

# SCHEME INFORMATION DOCUMENT (SID) - SECTION I



# TATA

## NIFTY500 MULTICAP INDIA MANUFACTURING 50:30:20 INDEX FUND

(An open ended scheme replicating/tracking Nifty500 Multicap India Manufacturing 50:30:20 Index)

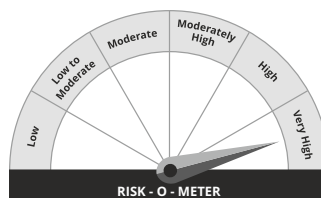
(SCHEME CODE: TATA/O/O/OIN/24/03/0066)

This product is suitable for investors who are seeking\*:

- Long Term Capital Appreciation
- Investment in equity and equity related instruments comprised in Nifty500 Multicap India Manufacturing 50:30:20 Index.

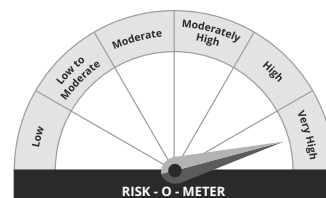
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

Scheme Risk-O-Meter



Investors understand that their principal will be at Very High Risk

Benchmark Risk-O-Meter



(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 May 19, 2023, on Product labelling in mutual fund schemes on ongoing basis).

Units were offered at Rs. 10/- each for cash during the New Fund Offer & Continuous offer for units at NAV based prices, subject to applicable load.

New Fund Offer Opened On	08.04.2024
New Fund Offer Closed On	22.04.2024
Scheme Re-opened On	30.04.2024

Name of Mutual Fund	Name of Trustee Company	Name of Asset Management Company
<b>Tata Mutual Fund</b> 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051	<b>Tata Trustee Co. Pvt Ltd.</b> 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051 CIN: U65991-MH-1995-PTC-087722	<b>Tata Asset Management Pvt Ltd.</b> 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](http://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 June, 2024

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: (022) 22613782  
E-mail: [service@tataamc.com](mailto:service@tataamc.com) Website: [www.tatamutualfund.com](http://www.tatamutualfund.com)

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## TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund

**PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

Sr. No.	Title	Description
I.	Name of the scheme	TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund
II.	Category of the Scheme	Other Schemes - Index Fund
III.	Scheme type	An open-ended scheme replicating/tracking Nifty500 Multicap India Manufacturing 50:30:20 Index
IV.	Scheme code	TATA/O/O/OIN/24/03/0066
V.	Investment objective	<p>The investment objective of the scheme is to provide returns, before expenses, that are in line with the performance of Nifty500 Multicap India Manufacturing 50:30:20 Index (TRI), subject to tracking error.</p> <p>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.</p>
VI.	Liquidity/listing details	<p>The scheme being offered is an open ended scheme. The Scheme will offer Units for Purchase and Redemption (subject to prevailing Exit load) at NAV based prices on every Business Day commencing not later than 5 Business Days from the date of allotment of units under the scheme post the NFO Period.</p> <p>The AMC shall dispatch redemption proceeds within three (03) working days from the date of redemption or repurchase, subject to the list of exceptional circumstances as mentioned in this document.</p> <p>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</p>
VII.	Benchmark (Total Return Index)	<p>Nifty500 Multicap India Manufacturing 50:30:20 Index (TRI)</p> <p>As per the investment objective of the scheme, the investment would primarily be in securities which are constituents of the Nifty500 Multicap India Manufacturing 50:30:20 Index. Thus, the composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme.</p> <p>The performance of the scheme shall be benchmarked to the Total Return (TRI) variant of the benchmark.</p>
VIII.	NAV disclosure	<p>The AMC will calculate and disclose the first NAVs within a period of 5 Business Days from the date of allotment of Units of the Scheme.</p> <p>The NAVs will be calculated and disclosed on every Business Day. The AMC shall prominently disclose the NAVs under a separate head on the website of the Fund (<a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a>) and of the Association of Mutual Funds in India-AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11 p.m. on every Business Day.</p> <p>However, due to the inability to capture the same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day<sup>^</sup>.</p> <p><sup>^</sup> 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.</p> <p>Investor may write to AMC to avail the facility of receiving the latest NAVs through SMS.</p> <p>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 option, the NAV of Income Distribution Option will be different from the NAV of Growth option.</p>
IX.	Applicable timelines	<p>Timeline for</p> <ul style="list-style-type: none"> <li>• Dispatch of redemption proceeds,</li> </ul> <p>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.</p> <ul style="list-style-type: none"> <li>• Dispatch of IDCW (if applicable) etc.</li> </ul> <p>The payment of dividend to the unitholders shall be made within seven (07) working days from the record date. In case of failure to dispatch income distribution cum capital withdrawal proceeds</p>

Sr. No.	Title	Description																																				
		within seven working days from the record date, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The above timelines are subject to the list of exceptional circumstance as specified by SEBI or AMFI from time to time.																																				
X.	Plans and Options Plans/Options and sub options under the Scheme	<p>The Scheme has the following Plans across a common portfolio:</p> <p><b>Regular Plan:</b> This Plan is for investors who wish to route their investment through any distributor.</p> <p><b>Direct Plan:</b> This Plan is only for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>Both the Plans under the Scheme offer Growth &amp; Income Distribution cum capital withdrawal Option. Income Distribution cum capital withdrawal option under each Plan further offers of choice of Payout of Income Distribution cum capital withdrawal Option, Reinvestment of Income Distribution cum capital withdrawal Option.</p> <p><b>Compulsory Reinvestment of Income distribution cum Capital Withdrawal:</b></p> <p>To reduce the expenses of the scheme and for the convenience of the investors/- the income distribution cum capital withdrawal shall be compulsorily reinvested (for investors of non-electronic mode) within the scheme at the applicable ex-dividend NAV if the payout amount is lower than or equal to Rs. 100/- in the same option of the respective plans of the scheme at the ex-dividend rate.</p> <p>Investor shall note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an Equalization Reserve Account and which can be used to pay income distribution cum capital withdrawal. Hence payout amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p><b>Please note that the income distribution cum capital withdrawal shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.</b></p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate “Direct Plan” against the scheme name in the application form e.g., “ TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund ”.</p> <p><b>Default Plan:</b></p> <p>Investors are requested to note the following scenarios for the applicability of “Direct Plan (application not routed through distributor) or Regular Plan (application routed through distributor)” for valid applications received under the scheme.</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct Plan</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct Plan</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p><b>Default Option:</b></p> <p>Investor should appropriately tick the ‘option’ (Growth or Income distribution cum capital withdrawal) in the application form while investing in the Scheme. If no option is mentioned / indicated in the application form by the investor then the units will, <b>by default, be allotted under the Direct Plan - Growth Option.</b></p> <p><b>Default Sub – Option:</b></p> <p>If no sub-option for Income distribution cum capital withdrawal option is mentioned / indicated in</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct Plan	Direct Plan	3	Not mentioned	Regular Plan	Direct Plan	4	Mentioned	Direct Plan	Direct Plan	5	Direct Plan	Not Mentioned	Direct Plan	6	Direct Plan	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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7	Mentioned	Regular Plan	Regular Plan																																			
8	Mentioned	Not Mentioned	Regular Plan																																			

Sr. No.	Title	Description
		<p>the application form by the investor then the units will, <b>by default, be allotted under the Reinvestment of Income Distribution cum capital withdrawal option.</b></p> <p>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.</p>
<b>XI.</b>	<b>Load Structure</b>	<p><b>Entry Load:</b> Not Applicable</p> <p><b>Exit Load:</b> 0.25 % of the applicable NAV, if redeemed on or before 15 days from the date of allotment.</p> <p>Exit load (if any) charged to the unit holders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the scheme net of Goods &amp; Services Tax. Goods &amp; Services Tax on exit load, if any, shall be paid out of the exit load proceeds.</p>
<b>XII.</b>	<b>Minimum Application Amount/switch in</b>	Rs 5,000/- and in multiple of Re.1/- thereafter.
<b>XIII.</b>	<b>Minimum Additional Purchase Amount</b>	Rs.1000/-& in multiples of Re.1/-thereafter.
<b>XIV.</b>	<b>Minimum Redemption/switch out amount</b>	Rs.500 or 50 units or folio balance whichever is lower.
<b>XV.</b>	<b>New Fund Offer Period This is the period during which a new scheme sells its units to the investors.</b>	Being on ongoing scheme this section is not applicable
<b>XVI.</b>	<b>New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.</b>	Being on ongoing scheme this section is not applicable
<b>XVII.</b>	<b>Segregated portfolio/side pocketing disclosure</b>	<p>This Scheme does not have segregated portfolio. The scheme has enabling provision For Details, kindly refer SAI</p> <p>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 May 19, 2023</p> <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:</p> <p>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:</p> <ol style="list-style-type: none"> <li>Downgrade of a debt or money market instrument to 'below investment grade', or</li> <li>Subsequent downgrades of the said instruments from 'below investment grade', or</li> <li>Similar such downgrades of a loan rating</li> </ol> <p>2) Creation of segregated portfolio is optional and is at the discretion of the AMC.</p> <p><b>Process for Creation of Segregated Portfolio</b></p> <ol style="list-style-type: none"> <li>On the date of credit event, TAMPL(AMC) shall decide on creation of segregated portfolio. Once AMC decides to segregate portfolio, it should: <ol style="list-style-type: none"> <li>seek approval of trustees prior to creation of the segregated portfolio.</li> <li>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.</li> <li>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.</li> <li>Once Trustee approval is received by the AMC, Segregated portfolio will be effective from the day of credit event</li> <li>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.</li> </ol> </li> </ol>

Sr. No.	Title	Description
		<p><b>TER for the Segregated Portfolio</b></p> <p>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.</p> <p>For details on Segregated portfolio, kindly refer SAI.</p>
<b>XVIII</b>	<b>Swing pricing disclosure</b>	Not Applicable, as the scheme is not an open ended debt mutual fund scheme.
<b>XIX.</b>	<b>Stock lending/short selling</b>	<p>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 May 19, 2023, 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 May 19, 2023. 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.</p> <p>The Scheme shall not carry out short selling</p> <p>For Details, kindly refer SAI</p>
<b>XX.</b>	<b>How to Apply and other details</b>	Investors can apply through various modes. Request can be made either through offline or electronic mode or at any of our official point of acceptance. Detailed process is mentioned in section II
<b>XXI.</b>	<b>Investor services</b>	<p>Contact details for general service requests:</p> <p><b>Telephone: (022) 6282 7777</b>  <b>Email: <a href="mailto:service@tataamc.com">service@tataamc.com</a></b>  WhatsApp: 70457 48282  SMS: TMF to 57575</p> <p>Contact details for complaint resolution:</p> <p>The AMC has designated an Investor Relations Officer to look into investor grievances regarding deficiencies, if any, in the services provided by the Registrars or the Investor Service Centres.</p> <p>Name of the Investor Relations Officer:</p> <p><b>Ms. Kashmira Kalwachwala</b></p> <p>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: <a href="mailto:service@tataamc.com">service@tataamc.com</a>, Website: <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a></p> <p><b>Email: <a href="mailto:service@tataamc.com">service@tataamc.com</a></b></p> <p><b>The AMC will have the discretion to change the Investor Relations' Officer depending on operational necessities and in the overall interest of the fund.</b></p>
<b>XXIII</b>	<b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b>	The Fund being open ended in nature, has perpetual duration.
<b>XXIV</b>	<b>Special product/facility available during the NFO and on ongoing basis</b>	<p>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."</p> <p>SIP with Top-up SIP facility:</p> <p>SIP with Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.</p>

Sr. No.	Title	Description
		<p><b>SIPrize facility:-</b> SIPrize is an optional facility offered by Tata Mutual Fund (TMF) for its eligible schemes (Growth option). This facility is aimed to encourage investors to invest regularly through Systematic Investment Plans (SIP) in TMF schemes for pre-defined tenure. Post SIP period (Investors have an option to select pause period) the accumulated units will be switched from the source scheme to the target scheme. Investors also have an option to select the source scheme as the target scheme. In this case, there would not be any unit transfer through systematic transfer plan (STP). The investor would receive periodic amount through systematic withdrawal plan (SWP) till the units are available.</p> <p><b>Systematic Transfer Plan:-</b> 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.</p> <p><b>Systematic Withdrawal Plan:-</b> 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.</p> <p><b>SWAP facility (Switch and Withdrawal Automation Plan):-</b> The investor, under a designated open-ended scheme, can opt to switch their investment from the (open-ended) source scheme to the growth plan of the (open-ended) target scheme and set up a Systematic Withdrawal Plan from the target scheme at the same time. This facility allows investors to transfer investment corpus to the desired fund and withdraw the required amounts from your investments in a single process through a single form.</p> <p>For further details of above special products / facilities and Terms &amp; Conditions, please refer “Other Scheme Specific Disclosures” of this document, KIM/Application/enrollment form and SAI.</p>
XXV.	Weblink	<p><b>For Total Expense Ratio (TER):</b>  <a href="https://www.tatamutualfund.com/expense-ratio/total-expense-ratio">https://www.tatamutualfund.com/expense-ratio/total-expense-ratio</a></p> <p><b>For Scheme Factsheet:</b>  <a href="https://www.tatamutualfund.com/information-documents">https://www.tatamutualfund.com/information-documents</a></p>

#### Other Highlights

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

#### Interpretation

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

- The terms defined in this SID includes the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- The term “Scheme” refers to the scheme covered under this SID including the options /sub-options thereunder.

#### B. 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. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, 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 / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions shall also be complied within each calendar quarter, 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. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

### **C. SPECIAL CONSIDERATIONS**

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

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

#### **Tax Consequences**

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

#### **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 after the date hereof.

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

**DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) Tata Asset Management Pvt. Ltd has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For Tata Asset Management Private Limited**

Place: Mumbai

Date: 28.06.2024

**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 investment range would be as follows:

Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Minimum	Maximum	
Securities covered by Nifty500 Multicap India Manufacturing 50:30:20 Index	95	100	Very High
Debt & Money Market Instruments^ including units of Mutual Funds^^.	0	5	Low

^ Debt / Money Market Instruments includes instruments like but not limited to Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Short term Corporate Bonds, Repos, Short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

^^The scheme may invest in units of liquid /debt /money market mutual fund schemes of Tata Mutual Fund or in the Scheme(s) of other mutual funds in conformity with the investment objective/ asset allocation of the Scheme.

The scheme will invest in all the stocks in the same weightage that they represent in the underlying Index. A small portion of the net assets (up to 5%) will be invested in debt and money market instruments to meet the liquidity requirements of the Scheme.

A part of the net assets may be invested in the triparty repo as may be permitted by RBI to meet the liquidity requirements. Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets.

