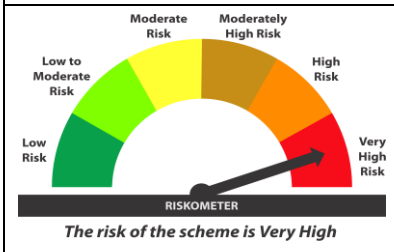
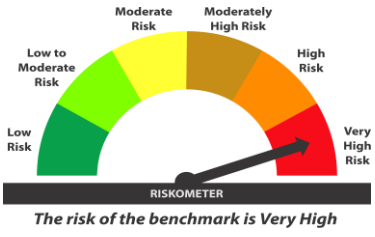
**SCHEME INFORMATION DOCUMENT (SID)**

**SECTION I**

**Tata Nifty Metal Index Fund (CSO 01)**
(An open ended fund replicating / tracking Nifty Metal Index (TRI))
(Scheme Code: Will be shared at the time of final filing)

| **This product is suitable for investors who are seeking*:**<br>• Capital appreciation over long term<br>• Passive Investments in equity and equity related securities replicating the composition of the Nifty Metal Index (TRI), subject to tracking error.<br>***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.** | **Scheme Risk-O-Meter (CSO 03)**<br><br><br>*The risk of the scheme is Very High* | **Benchmark Risk-O-Meter (As per AMFI Tier I Benchmark i.e., Nifty Metal Index)**<br><br><br>*The risk of the benchmark is Very High* |
|---|---|---|

(The above product labelling assigned during NFO is based on internal assessment of the scheme characteristics and the same may vary post NFO when the actual investments are made. The same shall be updated as per provision no. 6.16.1.j of SEBI Master Circular on Mutual Fund dated March 20, 2026, on Product labelling in mutual fund schemes on ongoing basis.)

**Offer of Units 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 OPENS ON _____**
**NEW FUND OFFER CLOSES ON _____**
**SCHEME RE-OPENS FOR CONTINUOUS SALE & REPURCHASE ON NOT LATER THAN _____**

| **Mutual Fund** | **Trustee** | **AMC** |
|---|---|---|
| **Tata Mutual Fund**<br>1903, B Wing, Parinee Crescenzo, G Block BKC, Bandra East, Mumbai 400 051<br>Tel. (022) 66578282, Fax: (022) 22613782 E-mail: service@tatamutualfund.com Website: www.tatamutualfund.com | **Tata Trustee Co. Pvt Ltd.**<br>1903, B Wing, Parinee Crescenzo, G Block BKC, Bandra East, Mumbai 400 051<br>Tel. (022) 66578282, Fax: (022) 22613782 E-mail: service@tatamutualfund.com Website: www.tatamutualfund.com | **Tata Asset Management Pvt Ltd.**<br>1903, B Wing, Parinee Crescenzo, G Block BKC, Bandra East, Mumbai 400 051<br>Tel. (022) 66578282, Fax: (022) 22613782 E-mail: service@tatamutualfund.com Website: www.tatamutualfund.com |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations2026, (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 any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

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

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

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

**This Scheme Information Document is dated 19th October, 2026.**

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## PART I. HIGHLIGHTS / SUMMARY OF THE SCHEME

