

TATA

INCOME PLUS ARBITRAGE ACTIVE FOF

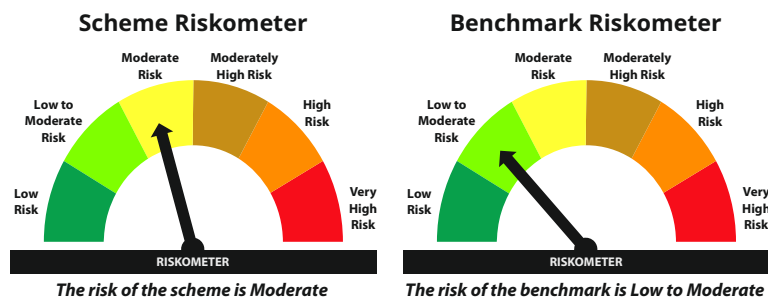
(An open-ended fund of fund investing in domestic mutual funds including debt oriented mutual fund schemes & arbitrage-based equity mutual fund schemes)

(SCHEME CODE - TATA/O/O/FOD/25/04/0076)

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment in domestic mutual funds including debt oriented mutual fund schemes & arbitrage-based equity mutual fund schemes.

*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	05.05.2025
New Fund Offer Closed On	19.05.2025
Scheme Re-opened On	26.05.2025

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 filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain 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 (SID)). 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 (SID) (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated 30th March, 2026.

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PART I. HIGHLIGHTS / SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	Tata Income Plus Arbitrage Active FOF
II.	Category of the Scheme	Other Schemes - Fund of Fund (Domestic, Active Hybrid Category)
III.	Scheme type	An open-ended fund of fund investing in domestic mutual funds including debt oriented mutual fund schemes & arbitrage-based equity mutual fund schemes
IV.	Scheme Code	TATA/O/O /FOD/25/04/0076
V.	Investment Objective	To provide long-term capital appreciation by investing in domestic mutual funds including debt oriented mutual fund schemes & arbitrage-based equity mutual fund schemes. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.
VI.	Liquidity / Listing details	The scheme is an open-ended scheme. The scheme is open for resale and repurchase of units at NAV-based prices, with applicable loads, if any, on every business day on an ongoing basis. Currently the scheme is not listed. However, the trustees may review the same in future and list the units under the Scheme on one or more Stock Exchanges later subject to adherence of terms and conditions of Regulators/Exchanges.
VII.	Benchmark (Total Return Index)	Crisil Composite Bond Fund Index (60%) + Nifty 50 Arbitrage Index (40%) (TRI) Rationale: The Crisil Composite Bond Fund Index measures the performance of various fixed income portfolios covering Government securities, corporate bonds of different credit rating categories, Commercial papers, Certificate of deposits, T-Bills and Overnight rate. The Nifty 50 Arbitrage Index aims to measure the performance of such arbitrage strategies. The index measures performance of portfolio involving investment in equity and equivalent short position equity futures, short term debt market investments and cash. The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme. The AMC/Trustees reserve right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.
VIII.	NAV Disclosure	The NAVs are calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund (www.tatamutualfund.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) before 10.00 A.M. on the next Business Day[^]. However, due to inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 PM. on the next Business Day. [^] If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explain by when the Mutual Fund would be able to publish the NAV. Due to difference in the expense ratio, the NAV of each option of Direct Plan will be different from the NAV of each option of Regular Plan. Similarly, due to the payout option, the NAV of Income Distribution Option will be different from the NAV of Growth option. Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.
IX.	Applicable timelines	Timeline for: Dispatch of redemption proceeds: The redemption proceeds will be dispatched to the unit holders within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned further in this document. Dispatch of Income Distribution Cum Capital Withdrawal (IDCW): The payment of dividend to the unitholders shall be made within seven working days from the record date, subject to exceptional circumstances as mentioned further in this document.
X.	Plan and Options Plans / Options and sub options under the Scheme	The Scheme has following plans across a common portfolio: Regular Plan: This Plan is for investors who wish to route their investment through any distributor.

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

Regular Plan (For applications routed through Distributors):

The scheme has following options:

- Growth Option
- Payout of Income Distribution Cum Capital Withdrawal Option
- Reinvestment of Income Distribution Cum Capital Withdrawal Option

Direct Plan (For applications not routed through Distributors)

The Scheme has following options:

- Growth Option
- Payout of Income Distribution Cum Capital Withdrawal Option
- Reinvestment of Income Distribution Cum Capital Withdrawal Option

Compulsory Reinvestment of Income Distribution cum Capital Withdrawal Option:

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

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

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

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

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

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

XI.

Load

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: 0.25 % of the applicable NAV, if redeemed / switched out / withdrawn on or before expiry of 30 Days from the date of allotment. Pursuant to AMFI's communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme.
XII.	Minimum Application Amount / Switch In	Minimum subscription amount Minimum initial investment in the scheme / plan / option: Rs. 5,000/- and in multiples of Re. 1/- thereafter.
XIII.	Minimum Additional Purchase Amount	Minimum Additional Purchase Amount Rs. 1,000/- and in multiples of Re. 1/-.
XIV.	Minimum Redemption / switch out amount	Minimum Redemption Amount The repurchase / switches request can be made for a minimum of Rs. 500/- / 50 units or folio balance whichever is lower. There will be no minimum amount requirement in case of all units switch into any scheme of Tata Mutual Fund.
XV.	New Fund Offer (NFO) Period: This is the period during which a new scheme sells its units to the investors.	Not Applicable, as the scheme is already in existence.
XVI.	New Fund Offer price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable, as the scheme is already in existence.

XVII.	Segregated portfolio / side pocketing disclosure	This Scheme does not have segregated portfolio. The scheme has enabling provision For Details, kindly refer SAI In case of credit event at issuer level and to deal with liquidity risk, the scheme may create segregated portfolio of debt and money market instruments in compliance with provision no. 4.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024 Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and include the following: Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: - Downgrade of a debt or money market instrument to 'below investment grade', or - Subsequent downgrades of the said instruments from 'below investment grade', or - Similar downgrades of a loan rating 2) Creation of segregated portfolio is optional and is at the discretion of the AMC. Process for Creation of Segregated Portfolio - On the date of credit event, TAMPL(AMC) shall decide on creation of segregated portfolio. Once AMC decides to segregate portfolio, it should: - seek approval of trustees prior to creation of the segregated portfolio. - immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. The mutual fund should also disclose that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC. - ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions. - Once Trustee approval is received by the AMC, Segregated portfolio will be effective from the day of credit event - AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and enable transfer of such units on receipt of transfer requests. TER for the Segregated Portfolio AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio. For details on Segregated portfolio, kindly refer SAI.
XVIII.	Swing pricing disclosure	Not Applicable, as the scheme is not an open-ended debt mutual fund scheme.
XIX.	Stock lending / Short selling	The Scheme shall not engage in Short Selling and securities lending & borrowing
XX.	How to Apply & other details	Investors may apply through cheques / demand drafts / electronic mode, etc. as a mode of payment. The applications for redemption and switch out can be submitted at the Official Point of Acceptance. Please refer to the back cover page for details. Details in Section II of this SID.
XXI.	Investor services	<u>Contact details for general service requests:</u> Telephone: (022) 6282 7777, Email: service@tataamc.com, WhatsApp: 70457 48282, SMS: TMF to 57575 <u>Contact details for complaint resolution:</u> The AMC has designated an Investor Relations Officer, Ms. Kashmira Kalwachwala, who looks into investor grievances regarding deficiencies, if any, in the services provided by the Registrars or the Investor Service Centres. Investor can reach out to the above-mentioned Investor Relation Officer at: Tata Asset Management Pvt Ltd. (Investment Manager for Tata Mutual Fund) 1903 B Wing Parinee Crescenzo G Block BKC Bandra East, Mumbai – 400 051. Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), Fax: 22613782, Email: service@tataamc.com, Website: www.tatamutualfund.com. Email: service@tataamc.com.