The scheme(s) will comply with the provision no. 12.24.1 of SEBI Master Circular on Mutual Fund dated May 19, 2023 which specifies that the cumulative gross exposure through equity, debt, money market instruments, mutual fund units, derivative positions, other permitted securities / assets and such other securities / assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the scheme. As per provision no. 12.25.3 of SEBI Master Circular on Mutual Fund dated May 19, 2023, cash or cash equivalents with residual maturity of less than 91 days shall not be treated as creating any exposure.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16 of SEBI Master Circular on Mutual Fund dated May 19, 2023.

**The Scheme shall ensure that the underlying Index complies to the portfolio concentration norms as per provision no. 3.4 of SEBI Master Circular on Mutual Fund dated May 19, 2023.**

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

Sl. no	Type of Instrument	Percentage of exposure	SEBI Master Circular on Mutual Fund dated May 19, 2023 Reference
1.	Securities Lending	As per provision no. 12.11 of SEBI Master Circular on Mutual Fund dated May 19, 2023, not more than 20% of the net assets of the scheme will be deployed in securities 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 Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted. The rebalancing in such cases will be done within the stipulated time as mentioned in 'change in investment pattern' para. The exposure of scheme in derivative instruments shall be up to 20% of the net assets of the scheme.	Provision no. 12.25

Sl. no	Type of Instrument	Percentage of exposure	SEBI Master Circular on Mutual Fund dated May 19, 2023 Reference
		The margin money requirement for the purposes of derivative exposure will be held in the form of Term Deposits, cash or cash equivalents or as may be allowed under the Regulations.	
3.	Securitized Debt	Will not invest	Provision no. 12.15
4.	Overseas Securities (Including ADR/GDR/Overseas ETF)	Will not invest	Provision no. 12.19
5.	ReITS and InVITS	Will not Invest	Provision no. 12.21
6.	AT1 and AT2 Bonds	Will not invest	Provision no. 12.2
7	Any other instrument a) Credit Default Swaps (CDS) b) Repo / reverse repo in corporate debt securities c) Unrated debt instruments d) Debt instruments having Structured Obligations / Credit Enhancements e) Short Selling	a, b, c, d and e - Will not invest	Provision no. 12.28 Provision no. 12.18 Provision no 12.12 Provision no. 12.3 Provision no. 12.11

#### **Change in Investment Pattern/Portfolio Rebalancing**

##### **Rebalancing due to Short Term Defensive Consideration**

Being a passively managed open-ended index fund, changes in investment pattern are normally not foreseen. However, for short durations part of the corpus may remain pending for deployment, in cases of extreme market conditions, special events or corporate events etc. The Fund Manager, with the intention to protect the interests of the unit holders may change the investment pattern for short term and defensive considerations pursuant to provision no. 1.14.1.2 of SEBI Master Circular on Mutual Fund dated May 19, 2023. The same will be rebalanced within 7 Calendar Days.

##### **Portfolio Rebalancing due to index reconstitution**

In case of change in constituents of the index due to periodic review, pursuant to provision no. 3.6.7 of SEBI Master Circular on Mutual Fund dated May 19, 2023, the portfolio of the scheme will be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

#### **B. WHERE WILL THE SCHEME INVEST?**

- Equity & Equity Related Instruments:**
- Debt & Money Market Instruments:**
- Units of Mutual Funds**

#### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund is a passively managed Index Fund which will employ an investment approach designed to replicate/ track the performance of Nifty500 Multicap India Manufacturing 50:30:20 Index (TRI), subject to tracking error. 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.

The Scheme seeks to achieve the investment objective by investing in securities constituting the of Nifty500 Multicap India Manufacturing 50:30:20 Index in same proportion as in the Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index.

The Scheme may also invest in money market instruments to meet the liquidity and expense requirements. The fund is ideal for those investors who would like to invest in passively managed fund investing in a diversified portfolio of well-known companies as represented by Nifty500 Multicap India Manufacturing 50:30:20 Index.

#### **Rationale for selection of benchmark**

The index is designed to reflect the behaviour and performance of eligible basic industries that broadly represent manufacturing sector. The 75 stocks in the index are filtered from a universe of Nifty 100, Nifty Midcap 150 & Nifty Smallcap 250. Based on market cap Top 15 companies are selected from large cap universe, Top 25 companies are selected from mid-cap universe and Top 35 companies are selected from the small cap universe. The segment filters help the index take exposure to key industries in the Mid & Small Cap Exposure as well. Thus, the composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme.

#### **Tracking Error**

Tracking error is a measure of the difference in returns from the Scheme and the returns from the index. It is computed as the standard deviation of the difference between the daily returns of the underlying benchmark and the NAV of the Scheme on an annualized basis. Tracking error could be the result of a variety of factors including but not limited to:

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

The Scheme will endeavor to minimize the tracking error by:

- Rebalancing of the portfolio.
- Setting off incremental subscriptions against redemptions
- Use of derivatives for portfolio rebalancing and efficient portfolio management
- Fast tracking deployment of Cash and
- Maintaining low levels of Cash

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The tracking error based on past one year rolling data shall not exceed 2%. However, in case of events like, dividend issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Basket, etc. or in abnormal market circumstances, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees.

However, the Fund will endeavor to limit the tracking error within 2% limits. The Fund in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

#### **Tracking Difference**

“Tracking Difference” is the difference of return between the fund and its respective benchmark. “Tracking Error” is defined as the standard deviation

of the difference between daily returns of the underlying index and the NAV of the respective scheme.

The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the AMC's website [www.tatamutualfund.com](http://www.tatamutualfund.com) and on website of AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units

#### Trading in Derivatives by the Scheme

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

Subject to SEBI (Mutual Fund) Regulations, 1996, the Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted. Exposure to derivative instruments will be restricted to the limit as specified in the para on asset allocation pattern of the scheme

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

#### Derivative Instruments & Related Examples:

##### Futures:

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

##### Portfolio Rebalancing

Fund Manager may use derivatives for portfolio rebalancing of the scheme to achieve a particular desired portfolio position at a lower cost using derivatives rather than cash market transactions. Suppose market moves upward direction for a while and fund manager wants to reduce weightage of scrips which moves one sided along with the market movement. Hence, he may decide to rebalance the portfolio by buying a stock future rather than the stock itself. He may deploy a buy-and-hold strategy by selling a stock or an index portfolio today, investing the proceeds in the money market, and having a locked-in price to buy it back at a future date.

However, a fund's position in a stock -underlying and derivatives taken together - should be within the fund's maximum permissible limit in the stock. For this purpose, stock option long calls should be counted as notional value.

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

##### Options:

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

There are two basic types of options, call option and put option.

- a. **Call option:** A call option gives the buyer of the option the right but not the obligation to buy a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.
- b. **Put option:** A put option gives the buyer of the option the right but not the obligation to sell a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.

On expiry of a call option, if the market price of the underlying asset is lower than the strike price the call would expire unexercised. Likewise, if, on the expiry of put option, the market price of the underlying asset is higher than that of the strike price the put option will expire unexercised. The buyer/holder of an option can make loss of not more than the option premium paid to the seller/writer, but the possible gain is unlimited. On the other hand, the option seller/writer's maximum gain is limited to the option premium charged by him from the buyer/holder but can make unlimited loss.

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

#### 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:

<b>Position</b>	<b>Exposure</b>
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.

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

**Position Limits for Mutual Fund and its scheme:**

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

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

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

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

#### **Position limit for each scheme of a Mutual Fund**

The scheme-wise position limit requirements shall be:

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

For detailed derivative strategies, please refer to SAI.

#### **Portfolio Turnover**

Being Index Fund, the fund Manager will follow passive strategy while investing. The portfolio turnover is expected to be in line with the volume of subscription and redemption in the scheme daily. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

**D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

**Scheme Benchmark** – Nifty500 Multicap India Manufacturing 50:30:20 Index (TRI)

As per the investment objective of the scheme, the investment would primarily be in securities which are constituents of the Nifty500 Multicap India Manufacturing 50:30:20 Index. Thus, the composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme.

The performance of the scheme shall be benchmarked to the Total Return (TRI) variant of the benchmark

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

**E. WHO MANAGES THE SCHEME?**

Name	Age	Educational Qualification	Total Experience (In years)	Other Schemes Under His Management	Experience (Assignments held during last 10 years)
Kapil Menon (Managing since 26 <sup>th</sup> , April 2024)	41	B. Com	20	Tata S&P BSE Sensex Index Fund Tata Nifty 50 Index Fund Tata Nifty Midcap 150 Momentum 50 Index Fund Tata Nifty 50 Exchange Traded Fund Tata Nifty India Digital Exchange Traded Fund Tata Nifty Private Bank Exchange Traded Fund Tata Gold Exchange Traded Fund (Co Fund Manager) Tata Silver Exchange Traded Fund (Co Fund Manager) Tata Nifty Realty Index Fund Tata Nifty Financial Services Index fund Tata Nifty MidSmall Healthcare Index Fund Tata Nifty Auto Index Fund Tata Nifty500 Multicap Infrastructure 50:30:20 Index Fund	From April 2024 as a Fund Manager for passive funds in addition to the responsibilities as a Dealer. From June 2021 with Tata Asset Management Pvt Ltd as Dealer - currently reporting to Chief Investment Officer – Equities From September 2006 to May2021 with Tata Asset Management Pvt Ltd as Senior Manager – Investments. Reports to Chief Investment Officer - Equities.

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

TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund, an open-ended index fund that will track Nifty500 Multicap India Manufacturing 50:30:20 Index and not a minor modification of any other existing scheme/ product offered by Tata Mutual Fund.

There are no other passively managed scheme which are replicating/tracking Nifty500 Multicap India Manufacturing 50:30:20 Index

Below mentioned is the comparison of this fund with other existing index schemes of Tata Mutual Fund:

<b>Scheme Name</b>	<b>Asset Allocation Pattern</b>	<b>Primary Investment Focus</b>	<b>No. of Folios as on 31.05.2024</b>	<b>AUM as (Rs. Crore) as on 31.05.2024</b>
Tata S&P BSE Sensex Index Fund (previously known as Tata Index Fund – Sensex)	95% of the total assets - Minimum investment in securities of the particular index (S&P BSE Sensex or Nifty) being replicated/tracked.	Primarily focus on mirroring the index - S&P BSE Sensex or Nifty.  <b>At present we do not have other similar scheme.</b>	331.56	331.56
Tata Nifty 50 Index Fund (previously known as Tata Index Fund – Nifty)	95%-100% in Equity and Equity related instruments covered by Nifty 50 index and 0-5% in Money Market Instruments including Tri-Party Repo or any other instrument as may be permitted by SEBI and units of liquid scheme of Tata Mutual Fund	Primarily a passively managed exchange traded fund mirroring Nifty 50.  <b>At present we do not have other similar scheme</b>	62502	717.55
Tata Nifty SDL Plus AAA PSU Bond Dec 2027 60: 40 Index Fund	95% -100% Securities covered by Nifty SDL Plus AAA PSU Bond Dec 2027 60: 40 Index and 0-5% in money market instruments	Primarily a passively managed Index fund mirroring Nifty SDL Plus AAA PSU Bond Dec 2027 60: 40 Index.  <b>At present we do not have other similar scheme.</b>	1289	851.09
TATA Crisil-IBX Gilt Index April 2026 Index Fund	95% -100% Securities covered by Crisil-IBX Gilt Index April 2026 Index and 0-5% in Government Securities maturing on or before maturity date of the Scheme, Money Market Instruments and units of debt oriented mutual fund schemes.	Primarily a passively managed Index fund mirroring Crisil-IBX Gilt Index April 2026 Index.  <b>At present we do not have other similar scheme.</b>	1506	1,096.69
TATA NIFTY G-SEC DEC 2026 INDEX FUND	95-100% in Securities covered by Nifty G-Sec Dec 2026 Index and 0-5% in debt and money market instruments	Primarily a Target Maturity Index Fund investing in constituents of Nifty G-Sec Dec 2026  <b>At present we do not have other similar scheme</b>	852	110.17
TATA NIFTY G-SEC DEC 2029 INDEX FUND	95-100% in Securities covered by Nifty G-Sec Dec 2029 Index and 0-5% in debt and money market instruments	Primarily a Target Maturity Index Fund predominately investing in constituents of Nifty G-Sec Dec 2029 Index.  <b>At present we do not have other similar scheme</b>	1327	171.80
TATA NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND	95-100% in Securities covered by Nifty Midcap 150 Momentum 50 Index and 0-5% in debt and money market instruments	Primarily a passively managed Index fund replicating/ tracking NIFTY Midcap 150 Momentum 50 Index  <b>At present we do not have other similar scheme</b>	36949	326.84

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 (if applicable)**

Compounded Annualized Returns (As on 31.05.2024)	Scheme Returns	Benchmark Returns
Returns for last 1 year	NA	NA
Returns for last 3 year	NA	NA
Returns for last 5 year	NA	NA
Returns since inception*	2.98	3.29

**Absolute Returns for the Last 5 Financial Years**

Year to Year*	Scheme Returns	Benchmark Returns
2023-2024	N/A	N/A
2022-2023	N/A	N/A
2021-2022	N/A	N/A
2020-2021	N/A	N/A
2019-2020	N/A	N/A

\*Date of Allotment: April 26, 2024

Past performance of the scheme may or may not be sustained in future.  
Returns are given for Regular Plan Growth Option

Note – Since the scheme has not completed 1 year the graph is not given in the SID.

**H. ADDITIONAL SCHEME RELATED DISCLOSURES****i. Scheme's portfolio Top 10 holdings by issuer and fund allocation towards various sectors**

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

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

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

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

**iii. Portfolio Disclosure - 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	
Not applicable					

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

vi. **Investments of AMC in the Scheme –**

TAMPL (the AMC) may invest in the scheme(s) on an ongoing basis, such amount, as they deem appropriate. The AMC shall not be entitled to charge any management fees on this investment in the scheme(s). Investments by the AMC will be in accordance with 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 May 19, 2023. As per the relevant circular, AMCs shall not be required to invest in Index Funds.

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

## PART III- OTHER DETAILS

### A. COMPUTATION OF NAV

Net Asset Value ("NAV") of the Units shall be determined daily as of the close of each Business Day on which the National Stock Exchange (NSE) is open.

NAV shall be calculated in accordance with the following formula:

NAV=

Market Value of Scheme's Investments + Accrued Income + Receivables + Other Assets - Accrued Expenses - Payables - Other Liabilities

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 V. of SAI on 'Investment valuation norms for securities & other assets for details.

#### Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit

Entry Load: NIL

Exit Load 1%

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

Sale Price = 11 + (0% \* 11)

Sale Price = 11 + 0

Sale Price = Rs. 11/-

Repurchase Price

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

Repurchase Price = 11 – (1%\*11)

Repurchase Price = 11 – 0.11

Repurchase Price = Rs.10.89

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

While determining the price of the units, the fund will ensure that the repurchase price is not lower than 95 per cent of the Net Asset Value.