| Sr. No. | Title | Description |
|---|---|---|
| I. | Name of the Scheme | Tata Nifty Metal Index Fund |
| II. | Category of the Scheme | Other Schemes - Index Fund |
| III. | Scheme type | An open ended fund replicating / tracking Nifty Metal Index (TRI). |
| IV. | Scheme Code | Will be shared at the time of final filing **(CSO 07)** |
| V. | Investment Objective **(CSO 26)** | The investment objective of the scheme is to provide returns, before expenses, that commensurate with the performance of Nifty Metal Index (TRI), subject to tracking error.<br><br>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. **(CSO 05)** |
| VI. | Liquidity / Listing details | The scheme is an open-ended scheme. The scheme is open for resale and repurchase of units at NAV based price, with applicable loads, if any on every business day on an ongoing basis.<br><br>Under normal circumstances the AMC shall dispatch redemption proceeds within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned in this document.<br><br>Currently the scheme is not listed. However, the Mutual Fund may at its sole discretion additionally list the Units of the Scheme on more than one stock exchanges at a later date. |
| VII. | Benchmark<br>(Total Return Index)<br>**(SO 09) (CSO 26)** | Nifty Metal Index (TRI)<br><br>**Benchmark Selection Rationale:** The index mentioned as benchmark above, is ideal benchmark for this scheme, since the investment objective of the scheme is to replicate /track the performance of the index. |
| VIII. | NAV Disclosure | 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.<br><br>Thereafter, the NAVs will be calculated and disclosed on every Business Day. The AMC shall prominently disclose the NAVs under a separate head on the website of the Fund (www.tatamutualfund.com) and of the Association of Mutual Funds in India- AMFI (www.amfiindia.com) by 11 p.m. on every Business Day^. However, due to the inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day^.<br><br>^ 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.<br><br>Due to difference in the expense ratio, the NAV of each option of Direct Plan will be different from the NAV of each option of Regular Plan. Similarly, due to the payout option , the NAV of Income Distribution Option will be different from the NAV of Growth option.<br><br>In case of investment in overseas securities by the scheme as mentioned in the asset allocation pattern of the scheme, the NAV of the fund will be based on the prices of overseas securities converted into Indian rupees. |
| IX. | Applicable timelines | Timeline for:<br>• **Dispatch of redemption proceeds:** The redemption proceeds will be dispatched to the unit holders within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned further in this document.<br>• **Dispatch of Income Distribution Cum Capital Withdrawal (IDCW):** The payment of dividend to the unitholders shall be made within seven working days from the record date, subject to exceptional circumstances as mentioned further in this document. |
| X. | Plan and Options<br><br>Plans / Options and sub options under the Scheme | The Scheme has the following Plans across a common portfolio:<br><br>**Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.<br><br>**Direct Plan:** This Plan is only for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor.<br><br>Both the Plans under the Scheme offer Growth & 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. |

**Compulsory Reinvestment of Income distribution cum Capital Withdrawal:**

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.

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.

**Please note that the income distribution cum capital withdrawal shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.**

Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the scheme name in the application form.

**Default Plan:**

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

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

**Default Option:**

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, **by default, be allotted under the Direct Plan - Growth Option**.

**Default Sub – Option:**

If no sub-option for Income distribution cum capital withdrawal option is mentioned / indicated in the application form by the investor then the units will, **by default, be allotted under the Reinvestment of Income Distribution cum capital withdrawal option**.

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

**Treatment of Business Received Through Suspended Distributors:**

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

1. All purchase and switch transactions including SIP/STP registered prior to the date of suspension and fresh SIP/STP registrations received under the ARN code of a suspended distributor during the period of suspension, shall be processed under 'Direct Plan' and shall be continued under Direct Plan perpetually except in case where 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.

| | | |
|---|---|---|
| | | 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. |
| XI. | Load Structure | **Entry Load:**<br>Not Applicable (Pursuant to provision no. 11.7.1 of SEBI Master Circular on Mutual Fund dated March 20, 2026, no entry load will be charged by the Scheme to the investor)<br>**Exit Load:**<br>0.25% of the applicable NAV, if redeemed on or before 15 days from the date of allotment.<br>Goods & Service Tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of Goods & Service Tax, if any, will be credited to the scheme.<br>Pursuant to AMFI's communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme. |
| XII. | Minimum Application amount / Switch In | **Minimum subscription amount**<br>Rs 5,000/- and in multiple of Re.1/- thereafter.<br>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. |
| XIII. | Minimum Additional Purchase Amount | **Minimum Additional Purchase Amount**<br>Rs.1,000/- and in multiples of Re.1/- thereafter.<br>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. |
| XIV. | Minimum Redemption / switch out amount | **Minimum Redemption Amount**<br>Rs. 500 or 50 units or as mentioned in the application form or folio balance whichever is lower. |
| XV. | New Fund Offer (NFO) Period:<br>This is the period during which a new scheme sells its units to the investors. | **NFO opens on:** _____<br>**NFO closes on:** _____<br>MICR(CTS) cheques will be accepted till the end of business hours up to _____, RTGS & Transfer Cheques will be accepted till the end of business hours up to ____. Investors may note that Switch-Ins from Fund of Fund Schemes will be accepted till _____, switch outs from Tata Liquid Fund, Tata Ultra Short Term Fund & Tata Overnight Fund will be accepted till ____ & from all other schemes till ____ (provision no. 9.4.1.f of SEBI Master Circular on Mutual Fund dated March 20, 2026). Further, lumpsum purchases in existing folios through pre-registered OTMs will be accepted till _____ end of business hours.<br>Any such extension or reduction will be made by issuing notice cum addendum and by following any other procedure as may be prescribed under SEBI (Mutual Fund) Regulations 2026, circulars, guideline, and any other directive issued by SEBI from time to time. **(CSO 34)**<br>The AMC reserves the right to extend the closing date, subject to the condition that the NFO subscription list shall not be kept open for more than 15 days. |
| XVI. | New Fund Offer price:<br>This is the price per unit that the investors have to pay to invest during the NFO. | The units being offered will have a face value of Rs. 10 /- per unit. |
| XVII | Segregated portfolio / side pocketing disclosure | **The scheme has enabling provision to create segregated portfolio.**<br>As the scheme is new, it does not have any portfolio holdings and hence the question of holding any segregated portfolio does not arise.<br>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. 5.5 of SEBI Master Circular on Mutual Fund dated March 20, 2026.<br>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following: **(CSO 53)**<br>1) Segregated portfolio may be created, in case of a credit event at issuer level i.e., downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:<br>a) Downgrade of a debt or money market instrument to 'below investment grade,' or<br>b) Subsequent downgrades of the said instruments from 'below investment grade,' or<br>c) Similar such downgrades of a loan rating |

