SCHEME INFORMATION DOCUMENT (SID) - SECTION I

TATA mutual fund

TATA TREASURY ADVANTAGE FUND

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration (refer page 10) of portfolio is between 6 months and 12 months. A Moderate Interest Rate Risk and Moderate Credit Risk).

(SCHEME CODE - TATA/O/D/LOW/05/08/0020)

(The scheme had 1 segregated portfolio)

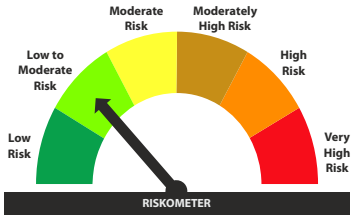
Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term.
- Investment in Debt & Money Market Instruments.

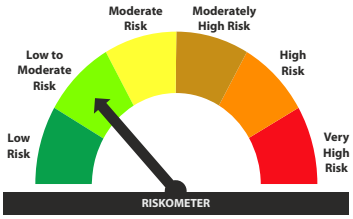
***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

Scheme Riskometer



The risk of the scheme is Low to Moderate

Benchmark Riskometer



The risk of the benchmark is Low to Moderate

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

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

New Fund Offer Opened On	**23.08.2005**
New Fund Offer Closed On	**05.09.2005**
Scheme Re-opened On	**30.09.2005**

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

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

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

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

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

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

This Scheme Information Document is dated 28 November 2025

TATA TREASURY ADVANTAGE FUND

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PART I. HIGHLIGHTS / SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the Scheme**	Tata Treasury Advantage Fund (The scheme had one Segregated Portfolio)
II.	**Category of the Scheme**	Low Duration Fund
III.	**Scheme type**	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of portfolio is between 6 months and 12 months. (Please refer to page number 10 of the SID on which the concept of Macaulay's Duration has been explained). A Moderate Interest Rate Risk and Moderate Credit Risk
IV.	**Scheme Code**	TATA/O/D/LOW/05/08/0020
V.	**Investment Objective**	The investment objective of the scheme is to generate regular income and capital appreciation by investing in a portfolio of debt and money market instruments with relatively lower interest rate risk. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.
VI.	**Liquidity/ listing details**	The scheme is an open-ended scheme. The scheme is open for resale and repurchase of units at NAV based price, with applicable loads, if any on every business day on an ongoing basis. Under normal circumstances the AMC shall dispatch redemption proceeds within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned in this document. Currently the scheme is not listed. However, the trustees may review the same in future and list the units under the Scheme on one or more Stock Exchanges later subject to adherence of terms and conditions of Regulators/Exchanges.
VII.	**Benchmark (Total Return Index)**	CRISIL Low Duration Debt A-I Index With a view to align the benchmark as per the Potential Risk Class(PRC) matrix, CRISIL Low Duration Debt A-I Index is the most suited for comparing performance of the scheme.
VIII.	**NAV Disclosure**	The NAVs will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund (www.tatamutualfund.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 P.M. on every business day^. However, due to inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day^. ^ If the NAVs are not available before the commencement of Business Hours on the following day (i.e., next day after the respective business day) due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explain by when the Mutual Fund would be able to publish the NAV. In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day. 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 payout, the NAV of payout option will be different from the NAV of Growth option.
IX.	**Applicable timelines**	Timeline for: • **Dispatch of redemption proceeds:** Under normal circumstances the AMC shall make the payment of redemption proceeds within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned in this document. In case of failure to dispatch, Interest for the period of delay shall be payable to unitholders at the rate of 15% per annum alongwith redemption or repurchase proceeds. • **Dispatch of IDCW:** The warrants/intimation shall be dispatched to the unitholders within 7 working days from the record date. In the event of failure of dispatch of income distribution within the stipulated 7 working days period from the record date, the AMC shall be liable of pay interest at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum) to the Unitholders. The above timelines are subject to the list of exceptional circumstance as specified by SEBI or AMFI from time to time.

X.

Plan and Options

Plans/Options and sub options under the Scheme

Investment Options

Regular Plan (For applications routed through Distributors):

- Growth
- Daily Payout of Income Distribution cum capital withdrawal option (IDCW- Daily Payout)*
- Weekly Payout of Income Distribution cum capital withdrawal option (IDCW- Weekly Payout)
- Weekly Reinvestment of Income Distribution cum capital withdrawal option (IDCW- Weekly Reinvestment)
- Periodic Payout of Income Distribution cum capital withdrawal option (IDCW- Periodic Payout)
- Periodic Reinvestment of Income Distribution cum capital withdrawal option (IDCW- Periodic Reinvestment)

Direct Plan (For applications not routed through Distributors):

- Growth
- Daily Payout of Income Distribution cum capital withdrawal option (IDCW- Daily Payout)*
- Weekly Payout of Income Distribution cum capital withdrawal option (IDCW- Weekly Payout)
- Weekly Reinvestment of Income Distribution cum capital withdrawal option (IDCW- Weekly Reinvestment)
- Periodic Payout of Income Distribution cum capital withdrawal option (IDCW- Periodic Payout)
- Periodic Reinvestment of Income Distribution cum capital withdrawal option (IDCW- Periodic Reinvestment)

*compulsory reinvestment of Income cum Capital Withdrawal Option.

Default Option

If Growth or Income Distribution Option (IDCW) is not mentioned: Growth

Default Sub-Option: Daily Payout of Income Distribution cum capital withdrawal option (IDCW-Daily Payout)

Notes:

1. 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. Hence income distribution amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

2. **Default Plan:**

   Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the scheme:

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

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

3. In case payout option is not mentioned than income Distribution cum capital withdrawal option shall be compulsorily reinvested in the same scheme/option at applicable ex-dividend NAV.

5. Face Value per unit of all Plans/ Options of the scheme is: Rs.1000/- per unit.

Unitholders can opt for only one income distribution sub-option under a scheme in a single folio. In case, different income distribution sub-options are required, unitholders are required to create a new folio.

Also note that the IDCW sub-option selected in the last inflow transaction will be applicable to all the transactions in the respective scheme sub-option in the folio. A simple example will explain the above statement:

Date	Request by unitholder	Sub Option
01/01/2023	Purchase in IDCW Option	Payout of Income Distribution cum capital withdrawal option
02/03/2023	SIP Registered in IDCW Option	Reinvestment of Income Distribution cum capital withdrawal option
03/05/2023	Additional Purchase in IDCW Option	Payout of Income Distribution cum capital withdrawal option

		02/06/2023 | SIP Instalment | Reinvestment of Income Distribution cum capital withdrawal option Hence the income distribution cum Capital Withdrawal (IDCW) sub option chosen by unitholders in the last transaction (i.e SIP instalment as on 02/06/2023 sub option reinvestment) will be applicable to all transactions in the related scheme sub option in the folio. In case of statutory/ legal attachments/ suspensions or litigations/ disputes at the unitholders /investor's end, the income distribution cum capital withdrawal amount will compulsorily be reinvested, and no payout shall be made during the said period, irrespective of the income distribution sub-option selected. Unitholders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN/PEKRN details with the KRA (KRA-KYC)/CERSAI (CKYC), the unitholders are requested to intimate TAMPL/ Registrar and Transfer Agent i.e. Computer Age Management Services Limited (CAMS) their PAN information along with the folio details for updation in our records. **Currently there is no minimum amount requirement in case unitholder is opting for an all units switch.**
XI.	**Load Structure**	**Entry Load:** Not Applicable (Pursuant to provision no. 10.4.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024, no entry load will be charged by the Scheme to the investor) Exit Load: NIL **Pursuant to AMFI's communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme w.e.f. 23rd April 2025.**
XII.	**Minimum Application amount / Switch In**	Minimum initial investment in the scheme / plan / option: Rs. 5,000/- and in multiples of Re. 1/- thereafter
XIII.	**Minimum Additional Purchase Amount**	For additional investment Rs. 1,000/- and in multiples of Re. 1/-. The additional purchase investment can be made in Growth or IDCW option if initial investments exist under the requested option either in Direct or in Regular plan of the scheme.
XIV.	**Minimum Redemption/switch out amount**	Minimum Redemption amount will be Rs.1000 or 1 unit or folio available balance (Whichever is lower)
XV.	**New Fund Offer Period This is the period during which a new scheme sells its units to the investors.**	Being on ongoing scheme this section is not applicable
XVI.	**New Fund Offer Price:** **This is the price per unit that the investors have to pay to invest during the NFO.**	Being on ongoing scheme this section is not applicable
XVII	**Segregated portfolio/side pocketing disclosure**	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 the 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 includes the following: 1) 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: a) Downgrade of a debt or money market instrument to 'below investment grade', or b) Subsequent downgrades of the said instruments from 'below investment grade', or c) Similar such 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

1) On the date of credit event, TAMPL(AMC) shall decide on creation of segregated portfolio. Once AMC decides to segregate portfolio, it should:

   a) seek approval of trustees prior to creation of the segregated portfolio.

   b) 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.

   c) 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.

   d) Once Trustee approval is received by the AMC, Segregated portfolio will be effective from the day of credit event

   e) AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also 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.

XVII I.

Swing Pricing

Swing Pricing is an anti-dilution technique which helps funds manage liquidity risks internally by effectively passing on transaction costs to the unitholder/investors associated with that activity.

Circumstances when Swing Pricing Triggered

In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market. Swing pricing is needed to address issues in addition to costs of bid-offer spread and transaction costs, particularly arising during market dislocation in the mutual fund industry or in the underlying bond market. Further, liquidity is concentrated in high quality paper and during market dislocation, very high risk aversion is observed and in terms of yield of bonds, spread over benchmark spike, particularly for relatively lower quality paper. Accordingly, swing pricing, an anti-dilution adjustment that seeks to protect investors in a fund from performance dilution as a result of significant outflows from the fund, particularly during market dislocation.

Mandatory Swing pricing during market dislocation

The swing pricing framework will be made applicable only for scenarios related to net outflows from the scheme. Swing pricing will be mandatory during the period of market dislocation announced by SEBI. Once market dislocation is declared, it will be notified by SEBI that swing pricing will be applicable for a specified period. The provision of swing pricing for market dislocation shall be applicable only in case of following conditions:

High or Very High Risk on the most recent risk-o-meter in terms of provision no. 17.4 of SEBI Master circular on Mutual Fund dated June 27, 2024,

AND

Classified themselves in any of the cell A-III, B-II, B-III, C-I, C-II and C-III of Potential Risk Class (PRC) Matrix in terms of provision no. 17.5 of SEBI Master circular on Mutual Fund dated June 27, 2024.

Following mandatory swing factor will be applied on redemption and subscription transactions in the scheme during market dislocation period announced by SEBI.

Minimum swing factor^			
Maximum Credit Risk of scheme→ Maximum Interest Rate Risk of the scheme ↓	Class A (Credit Risk Value >=12)	Class B (Credit Risk Value >=10)	Class C (Credit Risk Value <10)
Class I: (Macaulay Duration <=1 year)			
Class II: (Macaulay Duration <=3 years)		1.25%	
Class III: Any Macaulay Duration			

^ Swing pricing shall be made applicable to all unitholders at PAN level with an exemption for redemptions upto Rs. 2 lacs for each scheme.

Disclosures Requirements:

The adjusted NAV's will be calculated and disclosed as mentioned in "Net Asset Value" section under "Periodic Disclosures" of this document.

The scheme performance shall be computed based on unswung NAV.

Disclosures pertaining to NAV adjusted for swing factor along with the performance impact shall be made in specific format as mandated by SEBI in the SIDs and in scheme wise Annual Reports and Abridged summary and the same will be disclosed on the website prominently only if swing pricing framework has been made applicable for the said mutual fund scheme.

Triggering Swing Pricing on Re-opening of scheme after announcement of winding-up:

There may be instances where TAMPL, after making an announcement to wind up a scheme, decides to roll-back the decision to wind up a scheme. Such situations may trigger larger scale redemptions and hence, in the interest of the investors following Swing Pricing Framework will be applicable / gets triggered for subscriptions & redemptions, once the scheme re-opens after roll back of winding up announcement.

Swing Factor Threshold

The below mentioned swing factor will be made applicable to subscription and redemption transactions during the swing period basis scheme's positioning in the PRC Matrix.

Minimum Swing Factor			
Maximum Credit Risk of scheme →	Class A (Credit Risk Value >=12)	Class B (Credit Risk Value >=10)	Class C (Credit Risk Value <10)
Maximum Interest Rate Risk of the scheme ↓			
Class I: (Macaulay Duration <=1 year)	0.00%	0.05%	0.20%
Class II: (Macaulay Duration <=3 years)	0.05%	0.10%	0.40%
Class III: Any Macaulay Duration	0.10%	0.20%	0.60%

Swing Factors mentioned above are subject to revision (higher / lower). Any revision will be notified to the investors by issuance of an Addendum which will be uploaded on the website of Tata Mutual Fund. However, the swing factor will not be lower than the AMFI specified threshold*.

Swing Pricing Period

The Swing pricing period means a period in which investors will get units allotted / redeemed at Swung NAV (i.e. after deducting swing factor as specified above). It will be for a period of 7 working days.

The Swing Pricing Period as mentioned above is subject to revision (higher / lower). Any revision will be notified to the investors by issuance of an Addendum which will be uploaded on the website of Tata Mutual Fund. However, the swing pricing period will not be lower than the AMFI specified threshold*.

*Note: AMFI vide Best Practice Guidelines (BPG) circular dated 04.11.2024 has specified PRC Matrix cell wise floor (i.e. minimum) swing factor threshold & minimum 7 working days for swing pricing period.

Illustration:

Upon re-opening of scheme post announcement of winding up; Scheme's PRC positioning is B-III, Swing Factor as applicable to B-III is 0.20%, then the subscriptions & redemptions will be processed as under:

Subscription:

a) Investment Amount: Rs 5,00,000
b) Unswung NAV per unit: Rs 200.0000 (before deducting swing factor)
c) Swung NAV per unit: Rs 199.6000 (after deducting swing factor)
d) Units that will be allotted basis Swung NAV: 2505.01 units

Redemption:

a) Existing Units: 750.00 units
b) Unswung NAV: Rs 1000.0000 (before deducting swing factor)
c) Swung NAV per unit: Rs 998.0000 (after deducting swing factor)
d) Redemption Amount to be processed: Rs. 7,48,500

The above illustration is depicted for better understanding & excludes any transaction cost, statutory charges, duties, fees, etc. applicable from time to time that investors need to bear.