		The AMC will have the discretion to change the Investor Relations' Officer depending on operational necessities and in the overall interest of the fund.
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/ close ended schemes) (as applicable)	The fund, being open ended in nature, has perpetual duration.
XXIII.	Special Products / facilities available ongoing basis	Systematic Investment Plan: - The SIP allows the unitholders to invest a fixed amount of Rupees at regular intervals for purchasing additional units of the fund at NAV based prices. Investment can be done with the minimum / maximum amount and number of cheques specified by AMC from time to time. The cheques will be presented on the dates mentioned on the cheque and subject to realization. Units will be allotted at the applicable NAV along with applicable load (if any). "SIP facility is available subject to terms and conditions. Please refer to the SIP Enrolment form for terms and conditions before enrolment." SIP with Top-up SIP facility: SIP with Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Systematic Transfer Plan: - A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer an amount from one TMF Scheme (Source Scheme) to another TMF Scheme (Target Scheme) on a date/ frequency prescribed by the Investment Manager. The amount thus withdrawn by redemption shall be converted into units at the applicable NAV on the scheduled day and such units will be subtracted from the unit balance of that unitholder. The net amount will be considered for allotment in the target scheme and units will be allotted as per the applicable NAV of the target scheme. Systematic Withdrawal Plan: - This facility available to the unitholders of the fund enables them to redeem fixed sums or fixed number of units from their unit accounts at periodic intervals. The amount withdrawn under SWP by redemption shall be converted into the Fund units at the Repurchase price and such units will be redeemed/ subtracted from the unit balance of that unitholder. In case the date falls during a non-business day/ book closure period the immediate next Business Day will be considered for this purpose. For further details of above special products / facilities and Terms & Conditions, please refer "Other Scheme Specific Disclosures" of this document, KIM/Application/enrollment form and SAI.
XXIV.	Weblink	For Total Expense Ratio (TER): Functional Weblink: https://www.tatamutualfund.com/expense-ratio/total-expense-ratio For Scheme Factsheet: Functional Weblink: https://www.tatamutualfund.com/information-documents

Other Highlights

- A Mutual Fund - sponsored by Tata Sons Private Limited (TSPL) and Tata Investment Corporation Limited (TICL).
- The Scheme is managed by Tata Asset Management Private Limited (TAMPL).
- Earnings of the Fund are 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:
 - a. The terms defined in this SID include the plural as well as the singular.
 - b. Pronouns having a masculine or feminine gender shall be deemed to include the other.
 - c. The term "Scheme" refers to Tata Income Plus Arbitrage Active FOF including the options / sub-options thereunder

REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

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

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

SPECIAL CONSIDERATIONS

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

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 person in possession of this SID and any persons wishing to apply for Units pursuant to this SID to inform themselves of, and to observe, all applicable laws and Regulations of such relevant jurisdiction.

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

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

Notwithstanding anything contained in the SID the provisions of SEBI (Mutual Funds) Regulations 1996 and guidelines thereunder shall be applicable. The Trustee Company would be required to adopt / follow any regulatory changes by SEBI / RBI etc. and /or all circulars / guidelines received from

AMFI from time to time if and from the date as applicable. The Trustee Company in such a case would be obliged to modify / alter any provisions / terms of the SID during / after the launch of the scheme by following the prescribed procedures in this regard.

An investor, by subscribing or purchasing an interest in the Scheme, 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. A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For Tata Asset Management Pvt Limited

Date: 30.03.2026
Place: Mumbai

Padmanabhan Ramanathan
Compliance Officer

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

ASSET ALLOCATION AND RISK PROFILE

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Debt-Oriented mutual fund schemes * #	55	65
Units of arbitrage-based equity mutual fund schemes *	35	40
Debt & Money Market Instruments #	0	5

* Investment in units of debt oriented mutual funds ^ will be less than 65%. Investment in units of arbitrage-based equity mutual fund schemes will be more than 35%. The scheme may invest in units of Tata Mutual Fund Scheme(s) or in the Scheme(s) of other mutual funds in conformity with the investment objective / asset allocation of the Scheme.

The exposure to Units of Debt oriented mutual fund scheme(s) and debt & Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents shall be below 65% at all points of time.

^ **Predominantly in Tata Corporate Bond Fund** ^^ (An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds, with flexibility of any Macaulay Duration and relatively high-interest rate risk and moderate credit risk). For more information on Tata Corporate Bond Fund features, please refer to the SID as available on <https://www.tatamutualfund.com/information-documents>.

^^Note: Tata Corporate Bond Fund was launched in November 2021. W.e.f. 24th September 2022, Tata Medium Term Fund was merged with Tata Corporate Bond Fund.

A small portion of the net assets (up to 5%) will be invested in debt and money market instruments to meet the liquidity requirements of the Scheme. Money Market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

The cumulative gross exposure through mutual fund units, debt and money market securities, repo transactions, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the provision no. 12.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024, as may be amended from time to time.

The underlying Funds may have exposure to derivatives, securitized debt and/or engage in short selling, SLBM, SO / CE, Debt instruments with special features as per respective funds SID's.

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

Sr. No.	Type of Instrument	Percentage of Exposure	SEBI Master Circular on Mutual Fund dated June 27, 2024, Reference
1	Securities Lending	Will not invest	Provision no. 12.11
2	Equity Derivatives for non-hedging Purposes	Will not invest	Provision no. 12.25
3	Securitized Debt	Will not invest	Provision no. 12.15
4	Overseas Securities	Will not invest	Provision no. 12.19
5	REITs and InvITs	Will not invest	Provision no. 12.21 & clause no. 13 of Seventh Schedule of SEBI (MF) Regulation, 1996.
6	AT1 and AT2 Bonds	Will not invest	Provision no. 12.2

Sr. No.	Type of Instrument	Percentage of Exposure	SEBI Master Circular on Mutual Fund dated June 27, 2024, Reference
7	Any other instrument a) Repo / reverse repo in corporate debt securities b) Short Selling c) Unrated debt instruments d) Debt instruments having Structured Obligations (SO) / Credit Enhancements (CE) e) Credit Default Swaps	a) Will not invest. b) Will not invest c) Will not invest. d) Will not invest. e) Will not invest	Provision no. 12.18 Provision no. 12.11 Provision no. 12.12 Provision no. 12.3 Provision no. 12.28

Portfolio Rebalancing:

As per provision no. 2.9 of SEBI Master Circular on Mutual Fund dated June 27, 2024, in the event of any deviation from mandated asset allocation mentioned above, due to passive breaches, rebalancing period will be Thirty (30) business days. In case the portfolio is not rebalanced within Thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall not launch any new scheme till the time the portfolio is rebalanced and not levy exit load, if any on the investors exiting the Scheme. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

Short Term Defensive Consideration:

As per provision no. 1.14.1.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024, the asset allocation pattern indicated above may change for a short-term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days.

B. WHERE WILL THE SCHEME INVEST

In line with the investment allocation pattern of the scheme, the scheme will predominantly invest in:

- i) Units of Debt-Oriented mutual fund schemes predominantly in Tata Corporate Bond Fund,
- ii) Units of arbitrage-based equity mutual fund schemes,
- iii) Debt & Money Market Instruments.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The scheme will allocate its assets between funds depending upon Fund Manager assessment based on parameters like Market Valuation indicators, Economic indicators, Yield environment, Commodity prices, Momentum of the asset classes. The exact allocation in various schemes would be decided based on the fund manager's outlook on prevalent market conditions and changing business environment.

The Fund manager will consider several economic parameters (like Current Account Deficit, fiscal deficit, interest rates, inflation), Market Valuation indicators (like Price to earnings ratios, Earnings Yield, Yield Gap, Market cap to GDP and Other market cycle indicators etc.) as inputs.

The Scheme shall invest in Schemes of Tata Mutual Fund and will also have the flexibility to invest in Funds from other Mutual Funds in the industry. The selection of the underlying funds shall be made based on the outlook of the Fund Manager and the Past and future performance outlook of the Scheme objective.

Portfolio Turnover Policy:

Portfolio turnover in the scheme will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy the likely turnover in the portfolio. The AMC will endeavor to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market. Portfolio Turnover is not applicable to the Fund of Funds Scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Scheme Benchmark – Crisil Composite Bond Fund Index (60%) + Nifty 50 Arbitrage Index (40%) (TRI)

Rationale:

Crisil Composite Bond Fund Index measures the performance of various fixed income portfolios covering Government securities, corporate bonds of different credit rating categories, Commercial papers, Certificate of deposits, T-Bills and Overnight rate. The Nifty 50 Arbitrage Index aims to measure the performance of such arbitrage strategies. The index measures the performance of portfolio involving investment in equity and equivalent short position equity futures, short term debt market investments and cash. The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme.

The AMC/Trustees reserve the right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.

E. WHO MANAGES THE SCHEME?

Name	Age	Qualification	Total Experience (in years)	Other Schemes Under His Management	Experience (Assignments held during last 10 years)
Sailesh Jain (Managing Since: 20.05.2025)	45	MBA (Finance)	22	Tata Arbitrage Fund, Tata Balanced Advantage Fund, Tata Business Cycle Fund, Tata Dividend Yield Fund, Tata ELSS Fund Tata Multi Asset Allocation Fund	From Nov'2018 with Tata Asset Management Limited – Fund Manager for Schemes. Reporting to Chief Investment Officer-Equities. From April 2016 to October 2018 with IDFC Securities Ltd as Head Derivatives – Institutional sales. Reporting to Managing Director and Chief Executive Officer. From January 2010 to April 2016 with Quant Broking Pvt Ltd as Vice President – Institutional Sales – Derivatives and cash. Reporting to Chief Executive Officer and Managing Director. From June 2008 to December 2009 with IIFL (India Infoline) as Vice President – Institutional Sales -Head Equity Derivatives. Reporting to Head Institutional Sales.
Murthy Nagrajan (Managing Since: 15.10.2025)	55	B. Com, M. Com, PGPMS, ICWA (Inter)	28	Tata Business Cycle Fund, Tata Dividend Yield Fund, Tata Housing Opportunities Fund Tata Aggressive Hybrid Fund Tata Multi Asset Allocation Fund. Tata Multicap Fund Tata Retirement Savings Fund- Progressive, Moderate and Conservative	Presently working with Tata Asset Management Ltd. since March 2017 as Head- Fixed Income, Reporting to Chief Executive Officer and Managing Director. October 2013 to February 2017 with Quantum Asset Management Co. Pvt. Ltd. as Head – Fixed Income, Reporting to Chief Executive Officer. February 2010 to October 2013 with Tata Asset Management Ltd. as Head -Fixed Income, Reporting to Chief Investment Officer. December 2007 to January 2010 with Mirae Asset Global Investment India Pvt. Ltd. as Head - Fixed Income, Reporting to Managing Director. August 1999 to November 2007 with Tata Asset Management Ltd. as Head -Fixed Income, Reporting to Managing Director.