| | | |
|---|---|---|
| | | 2) Creation of segregated portfolio is optional and is at the discretion of the AMC.<br><br>3) In case of unrated debt and money market instruments by the scheme of an issuer that does not have any outstanding rated debt or money market instruments, segregated portfolio may be created only in case of actual default of either the interest or principal amount. In case of default of unrated debt or money market instruments of an issuer, TAMPL (AMC) will inform AMFI immediately about the actual default by the issuer. Pursuant to dissemination of information by AMFI about actual default, AMC may segregate the portfolio of debt and money market instruments.<br><br>4) In case debt schemes which have investment in debt investments having specific features is to be written off or converted to equity pursuant to any approval, the date of said proposal may be treated as trigger date. However, in case the instruments are written off or converted to equity without proposal, the date of write off or conversion of debt instrument to equity may be treated as trigger date.<br><br>**Process for Creation of Segregated Portfolio**<br><br>1) On the date of credit event, TAMPL (AMC) shall decide on creation of segregated portfolio. Once AMC decides to segregate portfolio, it should:<br>a) seek approval of trustees prior to creation of the segregated portfolio.<br>b) immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. The mutual fund should also disclose that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC.<br>c) ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.<br><br>**BER for the Segregated Portfolio**<br><br>AMC shall not charge investment and advisory fees on the segregated portfolio. However, BER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.<br><br>For details, kindly refer SAI. |
| XVIII. | Swing pricing disclosure | Not Applicable, as the scheme is not an open-ended debt mutual fund scheme. |
| XIX. | Stock lending / Short selling **(SO 06)** | The scheme may participate in stock lending and will not engage in short selling. For Details, kindly refer SAI |
| XX. | How to Apply & other details **(CSO 35)** | Investors may apply through cheques / demand drafts / electronic mode, etc. as a mode of payment. Investors may also apply through the Additional mode of payment through Applications Supported Blocked Amount (ASBA) facility.<br><br>The applications for redemption and switch out can be submitted at the Official Point of Acceptance. Please refer to the back cover page for details.<br><br>Details in Section II of this SID. |
| XXI. | Investor services | **Contact details for general service requests:**<br>Telephone: (022) 6282 7777, Email: service@tataamc.com, WhatsApp: 70457 48282, SMS: TMF to 57575<br>**Contact details for complaint resolution:**<br>The AMC has designated an Investor Relations Officer, **Ms. Vaishali Koppiker,** who looks into investor grievances regarding deficiencies, if any, in the services provided by the Registrars or the Investor Service Centres.<br>Investor can reach out to the above-mentioned Investor Relation Officer at: Tata Asset Management Pvt Ltd. (Investment Manager for Tata Mutual Fund) 1903 B Wing Parinee Crescenzo G Block BKC Bandra East, Mumbai – 400 051. Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), Fax: 22613782, Email: service@tataamc.com, Website: www.tatamutualfund.com.<br>**Email:** service@tataamc.com.<br>**The AMC will have the discretion to change the Investor Relations' Officer depending on operational necessities and in the overall interest of the fund.** |

| | | |
|---|---|---|
| XXII. | Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/ close ended schemes) (as applicable) | The fund, being open ended in nature, has perpetual duration. |
| XXIII. | Special Products / facilities available ongoing basis | **Systematic Investment Plan:-**<br>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 in the SIP Enrolment/ Application Form 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."<br>**SIPrise facility:-**<br>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. The AMC reserves the right to modify list of eligible schemes from time to time.<br>**Systematic Transfer Plan:-**<br>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.<br>**Systematic Withdrawal Plan:-**<br>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.<br>**SWAP facility (Switch and Withdrawal Automation Plan)**<br>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.<br>**For further details of above special products / facilities and Terms & Conditions, please refer "Other Scheme Specific Disclosures of this document, KIM/Application/enrollment form and SAI.** |
| XXIV. | Weblink | **For Total Expense Ratio (TER):**<br>Functional Weblink: https://www.tatamutualfund.com/expense-ratio/total-expense-ratio<br>**For Scheme Factsheet:**<br>Functional Weblink: https://www.tatamutualfund.com/information-documents |