XIX.	**Stock lending/short selling**	1. The Scheme may participate in securities lending and borrowing scheme in accordance with Securities Lending Scheme, 1997, Regulation 44 (4) of SEBI (Mutual Funds) Regulations ,1996, provision no. 12.11 of SEBI Master on Mutual Fund dated June 27, 2024, framework for short selling and borrowing and lending of securities notified in, provision no. 12.11.2.1.a of SEBI Master circular on Mutual Fund dated June 27, 2024. 2. The scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board. For Details, kindly refer SAI

XX.	**How to Apply**	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**	**Contact details for general service requests:** Telephone: (022) 6282 7777, Email: service@tataamc.com, WhatsApp: 70457 48282, SMS: TMF to 57575 **Contact details for complaint resolution:** The AMC has designated an Investor Relations Officer, **Ms. Kashmira Kalwachwala,** who looks into investor grievances regarding deficiencies, if any, in the services provided by the Registrars or the Investor Service Centres. Investor can reach out to the above-mentioned Investor Relation Officer at: Tata Asset Management Pvt Ltd. (Investment Manager for Tata Mutual Fund) 1903 B Wing Parinee Crescenzo G Block BKC Bandra East, Mumbai – 400 051. Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), Fax: 22613782, Email: service@tataamc.com, Website: www.tatamutualfund.com. **Email:** service@tataamc.com. **The AMC will have the discretion to change the Investor Relations' Officer depending on operational necessities and in the overall interest of the fund.**
XXII.	**Specific attribute of the scheme** **(such as lock in, duration in case of target maturity scheme/ close ended schemes) (as applicable)**	The fund, being open ended in nature, has perpetual duration.
XXIII.	**Special Products / facilities available ongoing basis**	Systematic Investment Plan:- The SIP allows the unitholders to invest a fixed amount of Rupees at regular intervals for purchasing additional units of the fund at NAV based prices. Investment can be done with the minimum / maximum amount and number of cheques specified by AMC from time to time. The cheques will be presented on the dates mentioned on the cheque and subject to realization. Units will be allotted at the applicable NAV along with applicable load (if any). "SIP facility is available subject to terms and conditions. Please refer to the SIP Enrolment form for terms and conditions before enrolment." Systematic Transfer Plan:- A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer an amount from one TMF Scheme (Source Scheme) to another TMF Scheme (Target Scheme) on a date/ frequency prescribed by the Investment Manager. The amount thus withdrawn by redemption shall be converted into units at the applicable NAV on the scheduled day and such units will be subtracted from the unit balance of that unitholder. The net amount will be considered for allotment in the target scheme and units will be allotted as per the applicable NAV of the target scheme. Systematic Withdrawal Plan:- This facility available to the unitholders of the fund enables them to redeem fixed sums or fixed number of units from their unit accounts at periodic intervals. The amount withdrawn under SWP by redemption shall be converted into the Fund units at the Repurchase price and such units will be redeemed/ subtracted from the unit balance of that unitholder. In case the date falls during a non business day/ book closure period the immediate next Business day will be considered for this purpose. For further details of above special products / facilities and Terms & Conditions, please refer "Other Scheme Specific Disclosures "of this document, KIM/Application/enrollment form and SAI.
XXIV.	**Weblink**	**For Total Expense Ratio (TER):** Functional Weblink: https://www.tatamutualfund.com/expense-ratio/total-expense-ratio **For Scheme Factsheet:** Functional Weblink: https://www.tatamutualfund.com/information-documents

Other Highlights

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

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

  a. The terms defined in this SID includes 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 both the options i.e. Growth Option and Income Distribution cum Capital Withdrawal (Daily, Weekly, Periodic)

REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. The two conditions mentioned above shall be complied with on a calendar quarter basis, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. However, in case the Scheme does not have a minimum of 20 investors, on an average basis, in the stipulated period (i.e. during the concerned calendar quarter), the provisions of Regulation 39(2) (c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard

SPECIAL CONSIDERATIONS

Investors are urged to read the terms of the SID carefully before investing in this Scheme, and to retain this SID for future reference. The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.

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

Tax Consequences

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

Other Business Activities of AMC:

For details refer SAI

Disclosure / Disclaimer

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

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

Prospective investors should review / study this SID carefully and in its entirety and should not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial / investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), 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.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

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

vi. A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.

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

viii. The Trustees have ensured that scheme approved by them is a new product offered by Tata Mutual Fund and is not a minor modification of any existing schemes.

For Tata Asset Management Pvt Limited

Date: November 28, 2025
Place: Mumbai

Padmanabhan Ramanathan
Compliance Officer

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS

ASSET ALLOCATION AND RISK PROFILE

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

Instruments	Indicative Allocations (% of net assets)	
	Minimum upto	Maximum upto
Debt and Money Market Instruments	0%	100%

Under normal circumstance, portfolio of the scheme will have Macaulay Duration between 6 months to 12 months. (refer note below for Macaulay Duration).

Notes:

Duration, Valuation, Yields, in case of perpetual bonds, debt instruments with special features, debt instruments with call/put options, floating rate bonds will be based on the method specified by SEBI or AMFI from time to time.

The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives like provision no. 7.5, 7.6, 12.25 of SEBI Master circular on Mutual Fund dated June 27, 2024.

The cumulative gross exposure through debt, transactions in repo in corporate debt securities and derivative positions 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. Cash equivalent means Government Securities, T-Bills & Repo on Government Securities.

Provision no. 4.5 & 4.6 of SEBI Master circular on Mutual Fund dated June 27, 2024 has mandated the open ended debt schemes (except Overnight Schemes and Gilt Schemes) shall hold minimum liquid assets in the schemes (i.e 20 % in case in case of Liquid Schemes and 10% in other schemes). In order to have uniform practices across, AMFI vide Best Practices Guidelines under reference 135/BP/93/2021-22 dated July 24,2021, has prescribed detailed guidelines for maintenance of minimum liquid assets in the open ended debt schemes (except Overnight Schemes and Gilt Schemes).

As per AMFI Guidelines, these schemes are required to maintain following two ratios on an ongoing basis.

1) LR-RaR- Redemption at Risk
2) LR-CRaR – Conditional redemption at Risk

It shall be ensured that the liquid assets / eligible assets are maintained to the extent of the LR-RaR and LR-CRaR ratios. In case, the exposure in such liquid assets/eligible assets falls below the prescribed threshold levels of net assets of the Scheme, the AMC shall ensure that the LR -RaR and LR-CRaR ratios are restored to 100% of the required level(s) by ensuring that the net inflows (through net subscription /accruals /maturity & sale proceeds) into the scheme are used for restoring the ratios before making any new purchases outside 'Liquid Assets / Eligible Assets' as specified in the referred circular(s). in case the ratio remains below 100% for more than 15 consecutive days, then, this information will be highlighted to Trustees till such time said ratio is not restored to 100% of the requirement on weekly basis. Certain additional parameters such as concentration of an investor group / distributor, exit load features, taxation dynamics etc shall be monitored at scheme level.

Also, provision no. 4.1 of SEBI Master circular on Mutual Fund dated June 27, 2024 the AMC should have policy in place on management of the mis-match in putative liabilities vis-à-vis the liquid assets of each scheme. AMC shall report the status of compliance with the liquidity risk management policy to the Board of AMC & Trustees at the frequency and format prescribed by AMFI/Trustees.

Pursuant to provision no 16A.1 of SEBI Master circular on Mutual Fund dated June 27, 2024, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Note: The investment in CDMDF shall not be considered as a Fundamental Attribute Change of the scheme.

CDMDF Framework

CDMDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and provision no 16A. 1of SEBI Master circular on Mutual Fund dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will inclusive of following points-

a) The CDMDF shall deal only in following securities during normal times:
   - Low duration Government Securities
   - Treasury bills

- Tri-party Repo on G-sec
- Guaranteed corporate bond repo with maturity not exceeding 7 days.

b) The fees and expenses of CDMDF shall be as follows:
- During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
- During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
- "Portfolio Value" means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDF.

c) Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. 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.

d) CDMDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in provision no 16A. 1 of SEBI Master circular on Mutual Fund dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

CDMDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDF, specified in provision no 16A. 1of SEBI Master circular on Mutual Fund dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

Stress Testing

SEBI has also mandated AMC to have stress testing policy for open ended debt schemes. AMCs shall carry out the stress testing on following parameters

1) Interest Rate Risk
2) Liquidity Risk and
3) Credit Risk

AMFI in consultation with SEBI has prescribed detailed methodology to assess the above-mentioned risks under stress situation. The stress test analysis report shall be presented to the investment committee for its review. In case of threshold continues beyond breach of cure period, the same shall be reported to AMC Board and Trustees along with the corrective action.

Placement of the scheme in one of the cells of PRC matrix does not reflect the scheme holdings pertaining to the perpetual bonds with respect to the Modified Duration and maturity thresholds specified in provision no. 17.5 of SEBI Master circular on Mutual Fund dated June 27, 2024, till the time such bonds are held by the scheme, for pre-existing holding of aforementioned perpetual bonds by debt schemes.

Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only for defensive considerations and such deviation shall be subjected to 30 days rebalancing period.

Note On Macaulay Duration

In 1938, economist Frederick Macaulay suggested duration as a way of determining the price volatility of bonds.

Duration is defined as the average time it takes to receive all the cash flows of a bond, weighted by the present value of each of the cash flows. Essentially, it is the payment-weighted point in time at which an investor can expect to recoup his or her original investment.

Illustration of Macaulay Duration Calculation:

Suppose there is 5 years Bond of 10% coupon paid annually with a maturity face value of Rs.1000/- issued at par value of Rs.1000/-. Accordingly;
Annual Coupon payment = Rs.100/-;No. of years = 5 years; Maturity value = Rs.1000/-

Calculation of Macaulay Duration:

Period	Cash flow (Rs.)	Present Value of Cash Flow (B discounted @10%)	Period multiplied by Cash flow (A x C)	Weighted Average Duration (D / Total sum of C)
1	100	90.91	90.91	0.09
2	100	82.64	165.29	0.17
3	100	75.13	225.39	0.23
4	100	68.30	273.21	0.27
5	1100	683.01	3,415.07	3.42
Total		1,000.00	4,169.87	4.17

As per above calculation Macaulay Duration is 4.17 years which implies that at 4.17 years the sum of cash flows received will be equal to cash outflow at the time of purchasing the Bond which in this case is Rs. 1,000/-

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	Not more than 20% of the net assets of the scheme can be deployed in stock lending & not more than 5% of the net assets of the scheme will be deployed in stock lending through a single intermediary	Provision no. 12.11
2	Equity Derivatives for non-hedging Purposes	The exposure to derivatives will not exceed 50% of the net assets of the scheme.	Provision no. 12.25
3	Securitized Debt	The Scheme may invest upto 50% of the scheme's debt exposure in domestic securitised debt	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	-	Provision no. 12.2
7	Any other instrument a) Repo / reverse repo in corporate debt securities b) Credit Default Swaps (CDS) c) Short Selling	a. The Scheme may participate in repo in corporate debt securities b. The Scheme does not seek to participate in credit default swaps. c. The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI	a. Provision no. 12.18 b. Provision no. 12.28 c. Provision no 12.11

Change in Investment Pattern

Short term defensive considerations:

Pursuant to provision no. 1.14.1.2.b of SEBI Master circular on Mutual Fund dated June 27, 2024, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation can be altered for a short-term period on defensive considerations. In this event where the asset allocation falling outside the limits specified in the asset allocation table due to defensive considerations, the Scheme will rebalance the portfolio within thirty (30) calendar days.

Rebalancing due to passive breaches:

Pursuant to provision no. 2.9 of SEBI Master circular on Mutual Fund dated June 27, 2024, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Committee. The Investment Committee shall then decide on the course of action and if they so desires can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, compliances relating to disclosures etc. shall be adhered in line with the said circular.

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

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

AMC shall adhere to SEBI guidelines regarding the rebalancing of asset allocation norms as stipulated from time to time.

B. WHERE WILL THE SCHEME INVEST

The scheme will invest in following instruments:

- Money Market Instruments like Tri-Party Repo, Commercial Paper, Certificate of Deposit, short term Deposit, Treasury Bills , Reverse Repo in Government Securities and short term debt instruments etc. issued by various Corporates, Government - State and Central, Public Sector Undertakings.
- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. (including but not limited to fixed or floating coupon bearing and zero coupon securities).
- Fixed / Floating rate money market instruments permitted by SEBI and in alternative, investments for the call money market as may be provided by RBI to meet the liquidity requirements.
- Non-convertible portion of Convertible Debentures (Khokas), Non-Convertible Debentures
- Pass through, Pay through or other Participation Certificates representing interest in a pool of assets including receivables.
- Securitised Debt
- Repo in Corporate Debt Securities
- Derivative instruments like interest rate swaps, forward rate agreement, interest rate futures and such other derivative instruments as permitted by SEBI / RBI from time to time.
- Pending deployment of funds of a Scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision no. 12.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024.
- Units of Corporate Debt Market Development Fund

- Any other domestic fixed income securities or like instruments as may be permitted by SEBI/RBI from time to time.

C. WHAT ARE THE INVESTMENT STRATEGIES

The investment strategy of the scheme is to realize investment objective.

The Scheme will invest in various money market and fixed income securities with objective of providing liquidity and generating reasonable returns with lower interest rate risk. The security will be identified based on various parameters such as issuer's credit rating history, financial track record of the issuer, corporate governance track record of the issuer, liquidity of the security, maturity of the security, interest rate scenario etc.

Trading in Derivatives

The scheme may enter into derivative transactions in accordance with the guidelines issued by the SEBI. The net derivative exposure shall not exceed the limit specified in the section C – "Asset Allocation and Risk Profile"

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

The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements/ Interest Rate Futures, Interest Rate Options or such other derivative instruments as may be introduced from time to time and as may be permitted under the SEBI (Mutual Fund) Regulations.

All Limits/ Exposure / Norms specified in the Scheme Information Document (SID) are applicable at the time of Investments.

Debt Derivatives

Subject to SEBI (Mutual Fund) Regulations, 1996, The Scheme may invest in Derivative Instruments to the extent permitted under provision no. 7.5, 7.6, 12.25 of SEBI Master circular on Mutual Fund dated June 27, 2024.

For other option contracts, the total exposure related to option premium paid will not exceed 20% 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.

Exposure due to hedging positions shall not be included in the above mentioned limits subject to the following:

1. Hedging positions are the derivatives positions that reduce possible losses on an existing position in securities and till existing position remains.
2. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall have to be added and treated under the limits mentioned above.
3. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
4. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

Mutual funds are allowed to hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\frac{\text{(Portfolio Modified Duration*Market Value of the Portfolio)}}{\text{(Futures Modified Duration*Futures Price/PAR)}}$$

The Mutual Fund may enter into plain vanilla interest rate swaps for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

Definition of Exposure in case of Derivative Positions

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

Position	Exposure
Long Future	Futures Price*Lot Size*Number of Contracts
Short Future	Futures Price*Lot Size* Number of Contracts
Option Bought	Option Premium Paid*Lot Size* Number of Contracts.

Derivative Instruments & Related Examples:
The scheme may use fixed income derivative instruments like Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time and as may be permitted under the SEBI (Mutual Fund) Regulations

Interest Rate Swaps (IRS): An Interest Rate Swap is an agreement whereby two parties agree to exchange periodic interest payments. The amount of interest payments exchanged is based on some predetermined principal, called notional principal amount. The amount each counterparty pays to the other upon periodic interest rate multiplied by the notional principal amount. The only amount that is exchanged between the parties is the interest payment, not the notional principal amount.

Example: Use of IRS

The Plans of the fund are reasonably invested, and the view of the fund manager is interest rates are expected to move up due to certain negative events which have occurred. In such cases the plans can enter into a paid position (IRS) where the plans will pay a fixed rate for a specified maturity and receive the floating rate of interest. This is illustrated below:

Example A: Use of IRS

Assuming the Scheme is having 10% of the portfolio in cash. The fund manager has a view that the interest rate scenario is bearish and call rates are likely to spurt over the next three months. The fund manager would therefore prefer to pay fixed rate of return on his cash, which he is lending in the overnight call market. In other words, he would like to move to a 91 days floating interest rate from overnight fixed rate.

1. Say Notional Amount: Rs. 2 crores

2. Benchmark: NSE MIBOR

3. Tenor: 91 Days

4. Fixed Rate: 9.90%

5. At the end of 91 days;

6. The Scheme pays: fixed rates for 91 days is 9.90%

7. TMF receives: compounded call rate at 10.25% for 91 days.

In practice, however the difference of the two amounts is settled. Here the Scheme receives Rs. 2,00,00,000 x 0.35% x91 / 365 = 17,452. The players in IRS are scheduled commercial banks, primary dealers, corporate, mutual funds and All India Financial Institutions.

In view of the fund manager interest rates are expected to move down due to certain positive events which have occurred. In such cases the scheme can enter into a received position (IRS) where the scheme will receive a fixed rate for a specified maturity and pay the floating rate of interest. This is illustrated below:

Example B: Use of IRS

Assuming the Scheme is having 10% of the portfolio in cash. The fund manager has a view that the interest rate scenario is soft and call rates are unlikely to spurt over the next three months. The fund manager would therefore prefer to receive a higher rate of return on his cash, which he is lending in the overnight call market. In other words, he would like to move to a 91 days fixed interest rate from overnight floating rate.

1. Say Notional Amount: Rs. 2 crores

2. Benchmark: NSE MIBOR

3. Tenor: 91 Days

4. Fixed Rate: 10.25%

5. At the end of 91 days;

6. The Scheme pays: compounded call rates for 91 days is 9.90%

7. TMF receives: Fixed rate at 10.25% for 91 days.

In practice, however the difference of the two amounts is settled. Here the Scheme receives Rs. 2,00,00,000 x 0.35% x91 / 365 = 17,452. The players in IRS are scheduled commercial banks, primary dealers, corporate, mutual funds and All India Financial Institutions.