**B. NEW FUND OFFER (NFO) EXPENSES**

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

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

**C. ANNUAL SCHEME RECURRING EXPENSES**

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

**Slab wise break up depending on the assets under management:**

As per provision no. 52.6.b of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of open-ended index fund scheme or exchange traded fund, including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

The AMC has estimated that upto 1% (excluding additional permissible limits as per Regulation 52(6A)(b) & 52(6A)(c)) of the daily average net assets of the scheme will be charged to the scheme as expenses.

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

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (b)</b>	<b>Upto 1.00%*</b>
Additional expenses for gross new inflows from specified cities under Regulations 52(6A)(b)	<b>Upto 0.30%^</b>
Additional expenses under Regulations 52(6A)(c)	<b>Upto 0.05%</b>

\* Excluding Goods & Services Tax on investment and advisory fees

^ Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least:

- 30 per cent of gross new inflows in the scheme, or,
- 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the

said inflows are redeemed within a period of one year from the date of investment.

Additional TER can be charged based on inflows only from retail investors (i.e. other than corporates and institutions) from B 30 cities as defined in the provision no. 10.1.3 of SEBI Master Circular on Mutual Fund dated May 19, 2023. Retail Investor means transaction from individual investors where inflow is upto Rs. 2,00,000/- per transaction.

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

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

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 be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of provision no. 10.1.12 of SEBI Master Circular on Mutual Fund dated May 19, 2023 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

Pursuant to SEBI letter dated February 24, 2023 to AMFI read with AMFI communication to AMCs dated March 02, 2023, w.e.f. March 01, 2023 no additional expense shall be charged on the new inflows received on or after March 01, 2023 from specified cities as per Regulation 52 (6A) (b) till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.

Notes:

- a. Brokerage & transaction costs which are incurred for the purpose of execution of trade will be charged to the scheme 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.
- b. AMC shall annually set apart at least 1 basis point on daily net assets for investor's education and awareness initiatives.
- c. The fund shall update the current expense ratios on the website( [www.tatamutualfund.com](http://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>.
- d. Illustration of impact of expense ratio on scheme return.

Particulars	Regular Plan	Direct Plan
Amount Invested (Rs)	10,000	10,000
Gross Returns-assumed	15%	15%
Closing NAV before expenses (Rs.)	11,500	11500
Expenses (Rs)		
• Expenses Other than Distribution expenses	175	175
• Distribution Expenses	75	NIL
Total NAV after charging expenses (Rs)	11,250	11325
Net returns to investor	12.50%	13.25%

## **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 May 19, 2023, there shall be no entry load for all Mutual Fund schemes. Applicable tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of tax, if any, shall be credited to the scheme.

The Load Structure of the Scheme is given hereunder:

Type of Load	Load chargeable (as %age of NAV)
Entry Load	N.A
Exit Load	0.25 % of the applicable NAV, if redeemed on or before 15 days from the date of allotment

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.

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of IDCW for existing as well as prospective investors. At the time of changing the load structure, the mutual funds may consider the following measures to avoid complaints from investors about investment in the scheme without knowing the loads:

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

## SECTION II

### I. INTRODUCTION

#### A. DEFINITIONS/INTERPRETATION

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

#### B. RISK FACTORS

##### Standard Risk Factors:

- Mutual Fund investments are subject to market risks, read all scheme related documents carefully.
- Investment in Mutual Fund Scheme Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of units of the scheme may go up or down.
- Mutual Funds and securities investments are subject to market risks and there can be no assurance and no guarantee that the Scheme will achieve its objective.
- As with any investment in stocks, shares and securities, the NAV of the Units under this Scheme can go up or down, depending on the factors and forces affecting the capital markets.
- Past performance of the previous Schemes, the Sponsors or its Group / Affiliates / AMC / Mutual Fund is not indicative of and does not guarantee the future performance of the Scheme.
- Investment in equity and equity related securities including option contracts involve high degree of risks and investors should not invest in the schemes unless they can afford to take the risk of losing their investment.
- The sponsors are not responsible or liable for any loss resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting up of the mutual fund.
- TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or the returns. Investors therefore are urged to study the terms of the scheme carefully and consult their Tax and Investment Advisor before investing in the Scheme.
- The scheme is not guaranteed or assured return scheme.

##### Scheme Specific Risk Factors:

The scheme tracks benchmark index which comprises of stocks forming part of manufacturing sector. The scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/ sector. The weightage of each stock in the index is capped at the time of rebalancing of the index, which may aid in limiting concentration risk.

##### Market Risk:

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

##### Settlement Risk:

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

**Right to Limit Redemptions:** The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with provision no. 1.12 of SEBI Master Circular on Mutual Fund dated May 19, 2023 (Restriction on redemption in Mutual Funds).

**Risks associated with investments in equity instruments****Investment Risks**

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

The price of securities may go up or down depending on a variety of factors and hence investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity securities and utilizing debt and money market instruments as a defensive investment strategy. The price of securities may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic, or other developments, closure of the Stock Exchanges etc. Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Fund's investment objective will be attained or that the Fund may not be able to maintain the indicated percentage of investment pattern under exceptional circumstances. There is no guarantee the investment / dis-investment decision will result into profit.

**Market Risk**

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

**Settlement Risk**

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

**Right to Limit Redemptions:** The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with provision no. 1.12 of SEBI Master Circular on Mutual Fund dated May 19, 2023 (Restriction on redemption in Mutual Funds).

**Risks associated with Passive Investments:**

The Scheme is not actively managed. The underlying index may be affected by a general decline in the Indian markets. The scheme performance may be affected by a general decline in the Indian markets relating to its underlying Index. The scheme invests in the underlying Index regardless of its investment merit. The scheme does not attempt to individually select stocks or to take defensive positions in declining markets.

**Risks associated with Debt/Money Markets Instruments****Interest Rate Risk**

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

**Credit Risk**

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

**Reinvestment Risk**

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

**Liquidity risk:**

This represents the possibility that the realised price from selling the security might be lesser than the valuation price because of illiquid market. If a large outflow from the Scheme is funded by selling some of the illiquid securities, the NAV could fall even if there is no change in interest rates.

**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, 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 because 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”.

#### **Risks associated with Segregated Portfolio**

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

Security comprising of segregated portfolio may not realize any value.

Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity.

There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

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

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

#### **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 May 19, 2023, 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 May 19, 2023. The Scheme shall also follow other relevant regulations /guidelines issued by stock exchange(s) from time to time. The Scheme shall participate in Securities Borrowing and Lending only with the SEBI approved intermediaries.

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

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

Example:

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

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

1. There is a holding of security e.g. of XYZ Ltd in the scheme which the fund manager wants to be the core holding of the fund for approximately 6 to 12 months.
2. There is a borrower (not mutual fund) for the security, (who has taken a short position in the market and needs the said security of XYZ Ltd to settle it) who is willing to put up a proper collateral for the same.(In all cases higher than the price of the script).

3. The borrower is represented by a proper recognized intermediary.
4. The agreement is to return the security or the amount so negotiated at a particular period of time or on demand.

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

- a) If permitted by trustees and the extent SEBI regulations in that regard, from time to time.
- b) If such activity generates additional returns for the scheme and helps to enhance the scheme returns.

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

#### **Securities Lending Risks**

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

#### **Tracking Error Risk:**

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index, non-availability of issuances, regulatory policies and any such reasons that may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. "Tracking Difference" is the difference of return between the fund and its respective benchmark. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the respective scheme. Tracking difference /Tracking Error may arise including but not limited to the following reasons: -

- i) Expenditure incurred by the fund.
- ii) The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be always invested as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- iii) Securities trading may halt temporarily due to circuit filters.
- iv) corporate actions such as debenture or warrant conversion, merger, change in constituents, etc.
- v) Disinvestments to meet redemptions, recurring expenses, etc.
- vi) Execution of large buy / sell orders
- vii) Transaction cost (including taxes and insurance premium) and recurring expenses
- viii) Realization of Unit holders' funds

The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees. However, the Fund will endeavor to limit the tracking error within 2% limits. The Fund existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

#### **Risks associated with investment in units of mutual fund:**

Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

**Liquidity risk** – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with provision no. 1.12 of SEBI Master Circular on Mutual Fund dated May 19, 2023.

**Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors.

**Default risk - Credit risk** is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

#### **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.

Investors are advised to consult their own tax advisors with respect to the specific tax and other implications arising out of their participation in the scheme prior to making any transaction.

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

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

**C. RISK MITIGATION STRATEGIES**

Nifty500 Multicap India Manufacturing 50:30:20 Index is an index where there will be concentration of securities which are part of Manufacturing sector. The scheme is subject to the risks associated with such securities forming part of this index. In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of equity Securities. Such risks may impact the Scheme to the extent that it invests in securities forming part of this index. As the fund is passive in nature, there would not be any active risk control / mitigation strategies implemented by the fund manager.

**Risk Control / Mitigation measures for Equity & Equity related instruments:**

Nature of Risk	Mitigation Measures
Market Risk & Volatility	Market risk is a risk inherent to an equity scheme. Being a passively managed scheme, it will invest in the securities included in its Underlying Index.
Concentration / Sector Risk	Index Fund being a passive and portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus there is no additional element of volatility or stock concentration on account of fund manager decisions.
Liquidity Risks	Scheme being passively managed fund will invest substantially in in the constituents of underlying index in the same proportion. Liquidity risk is likely to be lower. The scheme will endeavor to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.

**Risk Control / Mitigation measures for Debt and related Investments portion/allocation:**

Nature of Risk	Mitigation Measures
Liquidity Risk	The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. The Scheme may, however, endeavor to minimize liquidity risk by investing the debt portion of the portfolio in relatively liquid short-term money market instruments, units of money market / liquid schemes.
Credit Risk	In house dedicated team for credit appraisal Focus on good quality paper at the time of portfolio construction Management analysis will be used to identify company specific risks. Management's past track record will also be studied. In order to assess financial risk, a detailed assessment of the issuer's financial statements will be undertaken
Price-Risk or Interest Rate Risk	Close watch on the market events Active duration management, focus will be on investing in lower duration debt instruments The Scheme may invest the debt portion of the portfolio in money market instruments, units of money market / liquid schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.
Risk of Rating	The Scheme may invest the debt portion of the portfolio in short-term money market

Migration	instruments, units of money market / liquid schemes thereby mitigating the risk of rating migration generally associated with long-term securities
Spread Risk	The Scheme may invest the debt portion of the portfolio in short-term money market instruments, units of money market / liquid schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities
Reinvestment Risk	The debt allocation of the scheme is cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

The measures mentioned above 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.

## **II. INFORMATION ABOUT THE SCHEME:**

### **A. WHERE WILL THE SCHEME INVEST –**

#### **Equity & Equity Related Instruments:**

The Scheme would invest in stocks comprising Nifty500 Multicap India Manufacturing 50:30:20 Index in the same proportion (weightage) as in the Index.

The Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, etc. The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives viz. provision no. 12.25 of SEBI Master Circular on Mutual Fund dated May 19, 2023.

#### **Investment in Debt & Money Market Instruments:**

The Scheme may also invest upto 5% of net assets in debt and Money market instruments, in compliance with Regulations to meet liquidity requirements.

Debt/ Money Market Instruments includes instruments like:

1. Commercial Paper,
2. Certificate of Deposit,
3. Treasury Bills
4. Short term debt instruments etc.
5. Triparty Repo or any other instrument as may be permitted by SEBI,
6. Reverse Repo in Government Securities and
7. Any other Money Market instruments as may be permitted by SEBI/ RBI from time to time, subject to regulatory approvals if any.

#### **Units of Mutual Funds**

The scheme may also invest in mutual fund schemes of Tata Mutual Fund or in the Scheme(s) of other mutual funds in conformity with the investment objective/ asset allocation of the Scheme and in terms of the prevailing SEBI (MF) Regulations.

#### **Overview of Debt Market:**

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

The market participants in the corporate debt and gilt markets are banks, financial institutions, mutual funds, corporates, insurance companies, 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**

<b>Issuer</b>	<b>Instruments</b>	<b>Maturity</b>	<b>Expected Yields Range (%) as on 10-06-2024</b>
GOI	T-Bill	91 days	6.80-6.90
GOI	T-Bill	182 days	6.94-7.04
GOI	T-Bill	364 days	6.98-7.08
GOI	Short dated	1-3 yrs	6.97-7.07
GOI	Long dated	3-5 yrs	6.99-7.09
GOI	Long dated	5-7 yrs	6.98-7.08
Corporate	AAA	3-5 yrs	7.57-7.67
Corporate	AAA	1-3 yrs	7.65-7.75
Corporate	AA	3-5 yrs	8.33-8.43
Corporate	AA	1-3 yrs	8.38-8.48
Corporate	CP	3 months	7.60-7.70
Corporate	CP	1 year	7.90-8.00
Banks	CD	3 months	7.05-7.15
Banks	CD	1 year	7.65-7.75
Repo		1-3 days	6.45-6.55

#### **B. WHAT ARE THE INVESTMENT RESTRICTIONS?**

Subject to SEBI (MFs) Regulations, guidelines on investment from time to time:

In terms of provision No.12.22 of SEBI Master Circular on Mutual Funds dated May 19, 2023 all investment restrictions as contained in the SEBI (Mutual Fund) Regulations, 1996 shall be applicable at the time of making the investment.

Being an Index Fund, as per SEBI Regulations, Investments under the Scheme shall be in accordance with the weightage of the scripts in the Benchmark Index.

1. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.

**Provided that** the limit of 10 per cent shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.

2. All investments by the scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

3. No mutual fund under all its schemes should own more than ten per cent of any company's paid up capital carrying voting rights.

**Provided,** investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.

4. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with 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 Tri Party Repo on Government Securities or treasury bills.

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

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.

**However, considering the asset allocation pattern of this scheme, the investment in Debt / Money Market instruments shall be limited upto 5% of NAV.**

Note:

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

4A. 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:

Note:

a. Provision no. 12.1 of SEBI Master Circular on Mutual Fund dated May 19, 2023 w.r.t. 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 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.

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

The existing unlisted NCDs to be grandfathered till maturity, however SEBI clarified that the grandfathering of the identified NCDs is applicable across the mutual fund industry. Accordingly, mutual funds can transact in such identified NCDs. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

5. The scheme shall not make any investment in;

- a) any unlisted security of an associate or group company of the sponsor; or
- b) any security issued by way of private placement by an associate or group company of the sponsor; or
- c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

**Provided that** for the private equity fund or a pooled investment vehicle or a pooled investment fund acting as sponsor of mutual funds, the associate or group company shall also include,-

- a. associate or group company of the manager of any pooled investment vehicle; or
- b. investee companies in which the shareholding of ten percent or more is held by the schemes or funds managed by manager of the pooled investment vehicle; or
- c. any investee company in which the pooled investment vehicle holds more than ten percent shareholding or where the directors of the pooled investment vehicle or corporate sponsor has representation on the board or right to nominate representatives on the SEBI.