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

The scheme is not a minor modification of any other existing scheme / product offered by Tata Mutual Fund.

Reference list of existing schemes (Others – Fund of Fund Category) is as under:

Tata Gold ETF Fund of Fund	Tata Silver ETF Fund of Fund
Tata Nifty India Digital ETF Fund of Fund	

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

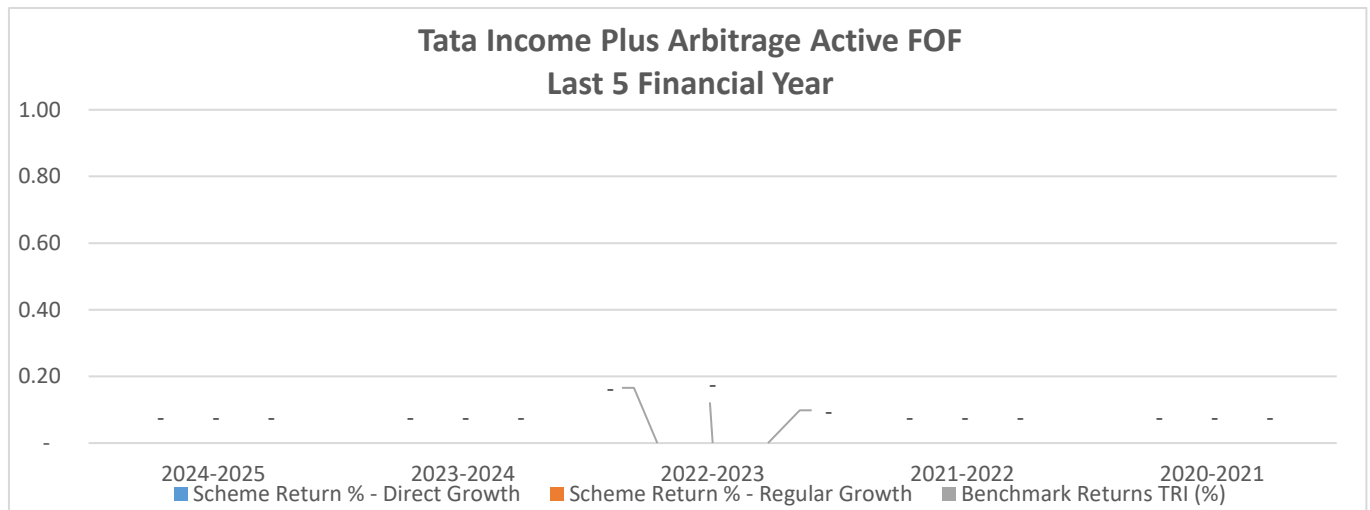
G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance:

Compounded Annualized Returns (as on 28.02.2026)	Scheme Returns % (Direct – Growth)	Benchmark Returns %	Scheme Returns % (Regular – Growth)	Benchmark Returns %
Returns for last 1 year	NA	NA	NA	NA
Returns for the last 3 years	NA	NA	NA	NA
Returns for the last 5 years	NA	NA	NA	NA
Returns since inception	5.29	4.94	4.76	4.94
Scheme's Plan Inception Date	20.05.2025		20.05.2025	

Absolute Returns for the Last 5 Financial Years / from inception date till end of that financial year.

Year to Year (31 st March)	Scheme Returns % (Direct – Growth)	Scheme Returns % (Regular – Growth)	Benchmark Returns (%)
2024-2025	NA	NA	NA
2023-2024	NA	NA	NA
2022-2023	NA	NA	NA
2021-2022	NA	NA	NA
2020-2021	NA	NA	NA



Past Performance 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. Schemes Portfolios Top 10 Holdings by issuer & fund allocation towards various sectors:

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

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

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

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

iii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly

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

iv. **Portfolio Turnover Rate particularly for equity-oriented schemes**

Portfolio Turnover Ratio from Inception: 0.46 times as on 28.02.2026.

v. **Aggregate investment in the Scheme by as on 28.02.2026**

Sr No.	Category Person (Concerned Scheme's Fund Manager(s))	Plans	Net Value		Market Value (In Rs.)
			Units	NAV per unit	
1	Sailesh Jain	Direct Plan – Growth Option	679.89	10.4105	7,077.98
2	Murthy Nagarajan	Direct Plan – Growth Option	157.48	10.4105	1,639.46

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

As per the amended regulations i.e. sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 (MF Regulations'), asset management companies (AMCs') are required to invest such amount in such scheme(s) of the mutual fund, based on the risk associated with the scheme. The AMC will comply with provision no. 6.9 of SEBI Master Circular on Mutual Fund dated June 27, 2024, in this respect

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

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

Net Asset Value ("NAV") of the Units shall be determined 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:

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

The computation of Net Asset Value, valuation of Assets*, computation of applicable Net Asset Value (related price) for ongoing Sale, Redemption, Switch and their frequency of disclosure shall be based upon a formula in accordance with the Regulations and as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds. The NAVs of the fund shall be rounded off up to 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 V. of SAI on 'Investment valuation norms for securities & other assets for details.

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

Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit

Entry Load: NIL

Exit Load 1%

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

Sale Price = 11 + (0% * 11)

Sale Price = 11 + 0

Sale Price = Rs. 11/-

Repurchase Price

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

Repurchase Price = 11 – (1%*11)

Repurchase Price = 11 – 0.11

Repurchase Price = Rs.10.89

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

While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.

B. NEW FUND OFFER (NFO) EXPENSES

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

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

C. ANNUAL SCHEME RECURRING EXPENSES

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

Slab wise break up depending on the assets under management:

As per provision no. 52.6.a (iii) of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of fund of fund scheme investing in schemes other than as specified in clause (a)(i) and (a)(ii) of the sub-regulation, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme

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

Fees & Expenses:

The maximum recurring expense of the Scheme is estimated below:

Expenses Head	% Of Daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Audit fees / fees and expenses of trustees	
Custodian fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of statutory Advertisements	
Costs of fund transfer from location to location	
Cost towards investor education & awareness (at least 1 bps)	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Listing Fees / Index Licensing Fees	
Incentive, if any, to Market Makers	
Brokerage & transaction costs over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Other Expenses **	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6)	Upto 2.00%*
Additional expenses under Regulations 52(6A) (c)	Upto 0.05% ^{^^^}

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

* Excluding Goods & Services Tax on investment and advisory fees

Investors are requested to note that they will be bearing the recurring expenses of the fund of funds scheme, in addition to the expenses of underlying scheme in which the fund of funds scheme makes investments.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of provision no. 10.1 of SEBI Master Circular on Mutual Fund dated June 27, 2024 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

Notes:

- 1) 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.
- 2) As mandated vide provision no. 3.1.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024, the AMC shall not enter any revenue sharing arrangement with the Underlying scheme in any manner and shall not receive any revenue by whatever means/head from the Underlying scheme. Any commission or brokerage received from the Underlying scheme shall be credited to scheme's account. Investors should note that the above expense to be borne by the investor includes the recurring expenses of the Underlying scheme(s) in which Fund-of-Funds scheme makes investment.
- 3) ^{^^^}The scheme may charge additional limit of 0.05 specified in sub regulation (6A) (c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996
- 4) Brokerage & transaction costs which are incurred for the purpose of execution of trade may be capitalised to the extent of 12bps cash market transactions. 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 for cash market transactions 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.

- 5) As Per provision no. 10.1.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024. Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives.
- 6) The fund shall update the current expense ratios on the website (www.tatamutualfund.com) at least three working days prior to the effective date of the change. The exact functional weblink for TER is <https://www.tatamutualfund.com/expense-ratio/total-expense-ratio>.
- 7) Fees and expenses Management fees and other expenses charged by the Mutual Funds in foreign countries along with the management fee and recurring expenses charged to the domestic Mutual Fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6) of the Mutual Funds Regulations.
- 8) Illustration of impact of expense ratio on scheme return:

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

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

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 below:

Type of Load	Load chargeable (as %age of NAV)
Entry Load	N.A
Exit Load	0.25 % of the applicable NAV, if redeemed / switched out / withdrawn on or before expiry of 30 Days from the date of allotment. Pursuant to AMFI's communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme.

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

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

The AMC reserves the right to change/modify exit load, depending upon the circumstances prevailing at any given time. However, any change in the load structure will be applicable to 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 change in one English daily newspaper having nationwide circulation as well as in a newspaper published 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 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 Income Plus Arbitrage Active FOF 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 Income Plus Arbitrage Active FOF is not guaranteed or assured return scheme.

Scheme Specific Risk Factors:

Risks associated with investments in Units of Mutual Fund schemes

The Scheme will invest in various types of schemes. Hence the performance of this scheme would depend upon the performance of the underlying schemes. Any change in the investment policies or fundamental attributes of the underlying schemes will affect the performance of this Scheme. Investment in the exchange traded fund will have all the risks associated with the equity markets including price risk, credit risk and reinvestment risk. Periodical rebalancing could result in higher transaction costs. This being a Fund of Funds scheme, the investors are bearing the recurring expenses of the scheme in addition to the expenses of underlying scheme in which the scheme shall make investment. However, in line with the SEBI Regulations, the total expense ratio of the Scheme including weighted average of the total expense ratio levied by the underlying scheme shall not exceed the eligible percent of the daily net assets of the Scheme.

