position Limits for Mutual Fund and its scheme:

Position limit for Index Options and Index Futures contracts	
Index Options Contract*	On a particular underlying index Rs.500 Crore or 15% of the total open interest of the market in equity Index options contracts, whichever is higher.
Index Futures Contract**	On a particular underlying index Rs.500 Crore or 15% of the total open interest of the market in equity Index futures contracts, whichever is higher.

* This limit would be applicable on open positions in all options contracts on a particular underlying index.

** This limit would be applicable on open positions in all futures contracts on a particular underlying index.

Additional position limit for hedging	
In addition to the position limits as mentioned above, Mutual Funds may take exposure in equity index derivatives subject to the following limits:	Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
	Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.
Position limit for Stock Options and Stock Futures contracts	
The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).	
This limit would be applicable on aggregate open positions in all futures and all option contracts on a particular underlying stock.	

Position limit for each scheme of a Mutual Fund

The scheme-wise position limit requirements shall be:

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
 - 1% of the free float market capitalization (in terms of number of shares). Or
 - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts)
- This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
- For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all scheme put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

For detailed risk associated with use of derivatives, please refer paragraph "Scheme Specific risk factors".

For detailed derivative strategies, please refer to SAI.

Portfolio Turnover Policy

Being Exchange Traded Fund, the fund Manager will follow passive strategy while investing. The portfolio turnover is expected to be in line with the volume of subscription and redemption in the scheme on a daily basis by Market Maker and eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): Nifty Private Bank Index

For Index Methodology kindly refer "Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)" under Section II of this document

E. WHO MANAGES THE SCHEME?

Name	Age	Educational Qualification	Total Experience (In years)	Other Schemes Under His Management	Experience (Assignments held during last 10 years)
Nitin Sharma (Managing since 01.07.2025)	39	MFM (Master's degree in financial management), BAF (Bachelor of Commerce-Accounting & Finance)	18	TATA Nifty India Digital ETF Fund of Fund TATA Nifty India Digital Exchange Traded Fund Tata Nifty 50 Exchange Traded Fund Tata Nifty 50 Index Fund Tata BSE Sensex Index Fund Tata Nifty Midcap 150 Momentum 50 Index Fund Tata Nifty Realty Index Fund Tata Nifty Auto Index Fund Tata Nifty Financial Services Index Fund Tata Nifty MidSmall Healthcare Index Fund Tata Nifty 500 Multicap India Manufacturing 50:30:20 Index Fund Tata Nifty500 Multicap Infrastructure 50:30:20 Index Fund Tata Gold Exchange Traded Fund Tata Silver Exchange Traded Fund Tata BSE Select Business Groups Index Fund Tata Nifty200 Alpha 30 Index Fund Tata Nifty Capital Markets Index Fund Tata Nifty India Tourism Index Fund Tata BSE Quality Index Fund Tata Nifty Midcap 150 Index Fund Tata Nifty Next 50 Index Fund	From 01st July, 2025 onwards he is also designated as a Fund Manager - Equities reporting to CIO. From 24th March, 2025 onwards With Tata Asset Management Private Limited as Dealer Investments & reporting to CIO. From November 2023 to 21st March 2025 With Share India Securities Ltd as Dealer for Institutional Dealing & reporting to Head of Equities. From October 2022 to October 2023 With Sharekhan Ltd as Dealer for Institutional Dealing & reporting to Manager. From May 2021 to September 2022 With Choice Equity Broking Pvt Ltd as Dealer for HNI Dealing & reporting to Director. From November 2019 to February 2021 With Globe Capital Market Ltd as Senior Wealth Manager for Dealing & reporting to Regional Head. From January 2016 to November 2019 With Namostute Trading Pvt Ltd (Angel Broking Ltd) as Branch Manager for Dealing & reporting to Director. From June 2014 to December 2015 With Kotak Securities (HO) as Assistant Manager for Dealing & reporting to Vice-president.
Rakesh Prajapati (Managing since December 20 th , 2024) (Assistant Fund Manager)	46	B. Com	19	TATA Nifty India Digital ETF Fund of Fund TATA Nifty India Digital Exchange Traded Fund Tata Nifty 50 Exchange Traded Fund Tata Nifty 50 Index Fund Tata BSE Sensex Index Fund Tata Nifty Midcap 150 Momentum 50 Index Fund Tata Nifty Realty Index Fund Tata Nifty Auto Index Fund Tata Nifty Financial Services Index Fund Tata Nifty MidSmall Healthcare Index Fund Tata Nifty 500 Multicap India Manufacturing 50:30:20 Index Fund Tata Nifty500 Multicap Infrastructure 50:30:20 Index Fund Tata BSE Select Business Groups Index Fund Tata Nifty200 Alpha 30 Index Fund Tata Nifty Capital Markets Index Fund	"From June, 2023 till date: With Tata Asset Management Private Limited for dealing function as a Senior Manager Investment, Reports to Chief Investment Officer – Equities, in additionally designated as an Assistant Fund Manager." From Aug 2021 till 31st May 2023 With ICICI Securities Ltd for derivative dealing function including trade execution & sending confirmation to clients, as a Senior Associate, From Apr 2021 till Aug 2021 With JM Financial for derivative dealing function including trade execution & sending confirmation to clients, as a Senior Manager, From March 2020 till Apr 2021 With Edelweiss Securities Ltd for

SID - TATA NIFTY PRIVATE BANK EXCHANGE TRADED FUND

Name	Age	Educational Qualification	Total Experience (In years)	Other Schemes Under His Management	Experience (Assignments held during last 10 years)
				Tata Nifty India Tourism Index Fund Tata BSE Quality Index Fund Tata Nifty Midcap 150 Index Fund Tata Nifty Next 50 Index Fund	derivative dealing function including trade execution & sending confirmation to clients, as an Associate Sales Trader, From May 2006 till March 2020 With IDFC Securities Ltd for derivative dealing function including trade execution & sending confirmation to clients, as a Senior Manager

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Tata Nifty India Digital Exchange Traded Fund, an open-ended exchange traded fund is thematic sectorial exchange traded fund and not a minor modification of any other existing scheme/ product offered by Tata Mutual Fund. The scheme is a passively managed exchange traded fund.

Below mentioned are other existing passively managed exchange traded fund of Tata Mutual Fund:

Sr. No.	Scheme Name
1	Tata Nifty 50 Exchange Traded Fund
2	Tata Gold Exchange Traded Fund
3	Tata Nifty India Digital Exchange Traded Fund
4	Tata Silver Exchange Traded Fund

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

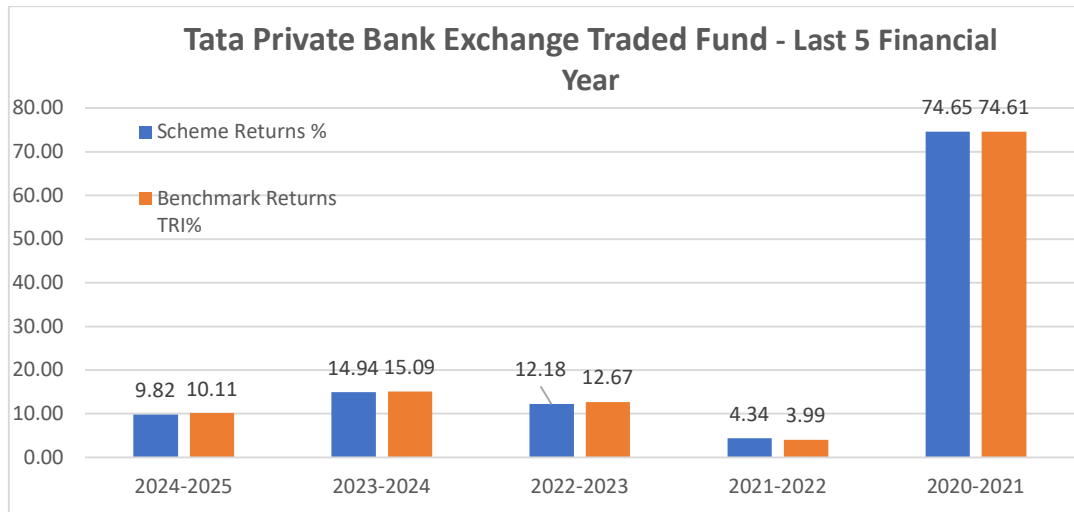
G. HOW HAS THE SCHEME PERFORMED

Performance as on 30.09.2025

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns TRI%
Returns for last 1 year	-0.01	0.41
Returns for last 3 years	10.40	10.66
Returns for last 5 years	18.05	18.20
Returns Since Inception	10.12	9.95
Inception Date	30-08-2019	