**Other Highlights**

- A Mutual Fund - sponsored by Tata Sons Private Limited (TSPL) and Tata Investment Corporation Limited (TICL).
- The Scheme is managed by Tata Asset Management Private Limited (TAMPL).
- Income of the Mutual Fund is exempt from Income tax in accordance with the provision of Section 11(3) read with Sr. No. 20 of the table provided in Schedule VII of the Income Tax Act, 2025.
- **Interpretation**

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

  a. The terms defined in this SID include the plural as well as the singular.

b. Pronouns having a masculine or feminine gender shall be deemed to include the other.

c. The term “Scheme” refers to Tata Nifty Metal Index Fund including the options / sub-options thereunder.

d. The term “Custodian” refers to Standard Chartered Bank.

## REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

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

However, in case the Scheme does not have a minimum of 20 investors, on an average basis, in the stipulated period (i.e. during the concerned calendar quarter), the provisions of Regulation 36(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The Scheme shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## SPECIAL CONSIDERATIONS

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

**Tax Consequences:**

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

**Disclosure / Disclaimer:**

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

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

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

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

Notwithstanding anything contained in the SID the provisions of SEBI (Mutual Funds) Regulations 2026 and guidelines thereunder shall be applicable. The Trustee Company would be required to adopt / follow any regulatory changes by SEBI / RBI etc. and /or all circulars / guidelines received from AMFI from time to time if and from the date as applicable. The Trustee Company in such a case would be obliged to modify / alter any provisions / terms of the SID during / after the launch of the scheme by following the prescribed procedures in this regard.

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

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

**Other Business Activities of AMC**:
Please refer to SAI.

**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, 2026 and the guidelines and directives issued by SEBI from time to time.
ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
iii. The disclosures made in the Scheme Information Document are true, fair, and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
v. The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
vi. A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.
viii. The Trustees have ensured that Tata Nifty Metal Index Fund approved by them is a new product offered by Tata Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**For Tata Asset Management Pvt Limited**

**Date:19th October, 2026**
**Place: Mumbai**

**Padmanabhan Ramanathan**
**Compliance Officer**

## PART II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS ?

### ASSET ALLOCATION AND RISK PROFILE (SO 15)

Under normal circumstances, the investment range would be as follows: **(SO 14)**

| Type of Instruments | Asset Allocation (% of Net Assets) | |
|---|---|---|
| | Minimum | Maximum |
| Securities covered by Nifty Metal Index (TRI) | 95% | 100% |
| Debt / Money Market Instruments^ including units of Mutual Funds^^ | 0% | 5% |

^ 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. **(CSO 13)**

^^ The scheme may also invest in units of liquid / money market / debt 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. A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

The scheme will 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. **(CSO 21)**

The Scheme may take an exposure to equity derivatives instruments 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 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.

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. 13.18.1 of SEBI Master Circular on Mutual Fund dated March 20, 2026 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. 13.18.6 (a) of SEBI Master Circular on Mutual Fund dated March 20, 2026, cash, or cash equivalents with residual maturity of less than 91 days shall not be treated as creating any exposure. **(CS0 14)** **(CSO 17)**

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. 13.7 of SEBI Master Circular on Mutual Fund dated March 20, 2026. **(SO 13)**

The Scheme shall ensure that the underlying Index complies to the portfolio concentration norms as per provision no. 4.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026.

**Indicative Table (Actual instrument / percentages may vary subject to applicable SEBI circulars): (CSO 18) (CSO 19)**

| Sr. No. | Type of Instrument | Percentage of Exposure | SEBI Master Circular on Mutual Fund dated March 20, 2026 Reference |
|---|---|---|---|
| 1 | Securities Lending | The Scheme may participate in Securities Lending. Not more than 20% of the net assets of the Scheme can be deployed in stock lending and not more than 5% of the fund can be deployed in Stock lending to any single counterparty. | Provision no. 13.6 |
| 2 | Equity Derivatives for non-hedging Purposes **(CSO 20)** | The exposure of scheme in derivative instruments shall be up to 20% of the net assets of the scheme. | Provision no. 13.15 |
| 3 | Securitized Debt | Will not invest | Provision no. 13.1.2 |
| 4 | Overseas Securities | Will not invest | Provision no. 13.11 |
| 5 | InvITS | Will not invest | Provision no. 13.13 |
| 6 | AT1 and AT2 Bonds | Will not invest | Provision no. 13.1.9 |
| 7 | Any other instrument<br>a) Credit Default Swaps (CDS) | a) Will not invest. | a) Provision no. 13.17 |