Risks associated with Swaps:
Interest rate risk is significant because interest rates do not always move as expected. Both parties have interest rate risk. The holder of the fixed rate risks the floating interest rate going higher, thereby losing interest that it would have otherwise received. The holder of the floating rate risks interest rates going lower, which results in a loss of cash flow since the fixed rate holder still has to make streams of payments to the counterparty.
The other main risk associated with swaps is counterparty risk. This is the risk that the counterparty to a swap will default and be unable to meet its obligations under the terms of the swap agreement. If the holder of the floating rate is unable to make payments under the swap agreement, the holder of the fixed rate has credit exposure to changes in the interest rate agreement. This is the risk the holder of the fixed rate was seeking to avoid.

Forward Rate Agreements (FRA):

This is an agreement between two counterparties to pay or to receive the difference between an agreed fixed rate (the FRA rate) and the interest rate prevailing on a stipulated future date based on the notional amount, for an agreed period. In short, in a FRA, interest rate is fixed now for a future period.

This is illustrated below:

Assume that on April 1, 2023, the 30-day commercial paper (CP) rate is 7.75% and the Scheme has an investment in a CP of face value Rs. 50 crores, which is going to mature on April 30, 2023. If the interest rates are likely to remain stable or decline after April 30, 2023 and if the fund manager, who wants to re-deploy the maturity proceeds for 1 more month, does not want to take the risk of interest rates going down, he can then enter into a following forward rate agreement (FRA) say as on April 30, 2023:

He can receive 1 X 2 FRA on April 30, 2023 at 7.75% (FRA rate for 1-month lending in 2 months' time) on the notional amount of Rs.50 crores, with a reference rate of 30 day CP benchmark. If the CP benchmark on the settlement date i.e. April 30, 2023 falls to 7.50%, then the Scheme receives the difference 7.75 - 7.50 i.e. 25 basis points on the notional amount Rs. 50 crores for 1 month. The maturity proceeds are then reinvested at say 7.50% (close to the benchmark). The scheme, however, would have locked in the rate prevailing on April 30, 2023 (7.75%) as it would have received 25 basis points more as settlement amount from FRA. Thus, the fund manager can use FRA to mitigate the reinvestment risk.

In this example, if the rates move up by 25 basis points to 8% on the settlement date (April 30, 2023), the Scheme loses 25 basis points but since the reinvestment will then happen at 8%, effective returns for the Scheme is unchanged at 7.75%, which is the prevailing rate on April 30, 2023.

Risks associated with Forward Rate Contracts:

When entering into an FRA, both parties to the contract entail credit risk exposure. The additional risks could be on account of lack of opportunity, illiquidity.

Interest Rate Future (IRF)

An interest rate future is a contract (future contract) with an interest-bearing instrument as the underlying asset. Interest rate futures are used when there is an expectation of interest rate movement in adverse direction.

For example, if fund manager expects rise in interest rate. He may sell interest rate future today. If interest rates rise in the future, the value of the future will fall (as it is linked to the underlying asset, bond prices), and hence a profit can be made when closing out of the future (i.e. buying the future). However, in case interest rate falls, loss may be incurred on IRF position.

Illustration of Use of IRF (For Hedging)

Perfect Hedge

1) Assume a portfolio has 100 crores of Government security 7.59% GOI 2026 with face value Rs. 100/. The bond is currently trading in market at 105.00.
2) The futures on 7.59% GOI 2026, expiring on 27th October 2016 is trading on exchange at 105.10.
3) Instead of exiting the cash position, the fund manager can decide to hedge the position by selling the same quantity in futures. Since one contract of IRF has a notional of 2 lacs, in this example the fund manager sells 100 crs/2 lakhs = 5000 contracts, to hedge long position.
4) At maturity, the settlement price of the futures will be almost same as closing price of the underlying security.

At maturity of the Interest Rate Futures

Case 1: At expiry Bonds close higher than the price at which fund manager hedged the position, but below the futures price at which he hedged

Closing price of Bonds on day of maturity of futures = 105.05

Settlement price of futures = 105.05

MTM gain on the underlying bond = (105.05-105.00) * 100 crs / 100 (i.e. face value of bond) = Rs. 5,00,000

The profit on the futures leg is = 5000*2lacs *(105.10-105.05)/ 100 (i.e. face value of bond) = Rs 5,00,000

Overall profit to the fund = Rs 10,00,000

Case 2: At maturity bonds close higher than the level at which futures were sold

In case, the closing price of bonds on the day of maturity of futures = 105.20,

Settlement price of futures = 105.20

The MTM gain on underlying bond = (105.20-105.00) * 100 crs /100 (i.e. face value of bond) = Rs. 20,00,000

Loss on futures leg is = 5000*2 lacs * (105.10-105.20) /100 (i.e. face value of bond) = - Rs 10,00,000

Total Profit to the fund = Rs 10,00,000

As can be seen above, by selling the future contract instead of the underlying, the fund manager has locked in the Rs. 10, 00,000 profit and at the same time cash holding position will be hedged against the adverse market movements.

The investment policies mentioned in this SID are in conformity with the provisions of various constitutional documents viz. MOA/ AOA of the TAMPL/Trustee Company, IMA and the Trust Deed.
For detailed derivative strategies, kindly refer SAI.

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

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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE

CRISIL Low Duration Debt A-I Index (Tier I)

With a view to align the benchmark as per the Potential Risk Class(PRC) matrix, CRISIL Low Duration Debt A-I Index is the most suited for comparing performance of the scheme.

Total Return variant of the index (TRI) index will be used for performance comparison. The composition of the benchmark is such that it is most suited for comparing performance of the Scheme.

The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

E. WHO MANAGES THE SCHEME

Name	Age	Qualification	Total Experience (Years)	Other Schemes Under his Management	Experience (Assignments held during last 10 years)
Akhil Mittal (Managing since 26.06.2014)	45	B.Com,MBA	24	Tata Balanced Advantage Fund. Tata Floating Rate Fund, Tata Gilt Securities Fund,	June 2014 till date with Tata Asset Management Pvt Ltd. as a Fund Manager reporting to Head-Fixed Income. March 2011 – June 2014 with Canara Robeco Asset Management Co Ltd as Senior Fund Manager. Reporting to Head Fixed Income. November 2010 – February 2011 with Principal PNB Asset Management Co Ltd as Senior Fund Manager. Reporting to Head Fixed Income.

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

Tata Treasury Advantage Fund, low duration debt scheme investing in instruments such that the Macaulay duration of portfolio is between 6 months and 12 months and is not a minor modification of any other existing scheme/product of the Fund.

Other existing Debt schemes of Tata Mutual Fund:

Sr. No.	Scheme Name
1	Tata Money Market Fund
2	Tata Liquid Fund
3	Tata Ultra Short Term Fund
4	Tata Corporate Bond Fund
5	Tata Overnight Fund
6	Tata Short Term Bond Fund
7	Tata Treasury Advantage Fund
8	Tata Gilt Securities Fund
9	Tata Floating Rate Fund

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

G. HOW HAS THE SCHEME PERFORMED?

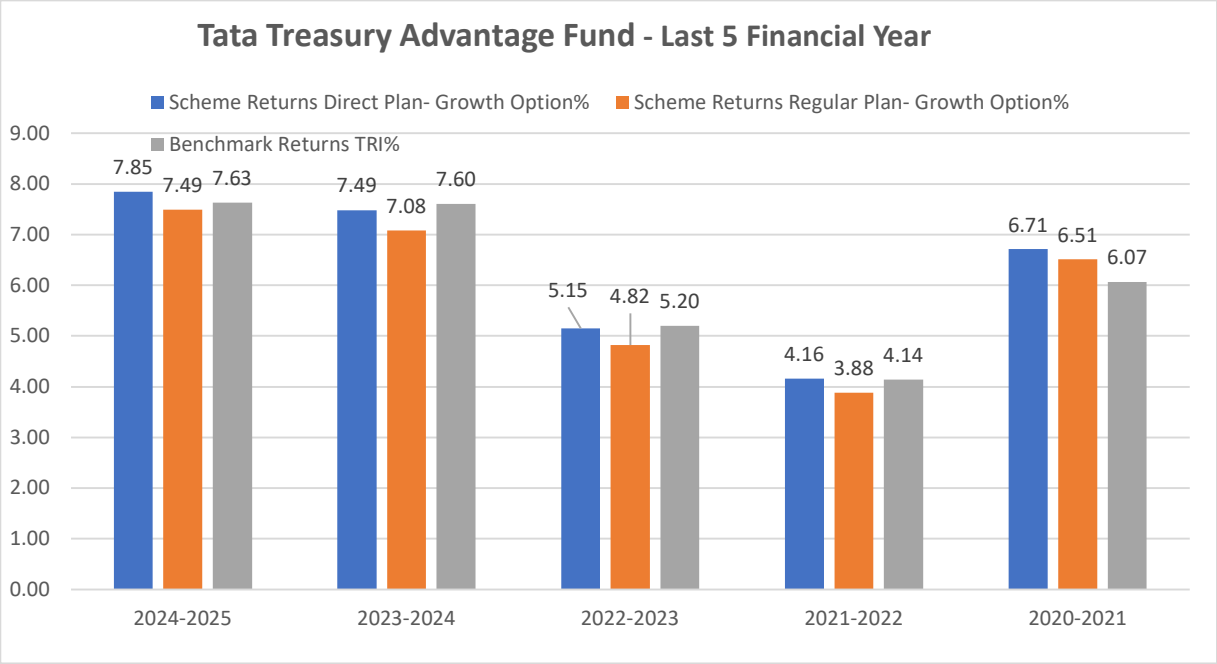
The scheme was earlier known as Tata Floater Fund. Effective from 17th March'2017, the scheme was known as Tata Ultra Short Term Fund. With Effect from 03rd May'2018, the scheme is known as Tata Treasury Advantage Fund. Due to change in the name of the scheme, investment objective, investment pattern & investment strategy, past performance of the scheme may not be used for prediction of future performance of the scheme.

Scheme Performance as on 30.09.2025

Compounded Annualised Returns	Scheme Returns Direct Plan- Growth Option%	Benchmark Returns TRI%	Scheme Returns Regular Plan- Growth Option%	Benchmark Returns TRI%
Returns for last 1 year	7.83	7.62	7.47	7.62
Returns for last 3 years	7.52	7.47	7.14	7.47
Returns for last 5 years	6.15	6.10	5.82	6.10
Returns Since Inception	7.07	7.50	7.14	7.28
Inception Date	01-01-2013		06-09-2005	

Absolute Returns for the Last 5 Financial Years

Financial Year	Scheme Returns Direct Plan- Growth Option%	Scheme Returns Regular Plan- Growth Option%	Benchmark Returns TRI%
2024-2025	7.85	7.49	7.63
2023-2024	7.49	7.08	7.60
2022-2023	5.15	4.82	5.20
2021-2022	4.16	3.88	4.14
2020-2021	6.71	6.51	6.07



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

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

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

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

iii. **Portfolio Disclosure**

Fortnightly / Monthly/ Half Yearly For portfolio disclosures of the schemes of Tata Mutual Fund in a user friendly and downloadable format.
Kindly visit functional weblink:- https://www.tatamutualfund.com/schemes-related.

iv. Portfolio Turnover Rate

Portfolio Turnover Ratio: Not Applicable

v. Aggregate investment in the Scheme by

Sr No.	Category Person (Concerned Scheme's Fund Manager(s))	Plans	Net Value		Market Value (in Rs.)
			Units	NAV per unit	
1.	Akhil Mittal	Tata Treasury Advantage Fund Direct Plan - Growth	**281.41**	**8221.721**	**11,56,837.25**

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

vi. Investments of Asset Management Company in the Scheme

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

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

Pursuant to provision no 16A.1 of SEBI Master circular on Mutual Fund dated June 27, 2024 on Investment by Mutual Fund Schemes and AMCs in units of CDMDF, AMC will make a one-time contribution equivalent to 2 bps of the AUM of the specified debt-oriented schemes as on December 31, 2022 within 10 working days of request from CDMDF. Contribution made to CDMDF shall be locked-in till winding up of the CDMDF. In case of delay in contribution, the AMC shall be liable to pay interest at fifteen percent (15%) per annum for the period of delay.

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

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

Net Asset Value ("NAV") of the Units shall be determined as of the close of each Business Day. NAV shall be calculated in accordance with the following formula:

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

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

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

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

Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit
Entry Load: NIL
Exit Load 1%
Sale Price = NAV + (Entry Load(%) * NAV)
Sale Price = 11 + (0% * 11)
Sale Price = 11 + 0
Sale Price = Rs. 11/-
Repurchase Price = NAV – (exit load (%) * NAV)
Repurchase Price = 11 – (1%*11)
Repurchase Price = 11 – 0.11
Repurchase Price = Rs.10.89

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

The scheme was launched on 23rd August, 2005. During the New Fund Offer Period i.e. from 23rd August, 2005 to 5th September, 2005, the new fund offer expenses were borne by the scheme. However, being an existing scheme provision of NFO expenses is not applicable for this scheme.

C. ANNUAL SCHEME RECURRING EXPENSES

Slab wise break up depending on the assets under management:

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

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

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

Fees & Expenses:

The maximum recurring expenses of the Scheme is estimated below:

Ref	Expenses Head	% of Daily Net Assets #
	Investment Management and Advisory Fees	Upto 2.00%
	Trustee fee	
	Audit fees	
	Custodian fees	
	Other Expenses	
	RTA Fees	
	Marketing & Selling expense incl. agent commission	
	Cost related to investor communications	
	Cost of fund transfer from location to location	
	Cost of providing account statements and income distribution, redemption cheques and warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 2 bps)	
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
	Goods & Services tax on expenses other than investment and advisory fees	
	Goods & Services tax on brokerage and transaction cost	
(a)	**Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)**	**Upto 2.00%***
(b)	Additional expenses under regulation 52 (6A) (c)	Nil

* Excluding Goods & Services Tax on investment and advisory fees

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

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

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

Notes:

1) Brokerage & transaction costs (including tax) which are incurred for the purpose of execution of trade may be capitalised to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. GST on brokerage and transaction cost paid for execution of trades shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

2) AMC shall annually set apart atleast 2 basis point on daily net assets for investor's education and awareness initiatives.

3) The fund shall update the current expense ratios on the website(www.tatamutualfund.com) at least three working days prior to the effective date of the change. The exact functional web link for TER is http://www.tatamutualfund.com/our-funds/total-expense-ratio.

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

Particulars	Regular Plan	Direct Plan
Amount Invested (Rs)	10,000	10,000
Gross Returns-assumed	7%	7%
Closing NAV before expenses (Rs.)	10,700	10,700
Expenses (Rs) • Expenses Other than Distribution expenses • Distribution Expenses	 50 50	 50 NIL
Total NAV after charging expenses (Rs)	10,600	10650
Net returns to investor	6.00%	6.50%

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.

TER for the Segregated Portfolio

a. 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.

b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.

c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.

d. The costs related to segregated portfolio shall in no case be charged to the main portfolio

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. 10.4.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024, there shall be no entry load for all Mutual Fund schemes. Goods & Services tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of tax, if any, shall be credited to the scheme.

The Load Structure of the Scheme is given hereunder:

Type of Load	Load chargeable (as %age of NAV)
Entry Load	N.A.
Exit Load	NIL

Pursuant to AMFI's communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme w.e.f. 23rd April 2025.