Absolute Returns for the Last 5 Financial Years

Financial Year	Scheme Returns %	Benchmark Returns TRI%
2024-2025	9.82	10.11
2023-2024	14.94	15.09
2022-2023	12.18	12.67
2021-2022	4.34	3.99
2020-2021	74.65	74.61



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 June 27, 2024.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio Top 10 holdings by issuer and fund allocation towards various sectors

Functional website link for Top 10 holdings by issuer:- Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutorydisclosures>

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

ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds

Functional website link:- Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>

iii. Portfolio Disclosure - Monthly/ Half Yearly For portfolio disclosures of the 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 (for 13 months) is **0.37 Times**.

v. Aggregate investment in the Scheme by:

Sr No.	Category Person (Concerned Scheme's Fund Manager(s))	Plans	Net Value		Market Value (in Rs.)
			Units	NAV per unit	
Nil					

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 the SEBI (MF) Regulations, 1996.

As per regulation 25(16A), The asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the SEBI from time to time. As per provision no. 6.9 of SEBI Master Circular on Mutual Fund dated June 27, 2024, AMCs are not required to invest such amount in ETFs, Index Funds, Overnight Funds, Funds of Funds scheme(s).

Functional website link for Investments by AMC in the 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 daily as of the close of each Business Day on which the National Stock Exchange (NSE) is open.

NAV shall be calculated in accordance with the following formula:

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

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 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.* Please refer Para VIII. of SAI on 'Investment valuation norms for securities & other assets for details.

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.

The Fund will ensure the repurchase price of scheme shall not be lower than 97% of the NAV, as provided for under the Regulations.

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 an ongoing Scheme this section is not applicable.

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 Regulation 52(6)(b) of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of open-ended index fund scheme or exchange traded fund, including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

The AMC has estimated that upto 1% (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.

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

Ref	Expenses Head	% of Daily Net Assets
	Investment Management and Advisory Fees	Upto 1.00%
	Trustee fee	
	Audit fees	
	Custodian fees	
	RTA Fees	
	Listing Fees/Other Expenses	
	Marketing & Selling expense incl. agent commission	
	Cost related to investor communications	
	Cost of fund transfer from location to location	
	Cost of providing account statements and income distribution redemption cheques and warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 1 bps)	
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
	Goods & Services tax on expenses other than investment and advisory fees	
	Goods & Services tax on brokerage and transaction cost	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6)(b)	Upto 1.00%*

* Excluding Goods & Services Tax on investment and advisory fees

The total expense ratio of the scheme including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

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.

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 1 basis point on daily net assets for investor's education and awareness initiatives.
- 3) The fund shall update the current expense ratios on the website(www.tatamutualfund.com) at least three working days prior to the effective date of the change. The exact web link for TER is <http://www.tatamutualfund.com/our-funds/total-expense-ratio>.
- 4) Illustration of impact of expense ratio on scheme return:

Amount Invested (Rs)	10,000
Gross Returns-assumed	15%
Closing NAV before expenses (Rs.)	11,500
Expenses (Rs)	250
Total NAV after charging expenses (Rs)	11,250
Net returns to investor	12.50%

- 5) Incentives, if any, to MMs shall be charged to the scheme within the maximum permissible limit of TER.

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. As per provision no. 10.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024 there shall be no entry load for all Mutual Fund schemes. Applicable tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of 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 June 27, 2024, no entry load will be charged by the Scheme to the investor)
Exit Load	Nil

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 w.e.f. 23rd April 2025.

Eligible investors as per provision no. 3.6.6 of SEBI Master Circular on Mutual Fund dated June 27, 2024 can directly transact in ETFs through AMC's without any exit load, in case of the following scenarios:

- Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- Total bid size on the exchange is less than half of creation units' size daily, averaged over a period of 7 consecutive trading days.
- In case of the above scenarios, applications received from investors for redemption upto 3 pm on any trading day, shall be processed by the AMC at the closing NAV of the day.

The above instances will be tracked by on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of Tata AMC

In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

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:

- Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of units of the scheme may go up or down.
- Mutual Funds and securities investments are subject to market risks and there can be no assurance and no guarantee that the Scheme will achieve its objective.
- As with any investment in stocks, shares and 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.
- Investment in equity and equity related securities including option contracts involve high degree of risks and investors should not invest in the schemes unless they can afford to take the risk of losing their investment.
- 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 Nifty Private Bank Exchange Traded 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 scheme carefully and consult their Tax and Investment Advisor before investing in the Scheme.
- Tata Nifty Private Bank Exchange Traded Fund is not guaranteed or assured return scheme.

Scheme Specific Risk Factors:

Tata Nifty Private Bank Exchange Traded Fund is a passively managed scheme by providing exposure to Nifty Private Bank Index and tracking its performance and yield, before expenses, as closely as possible. The scheme performance may be affected by a general decline in the Indian markets relating to its underlying Index. The scheme invests in the underlying Index regardless of its investment merit.

Factors such as the fees and expenses of the Scheme, Corporate Actions, Cash balance, changes to the Underlying Index and regulatory policies may affect AMC's ability to achieve close correlation with the Underlying Index of the Scheme. The Scheme's returns may therefore deviate from those of its Underlying Index, generally known as "Tracking Error" risk.

The Tracking error of the scheme is expected to be in the range of 2-3% per annum. However, it may so be that the actual tracking error can be higher or lower than the range given. Tracking errors are inherent in any ETF fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty Private Bank Index or one or more securities covered by / included in the Nifty Private Bank Index. However, Tracking Error of ETFs is likely to be low as compared to a normal index fund.

To the extent that some assets/ funds may be deployed in Money Market Operations, the Scheme will be subject to risks relating to such deployment / operations and may also contribute to tracking errors.

In case of investments in derivative instruments like index futures, the risk/reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is an untested market.

The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. Index in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. However, Tracking Error of Index is likely to be low as compared to a normal index fund.

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, total return and/or its ability to meet its objectives. These risks are associated with investment in equities.

Risks associated with investments in equity instruments

Investment Risks

Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.

The price of securities may go up or down depending on a variety of factors and hence investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity securities and utilising debt

and money market instruments as a defensive investment strategy. The price of securities may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic or other developments, closure of the Stock Exchanges etc. Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Fund's investment objective will be attained or that the Fund may not be in a position to maintain the indicated percentage of investment pattern under exceptional circumstances. There is no guarantee the investment / dis-investment decision will result into profit.

Market Risk

The Scheme's NAV will react to the stock market movements. The Investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices and market movements, and over longer periods during market downturns.

Regulatory Risk

Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Market Maker to arbitrage resulting into wider premium/ discount to NAV.

Liquidity Risk

Trading in units of Tata Nifty Private Bank Exchange Traded Fund on the Exchange may be halted because of market conditions or for reasons that in the view of the Market Authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units of Tata Nifty Private Bank ETF are subject to trading halts caused by extraordinary market volatility and pursuant to NSE and SEBI "circuit filter" rules. There can be no assurance that the requirements of the Market necessary to maintain the listing of units of Tata Nifty Private Bank Exchange Traded Fund will continue to be met or will remain unchanged. The Trustee, in the general interest of the unit holders of the Scheme offered under this scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.

Settlement Risk

In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Schemes portfolio may result, at times, in potential losses to the Schemes, and there can be subsequent decline in the value of the securities held in the respective Scheme's portfolio.

Risk pertaining to Nifty Private Bank Index

Nifty Private Bank Index comprises of 10 stocks and weights of each company in the index were capped at less than 35% To the extent that the Scheme may concentrate its investments in the Securities of companies of certain sectors, the Scheme will therefore be subject to the risks associated with such concentration. In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of equity Securities. Such risks may impact the Scheme to the extent that it invests in particular sectors even in cases where the investment objective is more generic.