Risk associated with Fund of Fund schemes:

- The Scheme's performance will depend upon the performance of the Underlying schemes.
- Any change in the investment policy or the fundamental attributes of the Underlying Fund in which the Scheme invests may affect the performance of the Scheme.
- The portfolio disclosure of the Scheme will be largely limited to the particulars of the relevant Underlying Fund and investments by the Scheme in debt and money market instruments.
- The scheme specific risk factors of the underlying scheme become applicable where a fund of funds invest. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which Fund of Funds scheme invest in. Details of the underlying funds are available on www.tatamutualfund.com.
- Dependence on the Investment Managers of the underlying scheme: The success of the underlying scheme depends on the ability of the respective Investment Managers to develop and implement investment strategies that achieve their investment objective. Moreover, subjective decisions made by the Investment Manager may cause an underlying scheme to incur losses or to miss profit opportunities.
- As investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors may obtain by directly investing in such schemes.

- As the Fund of Funds scheme will invest into an underlying scheme, the expense charged depends on the structure of the underlying scheme (being different), it may lead to a non-uniform charging of expenses over a period.
- The fund of fund scheme may have different returns/performance than the underlying scheme due to various reasons. The return of the Fund of Funds may be adversely impacted by total expense ratio, cash drag, timing and pricing difference between the subscription/redemption in the Fund of Funds v/s underlying scheme, operational and transactional reasons etc.
- The subscription and redemption in the Fund of Fund scheme is also dependent on the liquidity of the underlying scheme. The illiquidity of the same may affect the performance of the Fund of Fund scheme.
- Investments in underlying schemes carry risks such as performance of securities, derivative investments, credit rating changes, trading volumes, settlement periods, price/interest rate risk, volatility, and liquidity issues.
- Arbitrage Fund Risks: Investments in Arbitrage Funds include risks related to securities performance, derivative investments, trading volumes, settlement periods, volatility, basis risk, spread risk, and re-investment risk. Refer to Scheme Information Documents for specific risk factors.
- Redemption and Liquidity: High redemption requests and market conditions may cause delays in unit redemptions. Portfolio rebalancing may lead to higher transaction costs and exit loads or redemption charges may impact performance.

Risks associated with investments in equity instruments by underlying scheme

The scheme specific risk factors of the underlying scheme become applicable where a fund of funds invests.

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 utilizing 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 in profit.

Risks associated with Debt/Money Markets Instruments

Interest Rate Risk

As with debt/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 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 are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows are reinvested may be lower than that originally assumed.

Risks associated with Segregated Portfolio

Investors holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. Security comprises of segregated portfolio may not realize any value. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risks associated with 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.

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

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

Risk associated with potential change in Tax structure

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

C. RISK MITIGATION STRATEGIES

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

Investment in domestic FOF's having investment mandate in equities has an inherent market risk which cannot be mitigated completely. However, the following measures have been implemented with an objective to mitigate /control other risks associated with equity investing:

Nature of Risk	Mitigation Measures
Performance Risk	The performance of the scheme will depend upon the performance of the underlying schemes which are depending on the performance of the underlying Index. Since the scheme is going to invest in equity funds, it will not be able to protect the NAV in downward movement of equity market.
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System. Also, as a backup, manual controls are also implemented.
Liquidity Risk	Periodical review of the liquidity position of each script (Market capitalization, average volume in the market vis. a vis. Portfolio Holding) by independent index service provider.

Risk Control / Mitigation measures for Debt and Related Investments:

Nature of Risk	Mitigation Measures
Liquidity Risk	Focus on good quality paper at the time of portfolio construction
Credit Risk	In-house dedicated team for credit appraisal Issuer wise exposure limit Periodical portfolio review by the investment committee
Interest Rate Risk	Close watch on the market events Active duration management Portfolio exposure spread over various maturities.
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System also as a backup, manual control is implemented.

II. INFORMATION ABOUT THE SCHEME

A. WHERE WILL THE SCHEME INVEST?

Units of Debt-Oriented mutual fund schemes, predominantly in Tata Corporate Bond Fund.

Units of arbitrage-based equity mutual fund schemes

Investment can be in Units of Tata Mutual Fund Scheme(s) or in the Scheme(s) of other mutual funds in conformity with the investment objective / asset allocation of the Scheme

Money Market Instruments like commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

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 the corporate securities market is higher compared to those of government securities. The liquidity risk in the 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 liquidity and transparency such as introduction of repos in corporate bonds, Credit Default Swaps, and compulsory reporting of secondary market OTC transactions on exchange platforms to name a few. Moreover, the recent successful introduction of Interest Rate Future on the benchmark 10-year Government Bond will also be 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 depends on the macroeconomic environment. It includes both market price changes due to changes 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 the case of money market instruments compared to other debt instruments. Further, within the gamut of money market instruments as available in the market, such risks are very low in the case of instruments issued by government. While corporate papers carry credit risk due to changing business conditions, government securities are perceived to have zero credit risk.

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

Expected Yields Range on Debt Securities as on 10.03.2026

Issuer	Instruments	Maturity	Expected Yield Range (%)
GOI	T-Bill	91 days	5.25 - 5.35
GOI	T-Bill	182 days	5.48 - 5.58
GOI	T-Bill	364 days	5.55 - 5.65
GOI	Short dated	1-3 yrs	5.60 - 5.70
GOI	Long dated	3-5 yrs	5.77 - 5.87
GOI	Long dated	5-7 yrs	6.27 - 6.37
Corporate	AAA	1-3 yrs	7.13 - 7.23
Corporate	AAA	3-5 yrs	7.35 - 7.45
Corporate	AA	1-3 yrs	8.01 - 8.11
Corporate	AA	3-5 yrs	8.15 - 8.25
Corporate	CP	3 months	7.25 - 7.35

Issuer	Instruments	Maturity	Expected Yield Range (%)
Corporate	CP	1 year	7.05 - 7.15
Banks	CD	3 months	7.15 - 7.25
Banks	CD	1 year	6.95 - 7.05
Repo		1-3 days	4.80 - 4.90

B. WHAT ARE THE INVESTMENT RESTRICTIONS? (AS PER SEVENTH SCHEDULE OF SEBI {MUTUAL FUND} REGULATIONS 1996)

1. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with prior approval of the Board of Trustees and the Board of directors of the asset management company:

A mutual fund scheme shall not invest more than:

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

issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit.

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

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

Note:

- i. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long-term ratings, the most conservative long-term rating shall be taken for a given short-term rating.
- ii. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities

However, the scheme is a Fund of Fund Scheme, the investment in Debt / Money Market instruments shall be up to 5% of NAV.

2. The Scheme shall not invest in unlisted debt instruments, including commercial papers, except Government Securities and other money market instruments. Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by SEBI from time to time:

Provided further that the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by SEBI.

Provided further that the scheme will not invest in unrated debt instruments.

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt, Money market instruments and / or units of liquid schemes shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

3. As the scheme is a fund-of-fund scheme, it shall be subject to the following investment restrictions:

(a) The Scheme shall not invest in any other fund of funds.

(b) The Scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the given Scheme Information Document.

4. 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.

5. 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.

Further, inter scheme transfers shall be in accordance with the guidelines issued by provision no. 12.30 of SEBI Master Circular on Mutual Fund dated June 27, 2024, as amended from time to time

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:
7. The mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the scheme concerned, wherever investments are intended to be of long-term nature.
8. Pending deployment of funds of a Scheme in terms of investment objective 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 are parked in short term deposits 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 market.

9. The scheme will not advance any loan for any purpose.
10. The fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase/ redemption of units or payment of interest or Income Distribution cum capital withdrawal to the unitholders.
11. 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

The 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 fund of fund investing in domestic mutual funds including debt oriented mutual fund schemes & arbitrage-based equity mutual fund schemes

(ii) Investment Objective

To provide long-term capital appreciation by investing in domestic mutual funds including debt oriented mutual fund schemes & arbitrage-based equity mutual fund schemes. **However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.**

Investment Pattern and Risk Profile:

The tentative equity/debt/money market portfolio breaks up 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 given in paragraph "Asset Allocation Pattern".

(iii) Terms of Issue

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

Listing: Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more Stock Exchanges.

Aggregate fees and expenses chargeable to the Scheme. (Refer section "C Annual Scheme Recurring Expenses" of Part III - Other Details for further details).

- b) The scheme does not provide any safety net or guarantee, nor does it provide any assurance regarding declaration of dividend. There is no guarantee or assurance that the scheme will achieve its' objective.

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

- SEBI has reviewed and provided its comments on the proposal.
- 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
- The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. INDEX METHODOLOGY (FOR INDEX FUNDS, ETFS AND FOFS HAVING ONE UNDERLYING DOMESTIC ETF)

Not applicable.

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

Not applicable.

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, as the scheme is an open-ended scheme.