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 on prospective investment only. At the time of changing the load structure, the AMC will adopt the following measures:

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

SECTION II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

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

B. RISK FACTORS

Standard Risk Factors:

a. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

b. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme(s) may go up or down

c. Mutual Funds and securities investments are subject to market risks and there can be no assurance and no guarantee that the Scheme(s) will achieve its objective.

d. Mutual fund investments are subject to market risks, read all scheme related documents carefully.

e. 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.

f. 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(s).

g. 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.

h. The name of the Scheme does not in any manner indicate either the quality of the Scheme, its future prospects or the returns. Investors therefore are urged to study the terms of the Offer carefully and consult their tax and Investment Advisor before they invest in the Scheme(s).

i. Tata Treasury Advantage Fund is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors:

Liquidity and Settlement Risks:

The liquidity of the Scheme investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors, etc. based on certain investment parameters as adopted internally by TAMPL. While at all times the Asset Management Company will endeavour that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme is avoided, the funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event or during restructuring of the Scheme's investment portfolio. Furthermore, from time to time, the Asset Management Company, the Custodian, the Registrar, any Associate, any Distributor, Dealer, any Company, Corporate Bodies, Trusts, any Retirement and Employee Benefit Funds or any Associate or otherwise, any scheme / mutual fund managed by the Asset Management Company or by any other Asset Management Company may invest in the Scheme. While at all times the Trustee Company and the Asset Management Company will endeavour that excessive holding of Units in the Scheme among a few Unitholders is avoided, however, the funds invested by these aforesaid persons may acquire a substantial portion of the Scheme's outstanding Units and collectively may constitute a majority unitholder in the Scheme. Redemption of Units held by such persons may have an adverse impact on the value of the Units of the Scheme because of the timing of any such redemptions and this may impact the ability of other Unitholders to redeem their respective Units.

Investment Risks:

The value of, and income from, an investment in the Scheme can decrease as well as increase, depending on a variety of factors which may affect the values and income generated by the Scheme's portfolio of securities. The returns of the Scheme's investments are based on the current yields of the securities, which may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic or other developments, 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 Scheme's investment objective will be attained or that the Scheme be in a position to maintain the model percentage of investment pattern particularly under exceptional circumstances.

Different types of securities in which the scheme would invest in, as mention in this SID, carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. e.g corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

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

Securitised Debt:

Securitized Debt such as Mortgage Backed Securities ("MBS") or Asset Backed Securities ("ABS") is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. Asset Securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitization involves sale of specific receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company.
The SPV in turn issues financial instruments (promissory notes, participation certificates or other debt instruments) also referred to as "Securitized Debt" to the investors evidencing the beneficial ownership of the investors in the receivables. The financial instruments are rated by an independent credit rating agency.

Risks Associated with Securitised Debt

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

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

Limited Recourse and Credit Risk: Certificates issued on investment in securitized debt represent a beneficial interest in the underlying receivables and there is no obligation on the issuer, seller or the originator in that regard. Defaults on the underlying loan can adversely affect the pay outs to the investors and thereby, adversely affect the NAV of the Scheme. While it is possible to repossess and sell the underlying asset, various factors can delay or prevent repossession and the price obtained on sale of such assets may be low.

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

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

Risk Control in Securitised Debt:

1. Risk profile of securitized debt vis a vis risk appetite of the scheme:

Securitized Debt is a financial instrument (bond) whose interest and principal payments are backed by an underlying cash flow from another asset. In line with the investment strategy of the Scheme and considering that there would be no intermediate redemption pressures for the Fund Manager, the Scheme may take exposure to rated Securitized Debt with the intent to enhance portfolio yield without compromising on credit quality.

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.

The evaluation parameters of the originators are as under:

- Track record
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
  - Outlook for the economy (domestic and global)
  - Outlook for the industry
  - Company specific factors

Track record

We ensure that there is adequate past track record of the Originator before selection of the pool including a detailed look at the number of issuances in past, track record of issuances, experience of issuance team, etc. We also look at the credit profile of the Originator for its own debt. We normally invest only if the Originator's credit rating is at least 'AA' (+/- or equivalent) or above by a credit rating agency recognized by SEBI.

Willingness to pay

As the securitized structure has underlying collateral structure, depending on the asset class, historical NPA trend and other pool / loan characteristics, a credit enhancement in the form of cash collateral, such as fixed deposit, bank guarantee etc. is obtained, as a risk mitigation measure.

Ability to pay

This assessment is based on a detailed financial risk assessment.

A traditional SWOT analysis is used for identifying company specific financial risks. One of the most important factors for assessment is the quality of management based on its past track record and feedback from market participants. In order to assess financial risk a broad assessment of the issuer's financial statements is undertaken to review its ability to undergo stress on cash flows and asset quality.

Business risk assessment, wherein following factors are considered:

- Outlook for the economy (domestic and global)
- Outlook for the industry
- Company specific factors

In addition a detailed review and assessment of rating rationale is done including interactions with the company as well as agency.

Typically we would avoid investing in securitization transaction (without specific risk mitigant strategies / additional cash/security collaterals/ guarantees) if we have concerns on the following issues regarding the originator / underlying issuer:

- High default track record/ frequent alteration of redemption conditions / covenants
- High leverage ratios - both on a standalone basis as well on a fated level/ group level. This is very important in case of single borrower loan sell down
- Higher proportion of re-schedulement of underlying assets of the pool or loan
- Higher proportion of overdue assets of the pool or the underlying loan
- Poor reputation in market
- Insufficient track record of servicing of the pool or the loan

3. Risk mitigation strategies for investments with each kind of originator

Risk Mitigation Strategies

Investments in securitized debt will be done based on the assessment of the originator which is carried out by the Fixed Income team based on the in-house research capabilities as well as the inputs from the independent credit rating agencies.

In order to mitigate the risk at the issuer/originator level, the Fixed Income team will consider various factors which will include:

- size and reach of the originator
- the infrastructure and follow-up mechanism
- quality of information disseminated by the issuer/originator; and
- the Credit enhancement for different type of issuer/originator
- the originator's track record in that line of business

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments

Majority of securitized debt investments shall be in asset backed pools wherein the underlying assets could be Medium and Heavy Commercial Vehicles, Light Commercial Vehicles (LCV), Cars, and Construction Equipment, Mortgages etc.

The Fund Manager will invest in securitized debt which are rated 'AA' (+/- or equivalent) or above by a credit rating agency recognized by SEBI. While the risks mentioned above cannot be eliminated completely, they may be minimized by considering the diversification of the underlying assets as well as credit and liquidity enhancements.

Table 1: illustrates the framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics/ Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	Up to 120 months	Up to 60 months	Up to 60 months	Up to 60 months	Up to 12 months	Up to 36 months	Case by case basis	Any other class of securitized debt would be evaluated on a case by case basis
Collateral margin (including cash ,guarantees, excess interest spread , subordinate tranche)	In excess of 3%	In excess of 5%	In excess of 5%	In excess of 5%	In excess of 10%	In excess of 10%	Case by case basis	
Average Loan to Value Ratio	95% or lower	100% or lower*	95% or lower	95% or lower	Unsecured	unsecured	Case by case basis	
Average seasoning of the Pool	Minimum 3 months	Minimum 6 months	Minimum 6 months	Minimum 6 months	Minimum 1 month	Minimum 2 months	Case by case basis	
Maximum single exposure range	5%	5%	1%	1%	<1%	<1%	Case by case basis	
Average single exposure range %	<5%	<5%	<1%	<1%	<1%	<1%	Case by case basis	

* LTV based on chasis value

Note: The information contained herein is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

In addition to the framework as per the table above, we also take into account following factors, which are analyzed to ensure diversification of risk and measures identified for less diversified investments:

- Size of the loan: The size of each loan is generally analyzed on a sample basis and an analysis of the static pool of the originator is undertaken to ensure that the same matches with the static pool characteristics. It also indicates whether there is high reliance on very small ticket size borrower which could result in delayed and expensive recoveries.

- Average original maturity of the pool: The analysis of average maturity of the pool is undertaken to evaluate whether the tenor of the loans are generally in line with the average loans in the respective industry and repayment capacity of the borrower.
- Default rate distribution: The Fixed Income team generally ensures that all the contracts in the pool are current to ensure zero default rate distribution.
- Geographical Distribution: The analysis of geographical distribution of the pool is undertaken to ensure prevention of concentration risk.
- Risk Trenching: Typically, we avoid investing in Securitized debt in the form of sub ordinate tranche, without specific risk mitigant strategies / additional cash / security collaterals/ guarantees, etc.
- Credit enhancement facility - credit enhancement facilities in the form of cash collateral, such as fixed deposits, bank guarantee etc. could be obtained as a risk mitigation measure.
- Liquid facility - these parameters will be evaluated based on the asset class as mentioned in the table above
- Structure of the pool of underlying assets - The structure of the pool of underlying assets would be either single asset class or combination of various asset classes as mentioned in the table above. We could add new asset class depending upon the securitization structure and changes in market acceptability of asset classes.

Investment in the Single Loan Securitization would be done based on the assessment of credit risk associated with the underlying borrower as well as the originator. The Fixed Income team will adhere internal credit process and perform a detailed review of the underlying borrower prior to making investments.

5. Minimum retention period of the debt by originator prior to securitization

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenor of the securitization transaction. The Fund will invest in securitized debt that are
compliant with the laws and regulations.

6. Minimum retention percentage by originator of debts to be securitized

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenor and structure of the securitization transaction. The Fund will invest in securitized debt that are compliant with the laws and regulations

7. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund

An investment by the scheme in any security is done after detailed analysis by the Fixed Income team and in accordance with the investment objectives and the asset allocation pattern of a scheme. All investments are made on an arm's length basis without consideration of any investments (existing/potential) in the schemes made by any party related/involved in the transaction. The robust credit process ensures that there is no conflict of interests when a scheme invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long term surplus to invest in mutual fund scheme.

Furthermore, there is clear cut segregation of duties and responsibilities with respect to Investment function and Sales function. Investment decisions are being taken independently based on the above mentioned parameters and investment by the originator in the scheme is based on their own evaluation of the scheme vis a vis their investment objectives.

8. The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

The risk assessment process for securitized debt, as detailed in the preceding paragraphs, is same as any other credit. The investments in securitized debt are done after appropriate research by credit analyst. The ratings are monitored for any movement.

The resources for and mechanisms of individual risk assessment with the AMC for monitoring investment in securitized debt are as follows:

- Fixed Income Team - Risk assessment and monitoring of investment in Securitized Debt is done by Credit Team.
- Ratings are monitored for any movement - Based on the cash-flow report and analyst view, periodic review of utilization of credit enhancement shall be conducted and ratings shall be monitored accordingly.
- Wherever the schemes portfolio is disclosed, the AMC may give a comprehensive disclosure of Securitised debt instruments held in line with SEBI requirement.

Note: The information contained herein is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

Securities Lending by the Mutual Fund

The Scheme may participate in securities lending and borrowing scheme in accordance with Securities Lending Scheme, 1997, Regulation 44 (4) of SEBI (Mutual Funds) Regulations ,1996, provision no. 12.11 of SEBI Master circular on Mutual Fund dated June 27, 2024,framework for short selling and borrowing and lending of securities ,provision no. 12.11.2.1.a of SEBI Master circular on Mutual Fund dated June 27, 2024. The Scheme shall also follow other relevant regulations /guidelines issued by stock exchange(s) from time to time. The Scheme shall participate in Securities Borrowing and Lending only with the SEBI approved intermediaries.

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

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

Example:

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

Thus, the scenario under which the fund would participate in Securities lending would be:

1. There is a holding of security e.g. 5000 units of NCD's of XYZ Ltd in the fund which the fund manager wants to be the core holding of the scheme for approximately 6 to 12 months.
2. There is a borrower (not mutual fund) for the security, (who has taken a short position in the market and needs XYZ Ltd NCD to settle it) who is willing to put up a proper collateral for the same.(In all cases higher than the price of the script).
3. The borrower is represented by a proper recognized intermediary.
4. The agreement is to return the security or the amount so negotiated at a particular period of time or on demand.

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

a) If permitted by trustees and the extent SEBI regulations in that regard, from time to time.

b) If such activity generates additional returns for the scheme and helps to enhance the scheme returns.

c) If considering the above, and other factors all considered in totality, such activity is in the interest of unitholders in the scheme.

Securities Lending Risks

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

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

Interest Rate Risk

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

Credit Risk

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

Reinvestment Risk

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

Counterparty Risk

This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the scheme in case of counterparty default.

Derivatives carry the risk of adverse changes in the market price. The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Although for exchange traded derivatives, the risk is mitigated as the exchange provides the guaranteed settlement however in OTC trades the possibility of settlement is limited.

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.

Investor Protection

Excessive trading into and out of the scheme may affect its performance by disrupting portfolio management strategies and by increasing expenses. The Fund and the distributors may refuse to accept applications for Purchase, especially where transactions are deemed disruptive, particularly from market timers or investors who, in their option, have a pattern of short term or excessive trading or whose trading has been or may be disruptive for the Scheme.

If in the opinion of the AMC, a Unitholder is indulging in short term or excessive trading as above, it shall, under powers delegated by the Trustee, have absolute discretion to reject any application, prevent further transaction by the unitholder.

Risk associated with Transaction in Units through Stock Exchange

In respect of transactions in Units of the Scheme through NSE and/or BSE or any other recognized stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.

Risks associated with Derivatives

- Derivative products are leverage instruments and can provide disproportionate gains as well as disproportionate losses to the investors. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involved uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.
- Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative add to the portfolio and the ability to forecast price of securities being hedged and interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments".
- The scheme may invest in floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments.

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

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

Risk associated with investing in Repo in Corporate Bond Securities

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

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

Risks associated with segregated portfolio

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

Security comprises of segregated portfolio may not realise any value.

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

Risk associated with Swing Price

It is to be noted that in case of invocation of the swing pricing the realization of the redemption proceeds would be subject to swing factor applicable for the investor's transaction. The price adjustment adopted by invoking swing pricing may not completely protect investors in a fund from performance dilution as a result of significant outflows from the fund, particularly during market dislocation or re-opening of scheme after announcement of winding up of scheme. The Swing price framework shall be subject to provisions of circulars and guidelines laid down by SEBI and AMFI from time to time.

Credit Evaluation Process for the investments in Debt Securities

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

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

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

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

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

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

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

Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the scheme to better generate liquidity during market dislocation to help the scheme fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

Investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Investors are requested to read the detailed disclosure on investment of the schemes in the CDMDF as listed in sub- section "C. How will the Scheme allocate its assets? and sub-section D. Where will the Scheme Invest" in Section "Section II- Information about the scheme".

C RISK MITIGATION STRATEGIES:

Risk mitigation measure for debt & related investments:

Type of Risk	Measures
Liquidity Risk	• Focus on good quality paper at the time of portfolio construction • Portfolio exposure spread over various maturity buckets to in line with expected outflow • Maintenance of certain amount of liquidity to meet unexpected redemption. • Borrowing arrangement with Banks to meet unexpected high redemption.
Credit Risk	• In house dedicated team for credit appraisal • Issuer wise exposure limit • Rating wise exposure limits are maintained • Periodically portfolios are reviewed by the Board of the AMC
Interest Rate Risk	• Close watch on the market events • Duration management is actively followed

	• Portfolio exposure spread over various maturities
Regulatory Risk	• Online monitoring of various exposure limits by the Front Office System Also as a backup, manual control are also implemented.
Performance Risk	• A periodical review of scheme performance vis-à-vis the benchmark index as well as peer group is conducted.

II. INFORMATION ABOUT THE SCHEME

A. Where will the scheme invest

The scheme will invest in following instruments:

- Money Market Instruments like Tri-Party Repo, Commercial Paper, Certificate of Deposit, short term Deposit, Treasury Bills , Reverse Repo in Government Securities and short term debt instruments etc. issued by various Corporates, Government - State and Central, Public Sector Undertakings.
- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. (including but not limited to fixed or floating coupon bearing and zero coupon securities).
- Fixed / Floating rate money market instruments permitted by SEBI and in alternative, investments for the call money market as may be provided by RBI to meet the liquidity requirements.
- Non-convertible portion of Convertible Debentures (Khokas), Non-Convertible Debentures
- Pass through, Pay through or other Participation Certificates representing interest in a pool of assets including receivables.
- Securitised Debt
- Repo in Corporate Debt Securities
- Derivative instruments like interest rate swaps, forward rate agreement, interest rate futures and such other derivative instruments as permitted by SEBI / RBI from time to time.
- Pending deployment of funds of a Scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision no. 12.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024.
- Units of Corporate Debt Market Development Fund
- Any other domestic fixed income securities or like instruments as may be permitted by SEBI/RBI from time to time.