Risks associated with Money Markets Instruments

Interest Rate Risk

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

Credit Risk

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

Reinvestment Risk

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

Securities Lending by the Mutual Fund

The Scheme may participate in securities lending and borrowing scheme in accordance with Securities Lending Scheme, 1997, Regulation 44 (4) of SEBI (Mutual Funds) Regulations ,1996, and as per provision no. 12.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024 on framework for short selling and borrowing and lending of securities . The Scheme shall also follow other relevant regulations /guidelines issued by stock exchange(s) from time to time. The Scheme shall participate in Securities Borrowing and Lending only with the SEBI approved intermediaries.

Securities Lending means the lending of securities to SEBI approved intermediaries for a tenure of 1 to 12 months at a negotiated compensation in order to enhance returns of the scheme portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The AMC will adhere to the following strict internal limits should it engage in Securities Lending.

Not more than 20% of the net assets of the Scheme can be deployed in stock lending & single intermediary limit is 5%. Collateral would always be obtained by the approved intermediary. Collateral value would always be more than the value of the security lent. Collateral can be in form of cash, bank guarantee, and government securities, as may be agreed upon with the approved intermediary, and would also be subject to a mark to market valuation on a daily basis.

Example:

A scheme has a security of a company which it would wish to hold for a long period of time as a core holding in the portfolio as per the fund manager's plan. In that case the investors would be benefited only to the extent of the rise in the value of the security, from time to time if any, on the exchange. If the scheme is enabled to lend the said security to a borrower who would be wanting to take advantage of the market fluctuations in its price, the borrower would return the security to the lender (fund) at a stipulated time or on demand for a negotiated compensation. The scheme's unitholders can enhance their returns to the extent of the compensation it will earn for lending the same. An adequate security or collateral will have to be maintained by the intermediary. This should always be higher than the cost of the security. Thus, it is in the interest of the investors that returns can be enhanced by way of stock lending rather than hold the security only for capital appreciation potential.

Thus, the scenario under which the scheme would participate in stock lending would be:

1. There is a holding of security e.g. of XYZ Ltd in the scheme which the fund manager wants to be the core holding of the fund for approximately 6 to 12 months.
2. There is a borrower (not mutual fund) for the security, (who has taken a short position in the market and needs the said security of XYZ Ltd to settle it) who is willing to put up a proper collateral for the same (In all cases higher than the price of the script).
3. The borrower is represented by a proper recognized intermediary.
4. The agreement is to return the security or the amount so negotiated at a particular period of time or on demand.

Then the security will be lent by the scheme and the unitholders would benefit from the additional compensation earned for lending, apart from the capital appreciation which also happens in that stock. Thus, to summarize, stock lending would be done by the scheme only in the following circumstances:

- a) If permitted by trustees and the extent SEBI regulations in that regard, from time to time.
- b) If such activity generates additional returns for the scheme and helps to enhance the scheme returns.
- c) If considering the above and other factors all considered in totality, such activity is in the interest of unitholders in the scheme.

Securities Lending Risks

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

Risks associated with Derivatives

- Derivative products are leverage instruments and can provide disproportionate gains as well as disproportionate losses to the investors. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involved uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.
- Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative add to the portfolio and the ability to forecast price of securities being hedged and interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments".
- The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place.
- The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.
- Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
- The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme.
- There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. The counter party may default on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavorable) market price.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.
- Where derivatives are used for hedging, such use may involve a basis risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.

Listing related risks

Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.

Trading in Units of the Scheme on the Exchange may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading in Units of the Scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the Scheme will continue to be met or will remain unchanged. Any changes in trading regulations by the Stock Exchange(s) or SEBI may inter-alia result in wider premium/discount to NAV. The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of Scheme's holdings. The trading prices of Units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme. However, the Units of the Scheme can be subscribed / redeemed in Creation Unit Size directly with the Fund, which provides efficient arbitrage between the traded prices and the NAV, thereby reducing the incidence of the units of the Scheme being traded at premium/discounts to NAV. However, any changes in the trading regulations by NSE/Stock Exchange/SEBI may affect the ability of the market makers to arbitrage resulting into wider premium or discount to NAV. The Units will be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unitholder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

The market price of the Units of the Scheme, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the Unit (or NAV), and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units in the Exchange may lead to market price of the Units to quote at premium or discount to NAV.

Redemption Risk

Investors may note that even though this is an open-ended scheme, the Scheme would repurchase/redeem Units in Creation Unit Size only. Thus unit holdings less than the Creation Unit Size can only be sold through the secondary market on the Stock Exchange where these units are listed, subject to the rules and regulations of the Exchange.

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

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

C. RISK MITIGATION STRATEGIES**Risk Control:**

The scheme aims to track the Nifty Private Bank Index as closely as possible before expenses. The index is tracked on a regular basis and changes to the constituents or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error.

Investment in equity has an inherent market risk which cannot be mitigated generally. Whilst such risks cannot be eliminated, they may be mitigated by diversification. the AMC has adequate safeguards for controlling risk in the portfolio construction process. Investments made by the Scheme would be in accordance with the investment objective of the Scheme and provisions of SEBI Regulations.

II. INFORMATION ABOUT THE SCHEME**A. WHERE WILL THE SCHEME INVEST**

Equity & Equity Related Instruments: The Scheme would invest in stocks comprising the Nifty Private Bank Index in the same proportion (weightage) as in the Index and endeavor to track the benchmark index.

Investment in Money Market Instruments: The Scheme may also invest in Money market instruments, in compliance with Regulations to meet liquidity requirements. The scheme may also invest in liquid schemes of Tata Mutual Fund or of any other fund house.

Money Market Instruments includes instruments like Commercial Paper, Certificate of Deposit, Treasury Bills and short term debt instruments etc. Triparty Repo or any other instrument as may be permitted by SEBI, Reverse Repo in Government Securities and any other Money Market instruments as may be permitted by SEBI/ RBI from time to time.

Derivatives and Hedging Products:

The Scheme may invest in Derivative Instruments to the extent permitted under provision no. 7.5,7.6,12.24 and 12.25 of SEBI Master Circular on Mutual Fund dated June 27, 2024.

The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

Government Securities, T-Bills & Repo on Government Securities

Futures:

A futures contract is an agreement between the buyer and the seller for the purchase and sale of a particular asset at a specific price on a specific future date. The price at which the underlying asset would change hands in the future is agreed upon at the time of entering into the contract. The actual purchase or sale of the underlying asset involving payment of cash and delivery of the instrument does not take place until the contracted date of delivery. A futures contract involves an obligation on both the parties to fulfill the terms of the contract. Currently, futures contracts have a maximum expiration cycle of 3-months. A futures contract on the stock market index gives its owner the right and obligation to buy or sell the portfolio of stocks characterized by the index. Stock index futures are cash settled; there is no delivery of the underlying stocks.

Options:

An option gives a person the right but not an obligation to buy or sell something. An option is a contract between two parties wherein the buyer receives a privilege for which he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

An option contract may be of two kinds:

- 1) Call option: An option that provides the buyer the right to buy is a call option. The buyer of the call option can call upon the seller of the option and buy from him the underlying asset at the agreed price. The seller of the option has to fulfil the obligation upon exercise of the option.
- 2) Put option: The right to sell is called a put option. Here, the buyer of the option can exercise his right to sell the underlying asset to the seller of the option at the agreed price.

Option contracts are classified into two styles:

(a) European Style

In a European option, the holder of the option can only exercise his right on the date of expiration only.

(b) American Style

In an American option, the holder can exercise his right anytime between the purchase date and the expiration date.