| Sr. No. | Type of Instrument | Percentage of Exposure | SEBI Master Circular on Mutual Fund dated March 20, 2026 Reference |
|---|---|---|---|
| | b) Repo in corporate debt securities and corporate reverse repo | b) Will not invest. | b) Provision no. 13.8 |
| | c) Debt instruments having Structured Obligations (SO) / Credit Enhancements (CE) | c) Will not invest. | c) Provision no. 13.1.10 |
| | d) Short Selling | d) Will not invest. | d) Provision no. 13.6 |
| | e) Unrated debt instruments | e) Will not invest | e) Provision no. 13.1.4 |
| | f) Covered Call Option | f) Will not invest | f) Provision no. 13.15 |

**Change in Investment Pattern / Portfolio Rebalancing (CSO 22)**

**Rebalancing due to Short Term Defensive Consideration (CSO 23)**

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 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. 1.9.1.b of SEBI Master Circular on Mutual Fund dated March 20, 2026. The same will be rebalanced within 7 calendar days.

**Rebalancing due to Portfolio Replication**

In case of change in constituents of the index due to periodic review, pursuant to provision no. 4.4.5.(i) of SEBI Master Circular on Mutual Fund dated March 20, 2026, 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.

**Deployment of NFO Proceeds in Triparty Repo or any other instrument as may be permitted by SEBI:**

In accordance with provision no. 1.7.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026, the scheme may deploy NFO proceeds, before closure of NFO period, in 'The Clearing Corporation of India Ltd.'s (CCIL) TREPS'. AMCs will not charge any investment management and advisory fees on funds deployed in Triparty repo on Government Securities. The appreciation received from such investments shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme's during the NFO period, the interest earned upon investment of NFO proceeds in such instruments shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. Deployment of NFO proceeds after the NFO closure period and prior to allotment of units may be allowed to be invested in triparty repo on Government securities or Treasury Bills, in line with the existing provision for deployment prior to the NFO closure period as mentioned in para 1.7.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.

**Deployment of funds collected in NFO:**

As per provision no. 7.24.1.b of of SEBI Master Circular on Mutual Fund dated March 20, 2026, the scheme will deploy the funds garnered in an NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC.

The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same.

In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

i. not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.
ii. not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.
iii. inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication.
iv. report deviation, if any, to Trustees at each of the above stages.

## B. WHERE WILL THE SCHEME INVEST (CSO 29)

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

i) Equity and equity related instruments and/ or equity derivatives.

ii) Debt and money market instruments.

iii) Units of Mutual Funds

**C. WHAT ARE THE INVESTMENT STRATEGIES ? (SO 07) (CSO 26) (CSO 28)**

The Fund is a passively managed Index fund which will employ an investment approach designed to replicate / track the performance of the Nifty Metal Index (TRI). The Scheme seeks to achieve this goal by investing in securities constituting the 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 debt / money market instruments including units of Mutual Funds 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 portfolio of companies forming part of the Nifty Metal Index (TRI).

The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.

**Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsor/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under 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 track in expediting in deployment of Cash
- 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 will 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.

**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 Futures, Options, etc.

Subject to SEBI (Mutual Fund) Regulations, 2026, 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 purposes only and actual exposure may vary to a greater extent in line with the regulatory directives.

**Derivative Instruments & Related Examples:**

**Futures:**

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

**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 the 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 the 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 a 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 loss. Exposure in derivative positions shall be computed as follows:

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

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

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

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

| | |
|---|---|
| Index Futures Contract** | On a particular underlying index Rs.500 Crore or 15% of the total open interest of the market in equity Index futures contracts, whichever is higher. |

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

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

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

1. 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)
2. This position limits shall be applicable to the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
3. 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 risk associated with use of derivatives, please refer paragraph "Scheme Specific risk factors."

For detailed derivative strategies, kindly refer SAI.

**Portfolio Turnover Policy:**

"Portfolio Turnover" is the term used by any Mutual Fund for measuring the amount of trading that occurs in a Fund's portfolio during the given period. Being index fund, the fund Manager will follow a passive strategy while investing. Portfolio turnover in the scheme will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market. Portfolio Turnover is not applicable to the Index Scheme.