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

- Gross exposure to corporate bond repo transaction should be not more than 10% of the net asset of the scheme.
- The cumulative gross exposure through debt, transactions in repo in corporate debt securities and derivative positions 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.
- The Scheme will participate in repo transactions only in AA and above rated corporate debt securities.
- The Scheme may borrow through repo transactions (for redemption/ payout) only if the tenor of the transaction does not exceed a period of six months and aggregate borrowing is note more than 20% of net assets of the Scheme.
- Credit exposure will be on the counterparty and not on the collateral securities in case of corporate bond repo. Issuer and counterparty limits will be based on approved credit universe.

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

As mandated by SEBI vide provision no. 12.18 of SEBI Master circular on Mutual Fund dated June 27, 2024, AMC and Trustee company of Tata Mutual Fund have specified norms for Category of counterparty, credit rating of counterparty, tenor of collateral and applicable haircuts for participation in repo in corporate bonds.

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

The Scheme will purchase securities in public offerings and rights issues, as well as those traded in the secondary market(s). On occasions, if deemed appropriate, the Scheme will invest in securities sold directly by the Issuer, or acquired in a negotiated transaction. The securities of the unlisted companies if purchased by the Scheme would have a clearly defined exit route either by way of Listing/transfer to any entity other than the issuer (if securities are acquired directly from the issuer). The moneys collected under this Scheme shall be invested only in securities in the money or debt market.

Overview of Debt Market:

The major players in the Indian Debt Markets are banks, financial institutions, insurance companies and mutual funds. The instruments in the market can be broadly categorized as those issued by corporate, banks, financial institutions and those issued by state/central governments. The risk associated with any investments are – credit risk, interest rate risks and liquidity risk. While corporate papers carry credit risk due to changing business conditions, government securities are perceived to have zero credit risk. Interest rate risk is present in all debt securities and depends on a variety of macroeconomic factors. The liquidity risk in corporate securities market is higher compared to those of government securities. The liquidity risk in corporate securities market is higher compared to those of government securities. Liquidity in the corporate debt market has been improving due to the entry of more players and due to various measures taken by the regulators to increase the

liquidity and transparency such as introduction of repo in corporate bonds, Credit Default Swaps, compulsory reporting of secondary market OTC transactions on exchange platforms to name a few. Moreover, the recent successful e introduction of Interest Rate Future in the benchmark 10 year Government Bond will also likely to increase the depth in the debt market.

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

Money Market:

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

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

Expected Yields Range of Debt Securities

Issuer	Instruments	Maturity	Expected Yields Range (%) as on 04.11.2024
GOI	T-Bill	91 days	5.37-5.47
GOI	T-Bill	182 days	5.55-5.65
GOI	T-Bill	364 days	5.53-5.63
GOI	Short dated	1-3 yrs	5.55-5.65
GOI	Long dated	3-5 yrs	5.79-5.89
GOI	Long dated	5-7 yrs	6.36-6.46
Corporate	AAA	3-5 yrs	6.78-6.88
Corporate	AAA	1-3 yrs	6.85-6.95
Corporate	AA	3-5 yrs	7.62-7.72
Corporate	AA	1-3 yrs	7.8-7.9
Corporate	CP	3 months	6.05-6.15
Corporate	CP	1 year	6.6-6.7
Banks	CD	3 months	5.95-6.05
Banks	CD	1 year	6.4-6.5
Repo		1-3 days	5.25-5.35

B. RESTRICTIONS ON INVESTMENTS (AS PER SEVENTH SCHEDULE OF SEBI {MUTUAL FUND} REGULATIONS 1996)

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

   Provided that such limit shall not be applicable for investments in government securities, treasury bills and triparty repo on Government securities or treasury bills:

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

   A mutual fund scheme shall not invest more than:
   a) 10% of its NAV in debt and money market securities rated AAA; or
   b) 8% of its NAV in debt and money market securities rated AA; or
   c) 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

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

1A. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments: Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the SEBI from time to time:

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the SEBI: Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the SEBI from time to time.

Note:

a) SEBI vide provision no. 12.1.2, 12.1.5.d, 12.3.4, of SEBI Master Circular on Mutual Fund dated June 27, 2024 has issued following guidelines wrt investment in unlisted debt & money market instruments.

b) Mutual fund scheme may invest in unlisted non-convertible debentures (NCDs) that have a simple structure (i.e with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

c) SEBI vide provision no. 12.1.2 of SEBI Master circular on Mutual Fund dated June 27, 2024 has allowed the existing unlisted NCDs to be grandfathered till maturity, such NCDS are herein referred to as "identified NCDs.

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

investment restrictions as given below:-

d) Maximum investment in unlisted NCDs will be 10 % of the debt portfolio of the scheme

Mutual funds can transact in such identified NCDs. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

e) investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:

I. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

II. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.

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

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

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

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

and

II. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

III. Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

IV. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

2. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-
   (a) such transfers are done at the prevailing market price^ for quoted instruments on spot basis.

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

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

   ^Note: SEBI vide provision no. 9.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024 has prescribed the methodology for determination of price to be considered for inter scheme transfers. Inter scheme transfers (ISTs) will be done in accordance with additional safeguard prescribed in terms of provision no. 12.30 of SEBI Master Circular on Mutual Fund dated June 27, 2024.

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

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

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

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

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

6. Pending deployment of funds of a Scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision no. 12.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024.

7. No mutual fund scheme shall make any investment in;

   a) any unlisted security of an associate or group company of the sponsor; or

   b) any security issued by way of private placement by an associate or group company of the sponsor; or

   c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets of the schemes.

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

9. The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions & Public Sector Banks) shall not exceed 20% of the net assets of the scheme.

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

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

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

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

   Notes
   • If security/issuer is rated by two or more credit rating agencies, the investment Committee will decide the credit rating agency who's rating to be considered for monitoring the sector exposure limit.

   • In case of investment in short term securities like money market instruments or debentures/bonds upto 1 year maturity, long term rating of the issuer will be considered for monitoring the sector exposure limit.

10. Total Exposure of debt schemes of the fund in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Trustees.
    Additional Provision: The investments in debt and money market instruments of group companies of both the sponsor and the AMC shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Trustees.

11. The Scheme shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase/ redemption of units or payment of interest or income distribution to the unitholders. The fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

12. Participation in Repo in Corporate Debt Securities is subject to the following restriction:
    - Gross exposure to corporate bond repo transaction should be not more than 10 % of the net asset of the scheme.
    - The cumulative gross exposure through repo transactions in corporate debt securities along with debts and derivatives shall not exceed 100% of the net assets of the Scheme.
    - The Scheme will participate in repo transactions only in AA and above rated corporate debt securities.
    - The Scheme may borrow through repo transactions (for redemption/income distribution payout) only if the tenor of the transaction does not exceed a period of six months and aggregate borrowing is note more than 20% of net assets of the Scheme.

13. Investment in Instruments having Special Features (like subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption, Additional Tier I bonds and Tier 2 bonds issued under Basel III framework etc) shall has to follow the following prudential limit:

i. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer.

ii. A Mutual Fund scheme shall not invest –

a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and

b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at clause 1 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996, and other prudential limits with respect to the debt instruments.

14.As the scheme placing itself in class II (i.e MD<= 3 year) , the maximum residual maturity of each instrument held by the scheme shall be 7 years. For securities issued by central government and state governments, the cap pertaining to maximum residual maturity of each instrument shall not be applicable.

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 or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, TAMPL shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

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

investments for mutual funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

C. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996:

(i) Type of a scheme

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of portfolio is between 6 months and 12 months . (Please refer to page number 10). A Moderate Interest Rate Risk and Moderate Credit Risk.

(ii) Investment Objective

The investment objective of the scheme is to generate regular income and capital appreciation by investing in a portfolio of debt and money market instruments with relatively lower interest rate risk.

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

Investment Pattern and Risk Profile:

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

(iii) Terms of Issue

- 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
- Aggregate fees and expenses chargeable to the Scheme. (Refer section "C Annual Scheme Recurring Expenses" of Part III - Other Details for further details).
- The scheme does not provide any safety net or guarantee nor does it provide any assurance regarding declaration of income distribution. There is no guarantee or assurance that the scheme will achieve its' objective.

Any permanent change in the positioning of the scheme into a cell resulting in a risk (in terms of credit or duration risk) which is higher than the maximum specified for the chosen PRC (Potential Risk Class) cell, shall be considered as a fundamental attribute change (FAC) of the scheme. However, the PRC value of a scheme could change temporarily due to price movements, rating changes, investment actions, etc. Any such temporary change in th e PRC cell of a scheme to a higher risk scale for either credit risk or duration risk beyond the maximum risk specified for the chosen PRC cell shall be treated as a passive breach and shall be rebalanced within a period of 30 days.

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

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

D. INDEX METHODOLOGY

Not applicable

E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS

Not applicable, as the scheme is not an ETF

F. FLOORS AND CEILING WITHIN A RANGE OF 5% OF THE INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET, AS PER CLAUSE 13.6.2 OF SEBI MASTER CIRCULAR FOR MUTUAL FUNDS DATED 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	**Listing** 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 **Transfer of Units**

	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 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. Subscription by way of systematic Investment Plan Option is available for SIP transactions and units will be allotted based on the applicable NAV as provided in Scheme Information Document and will be credited to Investor Demat Account on weekly basis on realization of Funds. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated 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. However, if AMC fails to refund the amount within five business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of five business days from the date of closure of the subscription period.**	Not applicable, as the scheme is an ongoing scheme.
Maximum Amount to be raised (if any) ***This is the maximum amount which can be collected during the NFO period, as decided by the AMC.***	Not applicable, as the scheme is an ongoing scheme.

Dividend Policy

Income Distribution cum capital withdrawal Policy

Growth Option:
The income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving medium to long term and also short term 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.

In view of provision no. 11.6.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024, Trustees of Tata Mutual Fund have delegated declaration of Income Distribution cum capital withdrawal to officials of Tata Asset Management Pvt Ltd. and also to fix the record date of income distribution cum capital withdrawal in the scheme as follows:

Plan Name	Frequency	Record Date
Regular Plan - Daily IDCW	Daily	Daily
Regular Plan - Weekly IDCW	Weekly	Every Tuesday^
Direct Plan - Daily IDCW	Daily	Daily
Direct Plan - Weekly IDCW	Weekly	Every Tuesday^

IDCW - Income Distribution cum capital withdrawal option

^In case of Tuesday being a non-business day then the Record date & Ex-Date shall be next business day (i.e., Wednesday or such next Business day)

For Daily IDCW, since there is only reinvestment option the IDCW will be processed even on non-business days.

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

The Fund reserves a right to modify the periodicity and manner of payout of such income distribution cum capital withdrawal as they deem fit without giving any further notice to unitholders.

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

Reinvestment of Income Distribution cum capital withdrawal option:

Unitholders under this Option also have the facility of reinvestment of the income so declared, if so desired. Income Distribution Warrants will not be despatched to such Unitholders. The income declared would be reinvested in the Scheme on the immediately following ex-dividend date.

Transfer of Income Distribution cum capital withdrawal plan:

Under this facility investor can opt for reinvestment of divided into any other scheme of Tata Mutual Fund. This facility is not available to those investors who have opted for IDCW- pay-out facility Under this facility, the net income distribution cum capital withdrawal amount (i.e. net of statutory levy/taxes if any) will be automatically invested on the ex-dividend date into other scheme of Tata Mutual Fund as specified by the investor at the applicable NAV of that scheme and accordingly equivalent units will be allotted in lieu of income distribution, subject to the terms and conditions of the schemes. No entry Load or exit load will be levied on the units issued in lieu of income distribution. AMC reserves the right to modify or withdraw this facility without prior notice.

Compulsory Re-investment of Income Distribution cum Capital Withdrawal:
In order to reduce the expenses of the scheme and also for the convenience of the investors, income distribution(IDCW) shall be compulsorily reinvested in the respective option the schemes at the applicable ex-dividend NAV if income distribution cum capital withdrawal amount is Rs.100 or less .

Allotment (Detailed procedure).

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

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

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

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

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

Further, where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed

	that the investor has opted for allotment in electronic form and the allotment will be made only in electronic form as default. In case unit holder wish to dematerialize the units, he/she shall comply with the procedures prescribed by the AMC / Depository from time to time. The allotment of units is subject to realisation of the payment instrument. **Any application for subscription of units may be rejected if found incomplete or due to unavailability of underlying securities, etc.**
Refund	Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will be without incurring any liability whatsoever for interest or other sum. If the Fund fails to refund the amount within 5 business days, interest @15% per annum for delayed period shall be paid by the AMC. Refunds will be carried out electronically wherever CBS account nos., IFSC codes available or Direct Credit facility is available with the Bank else through refund orders marked "A/c. Payee Only" drawn in the name of the first applicant.
Who can invest **This is an indicative list and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.**	**Eligibility for Application** The following persons (subject, wherever relevant to, purchase of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for the purchase of the Units: • Adult individuals, either singly or more than one (not exceeding three) on first holder basis or jointly on an either or survivor/any one basis. • Parents or other lawful Guardians on behalf of Minors. AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' by provision no. 17.6 &17.6.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024 which states that payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e., the account the minor may hold with the parent/legal guardian after completing all KYC formalities. • Companies, corporate bodies, public sector undertakings, trusts, wakf boards or endowments, funds, institutions, associations of persons or bodies of individuals and societies (including Co-operative Societies) registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under their respective constitutions). • Mutual Funds (including any Scheme managed by AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996). • Asset Management Company (AMC); (in accordance with Regulation 25(17) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996). • Partnership firms, in the name of the partners. • Hindu Undivided families (HUF) in the sole name of the Karta. • Financial and Investment Institutions/ Banks. • Army/ Navy / Air Force, para military Units and other eligible institutions. • Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws. • Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis or on non-repatriation basis . • Foreign Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2(1) (h) of Security Exchange Board of India(Foreign Portfolio Investors) Regulations, 2014 . • International Multilateral Agencies approved by the Government of India. The above provision is not applicable for segregated portfolio. **Compliance under Foreign Account Tax Compliance Act (FATCA) regulations:** United States of America (US) has introduced chapter no. 4 in the US Internal Revenue Code as a part of the Hiring Incentives to Restore Employment (HIRE) Act, which was enacted by the US legislature to create employment opportunities in US. The HIRE Act includes Foreign Account Tax Compliance Act (FATCA), which now forms a part of the US-IR Code. The regulations for FATCA have undergone revision since 2010 and the final regulations make the FATCA provisions effective from July 1, 2014. The objective of FATCA is to detect "US Persons", who evade US taxes by using financial account maintained outside US. The US persons are defined as those who have either US citizenship or US residency. The FATCA stipulates reporting on - i. US taxpayers about certain foreign financial accounts and offshore assets. ii. Foreign Financial Institutions (FFIs) about financial accounts with them of US taxpayers or foreign entities in which US taxpayers hold substantial ownership interest. FFIs (including mutual funds in India) are required to periodically report information on accounts of US persons, who maintain balances above a threshold. In the event of a default in the reporting of information on accounts of US taxpayers, a withholding of 30% of the payment made from US sources will be imposed on the recalcitrant account holders and non-participating Financial Institutions. SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of