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 of Debt Securities

Issuer	Instruments	Maturity	Expected Yields Range (%) as on 04.11.2024
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

Issuer	Instruments	Maturity	Expected Yields Range (%) as on 04.11.2024
GOI	Long dated	5-7 yrs	6.36-6.46
Corporate	AAA	3-5 yrs	6.78-6.88
Corporate	AAA	1-3 yrs	6.85-6.95
Corporate	AA	3-5 yrs	7.62-7.72
Corporate	AA	1-3 yrs	7.8-7.9
Corporate	CP	3 months	6.05-6.15
Corporate	CP	1 year	6.6-6.7
Banks	CD	3 months	5.95-6.05
Banks	CD	1 year	6.4-6.5
Repo		1-3 days	5.25-5.35

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

1. The Mutual Fund under all its scheme(s) shall not own more than ten percent of any company's paid up capital carrying voting rights.
2. All investments by the scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
3. The scheme shall not make any investment in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
4. 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: Provision no. 9.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024 has prescribed the methodology for determination of price to be considered for inter scheme transfers. .
5. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate 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.
6. 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:

The scheme may engage in securities lending and borrowing in accordance with the Securities Lending and Borrowing framework.

Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI.
7. The mutual fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.
8. The scheme shall not make any investment in any fund of funds scheme.
9. Pending deployment of funds of a Scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision no. 12.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024
 - a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
 - b. Such deposits shall be held in the name of each Scheme.
 - c. Each Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
 - e. Trustees /AMC will ensure that no funds of a scheme is parked in Short term deposit of a bank which has invested in that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.
10. The scheme will not advance any loan for any purpose.
11. The Scheme shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase/ redemption of units or payment of interest or income distribution cum capital withdrawal to the unitholders. The fund shall not borrow more than 20 per cent of the

net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

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

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 Exchange Traded Fund replicating/tracking Nifty Private Bank Index.

(ii) Investment Objective

The investment objective of the scheme is to provide returns that is closely correspond to the total returns of the securities as represented by the Nifty Private Bank index, subject to tracking error.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Investment Pattern and Risk Profile:

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

• Liquidity provisions such as repurchase/redemption of units-

Tata Nifty Private Bank Exchange Traded Fund shall be listed on the Exchange, subsequent buying or selling by Unit holders can be made from the secondary market. For details on repurchase/redemption of units please refer section on redemption.

Refer section “ (C) ANNUAL SCHEME RECURRING EXPENSES” of Part III OTHER DETAILS” for aggregate fees and expenses chargeable to the Scheme.

The scheme does not provide any safety net or guarantee, nor does it provide any assurance regarding declaration of income distribution/. 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(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) 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)-

The Nifty Private Bank Index is designed to reflect the behavior and performance of the banks from private sector. The index comprises of 10 stocks. The base date of the index is April 1, 2005 and is well suited for benchmarking, Exchange Traded funds.

The Nifty Private Bank index is computed using a periodic capped free float methodology. The methodology also takes into account constituent changes in the index and corporate actions such as stock splits, rights issuance, etc., without affecting the index value.

Considering the scheme is a passively managed exchange traded fund, Nifty Private Bank index would be an ideal benchmark for the scheme and is most suitable for performance composition. Total Return variant of the index (TRI) of Nifty Private Bank index will be used for performance comparison.

The Performance of Nifty Private Bank Index will have a direct bearing on the performance of the Scheme. In the event the Nifty Private Bank Index is dissolved or is withdrawn by NSEIL, the Trustee reserves a right to modify the Scheme so as to track a different and suitable index and the procedure stipulated in the Regulations shall be complied with.

Index Constituents as on September 30, 2025: -

Sr No.	ISIN	SECURITY_NAME	Weights %	Impact Cost %
1	INE040A01034	HDFC BANK LTD.	21.458707	0.01
2	INE090A01021	ICICI BANK LTD.	20.999707	0.02
3	INE237A01028	KOTAK MAHINDRA BANK LTD.	19.689847	0.01
4	INE238A01034	AXIS BANK LTD.	19.298473	0.02
5	INE095A01012	INDUSIND BANK LTD.	4.188571	0.04
6	INE171A01029	FEDERAL BANK LTD.	4.100232	0.02
7	INE092T01019	IDFC FIRST BANK LTD.	3.989377	0.03
8	INE528G01035	YES BANK LTD.	3.618204	0.04
9	INE976G01028	RBL BANK LTD.	1.433773	0.04
10	INE545U01014	BANDHAN BANK LTD.	1.22311	0.03

Hence the index is complying with the provision no. 3.4.2.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024 as amended from time to time:

- a) The Private bank index is having a minimum of 10 stocks as its constituents.
- b) No single stock shall have more than 35% weight in the index.
- c) The weightage of the top three constituents of the index, cumulatively is less than 65% of the Index.
- d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

NSEIL Disclaimer: The Product is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("NSEIL"). NSEIL does not make any representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the to track general stock market performance in India. The relationship of NSEIL to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSEIL without regard to the Issuer or the Product. NSEIL does not have any obligation to take the needs of the Issuer or the owners of the Product into consideration in determining, composing or calculating the Nifty Private Bank index. NSEIL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into cash. NSEIL has no obligation or liability in connection with the administration, marketing or trading of the Product.

NSEIL do not guarantee the accuracy and/or the completeness of the index or any data included therein and NSEIL shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSEIL does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product, or any other person or entity from the use of the above index or any data included therein. NSEIL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSEIL expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product, will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS (FOR ETFs)

The principles of incentive structure to MM (as and when decided) will be disclosed on <https://www.tatamutualfund.com/>

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 JUNE 27, 2024 (ONLY FOR CLOSE ENDED DEBT SCHEMES)

Not Applicable

G. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and transfer of units	Being an Exchange Traded Fund, the Units of the Scheme is listed on the NSE and/or will be listed on any other stock exchange within such time as the Exchange may allow or within such time as the Regulations permit. An investor can buy/sell Units on the Exchange during the trading hours like any other publicly traded stock. The AMC has proposed to engage Market Maker for providing liquidity for the Units of the Scheme on the Stock Exchange(s) so that investors other than Market Maker and eligible investors as per provision no. 3.6 of SEBI Master Circular on Mutual Fund dated June 27, 2024 are able to buy or redeem units on the Stock Exchange(s) using the services of a stock broker(s). The AMC may also decide to delist the Units from a particular Exchange in case of need, provided that the Units are listed on at least one Exchange.
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	The price of the Units in the market on Exchange will depend on demand and supply and market factors and forces. There is no minimum investment amount for investment through Exchange, although Units dealt in minimum in lot of 1 and in multiple thereof. Units held in Demat form are freely transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the DP in 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.
Dematerialization of units	The units of the Scheme will be available in dematerialized form only. Investors intending to invest in units of the Scheme are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch) and will be required to indicate in the application form the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP at the time of purchasing units directly from the Fund on an ongoing basis in the Creation Unit Size. The units of the Scheme will be issued, traded and settled compulsorily in dematerialized form.
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 amount invested without any return.)	Not applicable, as this is an ongoing scheme.
Maximum Amount to be raised (if any)	No upper limit
Dividend Policy (IDCW)	Income Distribution cum capital withdrawal if any, declared under the scheme shall be subject to available surplus. All unit holders whose names appear in the Register of the Scheme as on the Record Date will be entitled to the income distribution cum capital withdrawal. Income Distribution cum capital withdrawal declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme. All the income distribution cum capital withdrawal payments shall be in accordance and compliance with SEBI and National Stock Exchange of India Regulations, as applicable from time to time.
Allotment (Detailed procedure)	On The Exchange: The units of the Scheme are listed on NSE, the investor can buy units on an ongoing basis on the capital market segment of NSE at the traded prices in a minimum size of 1 unit and in multiples thereof. All categories of Investors may purchase the units through secondary market on any trading day. Directly with the Fund: Market Makers shall transact with mutual fund in the Creation Size. Other investors may transact directly with mutual fund with minimum investment as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 & as specified from time to time. However, such transaction shall be in multiple of Creation Unit Size. Direct transaction with AMCs shall be facilitated for investors only for transactions as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 & as specified from time to time for redemption or subscription. The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Subscriptions and Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors. The Fund may also allow Cash subscription of Units of the Scheme in Creation Unit Size by eligible investors as per provision no. 3.6 of SEBI Master Circular on Mutual Fund dated June 27, 2024. Purchase request for Creation Unit shall be made by such Investors to the Fund/AMC where upon the Fund/ AMC will arrange to buy the underlying portfolio Securities on behalf of the Investor. The Portfolio Deposit and Cash Component will be exchanged for the Units of the Scheme in Creation Unit Size. 'Creation Unit' is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component. Creation Unit Size fixed for Nifty Private Bank ETF is 7500 units and in multiples thereof. The Portfolio Deposit and Cash Component are defined as follows: - Portfolio Deposit: This is a pre-defined basket of securities that represent the Underlying Index and will be defined and