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

**Scheme Benchmark: (SO 09) (CSO 26) (CSO 25)**
Nifty Metal Index (TRI)

**Benchmark Selection Rationale:**
The index mentioned as benchmark above, is ideal benchmark for this scheme, since the investment objective of the scheme is to replicate /track the performance of the index.

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

## E. WHO MANAGES THE SCHEME ? (SO 10) (CSO 33)

| Name | Age | Educational Qualification | Total Experience (in years) | Other Schemes Under His Management | Experience (Assignments held during last 10 years) |
|---|---|---|---|---|---|
| Nitin Bharat Sharma (Fund Manager – Managing since Not Applicable, | 40 | MFM (Master's degree in financial management), BAF (Bachelor of | 19 | Tata BSE Sensex Index Fund<br>Tata Nifty 50 Index Fund<br>Tata Nifty Midcap 150 Momentum 50 Index Fund<br>Tata Nifty 50 Exchange Traded Fund<br>Tata Nifty India Digital Exchange Traded Fund<br>Tata Nifty Private Bank Exchange Traded Fund | From 01st October 2026, he will be reporting to Head – Investment Operations Equities for all dealing related activities.<br><br>From 01st July 2025, he is also designated as a Fund Manager - |

| Name | Age | Educational Qualification | Total Experience (in years) | Other Schemes Under His Management | Experience (Assignments held during last 10 years) |
|---|---|---|---|---|---|
| as the scheme is new) | | Commerce Accounting & Finance) | | Tata Gold Exchange Traded Fund<br>Tata Silver Exchange Traded Fund<br>Tata Nifty Realty Index Fund<br>Tata Nifty Auto Index Fund<br>Tata Nifty Financial Services Index fund<br>Tata Nifty MidSmall Healthcare Index Fund<br>Tata Nifty 500 Multicap India Manufacturing 50:30:20 Index Fund<br>Tata Nifty500 Multicap Infrastructure 50:30:20 Index Fund<br>Tata Nifty India Digital ETF Fund of Fund<br>Tata Nifty India Tourism Index Fund<br>Tata Nifty 200 Alpha 30 Index Fund<br>Tata Nifty Capital Markets Index Fund<br>Tata BSE Quality Index Fund<br>Tata Nifty Midcap 150 Index Fund<br>Tata Nifty Next 50 Index Fund<br>Tata BSE Select Business Groups Index Fund<br>Tata BSE Multicap Consumption 50-30-20 Index Fund | Equities reporting to Chief Investment Officer at Tata Asset Management Pvt. Ltd<br><br>From 24th March, 2025 onwards With Tata Asset Management Private Limited as Dealer Investments & reporting to CIO.<br><br>From November 2023 to 21st March 2025 With Share India Securities Ltd as Dealer for Institutional Dealing & reporting to Head of Equities.<br><br>From October 2022 to October 2023 With Sharekhan Ltd as Dealer for Institutional Dealing & reporting to Manager.<br><br>From May 2021 to September 2022 With Choice Equity Broking Pvt Ltd as Dealer for HNI Dealing & reporting to Director.<br><br>From November 2019 to February 2021 With Globe Capital Market Ltd as Senior Wealth Manager for Dealing & reporting to Regional Head.<br><br>From January 2016 to November 2019 With Namostute Trading Pvt Ltd (Angel Broking Ltd) as Branch Manager for Dealing & reporting to Director.<br><br>From June 2014 to December 2015 With Kotak Securities (HO) as Assistant Manager for Dealing & reporting to Vice-president |

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

Tata Nifty Metal Index Fund is an open-ended scheme replicating / tracking Nifty Metal Index (TRI) and is not a minor modification of any other existing scheme/ product offered by Tata Mutual Fund. There is no other passively managed scheme which are replicating / tracking Nifty Metal Index (TRI).