G. OTHER SCHEME SPECIFIC DISCLOSURES

Listing and Transfer of Units	<u>Listing</u> Not applicable Currently the scheme is not listed. However, the trustees may review the same in future and list the units under the Scheme on one or more Stock Exchanges later subject to adherence of terms and conditions of Regulators/Exchanges. <u>Transfer of Units</u> Units are freely transferable. Unitholders desirous of transferring units shall submit the transfer request in the prescribed form or convert his/her holding in non demat or demat mode. Any addition / deletion of name from the folio of the unitholder is deemed as transfer of unit. Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer. The units issued in Demat (electronic) form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer would be only in favor of transferees who are capable of holding units. The Fund will not be bound to recognize any other transfer. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be affected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024. All the units of a mutual fund scheme held in Demat form will be freely transferable.
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	Please refer to SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedure or call the investors service centers for any clarification on the above.
Dematerialization of Units	Pursuant to provision no. 14.4.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024, and further as per AMFI Circular No 35P/MEMCOR/ 35/11-12 dated Dec 23, 2011, Mutual Fund shall provide an option to investors to hold units in Demat mode. 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.
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 the scheme is an ongoing scheme.
Maximum Amount to be raised (if any)	No upper limit.
Dividend Policy (IDCW)	Growth Option: The income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving capital growth and reflected in the NAV. Payout of Income Distribution cum capital withdrawal option The profits received / earned and so retained and reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company. It will be distributed to the unitholders who hold the units on the record date of declaration of the Income. Investors shall note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an Equalization Reserve Account and which can be used to pay dividend. Hence dividend amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains. Please note that the dividend distribution and its frequency is subject to availability of distributable surplus and at the discretion of the trustees The Fund does not assure any targeted annual return / income nor any capitalization ratio. Accumulation of earnings and the consequent determination of NAV may be suspended temporarily or indefinitely under any of the circumstances as stated in the clause "Suspension of Ongoing Sale, Repurchase or Switch out of Units". Reinvestment of Income Distribution cum capital withdrawal option: Unitholders under this option also have the facility of reinvestment of the income so declared, if so desired. The income declared would be reinvested in the scheme on the immediately following ex-dividend date. Compulsory Reinvestment of Income Distribution cum capital withdrawal option: In order to reduce the expenses of the scheme and also for the convenience of the investors/-, the dividend shall be compulsorily reinvested (for investors of non-electronic mode) within the scheme at the applicable ex-dividend NAV if dividend amount is less Rs.100 in the same option of the respective plans of the scheme at the ex- dividend rate.
Allotment during continuous offer for sale period.	At the discretion of the investors, the units under the scheme shall either be allotted in dematerialized form (if investor has Demat account and he has provided the details of depository account in the application form) or by way of issuing the physical account statement. The investors who wish to hold units in Demat mode need to furnish the details of their depository account in the Application Form. The Units allotted in electronic form will be credited to the investor's Beneficiary Account with a Depository Participant (DP) of CDSL or NSDL as per the details furnished by the investor in the Application

	Form Those investors who have not provided Demat account details shall be issued account statement specifying the number of units allotted. A statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. The units are freely transferable in demat or non demat mode. Transfer of units shall be subject to payment of applicable stamp duty by the unitholders and as per applicable laws. Unitholders desirous of transferring units shall submit the transfer request in the prescribed form and with other documents as may be mandated by AMC. Further, where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form and the allotment will be made only in electronic form as default. In case unit holder wishes to dematerialize the units, he/she shall comply with the procedures prescribed by the AMC / Depository from time to time. The allotment of units is subject to realisation of the payment instrument. Any application for subscription of units may be rejected if found incomplete or due to unavailability of underlying securities, etc.
Refund	Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will be without incurring any liability whatsoever for interest or other sum. If the Fund fails to refund the amount within 5 business days, interest @15% per annum for delayed period shall be paid by the AMC. Refunds will be carried out electronically wherever CBS account nos., IFSC codes available or Direct Credit facility is available with the Bank else through refund orders marked "A/c. Payee Only" drawn in the name of the first applicant.
Who can invest (This is an indicative list, and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile)	Eligibility for Application The following persons (subject, wherever relevant to, purchase of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for the purchase of the Units: • Adult individuals, either singly or more than one (not exceeding three) on first holder basis or jointly on an either-or survivor/any one basis. • Parents or other lawful Guardians on behalf of Minors. AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' by provision no. 17.6 & 17.6.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024 and circular no. HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023 which states that payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e., the account the minor may hold with the parent/legal guardian after completing all KYC formalities. • Companies, corporate bodies, public sector undertakings, trusts, wakf boards or endowments, funds, institutions, associations of persons or bodies of individuals and societies (including Co-operative Societies) registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under their respective constitutions). • Mutual Funds (including any Scheme managed by AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996). • Asset Management Company (AMC); (in accordance with Regulation 25(17) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996). • Partnership firms, in the name of the partners. • Hindu Undivided families (HUF) in the sole name of the Karta. • Financial and Investment Institutions/ Banks. • Army/ Navy / Air Force, paramilitary Units and other eligible institutions. • Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws.

- Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis or on non-repatriation basis.
- Foreign Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.
- International Multilateral Agencies approved by the Government of India.

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

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

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

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

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

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. 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 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 changes in information already submitted by them with Mutual

	Fund. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA/CRS related declaration provided by them previously. Subject to the Regulations and other applicable laws, the AMC / Trustee may reject any application for subscription and/or redemption of units if found incomplete or due to unavailability of underlying securities, etc. Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements.
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, 1061 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, after his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution. This scheme has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from /of the Unitholders(which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc.). Each Unitholder must represent and warrant to the Trustee Company/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may, compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequences, each Unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/country of incorporation, establishment, citizenship, residence or domicile.
How to Apply and other details	1. Investors can obtain application forms from either Investor Service Centers (ISCs) / Official Points of Acceptance (OPAs) of AMC or can be downloaded from the website of AMC. 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. <u>Investors are required to note that it</u> is mandatory to mention their bank account numbers in their applications/requests for redemption. Duly filled application form can be submitted at branch offices of Tata Asset Management Pvt Ltd or at Registrar and Transfer Agent (R&T). For details on OPAs, R&T & Collecting Banker, please refer to the back cover page of this Scheme Information Document. Investors can also subscribe to the units from the official website of the AMC i.e. www.tatamutualfund.com. Official Points of Acceptance of Transaction through MF utility & MF Central Investors are requested to visit the website of MFUI i.e., www.mfuindia.com to download the relevant forms.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The number of Units held by the Unit holder under his folio /Demat Account will stand reduced by the number of Units redeemed. Presently, the AMC does not intend to reissue the repurchased units. However, the Trustee reserves the right to reissue the repurchased units later after issuing adequate public notices and taking approvals, if any, from SEBI.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Units are freely transferable. Unitholders desirous of transferring units shall submit the transfer request in the prescribed form or convert his/her holding in non demat or demat mode. Any addition / deletion of name from the folio of the unitholder is deemed as transfer of unit. Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer. The units issued in Demat (electronic) form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer would be only in favor of transferees who are capable of holding units. The Fund will not be bound to recognize any other transfer. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be affected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024. All the units of a mutual fund scheme held in Demat form will be freely transferable. Please refer to SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedure or call the investors service centers for any clarification on the above. There is no upper limit of redemption. However, this is subject to the following: a) The repurchase would be permitted to the extent of credit balance in the Unit holder's account.