	announced by the Fund on daily basis and can change from time to time. Cash Component for Creating in Creation Unit Size: Cash Component represents the difference between the Applicable NAV of Creation Unit and the market value of Portfolio Deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses if any and will include the difference between the purchase price/sale price (in case of subscription/redemption) and closing price of Portfolio Deposit for creation/redemption of the ETF units in Creation Unit Size. The Cash Component for creation will vary from time to time and will be decided and announced by the AMC on its website and other data providers. AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument. Note: - In addition to the NAV, any person transacting with the fund will have to reimburse actual charges pertaining to transaction - brokerage, STT, NSDL charges, other charges if any incidental to the scheme. - Charges related to transactions payable by the investor is per creation request and will be as determined by the AMC at the time of transaction. - Switches are not allowed under the scheme. Units of the Scheme in less than Creation Unit cannot be purchased directly with the Fund. - The units are proposed to be listed on NSE to provide liquidity through secondary market. All categories of Investors may purchase the units through secondary market on any trading day. - The Market Maker would offer daily two-way quote in the market. - The details of the Market Makers will be uploaded on the website of Tata Mutual Fund. Market Making Framework - As mandated by SEBI, AMC will appoint at least two Market Makers (MMs), to provide continuous liquidity from Stock Exchange platform. The name of the MMs will be disclosed on the website of the AMC. - Tata AMC will facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis. - Incentives, if any, shall be charged to the scheme withing the maximum permissible TER limit. - The principles of incentive structure to MM (as and when decided) will be disclosed on www.tatamutualfund.com - Incentives, if any, to market maker will be linked to performance of the market maker in terms of generating liquidity in units of ETFs. Market Making Settlement Process In order to make the market making process less capital intensive, SEBI has allowed net settlement between cash leg of transactions in units of ETF by the MM and consequent transaction in underlying basket by the ETF. Under this mechanism, ETFs are allowed to buy and sell their own units them being the part of asset allocation.
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 shall 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 & 17.6.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024 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, paramilitary Units and other eligible institutions. - Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws. - Provident / Pension / Gratuity and such other Funds as may be permitted by Government of India or Other Regulatory Authority in India to invest. - Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis. - Foreign Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014. - International Multilateral Agencies approved by the Government of India. Compliance under Foreign Account Tax Compliance Act (FATCA) regulations: United States of America (US) has introduced chapter no. 4 in the US Internal Revenue Code as a part of the Hiring Incentives to Restore Employment (HIRE) Act, which was enacted by the US legislature to create employment opportunities in US. The HIRE Act includes Foreign Account Tax Compliance Act (FATCA), which now forms a part of the US-IR Code. The regulations for FATCA have undergone revision since 2010 and the final regulations make the FATCA provisions effective from July 1, 2014. The objective of FATCA is to detect "US Persons", who evade US taxes by using financial account maintained outside US. The US persons are defined as those who have either US citizenship or US residency. The FATCA stipulates reporting on – - US taxpayers about certain foreign financial accounts and offshore assets. - Foreign Financial Institutions (FFIs) about financial accounts with them of US 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 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 Pvt 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 holder's '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
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	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. Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements. With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund. “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.”
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 organized under the laws of the U.S. • A person who is resident of Canada. • OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999. • 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 cum capital withdrawal. 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.The Units of the Scheme is/will listed on National Stock Exchange of India Limited (NSE) and/or any other recognized stock exchanges as may be decided by AMC from time to time. The Units of the Scheme may be bought or sold on all trading days minimum of 1 (one) unit at prevailing price on such Stock Exchange(s). The applications filled up and duly signed by the Market Makers/Large Investors should be submitted at the ISCs (AMC branches) whose addresses are available at the end of SID / on the website of the AMC i.e. www.tatamutual.com. For further details, please refer to the SAI and Application form available on the website for the instructions. Functional weblink: 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. Investors are required to note that it 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.	1. 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. 2. Transfer would be only in favor of transferees who are capable of holding units and having a demat account. The Fund will not be bound to recognize any other transfer. 3. 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. 4. All the units of a mutual fund scheme held in Demat form will be freely transferable. 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. 5. The units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act, 1996 and Depositories Rules and Regulations. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all the units of a mutual fund scheme held in Demat form will be freely transferable.										
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.	In terms of provision no. 8.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all direct transactions in units of ETFs by MMs or other eligible investors with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio further The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors. For Redemption transaction in less than Creation Unit Size in the exceptional circumstances mentioned in clause 'Ongoing price for redemption (sale) / repurchase / by investors.' The following cut-off timings shall be observed by the Mutual Fund 1. where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and 2. an application received after 3.00 pm – closing NAV of the next business day. The Scheme is listed and traded on the NSE or will be listed on other stock exchange, the provisions of cut off time (3 P.M.) is not applicable for secondary market transactions but will be subject to the trading time/restrictions for purchase/sale of units as per the rules and regulations prescribed by the stock exchanges on which they are listed. Settlement of purchase / sale of Units of the Scheme on NSE and/or any other stock exchange: Buying/Selling of Units of the Scheme on NSE and/or any other stock exchange is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/subbroker before the securities pay in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out. If an investor has bought Units, he should give standing instructions for ‘Delivery-In’ to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE’s and/or any other stock exchange’s Clearing Corporation. An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give ‘Delivery Out’ instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CMBP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc. Rolling Settlement As per the SEBI’s circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below: <table border="1"> <tr> <td>T</td><td>The day on which the transaction is executed by a trading member</td></tr> <tr> <td>T+1</td><td>Confirmation of all trades including custodial trades.</td></tr> <tr> <td>T+1</td><td>Processing and downloading of obligation files to brokers/custodians.</td></tr> <tr> <td>T+1</td><td>Pay-in of funds and securities.</td></tr> <tr> <td>T+2</td><td>Pay out of funds and securities.</td></tr> </table> While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.	T	The day on which the transaction is executed by a trading member	T+1	Confirmation of all trades including custodial trades.	T+1	Processing and downloading of obligation files to brokers/custodians.	T+1	Pay-in of funds and securities.	T+2	Pay out of funds and securities.
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T+2	Pay out of funds and securities.										
Minimum amount for purchase/redemption/switches	Subscription / Redemption of Units directly with Mutual Fund: Market Makers can directly purchase / redeem in Creation Unit Size on any business day. Direct transaction with AMCs is facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and such transaction shall be in Creation Unit Size. Any order placed for redemption or										

	subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Subscriptions and Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors. Purchase / Sale of Units on Stock Exchange: There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit on stock exchange.
Accounts Statements	On acceptance of the application for subscription, an allotment confirmation specifying the number of units will be sent to the Unit holders either by way of an email and/or SMS at their registered e-mail address and/or mobile number as the case may be within five working days As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account. Consolidated Account Statement In compliance with the Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014 and provision no. 14.4.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024, Tata Mutual Fund will send the Consolidated Account Statement (CAS) to investors as follows: A single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories as per the specified timeline specified by SEBI at the end of the month in which transaction (the word ‘transaction’ shall include all financial transactions in demat accounts/ Mutual Fund folios of the investor) takes place. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds 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:- As per SEBI Circular no SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025, the following timelines will be applicable for sending of CAS with effect from May 14th, 2025: 1. The CAS shall be dispatched to investors who have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors who 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 shall 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 shall be sent to the investors by email on half yearly basis. In such cases, the CAS shall be dispatched to those investors who have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors who have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option shall 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. In case of failure to despatch 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). 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, subject to exceptional circumstances as mentioned further in this document. Redemption of Units directly with Mutual Fund: Market Makers can directly redeem in Creation Unit Size on any business day. Direct transaction with AMCs is facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and such transaction shall be in Creation Unit Size. Any order placed for redemption directly with the AMC must be of greater than INR 25 Cr The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