6. 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<sup>^</sup> 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.

<sup>^</sup>Note: Provision no. 9.11 and 12.30 of SEBI Master Circular on Mutual Fund dated May 19, 2023

7. 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.

8. 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 further that** a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI.

**Provided further that** sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

9. 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

10. 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 May 19, 2023.

Note:

- a. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- b. Short Term deposits shall be held in the name of the Scheme.
- c. Total investment of the Scheme in short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the Board of Trustees.
- d. Investments in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- e. The Scheme shall not invest more than 10% of the net assets in short term deposit(s) of any one scheduled commercial bank including its subsidiaries.
- f. The Scheme shall not invest in short term deposit of a bank which has invested in the Scheme. Trustees/ AMC shall also take steps to ensure that a bank in which the Scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposit with such bank.
- g. No investment management and advisory fees will be charged for such investments in the Scheme.
- h. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash market.
- i. However, period for 'pending deployment' as stated above for the Scheme shall not exceed 7 days.

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

12 Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.

13 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 IDCW to the unitholders.

**Provided that** the mutual fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

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

In addition, certain investment parameters (like limits on exposure to 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 to the extent the SEBI (Mutual Funds) Regulations, 1996 change, to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

## **C. FUNDAMENTAL ATTRIBUTES**

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

### **(i) Type of a scheme**

An open-ended scheme replicating/tracking Nifty500 Multicap India Manufacturing 50:30:20 Index (TRI).

**(ii) Investment Objective**

The investment objective of the scheme is to provide returns, before expenses, that are in line with the performance of Nifty500 Multicap India Manufacturing 50:30:20 Index (TRI), subject to tracking error.

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 equity/debt/money market portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short-term period on defensive considerations has been given in paragraph "Asset Allocation Pattern".

Risk profile of the scheme and its investments has been disclosed under the heading "Risk Factors".

**(iii) Terms of Issue**

**Liquidity provisions such as repurchase/redemption of units-**

Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 95 per cent of the Net Asset Value.

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

Refer section "IV FEES AND EXPENSES" for aggregate fees and expenses chargeable to the Scheme.

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

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

- i. An addendum to the existing SID shall be issued and displayed on AMC website immediately.
- ii. SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date)
- iii. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

In addition to the conditions specified above, for effecting any change in the fundamental attributes of the scheme, comments and changes from SEBI would be incorporated before carrying out such proposed change(s).

Trustees shall take comments of the Board before bringing such change(s).

**D. INDEX METHODOLOGY (FOR INDEX FUNDS, ETFS AND FOFS HAVING ONE UNDERLYING DOMESTIC ETF)- About the index:**

The Nifty500 Multicap India Manufacturing 50:30:20 aims to track the performance of select large cap, mid cap and small cap stocks from the Nifty 500 index that represent the manufacturing theme. The weight of stocks is based on stock's free float market capitalization with overall weight to large cap segment fixed at 50%, mid-cap segment fixed at 30% and small cap segment fixed at 20%. The weight of each stock in the index is capped at 10%.

The salient features of this index are:

- The indices have a base date of April 01, 2005 and a base value of 1000
- Stocks forming part / going to be a part of the Nifty 500 index at the time of review are eligible for inclusion in the indices
- 15 companies from large cap universe, 25 companies from mid cap and 35 companies from small cap universe based on free-float market capitalization from the eligible universe with preference to stocks that are available for trading on NSE's F&O segment are selected to be the part of the indices
- The overall weight to the large cap segment is fixed at 50%, mid cap segment is fixed at 30% and small cap segment is fixed at 20%.
- The weight of each stock in the index is based on the free float market capitalization subject to a stock cap of 10%
- Indices are reconstituted semi-annually and rebalanced quarterly

## **Index methodology**

### **Eligibility criteria**

To form part of Nifty500 Multicap India Manufacturing 50:30:20 and Nifty500 Multicap Infrastructure 50:30:20, stocks should qualify the following eligibility criteria:

#### **Eligible universe:**

- Stocks forming part / going to be a part the Nifty 500 index at the time of review
- Only ordinary equity shares will be considered
- Stocks should form part of the manufacturing theme. A comprehensive list of basic industries eligible to be included in this index is in a separate section in this document ([Click Here](#)). The list of basic industries identified so far may evolve and hence change in future due to market dynamics.

#### **Eligible segment universe:**

Stock forming part of eligible universe are further classified into following segment universe:

- a) Large cap universe : stocks forming part of the Nifty 100
- b) Mid cap universe : stocks forming part of the Nifty Midcap 150
- c) Small cap universe : stocks forming part of the Nifty Smallcap 250

### **Stock Selection Criteria as provided by Index Provider:**

Selection of the stocks shall be done in 2 steps:

- Step 1: Stocks within each eligible segment universe are further sorted in the descending order of their 6 month free-float market capitalization with preference to the stocks that are available for trading on the NSE's Futures & Option segment (F&O stocks)
- Step 2: From the eligible segment universe select :
  - Top 15 companies from large cap universe
  - Top 25 companies from mid cap universe
  - Top 35 companies from the small cap universe

### **Constituent Weights and Capping:**

- The weight of each stock in the indices is based on its free-float market capitalization
- The overall segment weight is fixed at
  - Large cap stocks - 50%
  - Mid cap stocks - 30%
  - Small cap stocks - 20%
- The weight of each stock in the indices shall be capped at 10%

The indices shall be rebalanced on a quarterly basis on the last trading day of March, June, September and December

### **Index Characteristics**

Sr No.	Index Name	Base Date	Base Index Value	Weighing	Capping *	Calculation Frequency
1	Nifty500 Multicap India Manufacturing 50:30:20	April 01, 2005	1000	Free Float	10%	End of day

\* No single stock shall be more than the capping limit prescribed above and weights of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing

### **Index reconstitution**

The review of sectoral indices is undertaken semi-annually based on data for six months ending January and July.

Sr No.	Index Name	Review Frequency	Reconstitution effective from *
1	Nifty500 Multicap India Manufacturing 50:30:20	Semi Annual	March, September

\*The effective date for index reconstitution of index is the last trading day of respective month. The Index Maintenance Sub-Committee (Equity) may revise the reconstitution dates stated above in case of exceptional cases.

### **Index Rebalancing:**

In case of capped indices, capping of stocks will be implemented from the last trading day of March, June, September and December by taking into account closing prices as on T-3 basis, where T day is last trading day of March, June, September and December.

Quarterly rebalancing of shares and investible weight factors will be implemented from the last trading day of March, June, September and December.

**Further, on a quarterly basis, indices will be screened for compliance with the portfolio concentration norms for ETFs/ Index Funds as per provision no. 3.4 of SEBI Master Circular on Mutual Fund dated May 19, 2023. The said circular specifies following portfolio concentration norms to be adopted by index fund:**

- a) The index shall have a minimum of 10 stocks as its constituents.
- b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- c) The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
- d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

In case of non-compliance of any of the stated norms, suitable corrective measures such as replacement of ineligible stock, re-alignment of constituent weights will be undertaken depending upon the nature of non-compliance to ensure the compliance with the norms.

#### **Impact Cost**

Impact cost represents the cost of executing a transaction in a given stock, for a specific predefined order size, at any given point of time. It is a practical and realistic measure of market liquidity; it is closer to the true cost of execution faced by a trader in comparison to the bid-ask spread. Company with lower impact cost suggest the high liquidity as against the company with higher impact cost.

#### **Index Governance**

The indices are calculated and administered by NSE Indices Limited. A professional team at NSE Indices Limited manages the indices, according to a detailed control and accountability framework, that includes this methodology and incorporates the guidance of the NSE Indices Index Maintenance Sub-Committee and with oversight from the NSE Indices Oversight Committee.

The underlying index i.e., Nifty500 Multicap India Manufacturing 50:30:20 Index complies with the aforesaid portfolio concentration norms. Further, the Fund shall evaluate and ensure compliance to aforesaid norms at the end of every calendar quarter. The updated constituents of the underlying index have also been made available on the website of the Fund i.e., [www.tatamutualfund.com](http://www.tatamutualfund.com).

The index is in existence & can be viewed on [Nifty500 Multicap India Manufacturing 50-30-20 \(niftyindices.com\)](http://Nifty500 Multicap India Manufacturing 50-30-20 (niftyindices.com))

#### **Constituents as on 31.05.2024**

ISIN	SECURITY_NAME	Weights %	Impact Cost % as on March 31, 2024
INE769A01020	AARTI INDUSTRIES LTD.	0.720175	0.03
INE358A01014	ABBOTT INDIA LTD.	0.62845	0.05
INE540L01014	ALKEM LABORATORIES LTD.	1.103902	0.04
INE371P01015	AMBER ENTERPRISES INDIA LTD.	0.386693	0.05
INE438A01022	APOLLO TYRES LTD.	0.699499	0.03
INE885A01032	AMARA RAJA ENERGY & MOBILITY LTD.	0.855509	0.04
INE439A01020	ASAHI INDIA GLASS LTD.	0.379919	0.09
INE208A01029	ASHOK LEYLAND LTD.	1.472787	0.03
INE006I01046	ASTRAL LTD.	1.18404	0.04
INE406A01037	AUROBINDO PHARMA LTD.	1.523911	0.03
INE917I01010	BAJAJ AUTO LTD.	2.527053	0.02
INE787D01026	BALKRISHNA INDUSTRIES LTD.	1.104721	0.03
INE263A01024	BHARAT ELECTRONICS LTD.	2.603141	0.03
INE465A01025	BHARAT FORGE LTD.	1.819119	0.03
INE257A01026	BHARAT HEAVY ELECTRICALS LTD.	1.759769	0.03
INE472A01039	BLUE STAR LTD.	1.205966	0.06
INE172A01027	CASTROL INDIA LTD.	0.55828	0.05
INE055A01016	CENTURY TEXTILE & INDUSTRIES LTD.	0.625952	0.06
INE085A01013	CHAMBAL FERTILIZERS & CHEMICALS LTD.	0.349887	0.04
INE536H01010	CIE AUTOMOTIVE INDIA LTD.	0.381862	0.06
INE059A01026	CIPLA LTD.	1.865053	0.02
INE169A01031	COROMANDEL INTERNATIONAL LTD.	0.703603	0.04
INE299U01018	CROMPTON GREAVES CONSUMER ELECTRICALS LTD.	1.489725	0.04
INE298A01020	CUMMINS INDIA LTD.	2.204287	0.03
INE288B01029	DEEPAK NITRITE LTD.	0.682897	0.04
INE361B01024	DIVIS LABORATORIES LTD.	1.347809	0.03
INE935N01020	DIXON TECHNOLOGIES (INDIA) LTD.	1.618263	0.04
INE089A01023	DR. REDDY'S LABORATORIES LTD.	1.73206	0.02

ISIN	SECURITY_NAME	Weights %	Impact Cost % as on March 31, 2024
INE066A01021	EICHER MOTORS LTD.	1.591363	0.02
INE285A01027	ELGI EQUIPMENTS LTD.	0.777197	0.06
INE302A01020	EXIDE INDUSTRIES LTD.	1.298963	0.03
INE235A01022	FINOLEX CABLES LTD.	0.635255	0.05
INE183A01024	FINOLEX INDUSTRIES LTD.	0.525135	0.07
INE935A01035	GLENMARK PHARMACEUTICALS LTD.	1.024857	0.04
INE113A01013	GUJARAT NARMADA VALLEY FERTILIZERS AND CHEMICALS LTD.	0.31342	0.03
INE101D01020	GRANULES INDIA LTD.	0.335444	0.05
INE158A01026	HERO MOTOCORP LTD.	1.633761	0.02
INE038A01020	HINDALCO INDUSTRIES LTD.	2.472733	0.02
INE531E01026	HINDUSTAN COPPER LTD.	0.691041	0.06
INE094A01015	HINDUSTAN PETROLEUM CORPORATION LTD.	1.567492	0.03
INE571A01038	IPCA LABORATORIES LTD.	0.707952	0.04
INE572A01036	J.B. CHEMICALS & PHARMACEUTICALS LTD.	0.747023	0.06
INE019A01038	JSW STEEL LTD.	2.062326	0.03
INE918Z01012	KAYNES TECHNOLOGY INDIA LTD.	0.537253	0.06
INE389H01022	KEC INTERNATIONAL LTD.	0.526976	0.06
INE947Q01028	LAURUS LABS LTD.	0.753248	0.05
INE326A01037	LUPIN LTD.	1.746361	0.03
INE101A01026	MAHINDRA & MAHINDRA LTD.	5.893185	0.02
INE585B01010	MARUTI SUZUKI INDIA LTD.	4.020792	0.02
INE883A01011	MRF LTD.	1.166869	0.03
INE987B01026	NATCO PHARMA LTD.	0.535254	0.04
INE139A01034	NATIONAL ALUMINIUM CO. LTD.	1.01856	0.05
INE048G01026	NAVIN FLUORINE INTERNATIONAL LTD.	0.652968	0.04
INE761H01022	PAGE INDUSTRIES LTD.	1.007942	0.04
INE603J01030	PI INDUSTRIES LTD.	1.300682	0.04
INE455K01017	POLYCAB INDIA LTD.	1.434719	0.03
INE205C01021	POLY MEDICURE LTD.	0.480078	0.1
INE0DK501011	PIRAMAL PHARMA LTD.	0.53207	0.05
INE074A01025	PRAJ INDUSTRIES LTD.	0.379685	0.05
INE703B01027	RATNAMANI METALS & TUBES LTD.	0.521354	0.09
INE301A01014	RAYMOND LTD.	0.434474	0.04
INE002A01018	RELIANCE INDUSTRIES LTD.	8.795895	0.01
INE399G01023	RAMKRISHNA FORGINGS LTD.	0.398255	0.06
INE114A01011	STEEL AUTHORITY OF INDIA LTD.	1.047114	0.04
INE058A01010	SANOFI INDIA LTD.	0.45762	0.05
INE044A01036	SUN PHARMACEUTICAL INDUSTRIES LTD.	3.870578	0.02
INE03QK01018	SUVEN PHARMACEUTICALS LTD.	0.371206	0.09
INE092A01019	TATA CHEMICALS LTD.	0.731554	0.03
INE155A01022	TATA MOTORS LTD.	3.99227	0.02
INE081A01020	TATA STEEL LTD.	3.382958	0.03
INE010J01012	TEJAS NETWORKS LTD.	0.494253	0.06
INE615H01020	TITAGARH RAIL SYSTEMS LTD.	0.585487	0.06
INE628A01036	UPL LTD.	1.169301	0.03
INE226A01021	VOLTAS LTD.	1.418601	0.03
INE191B01025	WELSPUN CORP LTD.	0.424142	0.08

**About NSE indices:**

NSE Indices Limited (formerly known as India Index Services & Products Ltd. - IISL), a subsidiary of NSE, provides a variety of indices and index related services for the capital markets. The company focuses on the index as a core product. The company owns and manages a portfolio of indices under the Nifty brand of NSE, including the flagship index, the Nifty 50. Nifty equity indices comprise of broad-based benchmark indices, sectoral indices, strategy indices, thematic indices and customised indices. NSE Indices Limited also maintains fixed income indices based on Government of India securities, corporate bonds, money market instruments and hybrid indices. Many investment products based on Nifty indices have been developed within India and abroad. These include index based derivatives traded on NSE and NSE International Exchange IFSC Limited (NSE IX) and a number of index funds and exchange traded funds. The flagship 'Nifty 50' index is widely tracked and traded as the benchmark for Indian Capital Markets. For more information, please visit: [www.niftyindices.com](http://www.niftyindices.com)

**NSE disclaimer:**

The Nifty500 Multicap India Manufacturing 50:30:20 Index Fund ("The Product") is not sponsored, endorsed, sold, or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty500 Multicap India Manufacturing 50:30:20 Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed, and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing, or calculating the Nifty500 Multicap India Manufacturing 50:30:20 Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash.

NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing, or trading of the Product(s). NSE INDICES LIMITED does not guarantee the accuracy and/or the completeness of the Nifty500 Multicap India Manufacturing 50:30:20 Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty500 Multicap India Manufacturing 50:30:20 Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim all liability for any claims, damages or losses arising out of or related to the Products, including all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages. "

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

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

**Not Applicable**

**F. FLOORS AND CEILING WITHIN A RANGE OF 5% OF THE INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET, AS PER CLAUSE 13.6.2 OF SEBI MASTER CIRCULAR FOR MUTUAL FUNDS DATED MAY 19, 2023 (ONLY FOR CLOSE ENDED DEBT SCHEMES)**

**Not Applicable**

**G. OTHER SCHEME SPECIFIC DISCLOSURES:**

Listing and transfer of units	The Scheme is an open-ended index scheme, sale and repurchase is available on a continuous basis and therefore the Units of the Scheme are presently not proposed to be listed on any stock exchange. Although listing is not envisaged at present, 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. Units of the scheme are freely transferable. Transfer of units shall be subject to payment of applicable stamp duty by the unitholders and applicable laws.
Dematerialization of units	Pursuant to provision no. 14.4.2 of SEBI Master Circular on Mutual Fund dated May 19, 2023 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.  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  As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated May 19, 2023, all the units of a mutual fund scheme held in Demat form will be freely transferable.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Not applicable, as this is an ongoing scheme.

Maximum Amount to be raised (if any)	No upper limit
Dividend Policy (IDCW)	<p>Income Distribution if any, declared under the scheme shall be subject to available surplus. All unit holders whose names appear in the Register of the Scheme as on the Record Date will be entitled to the income distribution cum capital withdrawal. Income Distribution cum capital withdrawal declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme.</p> <p>All the income distribution cum capital withdrawal payments shall be in accordance and compliance with SEBI and National Stock Exchange of India Regulations, as applicable from time to time</p>
Allotment (Detailed procedure)	<p><b>Allotment of Units</b></p> <p>Subject to the Scheme receiving the minimum subscription, full allotment will be made to all valid applications received during the New Fund Offer (NFO) period. Allotment of Units on Application shall be made in the following manner.</p> <p>For applicants applying through ASBA, on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form.</p> <p>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.</p> <p>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 within five business days from the close of the New Fund Offer.</p> <p>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.</p> <p>Please note that 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 <b>only in electronic form as default</b>.</p> <p>Kindly refer clause "Account Statements" in section "<b>B: ONGOING OFFER DETAILS</b>" for provisions relating to dispatch of Account Statement. 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.</p> <p>The process of allotment of Units will be completed within 5 (five) working/business days from the date of closure of the New Fund Offer Period.</p> <p>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.</p> <p>Unitholders desirous of transferring units shall submit the transfer request in the prescribed form and with other documents as may be mandated by AMC.</p> <p>The allotment of units is subject to realization of the payment instrument.</p>
Refund	<p>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. The entire amount shall be refunded within a period of five business days of the closure of the New Fund Offer Period. 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.</p>
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	<p><b>Eligibility for Application</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Parents, or other lawful Guardians on behalf of Minors. AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' by provision no. 17.6 of SEBI Master Circular on Mutual Fund dated May 19, 2023 and circular no. HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023 which states that payment for investment by any mode shall be accepted from the bank account of the minor, parent or</li> </ul>

	<p>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.</p> <ul style="list-style-type: none"> <li>• 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).</li> <li>• 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 &amp; Exchange Board of India (Mutual Funds) Regulations, 1996).</li> <li>• Asset Management Company (AMC); (in accordance with Regulation 25(17) of the Securities &amp; Exchange Board of India (Mutual Funds) Regulations, 1996).</li> <li>• Partnership firms, in the name of the partners.</li> <li>• Hindu Undivided families (HUF) in the sole name of the Karta.</li> <li>• Financial and Investment Institutions/ Banks.</li> <li>• Army/ Navy / Air Force, paramilitary Units, and other eligible institutions.</li> <li>• Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws.</li> <li>• Provident / Pension / Gratuity and such other Funds as may be permitted by Government of India or Other Regulatory Authority in India to invest.</li> <li>• Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis.</li> <li>• 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.</li> <li>• International Multilateral Agencies approved by the Government of India.</li> </ul> <p><b>Compliance under Foreign Account Tax Compliance Act (FATCA) regulations:</b></p> <p>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.</p> <p>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 -</p> <ol style="list-style-type: none"> <li>US taxpayers about certain foreign financial accounts and offshore assets.</li> <li>Foreign Financial Institutions (FFIs) about financial accounts with them of US taxpayers or foreign entities in which US taxpayers hold substantial ownership interest.</li> </ol> <p>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 &amp; regulations of FATCA, from time to time.</p> <p>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.</p> <p>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</p>
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	<p>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.</p> <p><b>Common Reporting Standard (CRS):</b></p> <p>On similar lines of FATCA, the Organization of Economic Development (OECD), along with the G 20 countries, of which India is a member, has released a ‘Standard for Automatic Exchange of Financial Account Information in Tax matters. To combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, the G 20 &amp; OECD countries have together developed a common reporting standard (CRS) on automatic exchange of information (AEOI). On June 3,2015 India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the ‘source’ jurisdiction to collect and report information to their tax authorities about account holder’s ‘resident’ in other countries. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the ‘resident’ countries.</p> <p>In view of India’s commitment to implement the CRS on AEOI and the IGA with USA and with a view to provide information to other countries necessary legislative changes has already been made in Finance Act &amp; 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.</p> <p>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.</p> <p>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.</p> <p>Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements.</p> <p>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.</p>
Who cannot invest	<p><b>Applicants who cannot Invest.</b></p> <ul style="list-style-type: none"> <li>• A person who falls within the definition of the term “U.S” Person” under the US Securities Act of 1933 and corporations or other entities organized under the laws of the U.S.</li> <li>• A person who is resident of Canada.</li> <li>• OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1061 and under Foreign Exchange Management Act, 1999.</li> </ul> <p>The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.</p> <p>If a person resident of India at the time of subscription becomes a person resident outside India subsequently, shall have the option to either be paid Redemption value of Units, or continue into the Scheme if he/ she so desires and is otherwise eligible. However, the person who desires to continue in the Scheme shall not be entitled to any interest or any compensation during the period it takes for the Fund to record the change in Address and the Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, after his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution cum capital withdrawal.</p> <p>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</p>

	<p>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.</p>
How to Apply and other details	<p>1. Investors can obtain application form from either Investor Service Centers (ISCs) / Official Points of Acceptance (OPAs) of AMC or can be downloaded from the website of AMC. Functional weblink: Kindly visit <a href="https://www.tatamutualfund.com/forms">https://www.tatamutualfund.com/forms</a></p> <p>Please refer to the SAI and Application form for the instructions.</p> <p>2.Link for the list of official points of acceptance, collecting banker details etc.</p> <p>Functional weblink: Kindly visit <a href="https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures">https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures</a>.</p> <p>3. Details of R&amp;T are as under:</p> <p><b>Computer Age Management Services (Private) Limited (CAMS),</b> SEBI registration number INR000002813, Unit: Tata Mutual Fund. 178/10 Kodambakkam High Road, Opp. Hotel Palm grove Nungambakkam, Chennai-600 034 Website: <a href="http://www.camsonline.com">www.camsonline.com</a>, Email: <a href="mailto:service@tataamc.com">service@tataamc.com</a> (Tata Mutual Fund Email Address), Telephone : (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm)</p> <p>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:</p> <p><b>Computer Age Management Services (Private) Limited (CAMS),</b> 148, OLD Mahabalipuram Road, Okkiyam Thuraipakkam, Chennai - 600 097. Email: <a href="mailto:service@tataamc.com">service@tataamc.com</a> (Tata Mutual Fund Email Address), Telephone (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm).</p> <p>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).</p> <p>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.</p> <p>All investment cheques should be current dated.</p> <p>Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.</p> <p>Duly filled application form can be submitted at branch offices of Tata Asset Management Pvt Ltd or at Registrar and Transfer Agent (R&amp;T).</p> <p>For details on OPAs, R&amp;T &amp; Collecting Banker, please refer to the back cover page of this Scheme Information Document.</p> <p>Investors can also subscribe to the units from the official website of the AMC i.e. <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a>.</p> <p>Official Points of Acceptance of Transaction through MF utility &amp; MF Central Investors are requested to visit the website of MFUI i.e., <a href="http://www.mfuindia.com">www.mfuindia.com</a> to download the relevant forms.</p>
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.	<p>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.</p>
Restrictions, if any, on the right to freely retain or dispose of units stamp duty by the unitholder(s) and applicable laws.	<p>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.</p>

	<p>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.</p> <p>The units held in physical form are freely transferable</p> <p>The units issued in demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>Transfer would be only in favor of transferees who are capable of holding units and having a demat account. The Fund will not be bound to recognize any other transfer.</p> <p>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.</p> <p>The units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act, 1996 and Depositories Rules and Regulations.</p> <p>As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated May 19, 2023. All the units of a mutual fund scheme held in demat mode will be freely transferable.</p> <p>Please refer SAI for the procedure of transmission &amp; 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.</p> <p>There is no upper limit of redemption. However, this is subject to the following:</p> <p>(a) The repurchase would be permitted to the extent of credit balance in the Unit holder's account.</p> <p>(b) The Asset Management Company (AMC) may, in the general interest of all Unit holders of the Scheme, keeping in view the unforeseen circumstances/unsure conditions, limit the total number of Units which may be redeemed on any Business Day. Restrictions may be imposed under the following circumstances that leads to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets.</p> <p>a) Liquidity issues - When markets at large become illiquid affecting almost all securities rather than any issuer specific security.</p> <p>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.</p> <p>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 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.</p> <p>i. Redemption requests upto Rs. 2 lakhs shall not be subject to such restriction and</p> <p>ii. Where redemption requests are above Rs. 2 lakhs, AMCs shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</p>								
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b>Applicable NAV for Subscription / Switch-in: Cut Off Timing 3.00 pm</b></p> <table border="1"> <thead> <tr> <th>Particulars</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>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.</td><td>The closing NAV of the same day.</td></tr> <tr> <td>Valid applications received (time-stamped) after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e., available for utilization before the cut-off time of the next Business Day.</td><td>The closing NAV of the next Business Day.</td></tr> <tr> <td>Valid applications received (time-stamped) upto 3.00 p.m. but the funds for the entire amount are credited to the bank account of the scheme after the cut-off time on the same day i.e., available for utilization after the cut-off time of the Day.</td><td>The closing NAV of the next Business Day.</td></tr> </tbody> </table>	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. but 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.
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. but 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.								

	<p>Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e., available for utilization before the cut-off time on that Business Day.</p>	<p>The closing NAV of such subsequent Business Day on which funds are available for utilization.</p>
	<p>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.</p> <p>In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised /available for utilization on the next business day.</p> <p><b>For Switch-ins including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) of any amount:</b></p> <p>For determining the applicable NAV, the following shall be ensured:</p> <ul style="list-style-type: none"><li>• Application for switch-in is received before the applicable cut-off time.</li><li>• 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.</li><li>• 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.</li></ul> <p>For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) etc. the units will be allotted as per the closing NAV of the day on which the funds are 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.</p> <p><b>Redemption /Switch Out:</b> 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.</p> <p>Outstation cheques/demand drafts will not be accepted.</p> <p><b>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.</b></p>	
Minimum amount for purchase/redemption/switches	<p><b>Minimum subscription amount for the scheme:</b> Rs 5,000/- and in multiple of Re.1/- thereafter</p> <p><b>Additional Purchase:</b> Rs.1000/-&amp; in multiples of Re.1/-thereafter.</p> <p><b>The Redemption request can be made for a minimum of Rs.500/50 units or folio balance whichever is lower.</b></p> <p><b>Switches:</b></p> <p>In case of investors opting to switch into the Scheme from existing Schemes of Tata Mutual Fund (Subject to completion of lock in period, if any), the minimum amount is Rs. 5,000/- and in multiple of Re.1/- thereafter</p> <p><b>There is no minimum amount requirement, in case of investors opting to switch “all units” from any existing schemes of Tata Mutual Fund to this Scheme.</b></p> <p><b>Treatment of Business Received Through Suspended Distributors:</b></p> <p>The financial transactions of an investor where his distributor’s AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"><li>1. All purchase and switch transactions including SIP/STP registered prior to the date of suspension and fresh SIP/STP registrations received under the ARN code of a suspended distributor during the period of suspension, shall be processed under ‘Direct Plan’ and shall be continued under Direct Plan perpetually except in case where TAMPL receives any written request/ instructions from the unitholder/s to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN.</li><li>2. All Purchase and Switch Transactions including SIP/STP transactions received through the stock exchange platform through a distributor whose ARN is suspended shall be rejected.</li></ol>	