	b) The Asset Management Company (AMC) may, in the general interest of 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 lead to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets. a) Liquidity issues - When markets become 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 blackout). Under the aforesaid circumstances, the AMC / Trustee may restrict redemption for a specified period not exceeding 10 working days in any 90-day 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 up to Rs. 2 lakhs shall be subject to such restriction and ii) Where redemption requests are above Rs. 2 lakhs, AMCs shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.										
Cut off timing for subscriptions / redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Applicable NAV for Subscription / Switch-in: Cut Off Timing 3.00 pm <table border="1" data-bbox="421 965 1481 1518"> <thead> <tr> <th>Particulars</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Valid applications received (time-stamped) up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time.</td><td>The closing NAV of the same day.</td></tr> <tr> <td>Valid applications received (time-stamped) after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.</td><td>The closing NAV of the next Business Day.</td></tr> <tr> <td>Valid applications received (time-stamped) up to 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme after the cut-off time on the same day i.e. available for utilization after the cut-off time of the Day.</td><td>The closing NAV of the next Business Day.</td></tr> <tr> <td>Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on that Business Day.</td><td>The closing NAV of such subsequent Business Day on which funds are available for utilization.</td></tr> </tbody> </table> In case application is time stamped after cut-off timing on any day, the same will be considered as deemed to be received on the next business day. In case funds are realized after cut-off timing on any day, the same will be considered as deemed to be realized /available for utilization on the next business day. For Switch-ins including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) of any amount: For determining the applicable NAV, the following shall be ensured: • Application for switch-in is received before the applicable cut-off time. • Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time, and the funds are available for utilization before the cut-off time. • In case of switch/STP transactions, funds will be made available for utilization in the switch-in-scheme based on the redemption payout cycle of the switch out scheme. For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are	Particulars	Applicable NAV	Valid applications received (time-stamped) up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time.	The closing NAV of the same day.	Valid applications received (time-stamped) after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.	The closing NAV of the next Business Day.	Valid applications received (time-stamped) up to 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme after the cut-off time on the same day i.e. available for utilization after the cut-off time of the Day.	The closing NAV of the next Business Day.	Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on that Business Day.	The closing NAV of such subsequent Business Day on which funds are available for utilization.
Particulars	Applicable NAV										
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	available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of income distribution cum capital withdrawal etc. Redemption /Switch Out: In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day. Outstation cheques/demand drafts will not be accepted. Valid application for “switch out” shall be treated as redemption and for “switch in” shall be treated as purchases and the relevant NAV of “Switch in” and “Switch Out” shall be applicable accordingly.
Minimum amount for Purchase / Redemption / switch out	Minimum subscription amount for the scheme: Rs 5,000/- and in multiple of Re.1/- thereafter Additional Purchase: Rs.1000/-& in multiples of Re.1/-thereafter. The Redemption request can be made for a minimum of Rs.500/50 units or folio balance whichever is lower.
Minimum balance to be maintained and consequences of non-maintenance.	There is no minimum balance requirement for the scheme.
Accounts Statements	The AMC will send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. Note: SEBI Circular no. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated 14.02.2025 revised Para 1.24 of Chapter 1 of SEBI Master Circular for Depositories effective 14.05.2025. As per the revision, 1. The CAS will be generated monthly. The AMCs / MF-RTAs will provide the data with respect to the common PANs to the depositories within five (5) days from the month end. The depositories will then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end. 2. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. In respect of half-yearly CAS, the AMCs / MF-RTAs will provide the data with respect to the common PANs to the depositories on or before eighth (8th) day of April and October every year. The depositories will then consolidate and dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, when an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs / MF-RTAs. For further details, refer to SAI.
Dividend / IDCW	The payment of dividend to the unitholders shall be made within seven working days from the record date. The above timelines are subject to the list of exceptional circumstances as specified by SEBI or AMFI from time to time.
Redemption	The redemption proceeds will be dispatched to the unit holders within three working days from the date of redemption or repurchase. The redemption cheque will be issued in the name of the first unitholder.

The above revised timelines are subject to the list of exceptional circumstances specified as per provision no. 14.1.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024.

Sr No	Exceptional Situations	Additional Timelines Allowed
(i)	Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPS failed records for reasons like name mismatch*, technical error / Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end. * Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF Folio may not be first holder in the bank account or the investor's name in MF folio and his/her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c & MF folio are recorded a bit differently e.g., (i) Given Name + Middle Name + Surname (ii) Given Name + Surname (iii) Surname + Given Name etc. Note: When payment is made through cheque / DD, the investor's bank account details registered with the RTA shall be printed on the cheque/DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment.	Additional 2 working days
Sr No	Exceptional Situations	Additional Timelines Allowed
(ii)	Redemption in case of funds where payout schedule of underlying instruments/ funds is different e.g., Domestic Fund of Funds, Overseas funds, Overseas FOF scheme, wherein the redemption proceeds can be paid after 1 day of payout schedule.	Additional 1 working day after receiving proceeds from underlying instruments/ schemes for electronic payouts. {For physical payouts, i.e., issuance and dispatch of cheque/ DD, additional days as per (i) above would also be allowed, after receiving proceeds from underlying instruments/ schemes. For example, in case of Domestic FoFs, where funds are received on T+3 days, timeline applicable would be. a) T+4 days for electronic payment; and b) T+6 days physical payout.
(iii)	On such days, when it is a bank holiday in some or all the states, but a business day for the stock exchanges.	Additional 1 working day following the bank holiday(s) in the State where the investor has bank account.
(iv)	Exceptional circumstances such a sudden declaration of a business day as a holiday (as happened on the day the famous singer Lata Mangeshkar passed away) or as a non-business day due to any unexpected reason / Force Majeure events.	In all such exceptional situations, the timelines prescribed in provision no. 14.1 & 14.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024, shall be

			counted from the date the situation becomes normal.
	(v)	In all such cases where a request for Change of Bank account has been received just prior to (upto 10 days prior) OR simultaneously with redemption request.	In all such cases, the AMCs / RTAs can make the redemption payment after the cooling off period of 10 days from the date of receipt of COBM. The redemption transaction shall be processed as per the applicable NAV on the basis time stamp. The credit may either be given in the existing bank account or the new bank account post due diligence within 1 working day after cooling off period.
	(vi)	Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax authorities, Folio under lock/bank lien etc.	Additional 3 working days

Redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/first-named holder (as determined by the records of the Registrar).

For units held in demat form: Unitholders should submit their valid redemption request to their Depository Participant (DP). The redemption proceeds will be credited to the bank account of the Unitholder, as per the bank account details recorded with the DP through electronic modes or by forwarding a Cheque / Draft.

Bank Mandate (Bank Account Details)	It shall be mandatory for the Unitholders to mention their bank account numbers in the applications/requests for redemptions. Unitholders are requested to give the full details of their Bank Account i.e. nature and number of accounts, 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> To protect the interest of investors and mitigate the risks arising due to 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) 1. Transaction slip/Request letter from investor And 2. Proof of New Bank Mandate: Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank: - Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. OR - Self-attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number OR - Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number. OR - Original Bank Letter on the letter head containing the first unit holder name and bank account number duly signed by branch manager/authorized personnel with name, employee code and bank seal. And 3. Proof of 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:
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	- Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque. - OR - Original bank account statement / Passbook 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's name with the account details, duly signed by the Branch Manager with name, employee code and bank seal. OR - In case such bank account is already closed, an original letter on the letter head of such bank duly signed by the Branch Manager with name, employee code and bank seal, confirming the closure of said account. A. Documents required for Updation of Bank Mandate (pertains to the period when bank details were not mandatory) 1. Transaction slip/Request letter from investor and 2. Proof of New Bank Mandate Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank: - Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. - OR - Self-attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number OR - Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number. OR - Original Bank Letter on the letter head containing the first unit holder name and bank account number duly signed by branch manager/authorized personnel with name, employee code and bank seal. And 3. Proof of Identity: Only PAN card copy if PAN is updated in the folio, or PAN/ other proof of identity ((as per KYC guidelines) if PAN is not updated in the folio. Important Note: Unitholders may note that minimum 10 days prior notice is required for change/update of bank account details. In case prior notice for change of bank account details is not provided at least 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 holders where the units are held in demat, please ensure that the bank account details linked with the demat account are updated. Maturity payment would be made as per the bank account details as provided by the Depository Participant. B. Documents required for Change of Address (COA) KYC not complied Folios/Clients: 1. Transaction slip/Request letter from investor And 2. Proof of New Address (as per KYC guidelines) And 3. Proof of Identity: Only PAN card copy if PAN is updated in the folio, or PAN/ other proof of identity ((as per KYC guidelines) if PAN is not updated in the folio. Unitholders may note that copies of all the documents submitted should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested / verified by entities authorized for attesting/verification of the documents as per extant KYC guidelines. II) Restriction on Acceptance of Third Party Payments for Subscription of units of schemes of Tata Mutual Fund: In pursuance to Best Practice Guidelines issued by Association of Mutual Funds in India [AMFI] Vide Circular No.135/BP/16/10 dated August 16th 2010 for acceptance of Third party cheques, Tata Asset Management Pvt Ltd has decided not to accept subscriptions with Third-Party cheques, For details kindly refer Statement of Additional Information (SAI).
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Delay in payment of redemption / Repurchase proceeds / dividend	AMC will be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, by SEBI for the period of such delay, subject to exceptional circumstances as mentioned in this document. Income distribution cum capital withdrawal In case of failure to dispatch income distribution cum capital withdrawal proceeds within seven working days from the record date, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). Redemption In case of failure to despatch redemption proceeds within three working days; the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal (IDCW) Amount	Treatment of Unclaimed dividend and redemption amounts In accordance with provision no. 14.3 of SEBI Master Circular on Mutual Fund dated 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.

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.	The Scheme reopened for subscriptions / redemptions from 26.05.2025.
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.	At the applicable NAV.
Ongoing price for redemption (sale) / repurchase / switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. $10 * (1 - 0.02) = \text{Rs. } 9.80$	At the applicable NAV subject to prevailing exit load, if any. Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value. The Trustee Company may, however, from time-to-time review and modify the repurchase load for each choice of investment. The Units if partially repurchased would be subtracted from the Unit balance of that Unitholder on "First in First Out" basis i.e. the Units that were offered / allotted first would be the first to be repurchased. In case amount is withdrawn, the same will be converted into Units at the applicable Repurchase price / NAV related price and the number of Units so arrived at will be subtracted from the Unit balance of that Unitholder on "First in First Out" basis. The repurchase would be permitted to the extent of credit balance in the Unitholder's account. The repurchase cheque will be issued in the name of the first unitholder. Under normal circumstances, the Fund will ensure that the repurchase cheques are dispatched within ten business days from the date of processing the repurchase request on repurchase day. In the event of partial repurchase, the Fund shall dispatch the revised Account Statement by suitable mode as decided by AMC from time to time for the balance number of Units still being held by the Unitholder along with the repurchase cheque. Credit balances in the account of a Non- Resident Unitholder on maturity or otherwise, (where RBI final approval and any other approval (if any required) has been obtained) may be repurchased by the Fund by such Unitholder in accordance with the procedure described above and also subject to any procedures laid down by RBI and any other agency. Such repurchase proceeds will be paid by means of a Rupee cheque payable to the NRE/ NRO account of the Unitholder or subject to RBI procedures and approvals, such payment in Indian Rupees will be converted into US Dollars or into any other currency, as may be permitted by RBI, at the rate of exchange prevailing at the time of remittance and will be dispatched at the applicants' risk, or at the request of the applicants' will be credited to their NRE/ NRO Accounts, details of which are to be furnished in the space provided for this purpose in the Repurchase Form. The Fund will not be liable for any delays or for any loss on account of exchange fluctuations, while converting the rupee amount into the US Dollar or any other currency. The Fund (if required) may also make arrangements to obtain RBI approvals on a case-by-case basis on behalf of the Unitholder, subject to the Unitholder providing the Fund with the necessary documents required.
Special Products / facilities available	Systematic Investment Plan (SIP) The investors can benefit by investing specified Rupees amounts at regular intervals. The SIP allows the unitholders to invest a fixed amount of Rupees at regular intervals for purchasing additional units of the fund at NAV based prices. Investment can be done with the minimum / maximum amount and number of cheques specified by AMC from time to time. The cheques will be presented on the dates mentioned on the cheque and subject to realization. Units will be allotted at the applicable NAV along with applicable load (if any).