	Sale of Units on Stock Exchange: There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit on stock exchange
Bank Mandate	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 - 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. Important: 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: - Transaction slip/Request letter from investor And - Proof of New Address (as per KYC guidelines) And - 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. 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	The transfer of redemption or repurchase proceeds to the unitholders shall be made within three working days from the date of redemption or repurchase. 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). The above timelines are subject to the list of exceptional circumstance as specified below and by SEBI or AMFI from time to time.		
	Sr. No.	Exceptional Circumstances	Additional Time allowed
	1	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.
	2	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
	3	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. 14.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 shall be counted from the date the situation becomes normal.
	4	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.
	5	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
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Treatment of Unclaimed dividend and redemption amounts: In accordance with provision no. 14.3 of SEBI Master Circular on Mutual Fund dated June 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 June 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.	Continuous Offer for the Scheme commenced on September 05, 2019.
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.	On The Exchange: The units of the Scheme are listed on NSE, the investor can buy units on an ongoing basis on the capital market segment of NSE at the traded prices in a minimum size of 1 unit and in multiples thereof. All categories of Investors may purchase the units through secondary market on any trading day. Directly with the Fund: Market Makers shall transact with mutual fund in the Creation Size. Other investors may transact directly with mutual fund with minimum investment as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 & as specified from time to time. However, such transaction shall be in multiple of Creation Unit Size. Direct transaction with AMCs shall be facilitated for investors only for transactions as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 & as specified from time to time for redemption or subscription. The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Subscriptions and Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be

	applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors. The Fund may also allow Cash subscription of Units of the Scheme in Creation Unit Size by eligible investors as per provision no. 3.6 of SEBI Master Circular on Mutual Fund dated June 27, 2024. Purchase request for Creation Unit shall be made by such Investors to the Fund/AMC where upon the Fund/ AMC will arrange to buy the underlying portfolio Securities on behalf of the Investor. The Portfolio Deposit and Cash Component will be exchanged for the Units of the Scheme in Creation Unit Size. ‘Creation Unit’ is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component. Creation Unit Size fixed for Nifty Private Bank ETF is 7500 units and in multiples thereof. The Portfolio Deposit and Cash Component are defined as follows: - Portfolio Deposit: This is a pre-defined basket of securities that represent the Underlying Index and will be defined and announced by the Fund on daily basis and can change from time to time. Cash Component for Creating in Creation Unit Size: Cash Component represents the difference between the Applicable NAV of Creation Unit and the market value of Portfolio Deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses if any and will include the difference between the purchase price/sale price (in case of subscription/redemption) and closing price of Portfolio Deposit for creation/redemption of the ETF units in Creation Unit Size. The Cash Component for creation will vary from time to time and will be decided and announced by the AMC on its website and other data providers. AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument. Note: - In addition to the NAV, any person transacting with the fund will have to reimburse actual charges pertaining to transaction - brokerage, STT, NSDL charges, other charges if any incidental to the scheme. - Charges related to transactions payable by the investor is per creation request and will be as determined by the AMC at the time of transaction. - Switches are not allowed under the scheme. Units of the Scheme in less than Creation Unit cannot be purchased directly with the Fund. - The units are proposed to be listed on NSE to provide liquidity through secondary market. All categories of Investors may purchase the units through secondary market on any trading day. - The Market Maker would offer daily two-way quote in the market. - The details of the Market Makers will be uploaded on the website of Tata Mutual Fund. Market Making Framework - As mandated by SEBI, AMC will appoint at least two Market Makers (MMs), to provide continuous liquidity from Stock Exchange platform. The name of the MMs will be disclosed on the website of the AMC. - Tata AMC will facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis. - Incentives, if any, shall be charged to the scheme withing the maximum permissible TER limit. - The principles of incentive structure to MM (as and when decided) will be disclosed on www.tatamutualfund.com - Incentives, if any, to market maker will be linked to performance of the market maker in terms of generating liquidity in units of ETFs. Market Making Settlement Process In order to make the market making process less capital intensive, SEBI has allowed net settlement between cash leg of transactions in units of ETF by the MM and consequent transaction in underlying basket by the ETF. Under this mechanism, ETFs are allowed to buy and sell their own units them being the part of asset allocation.
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:	Redemption On the Exchange: The units of the Scheme are listed on NSE, the investor can sell units on an ongoing basis on the NSE at the traded prices in multiples of 1 unit and in multiple thereof. Directly with the fund: Direct redemption transaction with AMCs shall be facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 Such redemption shall be in multiple of Creation Unit Size. The aforesaid threshold shall not be applicable for Market Makers (MMs) (whose names will be available on AMC

Rs. 10* (1-0.02) = Rs. 9.80	website). Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors. In order to enhance liquidity in units of ETFs on stock exchange platform, it has been decided that direct transaction with AMCs shall be facilitated for eligible investors only for transactions above a specified threshold as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024. Liquidity window for Investors of ETFs with AMCs Eligible investors as per provision no. 3.6.6 of SEBI Master Circular on Mutual Fund dated June 27, 2024 can directly transact in ETFs through AMCs without any exit load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or - Total bid size on the exchange is less than half of creation units’ size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption upto 3 pm on any trading day, shall be processed by the AMC at the closing NAV of the day. The above instances will be tracked by on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of Tata AMC. Market Makers (MMs) In order to make the market making process less capital intensive, SEBI has allowed net settlement between cash leg of transactions in units of ETF by the MM and consequent transaction in underlying basket by the ETF. Under this mechanism, ETFs are allowed to buy and sell their own units them being the part of asset allocation. Other Considerations: - As mandated by SEBI, AMC will appoint at least two Market Makers (MMs), to provide continuous liquidity from Stock Exchange platform. - Tata AMC will facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis. - Incentives, if any, shall be charged to the scheme withing the maximum permissible TER limit. - The principles of incentive structure to MM (as and when decided) will be disclosed on https://www.tatamutualfund.com/ Incentives, if any, to market maker will be linked to performance of the market maker in terms of generating liquidity in units of ETFs. Determination of incentive for Market maker: It will be determined based on any or all of the below mentioned criteria: - volume carried out by market maker on the exchange as compared to total volume of respective ETFs on exchange. - Spread between the two way quote (bid ask spread) Incentive may be fixed monthly compensation or performance-based or transaction based. Incentives to market maker shall be at the discretion of the AMC & to be decided between the AMC and the MM which may be variable in nature or fixed amount adhering to maximum permissible limit of TER. Incentives, if any, will be payable to MM subject to MM fulfilling its obligations and responsibilities. The role of market makers (MMs) is to offer liquidity of the units of the scheme on the Stock Exchange where the units are listed. MM’s may offer to buy and sell quotes (bid and ask quotes) on the exchanges such that buy and sell orders get executed in the market subject to price compatibility. Market Maker(s) may for the purpose of creating liquidity subscribe or redeem the units of the scheme directly with the Mutual Fund. Details of the market makers will be updated on the website of Tata Mutual Fund. The AMC reserves right to appoint / remove any Market Makers (MM’s). .
Special Products available	The Scheme does not offer Systematic Investment Plans, Systematic Transfer Plans or Systematic Withdrawal Plans.
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 Private 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
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	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. 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,
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	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. 22. 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. The AMC reserve the right to reject an application if it deems appropriate.
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 MFUI 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 to clientservices@mfuindia.com. Based on the provision no. 16.6 of SEBI Master Circular on Mutual Fund dated June 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 June 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.
Additional communication channel for transaction alerts and confirmations for financial and/or non-financial transactions and other services	Tata Asset Management Private Limited (TAMPL) / Tata Mutual Fund (TMF) is offering a facility to the unitholder/ investors to receive transaction alerts and confirmations for financial and/ or non-financial transactions and other services on “WhatsApp” which is enabled on the mobile numbers of unitholders registered in Tata Mutual Fund folios. To receive such information/messages on WhatsApp, the unitholder / investor needs to provide their consent or “Opt In” and agree to receive various messages or other services. Investors can provide this ‘opt in’ on online mode and through physical modes like application form, through SMS etc. The Terms and conditions for using the facility: • The user agrees to subscribe to the WhatsApp service & promotional alerts from TAMPL/TMF. • The user can unsubscribe to the channel at any time by sending an email to us at service@tataamc.com. • This channel cannot be used for grievance redressal or reporting fraud as of now, TAMPL/TMF will have no liability if any such incidents are reported on this channel. • It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device. • Customers shall not submit or transmit any content through this service which: ➤ Is Obscene, Vulgar, Pornographic, Political, Religious, etc. ➤ Encourages the commission of a crime or violation of any law Violates any state or Central law in India and/or the jurisdiction in which he resides and/or any applicable law. ➤ Infringes the intellectual or copyrights of a third party. • Under no circumstances shall TAMPL/TMF, or its agents, affiliated companies, officers, directors, employees, and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by the program running at the back-end. • The customer understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or involve delay in transmission. • TAMPL/TMF shall not be responsible or liable to the customer or any third party for the consequences arising out of or in connection with using of this service. • The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number. • TAMPL/TMF has the right to retract the service anytime it deems fit. • The customer agrees that he shall not have any claim against TAMPL/TMF on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at TAMPL/TMF’s end for any reason thereof. • These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by TAMPL/TMF without any prior notice.
Cash Investments	Cash Investments in the Scheme Pursuant to provision no. 16.7 of SEBI Master Circular on Mutual Fund dated June 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 a. 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. b. The board resolution/authority letter should explicitly consist of: i. List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. ii. 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. c. 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.