Accounts Statements	<p>On acceptance of application for financial transaction, a confirmation specifying the number of Units allotted/ redeemed will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of closure of New Fund Offer (NFO) period.</p> <p>In case of continuous subscription after the NFO, Tata Mutual Fund will send account statement with all details registered in the folio by way of an e-mail and/ or SMS to the investor's registered address/email address/ registered mobile number not later than five business days from the date of subscription or by way of physical statement not later than five business days from the date of receipt of request from the unitholder.</p> <p><b>Tata Mutual Fund will send the Consolidated Account Statement (CAS) to investors as follows:</b></p> <ol style="list-style-type: none"><li>1. A single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder &amp; pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments &amp; holding Demat accounts by Depositories as per the specified timeline specified by board at the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place.</li><li>2. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. Such investors will get monthly account statement from Tata Mutual Fund in respect of transactions carried out in the schemes of Tata Mutual Fund during the month on or within fifteenth day of the succeeding month.</li><li>3. In other cases, i.e., where unitholders having no Demat account &amp; only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being send on or within fifteenth day of the succeeding month in which financial transaction takes place.</li><li>4. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However, the Unitholders have an option to receive CAS in physical form at the address registered in the Depository system.</li><li>5. The dispatch of CAS by Depositories to Unitholders would constitute compliance by Tata Asset Management Private Limited / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996.</li><li>6. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</li><li>7. In case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all schemes of all mutual funds, shall be emailed on half yearly basis, as per the specified timeline specified by board of succeeding month, unless a specific request is made to receive the same in physical form.</li><li>8. Half-yearly CAS shall be issued to all Mutual Fund investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period on or within twenty first day of the succeeding month. Further, CAS issued for the half-year (September/March) shall also provide:<ol style="list-style-type: none"><li>a. The amount of actual commission paid by Tata AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each mutual fund scheme. The term "commission" here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by Tata AMC/MF to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods &amp; Services Tax (wherever applicable, as per existing rates), operating expenses, etc.</li></ol></li></ol> <p>The scheme's average Total Expense Ratio (in percentage terms) along with the breakup between Investment and Advisory fees, Commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has invested in.</p>						
Dividend/ IDCW	<p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date. The above timelines are subject to the list of exceptional circumstance as specified by SEBI or AMFI from time to time.</p>						
Redemption	<p>The transfer of redemption or repurchase proceeds to the unitholders shall be made within three working days from the date of redemption or repurchase. In case of failure to despatch redemption proceeds within three working days, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The above timelines are subject to the list of exceptional circumstance as specified below and by SEBI or AMFI from time to time.</p> <table><tr><th>Sr. No.</th><th>Exceptional Circumstances</th><th>Additional Time allowed</th></tr><tr><td>1</td><td>Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund</td><td>Additional 2 working days.</td></tr></table>	Sr. No.	Exceptional Circumstances	Additional Time allowed	1	Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund	Additional 2 working days.
Sr. No.	Exceptional Circumstances	Additional Time allowed					
1	Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund	Additional 2 working days.					

		<p>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.</p> <p>*Name mismatch typically occurs where the bank account is held jointly, but the 1<sup>st</sup> 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 &amp; MF folio are recorded a bit differently e.g.,  <b>(VI)</b> Given Name + Middle Name + Surname  (ii) Given Name + Surname  (iii) Surname + Given Name etc.</p> <p>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.</p>	
	2	<p>Redemption in case of funds where payout schedule of underlying instruments/ funds is different e.g., Domestic Fund of Funds, Overseas funds, Overseas FOF scheme, wherein the redemption proceeds can be paid after 1 day of payout schedule.</p>	<p>Additional 1 working day after receiving proceeds from underlying instruments/ schemes for electronic payouts.</p> <p>{For physical payouts, i.e., issuance and dispatch of cheque/ DD, additional days as per (i) above would also be allowed, after receiving proceeds from underlying instruments/ schemes}.</p> <p>For example, in case of Domestic FoFs, where funds are received on T+3 days, timeline applicable would be.  a) T+4 days for electronic payment; and  b) T+6 days physical payout.</p>
	3	<p>On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.</p>	<p>Additional 1 working day following the bank holiday(s) in the State where the investor has bank account</p>
	4	<p>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.</p>	<p>In all such exceptional situations, the timelines prescribed in provision no. 14.1 &amp; 14.2 of SEBI Master Circular on Mutual Fund dated May 19, 2023 shall be counted from the date the situation becomes normal.</p>
	5	<p>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.</p>	<p>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 Change of Bank Mandate (COBM).</p> <p>The redemption transaction shall be processed as per the applicable NAV on the basis time stamp.</p> <p>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.</p>
	6	<p>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.</p>	<p>Additional 3 working days</p>

Bank Mandate	<p>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.</p> <p><b><u>I. Uniform Procedure for Change of Bank Details (COB) and Change of Address (COA)</u></b></p> <p>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.</p> <p>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 no. 135/BP/17/10-11 dated October 22, 2010, and 135/BP/26/11-12 dated March 21, 2012.</p> <p><b>A. Documents required for Change of Bank Mandate (COB)</b></p> <ol style="list-style-type: none"> <li>Transaction slip/Request letter from investor</li> </ol> <p>And</p> <ol style="list-style-type: none"> <li>Proof of New Bank Mandate : <ul style="list-style-type: none"> <li>Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank:</li> <li>Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.</li> </ul> <p>OR</p> <li>Self-attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number</li> </li></ol> <p>OR</p> <ol style="list-style-type: none"> <li>Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number.</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>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.</li> </ol> <p>And</p> <ol style="list-style-type: none"> <li>Proof of Existing Bank Mandate: <ul style="list-style-type: none"> <li>Original of any one of the following documents or copy should be attested by the Bank or originals should be produced for verification:</li> <li>Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque.</li> </ul> <p>OR</p> <li>Original bank account statement / Passbook containing the first unit holder name and bank account number.</li> </li></ol> <p>OR</p> <ol style="list-style-type: none"> <li>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.</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>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.</li> </ol> <p><b>Important:</b></p> <p>Unitholders may note that minimum 10 days prior notice is required for change/update of bank account details. In case prior notice for change of bank account details is not provided atleast 10 days prior to the date of redemption then the payment of redemption proceeds may be paid out to the existing bank account.</p> <p>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.</p> <p><b><u>B. Documents required for Change of Address (COA)</u></b></p> <p>KYC not complied Folios/Clients:</p> <ol style="list-style-type: none"> <li>Transaction slip/Request letter from investor</li> </ol> <p>And</p> <ol style="list-style-type: none"> <li>Proof of New Address (as per KYC guidelines)</li> </ol> <p>And</p> <ol style="list-style-type: none"> <li>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.</li> </ol> <p>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</p>
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	<p>guidelines.</p> <p><b>II. Restriction on Acceptance of Third-Party Payments for Subscription of units of schemes of Tata Mutual Fund:</b></p> <p>In pursuance to Best Practice Guidelines issued by Association of Mutual Funds in India [AMFI] Vide Circular No.135/BP/16/10 dated August 16<sup>th</sup> 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).</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p>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 accounts, 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.</p> <p><b><u>Uniform Procedure for Change of Bank Details (COB) and Change of Address (COA)</u></b></p> <p>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.</p> <p>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.</p> <p><b>A. Documents required for Change of Bank Mandate (COB)</b></p> <p>4. Transaction slip/Request letter from investor</p> <p>And</p> <p>5. Proof of New Bank Mandate:</p> <p>Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank:</p> <ul style="list-style-type: none"> <li>Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.</li> <li>Self-attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number</li> <li>Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number.</li> <li>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.</li> </ul> <p>And</p> <p>6. Proof of Existing Bank Mandate:</p> <p>Original of any one of the following documents or copy should be attested by the Bank or originals should be produced for verification:</p> <ul style="list-style-type: none"> <li>Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque.</li> <li>Original bank account statement / Passbook containing the first unit holder name and bank account number.</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>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.</li> </ul> <p>OR</p>

	<ul style="list-style-type: none"> <li>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.</li> </ul> <p><b>Important:</b></p> <p>Unitholders may note that minimum 10 days prior notice is required for change/update of bank account details. In case prior notice for change of bank account details is not provided atleast 10 days prior to the date of redemption then the payment of redemption proceeds may be paid out to the existing bank account.</p> <p>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.</p> <p><b>B. <u>Documents required for Change of Address (COA)</u></b></p> <p>KYC not complied Folios/Clients:</p> <p>4. Transaction slip/Request letter from investor</p> <p>And</p> <p>5. Proof of New Address (as per KYC guidelines)</p> <p>And</p> <p>6. 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.</p> <p>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.</p> <p><b>II) Restriction on Acceptance of Third-Party Payments for Subscription of units of schemes of Tata Mutual Fund:</b> 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).</p> <p><b>Income distribution cum capital withdrawal</b></p> <p>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).</p> <p><b>Redemption</b></p> <p>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).</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p><b>Treatment of Unclaimed dividend and redemption amounts</b></p> <p>In accordance with provision no. 14.3 of SEBI Master Circular on Mutual Fund dated May 19, 2023, the unclaimed Redemption amount and dividend amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC will play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. Further, AMC will not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p>
Disclosure w.r.t investment by minors	<p><b>Uniform process shall be applicable for investments made in the name of minor through a guardian:</b></p> <p>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.</p>

	<p>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 May 19, 2023. 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.</p> <p>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.</p> <p>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.</p> <p>v. The major may update Nomination in favour of an individual.</p> <p><b>Restriction on Acceptance of Third-Party Payments for Subscription of units of schemes:</b></p> <p>Application with third party cheque / third party bank account will be rejected except following which allowed under extant regulations / AMFI Guidelines.</p> <p>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 &amp; KYC perspective.</p> <p><b>Note:</b></p> <p>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.</p>
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**Other Scheme related disclosures:**

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The scheme was launched on 8<sup>th</sup> April, 2024. W.e.f. 30<sup>th</sup> April, 2024 the scheme is open for ongoing sales and redemption.</p> <p>Being an existing open-ended scheme, subscription / redemption facility is provided on all business days.</p> <p>Units of the scheme is offered at NAV based price</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>At the applicable NAV.</p>
<p>Ongoing price for redemption (sale) / repurchase / switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p>Example: If the applicable NAV is Rs. 10, exit load is 2% then</p>	<p>At the applicable NAV subject to prevailing exit load, if any.</p> <p>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 95 per cent of the Net Asset Value.</p> <p>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</p>

<p>redemption price will be: Rs. 10* (1-0.02) = Rs. 9.80</p>	<p>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.</p> <p>The repurchase cheque will be issued in the name of the first unitholder.</p> <p>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.</p> <p>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.</p> <p>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 of the Unitholder, subject to the Unitholder providing the Fund with the necessary documents required.</p>
<p>Special Products available</p>	<p><b>Systematic Investment Plan (SIP)</b></p> <p>The investors can benefit by investing specified Rupees amounts at regular intervals. The SIP allows the unitholders to invest a fixed amount of Rupees at regular intervals for purchasing additional units of the fund at NAV based prices. Investment can be done with the minimum / maximum amount and number of cheques specified by AMC from time to time. The cheques will be presented on the dates mentioned on the cheque and subject to realization. Units will be allotted at the applicable NAV along with applicable load (if any).</p> <p>"SIP facility is available subject to terms and conditions. Please refer to the SIP Enrolment form for terms and conditions before enrolment."</p> <p><b>SIP with Top-up SIP facility:</b> SIP with Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP. Terms and conditions of top-up SIP are as follows: The Top-up option must be specified by the investors while enrolling for the SIP facility. ii. The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option. iv. Under monthly SIP investors can opt for top up amount at half-yearly and yearly intervals. If the investor does not specify the frequency, the default interval for Top-up will be considered as Yearly. In case of Quarterly SIP, investors can opt for only Yearly interval top-up frequency. For complete details regarding the SIP with top-up facility please refer to SIP Auto Debt Form with Top up facility enrollment form.</p> <p><b>SIPrise facility:</b> SIPrise is an optional facility offered by Tata Mutual Fund (TMF) for its eligible schemes (Growth option). This facility is aimed to encourage investors to invest regularly through Systematic Investment Plans (SIP) in TMF schemes for pre-defined tenure. Post SIP period (Investors have an option to select pause period) the accumulated units will be switched from the source scheme to the target scheme. Investors also have an option to select the source scheme as the target scheme. In this case, there would not be any unit transfer through systematic transfer plan (STP). The investor would receive periodic amount through systematic withdrawal plan (SWP) till the units are available. TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund is considered as eligible Source Scheme for "SIPrise" facility. The terms and conditions of this facility are as follows:</p> <p><u>Systematic Investment Plan (SIP)</u></p> <p>a. The SIPs registered under this facility would be subject to investment of minimum amount as specified in the KIM cum application form from time to time for the eligible source schemes.</p>