	India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Tata Asset Management Company Pvt Limited (TAMPL) is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC would be required to comply with the rules & regulations of FATCA, from time to time. In order to ensure compliance with FATCA and other rules / directions / notifications as may be issued by Government of India or other regulatory authority, Mutual Funds are required to institute a process to identify US Person investors and report the same. Applicants are required to refer to the "FATCA information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority. **Common Reporting Standard (CRS)** On similar lines of FATCA, the Organization of Economic Development (OECD), along with the G 20 countries, of which India is a member, has released a 'Standard for Automatic Exchange of Financial Account Information in Tax matters'. In order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, the G 20 & OECD countries have together developed a common reporting standard(CRS) on automatic exchange of information(AEOI). On June 3,2015 India has joined the Multilateral Competent Authority Agreement(MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the 'source' jurisdiction to collect and report information to their tax authorities about account holders 'resident' in other countries. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the 'resident' countries. In view of India's commitment to implement the CRS on AEOI and also the IGA with USA and with a view to provide information to other countries necessary legislative changes has already been made in Finance Act & by inserting Rules 114F to 114H and Form 61B to provide a legal basis for the Reporting Financial Institutions (RFIs) for maintaining and reporting information about the reportable accounts. Applicants are required to refer to the "FATCA/CRS information" section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority. With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund. FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA/CRS related declaration provided by them previously. Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements. "Subject to the Regulations and other applicable laws, the AMC / Trustee may reject any application for subscription and/or redemption of units if found incomplete or due to unavailability of underlying securities, etc."
Who cannot invest	**Applicants who cannot Invest.** • A person who falls within the definition of the term "U.S" Person" under the US Securities Act of 1933 and corporations or other entities organised under the laws of the U.S. • A person who is resident of Canada. • OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 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 & other than prevailing statutory regulations, if any. If a person resident of India at the time of subscription becomes a person resident outside India subsequently, shall have the option to either be paid Redemption value of Units, or continue into the Scheme if he/ she so desires and is otherwise eligible. However, the person who desires to continue in the Scheme shall not be entitled to any interest or any compensation during the period it takes for the Fund to record the change in Address and the Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, subsequent to his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution. This scheme has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from /of the Unitholders(which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc). Each Unitholder must represent and warrant to the Trustee Company/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may, compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual

	nature of investment portfolio and its consequences, each Unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/country of incorporation, establishment, citizenship, residence or domicile.
How to Apply	1. Investors can obtain application form from either Investor Service Centers (ISCs) / Official Points of Acceptance (OPAs) of AMC or can be downloaded from the website of AMC. Functional weblink: https://www.tatamutualfund.com/forms. Please refer to the SAI and Application form for the instructions. 2. Link for the list of official points of acceptance, collecting banker details etc. Functional weblink: Kindly visit https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures. 3. Details of R&T are as under: **Computer Age Management Services (Private) Limited (CAMS),** SEBI registration number INR000002813, Unit: Tata Mutual Fund. 178/10 Kodambakkam High Road, Opp. Hotel Palm grove Nungambakkam,Chennai-600 034 Website: www.camsonline.com, Email: service@tataamc.com (Tata Mutual Fund Email Address), Telephone : (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm) The Registrar has set up a special Investor service cell for quick redressal of Unitholder grievances (if any). All correspondence, including change in the name, address, designated bank account number and bank branch, Account Statement, should be addressed to: **Computer Age Management Services (Private) Limited (CAMS),** 148, OLD Mahabalipuram Road, Okkiyam Thuraipakkam, Chennai - 600 097. Email: service@tataamc.com (Tata Mutual Fund Email Address), Telephone (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm). KYC is mandatory for investing in the Scheme. Non individual category of investors is required to furnish details of Ultimate Beneficial Owner(s) ('UBO') and submit proof of identity (viz. PAN with photograph or any other acceptable identity proof prescribed in common KYC form). For ongoing purchase and redemption, applications completed in all respects, must be submitted only at the Investors Service Centers as mentioned on the back cover page of the respective scheme SID. All investment cheques should be current dated. Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption. Duly filled application form can be submitted at branch offices of Tata Asset Management Pvt Ltd or at Registrar and Transfer Agent (R&T). For details on OPAs, R&T & Collecting Banker, please refer to the back cover page of this Scheme Information Document. Investors can also subscribe to the units from the official website of the AMC i.e. www.tatamutualfund.com. **Official Points of Acceptance of Transaction through MF utility & MF Central** Investors are requested to visit the website of MFUI i.e., www.mfuindia.com to download the relevant forms.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	The number of Units held by the Unit holder under his folio /Demat Account will stand reduced by the number of Units redeemed. Presently, the AMC does not intend to reissue the repurchased units. However, the Trustee reserves the right to reissue the repurchased units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	1. 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 mode 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. 2. 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. 3. 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.

4. 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 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.

Please refer SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedure or call the investors service centers for any clarification on the above.

There is no upper limit of redemption. However, this is subject to the following:

a) The repurchase would be permitted to the extent of credit balance in the Unit holder's account.

b) The Asset Management Company (AMC) may, in the general interest of the all Unit holders of the Scheme, keeping in view the unforeseen circumstances/unsure conditions, limit the total number of Units which may be redeemed on any Business Day. Restrictions may be imposed under the following circumstances that leads to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets.

a) Liquidity issues - When markets at large becomes illiquid affecting almost all securities rather than any issuer specific security.

b) Market failures, exchange closures - When markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.

c) Operational issues - When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).

Under the aforesaid circumstances, the AMC / Trustee may restrict redemption for a specified period of time not exceeding 10 working days in any 90 days period. Any imposition of restriction on redemption / switch of units would require specific approval of Board of AMCs and Trustees and the same should be informed to SEBI immediately.

Unitholders should note that the following provisions shall be applicable when redemption requests are placed during such restricted period.

i) No redemption requests upto Rs. 2 lakh shall be subject to such restriction and

Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.

Cut off timing for redemptions (sale) and switch outs (to other schemes / plans of the mutual fund) by investor.

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

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

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

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

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

	For determining the applicable NAV, the following shall be ensured: • Application for switch-in is received before the applicable cut-off time. • Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time, and the funds are available for utilization before the cut-off time. • In case of switch/STP transactions, funds will be made available for utilization in the switch-in-scheme based on the redemption payout cycle of the switch out scheme. For investments through systematic investment routes such as Systematic Investment Plans (SIP),Systematic Transfer Plans (STP), IDCW Transfer Plan (DTP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of 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 / switches	**Minimum subscription amount for the scheme:** Minimum initial investment in the scheme / plan / option: Rs. 5,000/- and in multiples of Re. 1/- thereafter. **Additional Purchase:** For additional investment Rs. 1,000/- and in multiples of Re. 1/-. The additional purchase investment can be made in Growth or IDCW option if initial investments exist under the requested option either in Direct or in Regular plan of the scheme. **Minimum Redemption amount will be Rs.1000 or 1 unit or folio available balance (Whichever is lower).** **Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption amount** SEBI vide its provision no. 6.10 of SEBI Master circular on Mutual Fund dated June 27, 2024(Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. However, for key employees below 35 yrs of age the implementation of this rule shall be in a phased manner i.e. 10% in the first year (Oct 01 2021 to Sept 30 2022), 15% in the second year (Oct 01 2022 to Sept 30 2023) & 20% w.e.f Oct 01 2023. In accordance with the regulatory requirement, the minimum application amount and minimum redemption amount wherever specified in the SID will not be applicable for investment made in schemes of the Fund in compliance with the sebi circular.
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 and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. Note:- As per SEBI Circular no SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025, the following timelines will be applicable for sending of CAS with effect from May 14th, 2025: 1. The CAS shall be dispatched to investors who have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors who have opted for delivery via physical mode, within fifteen (15) days from the month end. 2. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis. In such cases, the CAS shall be dispatched to those investors who have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors who have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. For further details, refer SAI.
Dividend/ IDCW	The warrants/intimation shall be dispatched to the unitholders within 07 working days from the record date. In the event of failure of dispatch of income distribution within the stipulated 07 working days period from the record date, the AMC shall be liable of pay interest at such rate as may be specified by SEBI for the period of such delay (presently @15% per annum) to the Unitholders. The above timeline is subject to the list of exceptional circumstance as specified by SEBI or AMFI from time to time.

Redemption

As per provision no. 14.1 of SEBI Master circular on Mutual Fund dated June 27, 2024 the maturity proceeds to the unitholders shall be made within three working days from the date of maturity. In case of failure to dispatch, Interest for the period of delay shall be payable to unitholders at the rate of 15% per annum along with redemption or repurchase proceeds.

The above timelines are subject to the list of exceptional circumstances as specified below and by SEBI or AMFI from time to time.

Sr No	Exceptional Situations	Additional Timelines Allowed
(i)	Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPS failed records for reasons like name mismatch*, technical error / Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end. * Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF Folio may not be first holder in the bank account or the investor's name in MF folio and his/her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c & MF folio are recorded a bit differently e.g., (i) Given Name + Middle Name + Surname (ii) Given Name + Surname (iii) Surname + Given Name etc. Note: When payment is made through cheque / DD, the investor's bank account details registered with the RTA shall be printed on the cheque/DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment.	Additional 2 working days
(ii)	On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.	Additional 1 working day following the bank holiday(s) in the State where the investor has bank account.
(iii)	Exceptional circumstances such a sudden declaration of a business day as a holiday (as it happened on the day the famous singer Lata Mangeshkar passed away) or as a non-business day due to any unexpected reason / Force Majeure events.	In all such exceptional situations, the timelines prescribed in provision no. 14.1 & 14.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 shall be counted from the date the situation becomes normal.
(iv)	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.
(v)	Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax authorities, Folio under lock/bank lien etc.	Additional 3 working days

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

For units held in Demat form

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

Bank Mandate

It shall be mandatory for the Unitholders to mention their bank account numbers in the applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank Account i.e. nature and number of account, name, Account

Number, Nine digit MICR code No. (For Electronic Credit Facility), IFSC code for NEFT a 11 digit number, branch address of the bank at the appropriate space in the application form.

Uniform Procedure for Change of Bank Details (COB) and Change of Address (COA)

In order to protect the interest of the investors and mitigate the risks arising due to of increasingly fraudulent attempts by external elements by changing the address and/or bank details of the genuine investor, uniform process for carrying out change of bank and change of address is recommended by NISM committee.

Tata Mutual Fund (TMF) has adopted the following process for Change of Bank Mandate (COB) and Change of Address (COA) in line with the AMFI circular 135/BP/17/10-11 dated October 22, 2010 and 135/BP/26/11-12 dated March 21, 2012.

A. Documents required for Change of Bank Mandate (COB)

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:

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

OR

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

OR

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

OR

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

Important Note:
Unitholders may note that minimum 10 days prior notice is required for change/updation of bank account details.

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

B. Documents required for Change of Address (COA)

KYC not complied Folios/Clients:

1. Transaction slip/Request letter from investor

And

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

And

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

	Unitholders may note that copies of all the documents submitted should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested / verified by entities authorized for attesting/verification of the documents as per extant KYC guidelines. **II) Restriction on Acceptance of Third Party Payments for Subscription of units of schemes of Tata Mutual Fund**: In pursuance to Best Practice Guidelines issued by Association of Mutual Funds in India [AMFI] Vide Circular No.135/BP/16/10 dated August 16th 2010 for acceptance of Third party cheques, Tata Asset Management Pvt Ltd has decided not to accept subscriptions with Third-Party cheques, For details kindly refer Statement of Additional Information (SAI).
Delay in payment of redemption / Repurchase proceeds / dividend	AMC will be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated 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 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 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. i. 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. ii. 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. iii. 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. iv. 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.	There is a change in the fundamental attribute of the scheme & w.e.f 17th March'2017, the scheme was renamed as Tata Ultra Short Term Fund. Further, in response to SEBI circular on Categorisation and Rationalisation of Schemes dated October 6, 2017, effective from 3rd May'2018, the scheme is known as Tata Treasury Advantage Fund. Originally the scheme, Tata Floater Fund was launched on 23rd August, 2005. w.e.f 30th September, 2005 the scheme was open for ongoing sales. "Periodic IDCW Option" was introduced w.e.f.16 June 2011. Being an existing open ended scheme, subscription / redemption a facility is available on all business days. The Scheme currently had one segregated Portfolio , the recovery proceedings has been distributed to the unitholders in the month of October 2021 & February 2022.
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.	At the applicable NAV.
Ongoing price for redemption (sale) / repurchase / switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80	At the applicable NAV subject to prevailing exit load, if any. Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value. The Trustee Company may however, from time to time review and modify the repurchase load for each choice of investment. The Units if partially repurchased would be subtracted from the Unit balance of that Unitholder on "First In First Out" basis i.e. the Units that were offered / allotted first would be the first to be repurchased. In case amount is withdrawn, the same will be converted into Units at the applicable Repurchase price / NAV related price and the number of Units so arrived at will be subtracted from the Unit balance of that Unitholder on "First In First Out" basis. The repurchase would be permitted to the extent of credit balance in the Unitholder's account. The repurchase cheque will be issued in the name of the first unitholder. Under normal circumstances, the Fund will ensure that the repurchase cheques are despatched within ten business days from the date of processing the repurchase request on repurchase day. In the event of partial repurchase, the Fund shall despatch the revised Account Statement by suitable mode as decided by AMC from time to time for the balance number of Units still being held by the Unitholder along with the repurchase cheque. Credit balances in the account of a Non- Resident Unitholder on maturity or otherwise, (where RBI final approval and any other approval (if any required) has been obtained) may be repurchased by the Fund by such Unitholder in accordance with the procedure described above and also subject to any procedures laid down by RBI and any other agency. Such repurchase proceeds will be paid by means of a Rupee cheque payable to the NRE/ NRO account of the Unitholder or subject to RBI procedures and approvals, such payment in Indian Rupees will be converted into US Dollars or into any other currency, as may be permitted by RBI, at the rate of exchange prevailing at the time of remittance and will be despatched at the applicants' risk, or at the request of the applicants' will be credited to their NRE/ NRO Accounts, details of which are to be furnished in the space provided for this purpose in the Repurchase Form. The Fund will not be liable for any delays or for any loss on account of exchange fluctuations, while converting the rupee amount in US Dollar or any other currency. The Fund (if required) may also make arrangements to obtain RBI approvals on a case-by-case basis on behalf on the Unitholder, subject to the Unitholder providing the Fund with the necessary documents required.
Special Products available	**a) a) Systematic Investment Plan (SIP)** The investors can benefit by investing specified Rupees amounts at regular intervals. The SIP allows the unitholders to invest a fixed amount of Rupees at regular intervals for purchasing additional units of the scheme 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. "SIP facility is available subject to terms and conditions. Please refer to the SIP Enrolment form for terms and conditions before enrolment." **b) Systematic Withdrawal Plan (SWP)** This facility available to the unitholders of the scheme 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 Scheme

units at the Repurchase price and such units will be subtracted from the unit balance of that unitholder. In case the date falls during a book closure period the immediate next Business day will be considered for this purpose.

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

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

c) Systematic Transfer Plan (STP)

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

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

SIP and STP is not available to suspended plans of the schemes.

Flex STP Facility:

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

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

3. Tata Treasury Advantage Fund is an eligible source as well as target scheme for Flex STP facility.

4. Flex STP would be available for Quarterly, Monthly, Weekly & Daily frequencies.

5. Flex STP is not available from "Daily / Weekly" income distribution(IDCW) plans of the source schemes.

6. Flex STP is available only in "Growth" option of the target scheme.

7. Conversion to Normal STP: If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the instalments for a fixed amount.

8. Flex STP will stop/cease on occurrence of any of the following event whichever is earlier.

a. Flex STP will cease after the specified End Date / Specified number of instalments have been transferred.

b. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.

9. A single Flex STP enrolment Form can be filled for transfer into one Scheme/Plan/Option only.

10. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV.

11. The request for flex STP should be submitted at least 10 calendar days before the first STP date.

12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Flex STP is a Systematic Withdrawal Plan (SWP) from Source Scheme and Systematic Investment Plan (SIP) in the Target scheme, therefore in the source scheme the exit load for the units will be as per the load structure applicable at the time of the purchase of those units. In the Target scheme the load structure will be as per the prevailing exit Load structure applicable for the SIP for that scheme.

Systematic Transfer from one scheme to another scheme attracts capital gain tax depends on the periodicity of holding. In view of the individual nature of tax implications, each unit holder is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of the transactions.

The AMC reserves the right to withdraw/change/modify the terms and conditions of Flex STP.