	d. 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: a) 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 b) 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: - 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. - 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. - Investor should maintain adequate safeguards / measures to ensure the security of email communication. - Investor availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws / regulations. - 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. - 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. 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 fund of fund

B. PERIODIC DISCLOSURES SUCH AS HALF YEARLY DISCLOSURES, HALF YEARLY RESULTS, ANNUAL REPORT

Periodic Disclosures such as Half yearly disclosures, half yearly results, annual	Portfolio Disclosure: Tata Mutual Fund will 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. Disclosure of risk-o-meter of scheme, benchmark and portfolio details to the investors will be disclosed as mandated in provision no. 5.1 and 5.2 of SEBI Master Circular on Mutual Fund dated June 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.
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report	Tata Mutual Fund will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.tatamutualfund.com and on the website of AMFI (www.amfiindia.com). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder. For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit 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 Financials Results of Tata Mutual Fund, kindly visit 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:

Tracking Error & Tracking Difference disclosure	Tracking Error: AMC will disclose the tracking error based on past one year rolling data, on a daily basis, on its website www.tatamutualfund.com and on the website of AMFI. Tracking Difference: The annualized difference of daily returns between the index and the NAV of the Fund will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3-year, 5-year, 10 year and since the date of allotment of units.
Risk-O-Meter & Scheme Summary	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 June 27, 2024. As per 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.
Index Constituents	As Per provision no. 3.4.2.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024 as amended from time to time. The AMC will ensure that the updated constituents of the Indices (for all its ETFs/ Index Funds) are available on the website of such ETF/Index Fund issuers at all points of time.

C. TRANSPARENCY/NAV DISCLOSURE (DETAILS WITH REFERENCE TO INFORMATION GIVEN IN SECTION D)

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.

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

The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices received from NSE) and will be updated during the market hours on its website www.tatamutualfund.com.

For transactions by Market Maker / eligible investors as per provision no. 3.6 of SEBI Master Circular on Mutual Fund dated June 27, 2024 directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.

Disclosure of indicative Net Asset Value (iNAV)

iNAV of an ETF i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the ETF, will be disclosed on the NSE (National Stock Exchange) and such iNAV shall be updated within a maximum time lag of 15 seconds from underlying market.

In terms of provision no. 8.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all direct transactions in units of ETFs by MMs or other eligible investors with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio further The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

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.

The Fund will ensure the repurchase price of scheme shall not be lower than 97% of the NAV, as provided for under the Regulations.

D. TRANSACTION CHARGES AND STAMP DUTY-

Transaction Charges – No transaction charges will be charged. Hence, not applicable

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

•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#
Withholding tax on income distribution	10%*	20%** or rate as per applicable tax treaty*** (whichever is lower)	Nil

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

SID - TATA NIFTY PRIVATE BANK EXCHANGE TRADED FUND

* 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 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	Resident Investors/ Non Resident Investors \$	Domestic Company @	Mutual Fund [#]
Tax rate on Capital Gains			
Long Term capital gains	12.5%*	12.5%*	Nil
Short Term capital gains	20%	20%	Nil

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

*Income tax at the rate of 12.5% (without indexation & foreign exchange fluctuation benefit) to be levied on long term capital gains exceeding Rs.1.25 lakh provided transfer of such units is subject to Securities Transaction Tax (STT).

In case of Non Resident investors, short term /long term capital gain tax (along with applicable Surcharge and Health and Education Cess) will be deducted at the time of redemption of units as per Income-tax Act, 1961.

\$Surcharge to be levied at:

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

**Specified income refers to total income excluding income by way of dividend on shares and short-term capital gains on units of equity-oriented SIF investment strategies and long-term capital gains on SIF investment strategies. 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% 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.

•Securities Transaction Tax

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

Taxable Securities Transaction	Rate	Payable By
Purchase of a unit of an equity-oriented fund, where –The transaction of such purchase is entered into in a recognised stock exchange; and the contract for the purchase of such unit is settled by the actual delivery or transfer of such unit (delivery based).	NIL	Purchaser
Sale of a unit of an equity-oriented fund, where – The transaction of such sale is entered into in a recognised stock exchange; and The contract for the sale of such unit is settled by the actual delivery or transfer of such unit.	0.001%	Seller
Purchase/ Sale of an equity share in a company or a unit of a business trust, where – The transaction of such sale is entered into in a recognised stock exchange; and The contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	0.1%	Purchaser/Seller
Sale of an equity share in a company or a unit of an equity-oriented fund or a unit of business trust, where – The transaction of such sale is entered into in a recognised stock exchange; and The contract for the sale of such share is settled otherwise than by the actual	0.025%	Seller

delivery or transfer of such share or unit		
Sale of unit of an equity-oriented fund to the Mutual Fund	0.001%	Seller
Sale of an option in securities	0.1%	Seller
In case of sale of option in securities, where option is exercised	0.125%	Purchaser
Sale of a futures in securities	0.02%	Seller

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

• **Stamp Duty**

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

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.

• **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 [#]
Withholding tax on income distribution	10%*	20%** or rate as per applicable tax treaty*** (whichever is lower)	Nil

Note: 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

Note: 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 POINTS 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 <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 Trustees on 6th May'2019.

By order
Board of Directors
Tata Asset Management Pvt Limited.