	<p>b. Default SIP trigger date under this facility will be the 10<sup>th</sup> calendar day of the month. In case, the trigger date falls on a non- business day, the SIP would be triggered on the next business day.</p> <p>c. The SIP will be registered for monthly frequency only.</p> <p>d. In case the SIP is terminated prior to the pre-defined tenure, STP and SWP will continue as defined in the initial request. In any case, the STP and SWP amount will be limited till the units are available.</p> <p>e. Existing units already available in the source scheme before opting for the SIPrise facility and any additional units added to the source scheme in any manner in addition to this facility will also be automatically moved to the Target scheme through the scheduled STPs till the units are available. The amount so moved to the target scheme would be on a first in first out (FIFO) basis. Any earlier option chosen by the investor earlier would automatically get revised to this extent.</p> <p>f. Top-Up SIP is allowed under this feature. The investor may choose to increase their SIP amount by Rs. 500 or multiples of Rs. 500.</p> <p><u>Systematic Transfer Plan (STP)</u></p> <p>a. A Systematic Transfer Plan (STP) will start one year prior to that of the SWP.</p> <p>b. Yearly STP amount will be equal to 15 times the monthly SWP amount from the target scheme or till the units are available.</p> <p><u>Systematic Withdrawal Plan (SWP)</u></p> <p>a. Investors need to choose the scheme (target scheme) from where the monthly SWP is required to be made to their registered bank account &amp; the required periodic amount by means of withdrawal via systematic withdrawal plan (SWP) from target scheme. In case, the investors do not choose the desired SWP amount, they will receive the default SWP amount (likely amount to be withdrawn) which would be initial monthly SIP amount under this facility till the units last.</p> <p>b. The SWP will start after the SIP tenure or after the pause period, if any, as chosen by the investor.</p> <p>c. The SWP amount selected shall not be less than the initial SIP amount opted by the investor.</p> <p>d. Investors have an option to opt for pause after the SIP tenure as mentioned at the time of initial registration under this facility. The minimum pause period is 0 years. If the pause is not opted, the starting month (i.e. 1<sup>st</sup> trigger month) for SWP will be the subsequent month of the last SIP instalment month.</p> <p>e. Existing units already available before STP in the target scheme and additional units added to the target scheme will also form a part of the redemption proceeds through the scheduled SWP till the units are available. The SWP amount would be triggered on first in first out (FIFO) basis.</p> <p>f. The SWP date will be same as that of the SIP date. In case, the trigger date is a non- business day, the SWP will be made on the next business day.</p> <p>g. The SWP will be done from the Growth Options of eligible open-ended schemes of Tata Mutual Fund as stated in annexure to this addendum.</p> <p>h. The SWP will continue till the units are available in the scheme.</p> <p><b>Common Features</b></p> <p>a. Once opted for this facility investors / unitholders cannot change the Source scheme, target scheme, initial SIP Amount, SIP Tenure, Pause Period and required periodic SWP Amount.</p> <p>b. STP will be done when the target scheme is different from the source scheme at prevailing NAV in the respective scheme (s).</p> <p>c. Partial redemption or switch out of the units in the source or target scheme will not affect the SIP, STP &amp; SWP already registered under this facility. Investors are required to note that the STP &amp; SWP will be continued for the period chosen by the investor or till the units are available in the source and target scheme respectively.</p> <p>d. Investor has option to withdraw from this SIP facility at any stage by providing a separate request to discontinue/cease the SIP, STP &amp; SWP registration.</p> <p>e. Minor/s are not eligible to register for this facility. Applications in the name of minors, filled in by guardians, will also not be accepted.</p> <p>f. This Facility is not available where units are in held in DEMAT mode.</p>
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	<p>Salient Features of Flex STP are as follows:</p> <ol style="list-style-type: none"> <li>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]</li> <li>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.</li> <li>3. Under “Flex STP” facility, TATA Nifty500 Multicap India Manufacturing 50:30:20 Index Fund is enabled as Source as well as Target Scheme.</li> <li>4. Flex STP would be available for Quarterly, Monthly, Weekly and Daily frequencies.</li> <li>5. Flex STP is not available from “Daily / Weekly” income distribution plans of the source schemes.</li> <li>6. Flex STP is available only in “Growth” option of the target scheme.</li> <li>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.</li> <li>8. Flex STP will stop/cease on occurrence of any of the following event whichever is earlier. <ol style="list-style-type: none"> <li>a. Flex STP will cease after the specified End Date / Specified number of instalments have been transferred.</li> <li>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.</li> </ol> </li> <li>9. A single Flex STP enrolment Form can be filled for transfer into one Scheme/Plan/Option only.</li> <li>10. In case the date of transfer falls on a Non-Business Day, then the immediately following Business Day will be considered for the purpose of determining the applicability of NAV.</li> <li>11. The request for Flex STP should be submitted at least 10 calendar days before the first STP date.</li> <li>12. All other terms &amp; conditions of Systematic Transfer Plan are also applicable to Flex STP.</li> </ol> <p>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.</p> <p>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.</p> <p>The AMC reserves the right to withdraw/change/modify the terms and conditions of Flex STP. The above terms and conditions may be modified at any time without prior notice to the unitholders and such amended terms and conditions will thereupon apply to and be binding on the unitholders.</p> <p><b>SWAP facility (Switch and Withdrawal Automation Plan)</b></p> <p>About the Facility</p> <p>The investor, under a designated open-ended scheme, can opt to switch their investment from the (open-ended) source scheme to the growth plan of the (open-ended) target scheme and set up a Systematic Withdrawal Plan from the target scheme at the same time. This facility allows investors to transfer investment corpus to the desired fund and withdraw the required amounts from your investments in a single process through a single form.</p> <p>The investor can select the amount they want to switch to the target scheme and then the specified amount on which the facility will be applied (Minimum of Rs. 100,000). The withdrawal amount annually is either 6% (default) or 12% of the specified amount. The frequency of withdrawal can be monthly or quarterly. Alternatively, the investor can select a withdrawal amount (minimum of Rs. 500). Investors can also select the month to end the SWAP facility, or continue it till further notice.</p>
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	<p><b>Eligible Schemes</b></p> <p>Source scheme can be any open-ended schemes of Tata Mutual Fund. In case of schemes with lock-in, the units that have completed the lock-in period can be switched into the target schemes.</p> <p>The target schemes can be all open-ended schemes of Tata Mutual Fund which do not have the lock-in facility</p> <p>Currently following scheme are subject to lock in</p> <ol style="list-style-type: none"> <li>Tata Retirement Saving Fund (All Plans)</li> <li>Tata ELSS Tax Saver Fund</li> <li>Tata Young Citizen" Fund</li> </ol> <p>The AMC reserves the right to change the Eligible Schemes from time to time.</p> <p><b>Cessation of Facility</b></p> <p>The facility can be withdrawn by the investor at any given time by giving 10 days' notice at any of the TATA Mutual Fund's branches or CAMS Customer Service Centers (CSCs).</p> <p>The SWAP facility will terminate automatically if no balance is available in the respective scheme on the date of installment trigger or if the enrollment period expires.</p> <p>If you decide to opt for this facility, you should be aware of the possibility that the withdrawals may take place from the principal amount invested. Please consult your financial adviser prior to enrollment.</p> <p>For detail terms &amp; conditions, unitholders are requested to check SID/KIM cum application form of the respective schemes.</p> <p><b>Facility for purchasing of the units of the scheme through order routing platform on BSE and NSE</b></p> <p>The scheme will be admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") i.e., BSE StAR MF and National Stock Exchange of India Limited ("NSE") i.e., Mutual Fund Service System (MFSS). Under this facility investors can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform.</p> <p><b>Provision no. 16.2.12 of SEBI Master Circular on Mutual Fund dated May 19, 2023 had permitted Investors to directly access infrastructure of the recognized stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies.</b></p> <p><b>Provision no. 16.2.6 of SEBI Master Circular on Mutual Fund dated May 19, 2023</b> had permitted mutual fund distributors to use recognized stock exchange" infrastructure to purchase and redeem mutual fund units directly from Mutual Fund / Asset Management Companies. Subsequently, SEBI allowed Registered Investment Advisors (RIAs) to use infrastructure of the recognized stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies on behalf of their clients, including direct plans. Currently, Investors can directly access infrastructure of the recognized stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies.</p> <p>Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. The transactions carried out on the above platform(s) shall be subject to such guidelines as may be issued by the respective stock exchanges and SEBI (MF) Regulations and circulars/guidelines issued thereunder from time to time.</p> <p>For further details on Special Products/ Terms &amp; Condition, please refer KIM/Application form.</p> <p><b>For detail terms &amp; conditions, unitholders are requested to check KIM cum application form of the scheme.</b></p> <p><b>Facility for purchasing of the units of the scheme through order routing platform on BSE and NSE</b></p> <p><b>The scheme will be admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") i.e., BSE StAR MF and National Stock Exchange of India Limited ("NSE") i.e., Mutual Fund Service System (MFSS). Under this facility investors can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform.</b></p>
Transactions through online	Investor can transact through online facilities /electronic modes in Tata Mutual Fund Scheme .The time of

facilities / electronic modes	<p>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.</p> <p>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.</p> <p>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.</p>
Official Points of Acceptance of Transaction through MF utility & MF Central	<p>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 schemes 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 schemes of Tata Mutual Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a>.</p> <p>Investors are requested to note that MFUI will allot a Common Account Number ("CAN") i.e., a single reference number for all investments in the mutual fund industry for transacting in multiple schemes of various mutual funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through MFU.</p> <p>Investors are requested to visit the website of MFUI i.e., <a href="http://www.mfuindia.com">www.mfuindia.com</a> to download the relevant forms.</p> <p>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 to <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a>.</p> <p>Tata Mutual Fund has also entered into an agreement with MF Central. MF Central is the investor services hub conceived by CAMS &amp; Kfintech, it provides convenience to transact across all folios of an investor. MF Central has been appointed as Official point of Acceptance for Tata Mutual Fund Schemes also will be act as official point of acceptance for Tata Mutual Fund schemes and investors can transact across all folios of the Investor.</p> <p>MF Central will be Official Point of Acceptance of transaction.</p>
Facility for purchasing of units of the scheme through order routing platform on BSE and NSE	<p>The scheme will be admitted on the order routing platform of Bombay Stock Exchange Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Under this facility investors can submit the application for subscription and redemption of units of the scheme through the Stock Exchange platform. The introduction of this facility is pursuant to guidelines issued by SEBI vide provision no. 16.2 of SEBI Master Circular on Mutual Fund dated May 19, 2023 and the Stock Exchanges viz. BSE &amp; NSE.</p> <p>For further details on Special Products/ Terms &amp; Condition, please refer KIM/Application form.</p>
Additional communication channel for transaction alerts and confirmations for financial and/or non-financial	<p>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.</p>

transactions and other services	<p>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.</p> <p>The Terms and conditions for using the facility:</p> <ul style="list-style-type: none"> <li>• The user agrees to subscribe to the WhatsApp service &amp; promotional alerts from TAMPL/TMF.</li> <li>• The user can unsubscribe to the channel at any time by sending an email to us at <a href="mailto:service@tataamc.com">service@tataamc.com</a>.</li> <li>• 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.</li> <li>• It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device.</li> <li>• Customers shall not submit or transmit any content through this service which: <ul style="list-style-type: none"> <li>➤ Is Obscene, Vulgar, Pornographic, Political, Religious, etc.</li> <li>➤ 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.</li> <li>➤ Infringes the intellectual or copyrights of a third party.</li> </ul> </li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number.</li> <li>• TAMPL/TMF has the right to retract the service anytime it deems fit.</li> <li>• 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.</li> <li>• These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by TAMPL/TMF without any prior notice.</li> </ul>
Cash Investments	<p>Cash Investments in the Scheme Pursuant to provision no. 16.7 of SEBI Master Circular on Mutual Fund dated May 19, 2023, 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 schemes of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However, any form of repayment by way of redemption, etc. with respect to such cash investment shall be paid only through banking channel.</p> <p>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.</p>

### III. Other Details

- A. IN CASE OF FUND OF FUNDS SCHEME, DETAILS OF BENCHMARK, INVESTMENT OBJECTIVE, INVESTMENT STRATEGY, TER, AUM, YEAR WISE PERFORMANCE, TOP 10 HOLDING/ LINK TO TOP 10 HOLDING OF THE UNDERLYING FUND SHOULD BE PROVIDED – NOT APPLICABLE AS THE SCHEME IS NOT FUND OF FUND
- B. PERIODIC DISCLOSURES SUCH AS HALF YEARLY DISCLOSURES, HALF YEARLY RESULTS, ANNUAL REPORT

<p><b>Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report</b></p>	<p><b>Portfolio Disclosure:</b></p> <p>Tata Mutual Fund shall disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a> and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month/half year.</p> <p>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.</p> <p>Tata Mutual Fund will publish an advertisement every half-year, in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> <p>For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit <a href="https://www.tatamutualfund.com/schemes-related">https://www.tatamutualfund.com/schemes-related</a>.</p> <p><b>Unaudited Financial Results:</b></p> <p>Tata Mutual Fund/ Tata Asset Management Pvt Ltd shall within one month from the close of each half year, that is on 31st March &amp; 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.</p> <p>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 &amp; in a newspaper having wide circulation published in the language of the region where the Head Office of the fund is situated.</p> <p>For Unaudited Financials Results of Tata Mutual Fund, kindly visit <a href="https://www.tatamutualfund.com/about-us">https://www.tatamutualfund.com/about-us</a>.</p> <p><b>Annual report</b></p> <p>Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website, Functional weblink <a href="https://www.tatamutualfund.com/about-us">https://www.tatamutualfund.com/about-us</a> and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>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.</p> <p>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.</p> <p>Tata Mutual Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. Physical copies of the report will also be available to the unitholders at the registered offices at all times.</p> <p>Tata Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website and on the website of AMFI</p>
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#### Other Details:

<p>Tracking Error &amp; Tracking Difference disclosure</p>	<p><b>Tracking Error:</b></p> <p>AMC will disclose the tracking error based on past one year rolling data, on a daily basis, on its website <a href="http://www.tatamutualfund.com">www.tatamutualfund.com</a> and on the website of AMFI.</p> <p><b>Tracking Difference:</b></p> <p>The annualized difference of daily returns between the index and the NAV of the Fund will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3-year, 5-year, 10 year and since the date of allotment of units.</p>
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<p><b>Risk-O-Meter &amp; Scheme Summary</b></p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>As per provision no. 1.2 of SEBI Master Circular on Mutual Fund dated May 19, 2023. 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 &amp; further to AMFI letter AMFI/17/SEBI/134 /2021-22 March 21,2022, AMCs shall upload the scheme summary document on AMFI Portal.</p>
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### **C. TRANSPARENCY/NAV DISCLOSURE (DETAILS WITH REFERENCE TO INFORMATION GIVEN IN SECTION D)**

The AMC will calculate and disclose the first NAV within a period of 5 Business Days from the date of allotment of Units of the Scheme.

Afterwards, 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](http://www.tatamutualfund.com)) and of the Association of Mutual Funds in India-AMFI ([www.amfiindia.com](http://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<sup>^</sup>.

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

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

#### **Illustration of Calculation of Sale & Repurchase Price:**

Assumed NAV Rs. 11.00 per unit

Entry Load: NIL

Exit Load 1%

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

Sale Price = 11 + (0% \* 11)

Sale Price = 11 + 0

Sale Price = Rs. 11/-

Repurchase Price

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

Repurchase Price = 11 – (1%\*11)

Repurchase Price = 11 – 0.11

Repurchase Price = Rs.10.89

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

While determining the price of the units, the fund will ensure that the repurchase price is not lower than 95 per cent of the Net Asset Value..

### **D. TRANSACTION CHARGES AND STAMP DUTY-**

Pursuant to provision no. 10.5 of SEBI Master Circular on Mutual Fund dated May 19, 2023, transaction charge per subscription of Rs.10,000/- and above be allowed to be paid to the distributors of the Tata Mutual Fund products. The transaction charge shall be subject to the following:

1. There shall be no transaction charges on direct investments.
2. For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs.10, 000/- and above.
3. For first time investor in Mutual Funds, the distributor may be paid Rs.150/- as transaction charge for subscription of Rs.10, 000/- and above.
4. The transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor and the balance amount shall be invested.
5. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.
6. There shall be no transaction charge on subscription below Rs. 10,000/-.
7. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to fresh/additional purchase.

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.

#### **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 dividend reinvestment to the unitholders would be reduced to that extent.

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

#### **E. ASSOCIATE TRANSACTIONS- Please refer to Statement of Additional Information (SAI)**

#### **F. TAXATION**

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

##### **Withholding tax on income distribution**

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

\* Tax not deductible if income distributed in respect of units of a mutual fund is below Rs. 5,000 in a financial year.

\*\* The base tax is to be further increased by surcharge at the rate of:

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

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

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

As per section 139AA of the Income-tax Act, 1961, 1961 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

	<b>Resident Investors/NRI's \$</b>	<b>Domestic Company @</b>
<b>Tax rate on Capital Gains (Payable by the Investors)</b>		
Long Term capital gains	10%*	10%*
Short Term capital gains	15%	15%

\*Income tax at the rate of 10% (without indexation benefit and foreign exchange fluctuation) to be levied on long term capital gains exceeding Rs.1 lakh provided transfer of such units is subject to Securities Transaction Tax (STT).