SIP with Top-up SIP facility:

SIP with Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.

The terms and conditions of top-up SIP are as follows:

- i. The Top-up option must be specified by the investors while enrolling for the SIP facility.
- ii. For minimum SIP Top-up amount refer application form.
- iii. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- iv. Under monthly SIP investors can opt for top up amount at half-yearly and yearly intervals. If the investor does not specify the frequency, the default interval for Top-up will be considered as Yearly.
- v. In case of Quarterly SIP, investors can opt for only Yearly interval top-up frequency.

For complete details regarding the SIP with top-up facility, please refer to SIP Auto Debt Form with Top up facility enrollment form.

Systematic Withdrawal Plan (SWP)

This facility available to the unitholders of the fund enables them to redeem fixed sums or fixed number of units from their unit accounts at periodic intervals. The amount withdrawn under SWP by redemption shall be converted into the Fund units at the Repurchase price and such units will be subtracted from the unit balance of that unitholder. In case the date falls during a book closure period the immediate next Business Day will be considered for this purpose.

The Authorized Investor Service Center may terminate SWP on receipt of a notice from the unitholder. It will terminate automatically if all units are liquidated or withdrawn from the account or upon the receipt of notification of death or incapacity of the unitholder.

"SWP facility is available subject to terms and conditions. Please refer to the SWP Enrolment form for terms and conditions before enrolment."

Systematic Transfer Plan (STP)

A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer on a monthly or a quarterly or as periodicity mentioned in the application form, from one TMF Scheme to another TMF Scheme on a date prescribed by the Investment Manager. The amount thus withdrawn by redemption shall be converted into units at the applicable NAV on the scheduled day and such units will be subtracted from the unit balance of that unitholder. Unitholders may change the amount, not below the specified minimum, by giving two weeks prior written notice to the registrars. STP may be terminated automatically if the balance falls below the minimum account balance or upon the receipt of notification of death or incapacity of the unitholders by the fund. Rules relating to the plan may be changed from time to time by the Investment Manager.

"STP facility is available subject to terms and conditions. Please refer to the STP Enrolment form for terms and conditions before enrolment."

Flex STP

Flexible Systematic Transfer Plan ("Flex STP") by Tata Mutual Fund is a facility wherein a Unitholder(s) of designated open-ended Scheme(s) can opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended (source scheme) to the growth option of another open-ended scheme (target scheme).

Salient Features of Flex STP are as follows:

1. The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the formula below:

Flex STP amount = [(fixed amount to be transferred per instalment x number of instalments already executed, including the current instalment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]

2. The first Flex STP instalment will be processed for the fixed instalment amount specified by the investor at the time of enrolment. From the second Flex STP instalment onwards, the transfer amount shall be computed as per formula stated above.

	3. Under "Flex STP" facility, Tata Income Plus Arbitrage Active FOF is enabled as Source as well as Target Scheme. 4. Flex STP would be available for Quarterly, Monthly, Weekly and Daily frequencies. 5. Flex STP is not available from "Daily / Weekly" income distribution plans of the source schemes. 6. Flex STP is available only in "Growth" option of the target scheme. 7. Conversion to Normal STP: If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the instalments for a fixed amount. 8. Flex STP will stop/cease on occurrence of any of the following events, whichever is earlier. a. Flex STP will cease after the specified End Date / Specified number of instalments have been transferred. b. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed. 9. A single Flex STP enrolment Form can be filled in for transfer into one Scheme/Plan/Option only. 10. In case the date of transfer falls on a Non-Business Day, then the immediately following Business Day will be considered for the purpose of determining the applicability of NAV. 11. The request for flex STP should be submitted at least 10 calendar days before the first STP date. 12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP. Flex STP is a Systematic Withdrawal Plan (SWP) from Source Scheme and Systematic Investment Plan (SIP) in the Target scheme, therefore in the source scheme the exit load for the units will be as per the load structure applicable at the time of the purchase of those units. In the Target scheme the load structure will be as per the prevailing exit Load structure applicable to the SIP for that scheme. Systematic Transfer from one scheme to another attracts capital gain tax depending on the periodicity of holding. In view of the individual nature of tax implications, each unit holder is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of the transactions. The AMC reserves the right to withdraw/change/modify the terms and conditions of Flex STP. The above terms and conditions may be modified at any time without prior notice to the unitholders and such amended terms and conditions will thereupon apply to and be binding on the unitholders. Facility for purchasing the units of the scheme through order routing platforms on BSE and NSE The scheme will be admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Under this facility investors can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform. The introduction of this facility is pursuant to guidelines issued by provision no. 16.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and the Stock Exchanges viz. BSE & NSE. For further details and terms and condition, please refer KIM cum application form.
Transactions through online facilities / electronic modes	Investor can transact through online facilities /electronic modes in Tata Mutual Fund Scheme. The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, the movement of funds from the investors' bank account to the Scheme's bank account may happen via the Intermediary / Aggregator service provider through a Nodal bank account and post reconciliation of funds. The process of movement of funds from the investors' bank account into the Scheme's Bank account in case of online transaction is governed by Reserve Bank of India (RBI) vide their circular Ref. RBI/2009-10/231 DPSS.CO. PD. No.1102/02.14.08/2009-10 dated 24th November 2009. The process followed by the aggregator and the timelines within which the Funds are credited into the Scheme's bank account is within the timelines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction. The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary / aggregator or by the Mutual Fund. While the movement of Funds out of the investors' Bank account may have happened on T Day, however post reconciliation and as per statutory norms, the allotment can happen only on availability of Funds for utilization by the AMC/MF and accordingly the transaction will be processed as per the applicable NAV based on availability of

	funds for utilization. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Tata Asset Management Private Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.
JUST SMS Facility	JUST SMS Facility enables the unitholders to • Subscription of units of the scheme for amounts less than Rs 2 lacs. • Redemption of units in the scheme (any amount/All Units). • Switch out from the scheme (any amount/All Units). This facility is currently available for existing investors (resident individuals only including guardians on behalf of minor) however new investors can avail themselves of 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 up to 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 does not have the name of the investor on the face of the cheque. Then the investor needs to submit: a. Copy of the bank passbook attested by bank / Original bank statement with name address and bank account number of the investor. b. A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code. c. Get the bankers' attestation in the face of the form in the section BANKER'S Attestation (For BANK Use only) d. If these supporting documents are not provided the registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification. 5. In case the mode of holding of the folio is 'Joint' and the Debit Mandate is duly signed by all the joint holder(s), it will be deemed to be an express instruction to the AMC (Tata Asset Management Pvt Ltd) / RTA (Computer Age Management Service Pvt. Ltd), to keep the mode of holding to 'Anyone or Survivor' for availing this Facility only, so that this facility is available to the first named holder only. In case the unit holder is a "minor", the legal /natural guardian shall be eligible to avail of this Facility till the minor attains majority. As such legal/natural guardian may make payments from the minor's respective bank account (or in accordance with the exceptions provided for third party payments) and the same shall be recognized by the AMC as valid payment as per the SEBI Mutual Fund Regulations. 6. The Purchase Facility is currently available to 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 to the AMC web site www.tatamutualfund.com for the latest list of locations/banks. 7. Some banks and branches may levy charges for mandate registration and / or transactions to their bank account holders, which will be borne by the account holder only and will not be borne /reimbursed by the AMC or the Fund.