Below mentioned is the comparison of this fund with other existing index schemes of Tata Mutual Fund as on **30.09.2026**:

| Sr No. | Scheme Name |
|---|---|
| 1 | TATA BSE MULTICAP CONSUMPTION 50-30-20 INDEX FUND |
| 2 | TATA BSE SELECT BUSINESS GROUPS INDEX FUND |
| 3 | TATA BSE QUALITY INDEX FUND |
| 4 | TATA CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND |
| 5 | TATA NIFTY 50 INDEX FUND |
| 6 | TATA BSE SENSEX INDEX FUND |
| 7 | TATA NIFTY200 ALPHA 30 INDEX FUND |
| 8 | TATA NIFTY AUTO INDEX FUND |
| 9 | TATA NIFTY CAPITAL MARKETS INDEX FUND |

| | |
|---|---|
| 10 | TATA NIFTY FINANCIAL SERVICES INDEX FUND |
| 11 | TATA NIFTY G-SEC DEC 2026 INDEX FUND |
| 12 | TATA NIFTY G-SEC DEC 2029 INDEX FUND |
| 13 | TATA NIFTY INDIA TOURISM INDEX FUND |
| 14 | TATA NIFTY MIDCAP 150 INDEX FUND |
| 15 | TATA NIFTY500 MULTICAP INFRASTRUCTURE 50-30-20 INDEX FUND |
| 16 | TATA NIFTY500 MULTICAP INDIA MANUFACTURING 50-30-20 INDEX FUND |
| 17 | TATA NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND |
| 18 | TATA NIFTY MIDSMALL HEALTHCARE INDEX FUND |
| 19 | TATA NIFTY NEXT 50 INDEX FUND |
| 20 | TATA NIFTY REALTY INDEX FUND |
| 21 | TATA NIFTY SDL PLUS AAA PSU BOND DEC 2027 60 40 INDEX FUND |

For comparison between existing schemes of Tata Mutual Fund, kindly visit functional Weblink: https://www.tatamutualfund.com/invest/compare.

## G. HOW HAS THE SCHEME PERFORMED ?

**Performance as on 30.09.2026**

This scheme is a new scheme and does not have any performance track record.

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

This scheme is a new scheme and does not have any performance track record.

**Additional Disclosure with respect to format of Scheme Information Document as specified in SEBI Master Circular on Mutual Fund dated March 20, 2026.**

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

**i. Schemes Portfolios Top 10 Holdings by issuer & fund allocation towards various sectors:**

Functional Weblink for Top 10 Holdings by issuer & fund allocation towards various sectors: This scheme is a new scheme and does not have any track record. Kindly visit https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures.

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

Functional Weblink: This scheme is a new scheme and does not have any track record. Kindly visit https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures.

**iii. Portfolio Disclosure - Fortnightly / Monthly**

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

**iv. Functional website link to the addendums to the SID:**

For all notice & addendums of Tata Mutual Fund, kindly visit functional weblink: https://www.tatamutualfund.com/notice-addendum/tmf

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

Portfolio Turnover Ratio (13 months): This scheme is a new scheme and does not have any track record.

**vi. Aggregate investment in the Scheme as on 30.09.2026 by**

| Sr No. | Category of Persons | Net Value | | Market Value (in Rs.) |
|---|---|---|---|---|
| | | Units | NAV per unit | |

| This scheme is a new scheme and does not have any track record. |
|---|

Mandatory compensation by designated employee(s) (herein refers to Fund Manager(s)) to be invested in the scheme in which he / she has a role / oversight shall not apply to Index Funds.

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

**vii. Investments of AMC in the Scheme: (CSO 58) (SO 01)**

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, 2026.

As per the amended regulations i.e., sub-regulation 3 in Regulation 22 of SEBI (Mutual Funds) Regulations,2026 ('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. 7.13 of SEBI Master Circular on Mutual Fund dated March 20, 2026. As per the relevant circular, AMCs shall not be required to invest in Index Funds.

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

## PART III- OTHER DETAILS

### A. COMPUTATION OF NAV

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

NAV shall be calculated in accordance with the following formula:

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

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

The valuation of investments including ETCD's shall be based on the principles of fair valuation specified in Schedule VII of the SEBI (Mutual Funds) Regulations, 2026 and guidelines issued by SEBI /AMFI from time to time. Investment Policy & Valuation policy for participation in ETCDs are in place. * Please refer Para V. of SAI on 'Investment valuation norms for securities & other assets' for details.

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

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

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

Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 2026, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value. **(CSO 47) (SO 17)**

### 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.

In accordance with the provision of SEBI, the NFO expenses shall be borne by the AMC.

### C. ANNUAL SCHEME RECURRING EXPENSES (CSO 26)

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:

As defined in MF Regulations, 2026, Total expense ratio (TER) means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme.

The TER shall consist of the following components:
• Base expense ratio (BER) (sub-regulation 7 of Regulation 66) - The BER shall be charged to the scheme(s) within the base expense ratio limits* specified under the MF Regulations, 2026.
The BER shall include:
- Investment and Advisory fees (sub-regulation 4 of Regulation 66)
- Recurring expenses (sub-regulation 5 of Regulation 66)
- Charges/ commission/ fees related to distribution of mutual fund schemes (Sub-regulation 6 of Regulation 66)
  but exclude statutory levy applicable, if any, on above expenses and transaction cost specified under subregulation 10 of Regulation 66.