	For detail terms & conditions, unitholders are requested to check KIM cum application form of the scheme. **The above facilities are not available for Segregated Portfolio of the scheme.** **Please refer SAI for further details.**
Transactions through online facilities / electronic modes	Investor can transact through online facilities /electronic modes in Tata Mutual Fund Scheme .The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, the movement of funds from the investors' bank account to the Scheme's bank account may happen via the Intermediary / Aggregator service provider through a Nodal bank account and post reconciliation of fund. The process of movement of funds from the investors' bank account into the Scheme's Bank account in case of online transaction is governed by Reserve Bank of India(RBI)vide their circular Ref. RBI/2009-10/231 DPSS.CO.PD.No.1102/02.14.08/2009-10 dated 24th November, 2009. The process followed by the aggregator and the time lines within which the Funds are credited into the Scheme's bank account is within the time lines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction. The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary / aggregator or by the Mutual Fund. While the movement of Funds out of the investors' Bank account may have happened on T day, however post reconciliation and as per statutory norms, the allotment can happen only on availability of Funds for utilization by the AMC/MF and accordingly the transaction will processed as per the applicable NAV based on availability of funds for utilization. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Tata Asset Management Private Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.
JUST SMS Facility	JUST SMS Facility enables the unitholders to • Subscription of units of the scheme for amounts less than Rs 2 lacs. • Redemption of units in the scheme (any amount/All Units). • Switch out from the scheme (any amount/All Units). This facility is currently available for existing investors (resident individuals only including guardian on behalf of minor) however new investor can avail this facility after opening a folio in the scheme. Process Note: 1. Subscription transaction request can be accepted in "Amounts" only and Switch and Redemption transaction requests can be accepted in "Amounts/Units" , however the request for Unit based redemption/switches can be given for "ALL" units and not part thereof. The minimum subscriptions / redemption / Switch amount in the respective scheme/(s) will be applicable for each transaction. The load structure prevailing at the time of the purchase transaction will be applicable. 2. Mobile Number Registration: Unitholder(s) of the Fund will have to register a mobile number registered in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated in the folio for which the Facility is required. Additionally it will be registered in all the folios (if the same is not already available) where the First/Sole unit holder PAN number is same as the First/Sole unit holder PAN in the application, the updation of the mobile number will be only for purpose of database enhancement for all communication purposes. To avail this facility, only one mobile number will be registered with one folio number. 3. Unitholder(s) of the Fund can start transacting, using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation from the AMC. The process of registering the bank mandate with the banker may take upto 30 days. 4. Unit holder(s) need to provide Original cancelled cheque of the same bank account registered in the registration form with the unit holder's name printed on the face of the cheque. In case an investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then the investor needs to submit: a. Copy of the bank passbook attested by bank / Original bank statement with name address and bank account number of the investor. b. A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code. c. Get the bankers attestation in the face of the form in the section BANKER'S Attestation (For BANK Use only) d. If these supporting documents are not provided the registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification. 5. Transaction Charge: In accordance with provision no. 10.5 of SEBI Master Circular on Mutual Fund dated June 27, 2024, TAMPL/TMF will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase /

subscription amount and payable to the Distributor. The balance amount shall be invested.

The transaction charges would be deducted only in respect of those transactions where the concern distributor has opted for opt in for levying transaction charge. In case distributor has chosen 'Opt Out' of charging the transaction charge, no transaction charge would be deducted from transactions registered. It may further be noted that distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.

6. 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.
7. The Purchase Facility is currently available to the investors with the bank account with following bank branches:
   a) All bank branches participating in Reserve Bank of India (RBI) Electronic Clearing System (ECS)/Regional Electronic Clearing System (RECS) facility.
   b) Core Banking branches of the following Banks: Allahabad Bank, Axis Bank, Bank Of Baroda, Citibank, Corporation Bank, HDFC Bank, Federal Bank, ICICI Bank, IDBI Bank, Karnataka Bank, Punjab National Bank, State Bank of India, Union Bank of India, United Bank of India.

   Please note that the list of the banks and branches may be modified/updated/ changed/deleted from time to time in future at the sole discretion of the AMC without assigning any reason or prior notice. You may kindly refer the AMC web site www.tatamutualfund.com for the latest list of locations/banks.
8. 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.
9. 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.
10. 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).
11. It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received from the banker, the AMC/RTA/it's agents will deem the same to be registered and confirm the registration to Unit holder(s) entirely at the risk of Unit holder(s).
12. 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
13. 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.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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).
19. The Unit holder(s) availing the Facility shall check his / her bank account records carefully and promptly. If the Unit holder(s) believes that there has been an error in any transaction using the Facility, or that an unauthorized

	transaction has been effected, the Unit holder(s) shall notify the AMC or the RTA immediately by calling up the call centre on **(022) 6282 7777** (Monday to Saturday 9:00am to 5:30pm).For faster dissemination of information, Unitholders are requested to provide their E-mail IDs. Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. Annual report, Account statements & other communication will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided & investor can download, save & print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, & the Fund would arrange to send the same to the investor. It is deemed that the Unitholder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. Mutual Fund / registrar shall not be responsible for e-mail not reaching to the investors and for all consequences thereof. 20. 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). 21. 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. 22. The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly: a) Loss of the Debit Mandate in transit from point of acceptance of the form to RTA head office and further to the Unit holder(s)' bank branch; b) Non acceptance or rejection of Debit Mandate for whatsoever reason by the Unit holder(s)' bank branch, with or without any reason assigned by the Unit holder(s) bank; c) Non registration of the Debit Mandate by the Unit holder(s)' bank and branch; d) Deemed registration due to non confirmation of registration or subsequent rejection by the bank and any subsequent rejection of debit of bank account for funds; e) Non availability of funds in the bank account of the Unit holder(s) at the time of debit Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever. Employee Unique Identification Number (EUIN): Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Registration Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case you are required to tick (□) the declaration to this effect as given in the form.
Official Points of Acceptance of Transaction through MF utility & MF Central	Tata Mutual Fund has entered into an agreement with MF Utilities India Private Limited ("MFUI"), a "Category II -Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple scheme of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Point of Sales(POS) and website/mobile application of MFUI (available currently and also updated from time to time) shall be eligible to be considered as 'official points of acceptance' for all financial and non-financial transactions in the scheme of Tata Mutual Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com. Applicability of NAV shall be based on time stamping as evidenced by confirmation slip given by POS of MFUI and also the realization of funds in the Bank account of Tata Mutual Fund (and NOT the time of realization of funds in the Bank account of MFUI) within the applicable cut-off timing. The Uniform Cut -off time as prescribed by SEBI and mentioned in the SID / KIM shall be applicable for applications received through such facilities. Investors are requested to note that MFUI will allot a Common Account Number ("CAN") i.e. a single reference number for all investments in the mutual fund industry for transacting in multiple scheme of various mutual funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through 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 MFU, 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 is 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 though 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. **The Units under Plan/options of the Scheme is available for Subscription & Redemption on order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE").** **Please refer SAI for further details.**
Additional communication channel for transaction alerts and confirmations for financial and/or non-financial transactions and other services	Tata Asset Management Private Limited (TAMPL) / Tata Mutual Fund (TMF) is offering a facility to the unitholder/ investors to receive transaction alerts and confirmations for financial and/ or non-financial transactions and other services on "WhatsApp" which is enabled on the mobile numbers of unitholders registered in Tata Mutual Fund folios. To receive such information/messages on WhatsApp, the unitholder / investor needs to provide their consent or "Opt In" and agree to receive various messages or other services. Investors can provide this 'opt in' on online mode and through physical modes like application form, through SMS etc. The Terms and conditions for using the facility: • The user agrees to subscribe to the WhatsApp service & promotional alerts from TAMPL/TMF. • The user can unsubscribe to the channel at any time by sending an email to us at service@tataamc.com. • This channel cannot be used for grievance redressal or reporting fraud as of now, TAMPL/TMF will have no liability if any such incidents are reported on this channel. • It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device. • Customers shall not submit or transmit any content through this service which: 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 or liable to the customer or any third party for the consequences arising out of or in connection with using of this service. • The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number. • TAMPL/TMF has the right to retract the service anytime it deems fit. • The customer agrees that he shall not have any claim against TAMPL/TMF on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at TAMPL/TMF's end for any reason thereof. • These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by TAMPL/TMF without any prior notice.

Cash Investments	Cash Investments in the Scheme Pursuant to provision no. 16.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024 it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investments done in a financial year across all scheme of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However any form of repayment either by way of redemption, Income Distribution cum capital withdrawal, etc. with respect to such cash investment shall be paid only through banking channel. Tata Asset Management Private Limited is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available.
Acceptance of financial transactions through email in respect of non-individual investors:	Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Tata Mutual Fund schemes shall a. Submit a copy of the Board resolution or an authority letter on their letter head (signed by competent authority), granting appropriate authority to the designated officials of their entity. b. The board resolution/authority letter should explicitly consist of: i. List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. ii. An Undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. c. In case the document is submitted electronically with a valid Digital Signature Certificate **(DSC)** or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. d. In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided – i. The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and ii. the domain name of the email ID of the sender of the email is from the same organization's official domain name. e. No change in bank details or addition of bank account of the entity or any non-financial transactions shall be allowed / accepted via email. f. Request for change in bank details or addition of bank account of the entity shall be submitted by the non-individual investor using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories. g. Change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scanned copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head. h. In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfillment of the following requirements: a) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and b) the non-individual unitholder's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter. **Terms and Conditions for acceptance of financial transactions through email are as below:** 1. Investor is aware of all the risks involved in transacting through email mode and that the investor is also aware of the risks involved including those arising out of transmission of electronic mails. 2. TATA AMC /RTA shall not be liable in case the transaction sent or purported to be sent by the investor is not received by the TATA AMC/ RTA due to any reason and hence not processed. 3. Investor should maintain adequate safeguards / measures to ensure the security of email communication. 4. Investor availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws / regulations. 5. Investor should follow appropriate procedure for addition/deletion in the name of authorized signatories of the Investor along with the manner of notification of the same to the TATA AMC. 6. Any change in the registered email id/contact details shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be

	submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. 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.

III. Other Details

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

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

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

Portfolio Disclosures / Half Yearly Financial Results **This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.**	**Portfolio Disclosure:** Tata Mutual Fund will disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year. Disclosure of risk-o-meter of scheme, benchmark and portfolio details to the investors will be disclosed as mandated by provision no. 5.16 & 5.17 of SEBI Master Circular on Mutual Fund dated June 27, 2024. In addition to monthly portfolio Tata Mutual Fund shall also disclose fortnight portfolio for debt scheme within 5 days of every fortnight as per provision no. 5.1 of SEBI Master circular on Mutual Fund dated June 27, 2024. In case of unitholders whose email addresses are registered, Tata Mutual Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively. Tata Mutual Fund will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.tatamutualfund.com and on the website of AMFI (www.amfiindia.com). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder. For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit 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. **Annual Report** Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com. The scheme wise annual report or an abridged summary thereof, in the format prescribed, shall be sent by way of e-mail to the investor's registered e-mail address not later than four months from the date of closure of the relevant accounts year. Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof.

Other Details:

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

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) by 11 P.M. on every business day^.

However, due to inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day^.

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

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

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

No subscription or redemption in the segregated portfolio is allowed.

Upon recovery of dues from the underlying portfolio the same will be distributed to unit holders without any exit load.

Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit
Entry Load: NIL
Exit Load 1%
Sale Price = NAV + (Entry Load (%) * NAV)
Sale Price = 11 + (0% * 11)
Sale Price = 11 + 0
Sale Price = Rs. 11/-
Repurchase Price
Repurchase Price = NAV – (exit load (%) * NAV)
Repurchase Price = 11 – (1%*11)
Repurchase Price = 11 – 0.11
Repurchase Price = Rs.10.89

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

The spread between the sale and repurchase price will be in accordance with Regulation 49(3) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996. While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.

D.TRANSACTION CHARGES & STAMP DUTY

Transaction Charges – Not Applicable

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

E. ASSOCIATE TRANSACTIONS

Please refer to Statement of Additional Information (SAI).

F. TAXATION

- **Taxation of Income in respect of units of Mutual Fund**

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

Withholding tax on income distribution

Particulars	Resident***	NRI	Mutual Fund#
Withholding tax on income distribution	10%*	20%** or rate as per applicable tax treaty*** (whichever is lower)	Nil

Note: Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23D) of the Act.
* Tax not deductible if income distributed in respect of units of a mutual fund is below Rs. 10,000 in a financial year.
** The base tax is to be further increased by surcharge at the rate of:

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

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

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

Withholding tax applicability in case of Inoperative PAN

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

- **Capital Gains Taxation**

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

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

*Without indexation
^ Assuming the investor falls into highest tax bracket.
^^ If total turnover or gross receipts in the financial year 2023-24 does not exceed Rs. 400 crores.
^^^ This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA.
^^^^ This lower rate is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfillment of certain conditions as provided in section 115BAB.

Note 1 - Capital gains from transfer of units of "specified mutual fund schemes" acquired on or after 1st April 2023 are treated as short term capital gains taxable at applicable slab rates, irrespective of the period of holding of such mutual fund units.
For this purpose, "specified mutual fund" means a mutual fund where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies. The Finance Act (No.2) of 2024 has amended the definition of "specified mutual fund" with effect from 1st April 2026, to mean (a) a mutual fund scheme investing more than 65% in debt and money market instruments; & (b) fund of fund investing 65% or more in a mutual fund scheme referred to in (a).

$ Surcharge to be levied at:
- 37% on base tax where total income including Specified income** exceeds Rs. 5 crore;
- 25% where total income including Specified income** exceeds Rs. 2 crore but does not exceed Rs. 5 crore;
- 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crore; and
- 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore.

**Specified income – Total income excluding income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes. In case the total income includes such specified income, surcharge on such specified income shall not exceed 15%.
Further, Health and Education Cess to be levied at the rate of 4% on aggregate of base tax and surcharge.
@ Surcharge at 7% on base tax is applicable where total income of domestic corporate unit holders exceeds Rs 1 crore but does not exceed 10 crores and at 12% where total income exceeds 10 crores. However, surcharge at flat rate of 10 percent to be levied on base tax for the companies opting for lower rate of tax of 22%/15%. Further, "Health and Education Cess" to be levied at the rate of 4% on aggregate of base tax and surcharge.
Further, the domestic companies are subject to minimum alternate tax (except for those who opt for lower rate of tax of 22%/15%) not specified in above tax rates.

- **Stamp Duty**

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

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

In section 2 in clause (42A) of the Income-tax Act,1961 the following amendment has been made "(hh) in the case of a capital asset, being a unit or units in a segregated portfolio referred to in sub-section (2AG) of section 49, there shall be included the period for which the original unit or units in the main portfolio were held by the assessee;".
In section 49 of the Income-tax Act, 1961 after sub-section (2AF), the following has been inserted, namely:—
(2AG) The cost of acquisition of a unit or units in the segregated portfolio shall be the amount which bears, to the cost of acquisition of a unit or units held by the assessee in the total portfolio, the same proportion as the net asset value of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios.
(2AH) The cost of the acquisition of the original units held by the unit holder in the main portfolio shall be deemed to have been reduced by the amount as so arrived at under sub-section (2AG).
Explanation– For the purposes of sub-section (2AG) and sub-section (2AH) of section 49, the expressions "main portfolio", "segregated portfolio" and "total portfolio" shall have the meanings respectively assigned to them in provision no. 4.4 of SEBI Master circular on Mutual Fund dated May 19, 2023, issued by the Securities and Exchange Board of India under section 11 of the Securities and Exchange Board of India Act, 1992.
Clause(42A) of section 2 defines the expression "short term capital asset" to be a capital asset held by an assessee for not more than twenty-four months immediately preceding the date of its transfer.
-Provided that in the case of a security listed in a recognized stock exchange in India, the provisions of this clause shall have effect as if for the words "twenty-four", the words "twelve months" had been substituted:

If the unit or units in a segregated portfolio are held for twenty-four months or less from the original date of acquisition of units in the Main portfolio then the same will constitute 'short term capital assets' and any capital gains arising therefrom shall be considered as 'short term capital gain'. On the contrary, if the unit or units in a segregated portfolio are held for more than twenty-four months from the original date of acquisition of units in the Main portfolio then the same will constitute 'long-term capital assets' and any capital gains arising therefrom shall be considered as 'long term capital gain'.
However, the allotment of units in a segregated portfolio of a mutual fund scheme shall not be considered as 'Transfer' under section 47 of the Income-tax Act, 1961. These amendments are applicable from AY 2020-21.
Example:
Suppose Mr. X had invested in a scheme of a mutual fund on 01-01-2015 when the NAV was Rs. 10. On May 1, 2019, when NAV of the scheme was Rs. 20, segregation of portfolio was created due to a credit event.
Post creation of the segregated portfolio, the NAV of the main portfolio was Rs. 16 and the segregated portfolio was Rs 4. Hence, the proportion is 80:20 of the total portfolio. The cost of acquisition of the main portfolio and the segregated portfolio should be taken as Rs. 8 and Rs. 2 respectively.
Similarly, the period of holding of the units of the main portfolio and the segregated portfolio should be reckoned from 1st January 2015.