\$Surcharge to be levied at:

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

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

@ Surcharge at 7% on base tax is applicable where total income of domestic corporate unit holders exceeds Rs 1 crore but does not exceed 10 crores and at 12% where total income exceeds 10 crores. However, surcharge at flat rate of 10% to be levied on base tax for the companies opting for lower rate of tax of 22%/15%. Further, "Health and Education Cess" to be levied at the rate of 4% on aggregate of base tax and surcharge.

In case total income includes 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, the rate of surcharge on the said type of income not to exceed 15%.

\*\*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 of NRI investors, short term /long term capital gain tax (along with applicable surcharge and Health and Education Cess) will be deducted at the time of redemption of units as per Income-tax Act, 1961.

As per section 206AB of Income-tax Act, 1961, tax to be deducted at twice the applicable rate in case of payments to specified person (except non-resident not having permanent establishment in India or person who is not required to furnish the return of income as notified by the Central Government) who has not furnished the return of income for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted:

- For which time limit for filing return has expired; and
- The aggregate of tax deducted at source or tax collected at source in his case is Rs. 50,000 or more in the said previous year.

Additionally, if provisions of section 206AA are also applicable then tax to be deducted at higher of the two rates provided i.e. rate as per section 206AB or section 206AA.

### Securities Transaction Tax

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

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

delivery or transfer of such share or unit		
Sale of unit of an equity-oriented fund to the Mutual Fund	0.001%	Seller
Sale of an option in securities	0.0625%	Seller
In case of sale of option in securities, where option is exercised	0.125%	Purchaser
Sale of a futures in securities	0.0125%	Seller

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

#### **Stamp Duty**

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

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

If any tax liability arising post redemption on account of change in tax treatment with respect to Dividend Distribution Tax/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 <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>

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

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

**Note:** The Scheme under this Scheme Information Document was approved by the Trustees on January 23, 2024

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

Place: Mumbai  
Date: 28<sup>th</sup> June, 2024

**Authorized Signatory**

## Transaction Acceptance Points - Computer Age Management Services Ltd.

**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](mailto:camsaga@camsonline.com) **Agra:** No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh – 282002, Uttarpradesh, Email: [camsagr@camsonline.com](mailto:camsagr@camsonline.com) Tel: 0562-4304088, Fax: 2521170 **Ahmedabad:** 111- 113, 1st Floor - Devpath Building, Off C.G. 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Tel: (0171) 4077086, Email: [camsamb@camsonline.com](mailto:camsamb@camsonline.com) **Amritsar:** 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143001. Email: [camsamt@camsonline.com](mailto:camsamt@camsonline.com) Tel: (0183) 5009990 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand – 388001, Gujarat, Email: [camsana@camsonline.com](mailto:camsana@camsonline.com) Tel: (02692) 650158, Fax: 240981 **Anantapur:** AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur – 515001. Andhra Pradesh. Tel: (08554) 227024. Email: [camsatp@camsonline.com](mailto:camsatp@camsonline.com) **Andheri:** CTS No. 411, Citipoint, Gundivali, Telli Gali, Above C.T. Chatwani Hall, Mumbai – 400069, Maharashtra, Email: [camsadh@camsonline.com](mailto:camsadh@camsonline.com) Tel: 7666703206, 7303923299 **Ankleshwar:** Shop No. F -56, First Floor, Omkar Complex, Opp. Old Colony, Nr. 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Pally, Malda - 732101, West Bengal, Email: [camsmld@camsonline.com](mailto: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: [camsmam@camsonline.com](mailto:camsmam@camsonline.com) Tel: 9243600672, Fax: 4252525 **Manipal**: Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576104, Karnataka, Email: [camsmpl@camsonline.com](mailto:camsmpl@camsonline.com) Tel: 9243689046, Fax: 2573333 **Mapusa (Parent ISC)**: 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](mailto:camsmrg@camsonline.com) Tel: (832) 6480250 **Mathura**: 159/160, Vikas Bazar, Mathura

- 281001, Uttar Pradesh, Email: camsmtr@camsonline.com Tel: 7252000551, Fax: 2404229 **Meerut**: 108, 1st Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut - 250002, Uttar Pradesh, Email: camsmee@camsonline.com Tel: (0121) 6454521, Fax: 2421238 **Mehsana**: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002, Gujarat, Email: camsmna@camsonline.com Tel: 9228000256 **Mirzapur**: Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur Uttarpradesh - 231001. Tel: (05422) 220282. Email: camsmpr@camsonline.com **Moga**: 9 No., New Town, Opp. Jaswal Hotel, Daman Building, Moga - 142001. Tel: (01636) 513234, Email: camsmog@camsonline.com **Moradabad**: H21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001, Uttar Pradesh, Email: camsmdbd@camsonline.com Tel: (0591) 6450125, Fax: 2493144 **Mumbai**: Rajabhadur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023, Maharashtra, Email: camsbby@camsonline.com Tel: (022) - 62962100, Fax: 30282482 **Muzaffarpur**: Brahman Toli, Durgasthan Gola Road, Muzaffarpur - 842001, Bihar, Email: camsmuz@camsonline.com Tel: (0621) 2244086, Fax: 2246022 **Mysore**: No.1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009, Karnataka, Email: camsmys@camsonline.com Tel: (0821) 4053255, Fax: 2342182 **Nadiad**: F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat - 387001. Tel: (0268) 2550075, Email: camsndi@camsonline.com **Nagpur**: 145, Lendra, New Ramdaspath, Nagpur - 440010, Maharashtra, Email: camsnpr@camsonline.com Tel: (0712) 2541449, Fax: 2432447 **Namakkal**: 156A / 1, 01st Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal - 637001, Tamilnadu, Email: camsnmk@camsonline.com Tel: 9244900217. **Nasik**: 1st Floor, "Shraddha Niketan" Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002, Email id: camsnsk@camsonline.com, Tel. No: 0253 - 6450102. **Navsari**: C/o Vedant Shukla Associates, 16 Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445, Gujarat, Email: camsnvs@camsonline.com Tel: (0861) 2302398, Fax: 248744 **Nellore**: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. Tel: (0861) 2302398, Email: camsnel@camsonline.com Tel: 0861-2302398, Fax: 2302398 **New Delhi**: 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110 001. Email: camsdcl@camsonline.com, Tel: (011) 61245468, **Noida**: Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201 301. Uttar Pradesh. Tel: (0120) 4562490, Email: camsnol@camsonline.com **Palakkad**: Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur**: Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat**: SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat - 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala**: 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147001. Email: camspatl@camsonline.com, Tel: 175-6050002 **Patna**: Computer Age Management Services Ltd. 301B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna -800001. Email: camspat@camsonline.com **Pitampura**: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi -110034. Tel: (011) 40367369, Email: camspdel@camsonline.com **Pondicherry**: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001, Pondicherry, Email: camspdy@camsonline.com Tel: (0413) 4900549, Fax: 4210030 **Pune**: Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052, Email: camspun@camsonline.com Tel: (020) 65604571/572/573, Fax: 30283001 **Rae Bareilly**: 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly - 229001, Uttar Pradesh, Email: camsrbe@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareilly (TP Lite)**: 17, Anand Nagar Complex, Rae Bareilly - 229 001, Tel: (0535) 2210166 **Raipur**: HIG, C-23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004, Chattisgarh, Email: camsrar@camsonline.com Tel: 0771-4912040, Fax: 2888002 **Rajahmundry**: Door No: 6-2-12, 01st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533101, Andhra Pradesh, Email: camsrmd@camsonline.com Tel: (0883) 6665531 **Rajapalayam**: No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam - 626117, Tamilnadu, Email: camsrjp@camsonline.com Tel: 9244950002 **Rajkot**: Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360001, Gujarat, Email: camsrarj@camsonline.com Tel: 0281-2227553 **Ranchi**: 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi - 834001, Jharkhand, Email: camsrar@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam**: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Madhya Pradesh, Email: camsrml@camsonline.com Tel: (04712) 400066, Fax: 235788 **Ratnagiri**: Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsrar@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak**: 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrro@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee**: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667, Uttarkhand, Email: camsrke@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela**: JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrour@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar**: Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur**: 01st Floor, Krishna Complex, Opp. Hathhi Gate, Court Road, Saharanpur - 247001, Uttar Pradesh, Email: camssah@camsonline.com Tel: (0132) 6450137, Fax: 2712507 **Salem**: No. 2, 01st Floor, Vivekananda Street, New Fairlands, Salem - 636016, Tamilnadu, Email: camssal@camsonline.com Tel: (0427) 4041129, Fax: 2330592 **Sambalpur**: C/o, Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001, Orissa, Email: camssam@camsonline.com Tel: 9238120074, Fax: 2405606 **Sangli**: Jiveshwar Krupa Building, Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli - 416416. Tel: 7066316616, Email: camssgi@camsonline.com **Satara**: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002, Maharashtra, Email: camssat@camsonline.com Tel: (2162) 645297, Fax: 281706 **Shahjahanpur**: Bijlipura, Near Old Dist. Hospital, Jail Road, Shahjahanpur - 242001, Uttar Pradesh, Email: camsspn@camsonline.com Tel: 9235405751 **Shillong**: 03rd Floor, RPG Complex, Keating Road, Shillong - 793001, Meghalaya, Email: camsslg@camsonline.com Tel: 0364-3560860 **Shimla**: 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla - 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga**: No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga - 577201, Karnataka, Email: camssshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri**: 17B, Swamiji Sarani, Siliguri - 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa**: M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125055, Haryana, Email: camssrs@camsonline.com Tel: (1666) 233593, 9254303806 **Sitapur**: Arya Nagar, Near Arya Kanya School, Sitapur - 261001, Uttar Pradesh, Email: camssstp@camsonline.com Tel: 05862-271399 **Solan**: 01st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan - 173212, Himachal Pradesh, Email: camssol@camsonline.com Tel: (1792) 640621, 220705 **Solapur**: Flat No. 109, 01st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001, Maharashtra, Email: camsslp@camsonline.com Tel: 0217 - 2724547, Fax: 2724548 **Sri Ganganagar**: 18-L Block, Sri Ganganagar - 335001, Rajasthan, Email: camssgnr@camsonline.com Tel: 9214245818, Fax: (0154) 2476742 **Srikakulam**: Door No. 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001. Tel: (08942) 228288, Email: camssrk@camsonline.com **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001, Uttar Pradesh, Email: camssln@camsonline.com Tel: 05362-227562. **Surat**: Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. Email: camssur@camsonline.com Tel: (0261) 6540128, 6540731, Fax: 6541930 **Surendranagar**: Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. Tel: (02752) 232599. Email: camssgnr@camsonline.com **Tambaram**: 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045, Tel: (044) 22267030 / 29850030 Email: camstam@camsonline.com **Thane**: Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. Email id: camsthn@camsonline.com, Tel. No: 022-62791000. **Thiruvalla**: 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur**: 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia**: Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli**: No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati**: Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati - 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla**: 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur**: 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur - 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla**: 24/590-14, C.V.P Parliament Square Building, Cross Junction, Tiruvalla - 689101, Kerala, Email: camstvl@camsonline.com Tel: (469) 6061004 **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai,

Trichur – 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy:** No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy – 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum:** TC NO: 22/902, 1st Floor, Blossom Building, Opp. NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum – 695010. Tel: (0471) 4617690, Email: camstvm@camsonline.com **Tuticorin:** 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin – 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur:** 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain:** 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain - 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana):** 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha – 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara:** 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara – 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad:** 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad – 396001, Gujarat, Email: camsva@camsonline.com Tel: 9228000239 **Vapi:** 208, 02nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi – 396195, Gujarat, Email: camsvap@camsonline.com Tel: 9104883239 **Varanasi:** Office No. 1, 02nd Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi – 221010, Uttar Pradesh, Email: camsva@camsonline.com Tel: 9235405922, Fax: 2202126. **Vashi:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. Email id: camsvsh@camsonline.com. **Vasco (Parent Goa):** No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco – 403802, Goa, Tel: (0832) 3251755 **Vellore:** Door No 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001. Tel: (0416) 2900062, Email: camsvl@camsonline.com **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada – 520010, Andhra Pradesh, Email: camsvij@camsonline.com Tel: 0866-2488047, Fax: 6695657 **Visakhapatnam:** Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Andhra Pradesh, Visakhapatnam - 530 016, Tel: (0891) 2791940 **Warangal:** Hno. 2-4-641, F-7, 01st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001, 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 **Kalyan:** Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: camskyn@camsonline.com.

## 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 Company 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. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. 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.

**East Zone:**

**Bhubaneswar:** Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Dhanbad:** Shriram Plaza, 2nd Floor, Room No.202 (B), Bank More, Jharkhand, Dhanbad - 826 001. 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:** Unit No. 2, 1st Floor, Block No. 54, Prateek Tower Commercial Complex, 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:** 840, Sanskriti Plaza, Mezzanine Floor, Opp. HDFC Bank, 9th Chopasani Road, Sardarpura, Jodhpur - 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 **Udaipur:** 222/16, First Floor, Mumal Tower, Above IDBI Bank, Saheli Marg, Udaipur- 313001. Tel: (0294) 2429371 / 7230029371, Fax: 011-66303202. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sagra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

**South Zone:**

**Bengaluru:** 91, Springboard Business Hub Private Ltd. Gopala Krishna Complex, 45/3, Residency Road, MG Road, Shanthala Nagar, Ashok Nagar, Bengaluru, Karnataka 560025. Tel.: 080 45570100. Fax: 080-22370512. **Chennai:** 3rd Floor, Sri Bala Vinayagar Square, No.2, North Boag Road, Near AGS Complex, T Nagar, Chennai - 600 017. Tel.: 044 - 48641878 / 48631868 / 48676454. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, Near Hotel Avenue Regent, M. G. Road, Cochin - 682 016. Tel.: 0484-4865813 / 814 / 815. Fax: 0484 - 2377581. **Coimbatore:** Tulsi Chambers, 195-F, Ground Floor, West T V Swamy Road, R S Puram, Coimbatore - 641002. Tel.: 0422-4365635, Fax: 2546585. **Hyderabad:** 1st Floor, Nerella House, Nagarjuna Hills, Above Kotak Mahindra Bank, Punjagutta, Hyderabad - 500082. Tel.: 040-67308989 / 8901 / 8902. Fax: 040-67308990. **Hubli:** No 19 & 20, 1st Floor, Eureka Junction, T B Road, Hubli - 580029. Tel.: 0836 - 4251510 Fax: 4251510. **Kottayam:** CSI Ascension Square, Logos Junction, Collectorate P. O., Kottayam - 686 002. Tel.: 0481 2568450. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824 - 4260308. **Madurai:** 1st Floor, Old No. 11B, Opp. Sethupathy Higher Secondary School, North Veli Street, Madurai - 625 001. Tel.: 0452-4246315 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821 - 4246676 Fax: 4246676. **Salem:** Kandaswarnna 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.