8. Unit holder(s) hereby confirms, acknowledges and undertakes to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and that the payment will be through legitimate sources only.
9. The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and the AMC / Fund / RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information supplied by the Unit holder(s).
10. It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received from the banker, the AMC/RTA/its 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 of 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 inform Mutual Fund / its transfer agents about any changes to 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 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, with or without any reason assigned by the Unit holder(s) bank. c) Nonregistration of the Debit Mandate by the Unit holder(s)' bank and branch. d) Deemed registration due to non-confirmation of registration or subsequent rejection by the bank and any subsequent rejection of debit of bank account for funds. e) Non availability of funds in the bank account of the Unit holder(s) at the time of debit Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever. Employee Unique Identification Number (EUI): Further, SEBI has made it compulsory for every employee/ relationship manager/ salesperson of the distributor of mutual fund products to quote the EUI obtained by him/her from AMFI in the Application Form. EUI would assist in addressing any instance of mis selling even if the employee/relationship manager/salesperson later leaves the employment of the distributor. Hence, if your investments are routed through a distributor, please ensure that the EUI is correctly filled up in the Registration Form. However, if your distributor has not given you any advice pertaining to the investment, the EUI box may be left blank. In this case you are required to tick (☐) the declaration to this effect as given in the form.
Official Points of Acceptance of Transaction through MF utility & MF Central	Tata Mutual Fund has entered into an agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple scheme of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Point of Sales (POS) and website/mobile application of MFUI (available currently and 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 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 schemes of various mutual funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through MFU. Investors are requested to visit the website of MFUI i.e. www.mfuindia.com to download the relevant forms. For any queries or clarifications related to MFUI, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and public holidays) or send an email toclientservices@mfuindia.com. Based on the provision no. 16.6 of SEBI Master Circular on Mutual Fund dated 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.
Facility for purchasing of units of the scheme through order routing platform on BSE and NSE	The scheme will be admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Under this facility investors can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform. The introduction of this facility is pursuant to guidelines issued by SEBI vide provision no. 16.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024, and the Stock Exchanges viz. BSE & NSE. For further details on Special Products/ Terms & Conditions, please refer to the KIM/Application form.
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 mode 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: - o Is Obscene, Vulgar, Pornographic, Political, Religious, etc. - o 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. - o 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 for or liable to the customer or any third party for the consequences arising out of or in connection with using 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 made in a financial year across all schemes of the Mutual Fund, subject to sufficient systems and procedures in place of such acceptance. However, any form of repayment 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: i. Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and ii. the non-individual unitholder's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter. Terms and Conditions for acceptance of financial transactions through email are as below: 1) Investors are 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 mail. 2) TATA AMC /RTA shall not be liable in case the transaction sent or purported to be sent by the investor is not received by the TATA AMC/ RTA due to any reason and hence not processed. 3) Investors should maintain adequate safeguards / measures to ensure the security of email communication. 4) Investors availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws / regulations.

	5) Investor should follow appropriate procedure for addition/deletion in the name of authorized signatories of the Investor along with the manner of notification of the same to the TATA AMC. 6) Any change in the registered email id/contact details shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. 7) No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the investor's authorized signatories with wet signature of the designated authorized officials.
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III. OTHER DETAILS

A. IN CASE OF FUND OF FUNDS SCHEME, DETAILS OF BENCHMARK, INVESTMENT OBJECTIVE, INVESTMENT STRATEGY, TER, AUM, YEAR WISE PERFORMANCE, TOP 10 HOLDING/ LINK TO TOP 10 HOLDING OF THE UNDERLYING FUND SHOULD BE PROVIDED:

Kindly refer to individual schemes SIDs for details of respective benchmark, investment objective, investment strategy, TER, AUM, performance, Top 10 Holding.

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

Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report	Portfolio Disclosure: Tata Mutual Fund shall disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year. In case of unitholders whose email addresses are registered, Tata Mutual Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively. Tata Mutual Fund will publish an advertisement every half-year, in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website www.tatamutualfund.com and on the website of AMFI (www.amfiindia.com). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder. For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit functional Weblink: https://www.tatamutualfund.com/schemes-related. Unaudited Financial Results: Tata Mutual Fund/ Tata Asset Management Pvt Ltd shall within one month from the close of each half year, that is on 31st March & on 30th September, host a soft copy of its unaudited financial results on its website in the format specified in Twelfth Schedule of SEBI (Mutual Funds) Regulations 1996. Tata Mutual Fund / Tata Asset Management Pvt Ltd shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation & in a newspaper having wide circulation published in the language of the region where the Head Office of the fund is situated. For Unaudited Financial Results of Tata Mutual Fund, kindly visit functional Weblink: https://www.tatamutualfund.com/about-us. Annual report Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website, functional Weblink: https://www.tatamutualfund.com/about-us and on the website of AMFI www.amfiindia.com. The scheme-wise annual report or an abridged summary thereof, in the format prescribed, shall be sent by 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 all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website and on the website of AMFI.
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Other Details:

Risk O Meter & Scheme Summary Document	Risk-o-meter shall be evaluated monthly 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 & SEBI letter SEBI/ HO/ OW/ IMD-II/ DOF3/ P/ 39700/ 2021 dated December 28, 2021 w.r.t advisory to introduce a Scheme Summary Document & further to AMFI letter AMFI/17/SEBI/134/2021-22 March 21, 2022, AMCs shall upload the scheme summary document on AMFI Portal.
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C. TRANSPARENCY / NAV DISCLOSURE

NAV Information

The NAVs will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund (www.tatamutualfund.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) before 10.00 A.M. on the next Business Day[^]. However, due to inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 PM. on the next Business Day.

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

Due to difference in the expense ratio, the NAV of each option of Direct Plan will be different from the NAV of each option of Regular Plan. Similarly, due to the payout option, the NAV of Income Distribution Option will be different from the NAV of Growth option.

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

Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit
 Entry Load: NIL
 Exit Load 1%
 $\text{Sale Price} = \text{NAV} + (\text{Entry Load (\%)} * \text{NAV})$
 $\text{Sale Price} = 11 + (0\% * 11)$
 $\text{Sale Price} = 11 + 0$
 Sale Price = Rs. 11/-
 Repurchase Price
 $\text{Repurchase Price} = \text{NAV} - (\text{exit load (\%)} * \text{NAV})$
 $\text{Repurchase Price} = 11 - (1\% * 11)$
 $\text{Repurchase Price} = 11 - 0.11$
 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.

While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.

D. TRANSACTION CHARGES & STAMP DUTY

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

Stamp Duty

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

E. ASSOCIATE TRANSACTIONS

Please refer to Statement of Additional Information (SAI).

F. TAXATION

Other than Equity Oriented Mutual Fund:

Taxation of Income in respect of units of Mutual Fund

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

Withholding tax on income distribution

Type of Investor	Withholding Tax Rate
Resident	10%*
NRI	20%** or rate as per applicable tax treaty*** (whichever is lower)

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

*** The income distributed by mutual funds 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

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

*Without indexation

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts in the financial year 2024-25 do 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 further 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 Specified income** exceeds Rs. 5 crores.
- 25% where Specified income** exceeds Rs. 2 crores but does not exceed Rs. 5 crores.
- 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crores; 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.

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.

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 (not being a specified mutual fund at the time of making an investment 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 to the clause on taxation in SAI.

G. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

H. LIST OF OFFICIAL POINT OF ACCEPTANCE

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

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

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

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last 5 financial years and wherever the amount of penalty is more than 5 lakhs. – **NIL**

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

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

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

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

Note: The Trustees have ensured that the “Tata Income Plus Arbitrage Active FOF” approved by them is a new product offered by Tata Mutual Fund and is not a minor modification of any existing scheme/fund/product. The Scheme under this Scheme Information Document was approved by the Trustees on 28th January 2025.

**By order
Board of Directors
Tata Asset Management Pvt Limited.**

**Place: Mumbai
Date: 30.03.2026**

Authorized Signatory

Agartala: Nibedita, 1st Floor, J B Road, Palace Compound, Agartala Near Babuana Tea and Snacks, Tripura West – 799001. Tel: (0381) 2323009, 9436761695. Email: camsaga@camsonline.com **Agra:** No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh – 282002, Uttarpradesh, Email: camsagr@camsonline.com Tel: 0562-4304088, Fax: 2521170 **Ahmedabad:** 111- 113, 1st Floor - Devpath Building, Off C.G. 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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: camsvar@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, Telengana, Email: camswgl@camsonline.com Tel: (0870) 6560141, Fax: 2554888 **Yamuna Nagar:** 124-B/R, Model Town Yamunanagar - 135001, Haryana, Email: camsynr@camsonline.com Tel: 01732-796099, Fax: 225339 **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001, Maharashtra, Email: camsyav@camsonline.com Tel: (07232) 237045, Fax: 237045.

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

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

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

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

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

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

DETAILS FOR ONGOING COLLECTION BANKERS:

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

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

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

WEST ZONE:

Aurangabad: Plot No 66, Bhagya Nagar, Near S T Office, Kranti Chowk Police Station to Employment Office Road, Aurangabad - 431001. Tel: (0240) 2351591/90. **Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Anand:** 103, First Floor, Ashwamegh Complex, Opp. Vyayam Shala, Sardar Gunj Road, Anand - 388 001. Tel.: (02692) 360330. **Bhopal:** 131/8 MP Nagar, Zone 2, Near Jhoomerwala Pragati Petrol Pump, Bhopal - 462011. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No. 1 and 2, Ground Floor, Ganjawalla Residency, Ganjawalla Lane, Borivali West, Mumbai - 400092. Tel.: 022- 28945923 / 8655421234. **Goa:** F-7, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji, Goa - 403001. 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. **Kota:** A-6 Vallabh Bari, 1st Floor, In front of Seven Wonders Main Gate, Kota, Rajasthan - 324007. **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, 2nd Floor, Room No. 202-B, Bank More, Dhanbad - 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.