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

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

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

G. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

H. LIST OF OFFICIAL POINTS OF ACCEPTANCE

Details uploaded & updated timely on 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 Scheme covered under this Scheme Information Document was approved by the Trustee Company on 14th January' 2005 & subsequently the change of fundamental attribute including nomenclature as Tata Ultra Short Term Fund was approved by the trustees on 27th July'2016. Further, in response to SEBI circular on Categorisation and Rationalisation of Schemes dated October 6, 2017, Trustees have approved the change in fundamental attributes of the scheme on 4th December' 2017 and the scheme will be known as Tata Treasury Advantage Fund and again on 24th January'2019.

By order
Board of Directors
Tata Asset Management Pvt Limited.

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

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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Pally, Malda – 732101, West Bengal, Email: camsmld@camsonline.com Tel: (03512) 269071 / 9851456218, Fax: 268915 **Mangalore:** No. G4 & G5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore – 575003, Karnataka, Email: camsman@camsonline.com Tel: 9243600672, Fax: 4252525 **Manipal:** Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal – 576104, Karnataka, Email: camsmpl@camsonline.com Tel:

9243689046, Fax: 2573333 **Mapusa (Parent ISC: Goa):** Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op. Bank, Angod, Mapusa – 403507, Goa **Margao:** B-301, Reliance Trade Center, Opp. Grace Nursing Home, Near Cafe Tato, V. V. Road (Varde Valaulikar) Margao – 400601, Goa, Email: camsmrg@camsonline.com Tel: (832) 6480250 **Mathura:** 159/160, Vikas Bazar, Mathura – 281001, Uttar Pradesh, Email: camsmtr@camsonline.com Tel: 7252000551, Fax: 2404229 **Meerut:** 108, Ist Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut – 250002, Uttar Pradesh, Email: camsmee@camsonline.com Tel: (0121) 6454521, Fax: 2421238 **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana – 384002, Gujarat, Email: camsmna@camsonline.com Tel: 9228000256 **Mirzapur:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur Uttarpradesh - 231001. Tel: (05422) 220282. Email: camsmpr@camsonline.com **Moga:** 9 No., New Town, Opp. Jaswal Hotel, Daman Building, Moga - 142001. Tel: (01636) 513234, Email: camsmog@camsonline.com **Moradabad:** H21-22, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad – 244001, Uttar Pradesh, Email: camsmbd@camsonline.com Tel: (0591) 6450125, Fax: 2493144 **Mumbai:** Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai – 400023, Maharashtra, Email: camsbby@camsonline.com Tel: (022) - 62962100, Fax: 30282482 **Muzaffarpur:** Brahman Toli, Durgasthan Gola Road, Muzaffarpur – 842001, Bihar, Email: camsmuz@camsonline.com Tel: (0621) 2244086, Fax: 2246022 **Mysore:** No.1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore – 570009, Karnataka, Email: camsmys@camsonline.com Tel: (0821) 4053255, Fax: 2342182 **Nadiad:** F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat - 387001. Tel: (0268) 2550075, Email: camsndi@camsonline.com **Nagpur:** 145, Lendra, New Ramdaspeth, Nagpur – 440010, Maharashtra, Email: camsnpr@camsonline.com Tel: (0712) 2541449, Fax: 2432447 **Namakkal:** 156A / 1, 01st Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal – 637001, Tamilnadu, Email: camsnmk@camsonline.com Tel: 9244900217. **Nasik:** 1st Floor, "Shraddha Niketan" Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002, Email id: camsnsk@camsonline.com, Tel. No: 0253 - 6450102. **Navsari:** C/o Vedant Shukla Associates, 16 Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari – 396445, Gujarat, Email: camsnvs@camsonline.com Tel: (0861) 2302398, Fax: 248744 **Nellore:** Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. Tel: (0861) 2302398, Email: camsnel@camsonline.com Tel: 0861-2302398, Fax: 2302398 **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110 001. Email: camsdel@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: camsnoi@camsonline.com **Palakkad:** Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat:** SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat – 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala**: 35 New Lal Bagh, Opposite Polo Ground, Patiala – 147001. Email: camsptl@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 Bareli:** 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly – 229001, Uttar Pradesh, Email: camsrae@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareli (TP Lite):** 17, Anand Nagar Complex, Rae Bareli - 229 001, Tel: (0535) 2210166 **Raipur:** HIG, C-23 Sector – 1, Devendra Nagar, Raipur, Chattisgarh – 492004, Chattisgarh, Email: camsrai@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: camsraj@camsonline.com Tel: 0281-2227553 **Ranchi:** 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi – 834001, Jharkhand, Email: camsran@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam:** Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam – 457001, Madhya Pradesh, Email: camsrlm@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: camsrag@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak:** 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrok@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: camsrou@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, 0Ist 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. 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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: camsval@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: camsvel@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.

TATA mutual fund

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

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

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

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

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

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

DETAILS FOR ONGOING COLLECTION BANKERS:

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

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

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

WEST ZONE:

Aurangabad: Plot No 66, Bhagya Nagar, Near S T Office, Kranti Chowk Police Station to Employment Office Road, Aurangabad - 431001. Tel: (0240) 2351591/90. **Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Anand:** 103, First Floor, Ashwamegh Complex, Opp. Vyayam Shala, Sardar Gunj Road, Anand - 388 001. Tel.: (02692) 360330. **Bhopal:** 131/8 MP Nagar, Zone 2, Near Jhoomerwala Pragati Petrol Pump, Bhopal - 462011. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No. 1 and 2, Ground Floor, Ganjawalla Residency, Ganjawalla Lane, Borivali West, Mumbai - 400092. Tel.: 022- 28945923 / 8655421234. **Goa:** F- 4, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji - Goa - 403 001. Tel.: 7888051135, Fax: 0832-2422135. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263 **Kolhapur:** Gemstone Building, Ground Floor, Opposite Parikh Pool North Side, Near Central Bus Stand, Kolhapur - 416001, Maharashtra. **Mumbai:** Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel: 022- 66505243 / 66505201, Fax: 022- 66315194. **Nagpur:** 104, Shivaji Complex, Near Times of India, Dharampeth, WHC Road, Nagpur - 440 010, Tel.: 0712 - 6630425 / 6502885. **Nashik:** 5, Samriddhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: (0253) 2959098, Fax: 0253-2579098. **Navsari:** Shop No.1, Swiss Cottage, Ashanagar Main Road, Navsari - 396 445. Tel: 02637 - 281991. **Pune:** Kohinoor B-Zone, Shop no. 110, 1st Floor, Old Mumbai-Pune Highway, Near Pimple Petroleum, Above Maharashtra Electronics, Pimpri, Pune - 411 017. Tel.: 020-41204949 / 950. **Rajkot:** 402, The Imperia, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360 001. Tel: (0281) 2964848 / 849 **Surat:** G-18, Ground Floor, ITC Building, Near Majuragate, Ring Road, Surat – 395 002. Tel.: 0261 - 4012140, Fax: 0261-2470326. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 – 25300912. **Vadodara:** Emerald One, 314, 3rd Floor, Jetalpur Main Road, Before Jetalpur Bridge, Jetalpur, Vadodara - 390 007. Tel.: (0265) 2991037, Fax: 0265-6641999. **Vashi:** Shop No. 16, Vardhaman Chambers, Plot No. 84, Sector 17, Near Babubhai Jagjivan Das, Vashi, Navi Mumbai - 400 703. Tel: (022) 45118998.

EAST ZONE:

Bhubaneswar: Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Chhattisgarh:** B06 Ground floor, Narayan Plaza, Link Road, Bilaspur Chhattisgarh 495001, Tel.: 07752454333**. Dhanbad:** Shri Ram Plaza, 1st Floor, Bank More, Opp Axis Bank Main Branch, Dhanbad, Jharkhand - 826001. Tel.: 0326-2300304 / 9234302478. **Durgapur:** 8C, 8th Floor, Pushpanjali, C-71/A, Saheed Khudiram Sarani, City Centre, Durgapur - 713 216. Tel: (0343) 2544463/65. **Guwahati:** Jain Complex, 4th Floor, Beside Axis Bank, G. S. Road, Guwahati - 781005. Tel: (0361) 2343084. **Jamshedpur:** Voltas House, Mezzanine Floor, Main Road Bistupur, Jamshedpur - 831001. Tel.: 0657-2321302 / 363 / 6576911. **Kolkata:** Apeejay House, Ground Floor, 15, Park Street, Kolkata - 700016. Tel.: (033) 44063300/3301/3331/3319. Fax: 033-4406 3315. **Patna:** 301, 3rd Floor, Grand Plaza, Frazer Road, Patna - 800 001. Tel.: (0612) 2216994. **Raipur:** Shop No. S-10, 2nd Floor, Raheja Tower, Near Fafadhi Chowk, Jail Road, Raipur (Chhattisgarh) 492001. Tel.: 0771-4040069 / 6537340. **Ranchi:** 406 - A, 4th Floor, Satya Ganga Arcade, Sarjana Chowk, Lalji Hirji Road, Ranchi - 834001. Tel.: 0651-2210226 / 8235050200. **Siliguri:** Shop No. 10, 1st Floor, Block-C, Shelcon Plaza, Kartar Market, Sevoke Road, Siliguri, Darjeeling - 734001.

NORTH ZONE:

Ajmer: 02 Floor, Agra Gate Circle, P. R. Marg, Behind Chandak Eye Hospital, Ajmer - 305 001. Tel: (0145) 2625316. **Agra:** G-10, 20/4, Near Shaheed Smarak, Maruti Tower, Sanjay Place, Agra - 282002. Tel: (0562) 2525195. **Allahabad:** Shop No. 10, Upper Ground Floor, Vashistha Vinayak Tower, Tashkand Marg, Civil Lines, Allahabad -211 001. Tel.:- 0532-2260974. **Amritsar:** Mezzanine Floor, S.C.O – 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar – 143 001. Tel.: 0183-5011181/5011190. **Chandigarh:** SCO - 2473-74, 1st Floor, Sector- 22C, Chandigarh - 160 022. Tel.: 0172-5037205/5087322, Fax: 0172 - 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun – 248 001, Uttarakhand. Tel.: 0135-2740877 / 2741877. **Gorakhpur:** Shop No. 4, Cross Road Mall, First Floor, A.D. Chowk, Bank Road, Gorakhpur - 273001 (UP). Tel: (0551) 4051010, Mob: 91 8924951944. **Ghaziabad:** Office No. 7, Second Floor, Astoria Boulevard, RDC, Ghaziabad - 201 002 U.P. Tel: (0120) 3592835 **Gurgaon:** Unit No. 209, 2nd Floor, Vipul Agora Mall, Sector

28, M. G. Road, Gurgaon - 122 001. **Indore:** 204, D.M. Tower, Race Course Road, Near Zanjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **Jaipur:** Office Number 52-53, 1 Floor, Laxmi Complex, Subhash Marg, M.I. Road Corner, C Scheme, Jaipur - 302 001. Tel.: 0141 - 5105177 / 78 / 2389387, Fax: 5105178. **Jalandhar:** Office No-36, Second Floor, One Park Side Building, Guru Nanak Mission Chowk adjoining Care Max Hospital. Jalandhar- 144001. Tel: (0181) 5001025 **Jammu:** Hall No. - 312/A2, South Block, Bahu Plaza, Jammu - 180 012. Tel.: (0191) 4504744. **Jodhpur:** Satyam, 26-C, 11th A, Pal Road, Sardarpura, Jodhpur, Rajasthan Pincode – 342003, Tel – 0291-2631257. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2306065 / 6066, Fax: 0512 - 2306065. **Lucknow:** 11 B & 12, Ground Floor, Saran Chamber II, Vikramaditya Marg, 5 Park Road, Lucknow - 226001. Tel: (0522) 4001731 / 4308904 **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5089667 / 668, Fax: 0161-2413498. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutchery Road, Meerut (U.P.) – 250 001. Tel.: 0121-4035585. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad – 244 001, Tel.: 0591-2410667. **New Delhi:** Flat No. 506 - 507, Kailash Building, 26, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001. Tel.: 011-66324101/102/103/104/105, Fax: 011-66303202. **Noida:** Shop No - 2, First Floor, Wave Silver Tower, Noida, Sector 18, Noida - 201301 U.P. Tel.: (0120) 6662083. **Panipat:** 0298A, Ground Floor, Shree Ji Tower, Behind Hotel Hive, Near Kishore Cinema, Vrinda Market, Panipat, Haryana - 132 103. **Udaipur:** 222/16, First Floor, Mumal Tower, Above IDBI Bank, Saheli Marg, Udaipur- 313001. Tel: (0294) 2429371 / 7230029371, Fax: 011-66303202. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sigra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

SOUTH ZONE:

Bengaluru: 91, Springboard Business Hub Private Ltd. Gopala Krishna Complex, 45/3, Residency Road, MG Road, Shanthala Nagar, Ashok Nagar, Bengaluru, Karnataka 560025. Tel.: 080 45570100. Fax: 080-22370512. **Chennai:** 3rd Floor, Sri Bala Vinayagar Square, No.2, North Boag Road, Near AGS Complex, T Nagar, Chennai - 600 017. Tel.: 044 - 48641878 / 48631868 / 48676454. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, Near Hotel Avenue Regent, M. G. Road, Cochin - 682 016. Tel.: 0484-4865813 / 814 / 815. Fax: 0484 - 2377581. **Coimbatore:** Tulsi Chambers, 195-F, Ground Floor, West T V Swamy Road, R S Puram, Coimbatore – 641002. Tel.: 0422-4365635, Fax: 2546585. **Hyderabad:** 1st Floor, Nerella House, Nagarjuna Hills, Above Kotak Mahindra Bank, Punjagutta, Hyderabad - 500082. Tel.: 040-67308989 / 8901 / 8902. Fax: 040-67308990. **Hubli:** No 19 & 20, 1st Floor, Eureka Junction, T B Road, Hubli – 580029. Tel.: 0836 - 4251510 Fax: 4251510. **Kottayam:** CSI Ascention Square, Logos Junction, Collectorate P. O., Kottayam - 686 002. Tel.: 0481 2568450. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824 - 4260308. **Madurai:** 1st Floor, Old No. 11B, Opp. Sethupathy Higher Secondary School, North Veli Street, Madurai – 625 001. Tel.: 0452-4246315 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821 - 4246676 Fax: 4246676. **Salem:** Kandaswarna Shopping Mall, First Floor, 1/194/4, Saradha College Main Road, Fairlands, Salem - 636016, Tamil Nadu. Tel: (0427) 4042028. **Thrissur:** 4th Floor, Pathayappura Buildings, Round South, Thrissur - 680 001. Tel.: 0487 - 2423330. **Trivandrum:** Ground Floor, Sai Kripa Building, TC-1956/3, Ganapthi Temple Road, Vazhuthacaud, Trivandrum – 695 014. Tel.: 0471 - 4851431. **Trichy:** C-53/4, Sky Tower, 4th Floor, 5th Cross, Thillai Nagar, North East, Trichy - 620018. Tel.: (0431) 4024060. **Vijaywada:** D No: 38-8-42, Plot No - 303, White House Complex, 3rd Floor, M G Road, Vijayawada - 520010, Tel: (0891) 2503292. **Visakhapatnam:** Door No: 47-15-13/35, Navaratna Jewel Square, Shop No. 7, 3rd Floor, Near Khajana to Jyothi Book Depot Station Road, Dwarakanagar, Visakhapatnam - 530016, Tel: (0891) 2503292.