Place: Mumbai
Date: **November 28, 2025**

Authorized Signatory

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9243689046, Fax: 2573333 **Mapusa (Parent ISC: Goa):** Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op. Bank, Angod, Mapusa - 403507, Goa **Margao:** B-301, Reliance Trade Center, Opp. Grace Nursing Home, Near Cafe Tato, V. V. Road (Varde Valaulikar) Margao - 400601, Goa, Email: camsmrg@camsonline.com Tel: (832) 6480250 **Mathura:** 159/160, Vikas Bazar, Mathura - 281001, Uttar Pradesh, Email: camsmtr@camsonline.com Tel: 7252000551, Fax: 2404229 **Meerut:** 108, 1st Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut - 250002, Uttar Pradesh, Email: camsmee@camsonline.com Tel: (0121) 6454521, Fax: 2421238 **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002, Gujarat, Email: camsmna@camsonline.com Tel: 9228000256 **Mirzapur:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur Uttarpradesh - 231001. Tel: (05422) 220282. Email: camsmpr@camsonline.com **Moga:** 9 No., New Town, Opp. Jaswal Hotel, Daman Building, Moga - 142001. Tel: (01636) 513234, Email: camsmog@camsonline.com **Moradabad:** H21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001, Uttar Pradesh, Email: camsmdb@camsonline.com Tel: (0591) 6450125, Fax: 2493144 **Mumbai:** Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023, Maharashtra, Email: camsbby@camsonline.com Tel: (022) - 62962100, Fax: 30282482 **Muzaffarpur:** Brahman Toli, Durgasthan Gola Road, Muzaffarpur - 842001, Bihar, Email: camsmuz@camsonline.com Tel: (0621) 2244086, Fax: 2246022 **Mysore:** No.1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009, Karnataka, Email: camsmys@camsonline.com Tel: (0821) 4053255, Fax: 2342182 **Nadiad:** F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat - 387001. Tel: (0268) 2550075, Email: camsndi@camsonline.com **Nagpur:** 145, Lendra, New Ramdaspath, Nagpur - 440010, Maharashtra, Email: camsnpr@camsonline.com Tel: (0712) 2541449, Fax: 2432447 **Namakkal:** 156A / 1, 01st Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal - 637001, Tamilnadu, Email: camsnmk@camsonline.com Tel: 9244900217. **Nasik:** 1st Floor, "Shraddha Niketan" Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002, Email id: camsnsk@camsonline.com, Tel. No: 0253 - 6450102. **Navsari:** C/o Vedant Shukla Associates, 16 Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445, Gujarat, Email: camsnvs@camsonline.com Tel: (0861) 2302398, Fax: 248744 **Nellore:** Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. Tel: (0861) 2302398, Email: camsnel@camsonline.com Tel: 0861-2302398, Fax: 2302398 **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110 001. Email: camsdcl@camsonline.com, Tel: (011) 61245468, **Noida:** Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201 301. Uttar Pradesh. Tel: (0120) 4562490, Email: camsnoida@camsonline.com **Palakkad:** Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat:** SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat - 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala:** 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147001. Email: camspatl@camsonline.com, Tel: 175-6050002 **Patna:** Computer Age Management Services Ltd. 301B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna -800001. Email: camspat@camsonline.com **Pitampura:** Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi -110034. Tel: (011) 40367369, Email: camspdel@camsonline.com **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001, Pondicherry, Email: camspdy@camsonline.com Tel: (0413) 4900549, Fax: 4210030 **Pune:** Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052, Email: camspun@camsonline.com Tel: (020) 65604571/572/573, Fax: 30283001 **Rae Bareilly:** 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly - 229001, Uttar Pradesh, Email: camsrare@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareilly (TP Lite):** 17, Anand Nagar Complex, Rae Bareilly - 229 001, Tel: (0535) 2210166 **Raipur:** HIG, C-23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004, Chattisgarh, Email: camsrar@camsonline.com Tel: 0771-4912040, Fax: 2888002 **Rajahmundry:** Door No: 6-2-12, 01st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533101, Andhra Pradesh, Email: camsrmd@camsonline.com Tel: (0883) 6665531 **Rajapalayam:** No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam - 626117, Tamilnadu, Email: camsrjp@camsonline.com Tel: 9244950002 **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360001, Gujarat, Email: camsrar@camsonline.com Tel: 0281-2227553 **Ranchi:** 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi - 834001, Jharkhand, Email: camsrar@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam:** Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Madhya Pradesh, Email: camsrml@camsonline.com Tel: (04712) 400066, Fax: 235788 **Ratnagiri:** Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsrar@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak:** 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrro@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee:** 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667, Uttarkhand, Email: camsrke@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela:** JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrour@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur:** 01st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001, Uttar Pradesh, Email: camssah@camsonline.com Tel: (0132) 6450137, Fax: 2712507 **Salem:** No. 2, 01st Floor, Vivekananda Street, New Fairlands, Salem - 636016, Tamilnadu, Email: camssal@camsonline.com Tel: (0427) 4041129, Fax: 2330592 **Sambalpur:** C/o, Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001, Orissa, Email: camssam@camsonline.com Tel: 9238120074, Fax: 2405606 **Sangli:** Jiveshwar Krupa Building, Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli -

416416. Tel: 7066316616, Email: camssgi@camsonline.com **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002, Maharashtra, Email: camssat@camsonline.com Tel: (2162) 645297, Fax: 281706 **Shahjahanpur:** Bijlipura, Near Old Dist. Hospital, Jail Road, Shahjahanpur - 242001, Uttar Pradesh, Email: camsspn@camsonline.com Tel: 9235405751 **Shillong:** 03rd Floor, RPG Complex, Keating Road, Shillong - 793001, Meghalaya, Email: camsslg@camsonline.com Tel: 0364-3560860 **Shimla:** 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla - 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga:** No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga - 577201, Karnataka, Email: camsshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri:** 17B, Swamiji Sarani, Siliguri - 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa:** M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125055, Haryana, Email: camssrs@camsonline.com Tel: (1666) 233593, 9254303806 **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 261001, Uttar Pradesh, Email: camsstp@camsonline.com Tel: 05862-271399 **Solan:** 01st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan - 173212, Himachal Pradesh, Email: camssol@camsonline.com Tel: (1792) 640621, 220705 **Solapur:** Flat No. 109, 01st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001, Maharashtra, Email: camsslp@camsonline.com Tel: 0217 - 2724547, Fax: 2724548 **Sri Ganganagar:** 18-L Block, Sri Ganganagar - 335001, Rajasthan, Email: camssgnr@camsonline.com Tel: 9214245818, Fax: (0154) 2476742 **Srikakulam:** Door No. 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001. Tel: (08942) 228288, Email: camssrk@camsonline.com **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001, Uttar Pradesh, Email: camssln@camsonline.com Tel: 05362-227562. **Surat:** Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. Email: camssur@camsonline.com Tel: (0261) 6540128, 6540731, Fax: 6541930 **Surendranagar:** Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. Tel: (02752) 232599. Email: camssgnr@camsonline.com **Tambaram:** 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045, Tel: (044) 22267030 / 29850030 Email: camstam@camsonline.com **Thane:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. Email id: camsthn@camsonline.com, Tel. No: 022-62791000. **Thiruvalla:** 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur:** 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia:** Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli:** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati:** Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati - 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla:** 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur:** 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur - 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Tiruvalla - 689101, Kerala, Email: camstvl@camsonline.com Tel: (469) 6061004 **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy:** No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum:** TC NO: 22/902, 1st Floor, Blossom Building, Opp. NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum - 695010. Tel: (0471) 4617690, Email: camstvm@camsonline.com **Tuticorin:** 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur:** 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain:** 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain - 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana):** 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha - 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara:** 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara - 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad:** 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001, Gujarat, Email: camsva@camsonline.com Tel: 9228000239 **Vapi:** 208, 02nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195, Gujarat, Email: camsvap@camsonline.com Tel: 9104883239 **Varanasi:** Office No. 1, 02nd Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi - 221010, Uttar Pradesh, Email: camsva@camsonline.com Tel: 9235405922, Fax: 2202126. **Vashi:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705. Email id: camsvsh@camsonline.com. **Vasco (Parent Goa):** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco - 403802, Goa, Tel: (0832) 3251755 **Vellore:** Door No 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001. Tel: (0416) 2900062, Email: camsvl@camsonline.com **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520010, Andhra Pradesh, Email: camsvij@camsonline.com Tel: 0866-2488047, Fax: 6695657 **Visakhapatnam:** Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Andhra Pradesh, Visakhapatnam - 530 016, Tel: (0891) 2791940 **Warangal:** Hno. 2-4-641, F-7, 01st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001, Telangana, 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 Ascension Square, Logos Junction, Collectorate P. O., Kottayam - 686 002. Tel.: 0481 2568450. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824 - 4260308. **Madurai:** 1st Floor, Old No. 11B, Opp. Sethupathy Higher Secondary School, North Veli Street, Madurai - 625 001. Tel.: 0452-4246315 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821 - 4246676 Fax: 4246676. **Salem:** Kandaswarna Shopping Mall, First Floor, 1/194/4, Saradha College Main Road, Fairlands, Salem - 636016, Tamil Nadu. Tel: (0427) 4042028. **Thrissur:** 4th Floor, Pathayappura Buildings, Round South, Thrissur - 680 001. Tel.: 0487 - 2423330. **Trivandrum:** Ground Floor, Sai Kripa Building, TC-1956/3, Ganapthi Temple Road, Vazhuthacaud, Trivandrum - 695 014. Tel.: 0471 - 4851431. **Trichy:** 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.