• Brokerage Cost (sub-regulation 9 of Regulation 66) – schemes may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub regulation 7 of Regulation 66.

• Transaction cost (sub-regulation 10 of Regulation 66) incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

• Statutory levy (clause yy of sub regulation 1 of Regulation 2) means levy imposed by state government and central government.

Any expense other than those specified in sub-regulation (4), sub-regulation (5), sub regulation (6), sub-regulation (9) and sub-regulation (10), as mentioned above, shall not be charged to the scheme and shall be borne by the AMC or trustee or sponsors.

No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by SEBI, shall be charged to the investors.

Any expenditure in excess of the base limits specified in the MF Regulations shall be borne by the AMC or the trustees or sponsors. If any expense of the scheme is borne by the AMC or by the trustees or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

As per provision no.66 (7)(b)(i) of SEBI (Mutual Funds) Regulations, 2026 in case of open ended index fund scheme, the base expense ratio of the scheme shall not exceed 0.90 per cent of the daily net assets of the scheme. The AMC has estimated that upto 0.90% of the daily 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 functional Weblink: https://www.tatamutualfund.com/expense-ratio/total-expense-ratio.

**Fees & Expenses:**

The maximum recurring expense of the Scheme is estimated below:

| Expenses Head | % Of Daily Net Assets |
|---|---|
| Investment Management & Advisory Fee | Upto 0.90% |
| 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 fees, commission and charges towards distribution of mutual fund schemes | |
| Costs related to investor communications | |
| Costs of fund transfer from location to location | |
| Cost towards investor education, awareness and financial inclusion [***] (CSO 43) | |
| Brokerage cost pertaining to execution of trade | |

| Expenses Head | % Of Daily Net Assets |
|---|---|
| Cost of statutory advertisements | |
| Other Expenses** | |
| **Maximum Base expenses ratio (BER) permissible under Regulation 66 (7)(b)(i)** | Upto 0.90%* |
| Statutory levies (including GST) on all expenses excluding brokerage and transaction cost | Refer Note Below |
| Statutory levies (including GST) on brokerage and transaction cost | Refer Note Below |

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

Note: The scheme may charge statutory levies applicable, if any, on the base expenses, brokerage costs and transaction costs incurred. As defined under Regulation (2)(1)(yy), a 'statutory levy' means leavy imposed by State Government and Central Government.

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

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of provision no 6.9, 15.7.4.e.ii, 11.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

[***] In terms of paragraph 11.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, mutual fund distributors shall be eligible for an additional commission for onboarding: **(CSO 46)**

i. new individual investors (new PAN) from B-30 cities, at the Mutual Fund industry level and

ii. new women individual investors (new PAN) from both Top 30 and B-30 cities.

iii. The top 30 cities shall mean top 30 cities based on AMFI data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The structure of such additional commission shall be as under:

| Investment mode | Commission |
|---|---|
| Lump Sum Investment | 1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year |
| Systematic Investment Plan (SIP) | 1% of the total investment made during the first year, subject to a maximum of ₹2,000 |

**Notes:**

1) Brokerage costs which are incurred for the purpose of execution of trade may be capitalised to the extent of 0.06 percent and 0.02 percent for cash market transactions and derivatives transactions respectively. GST on brokerage cost paid for execution of trades shall be within the limit prescribed under regulation 66 of the SEBI (Mutual Funds) Regulations, 2026. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under Regulation 66(7).

2) As per provision no. 11.9 of SEBI Master Circular on Mutual Fund dated March 20, 2026. Index Funds shall be required to set aside 1bps of the daily net assets towards investor education and awareness initiatives.

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

4) Illustration of impact of expense ratio on scheme return. Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme. **(CSO 44)**

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

## D. LOAD STRUCTURE

A 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. 11.7.1 of SEBI Master Circular on Mutual Fund dated March 20, 2026 there shall be no entry load for all Mutual Fund schemes. Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services tax, if any, shall be credited to the scheme.

The Load Structure of the Scheme is given hereunder:

| Type of Load | Load chargeable (as %age of NAV) |
|---|---|
| Entry Load | Not Applicable (Pursuant to provision no. 11.7.1 of SEBI Master Circular on Mutual Fund dated March 20, 2026, no entry load will be charged by the Scheme to the investor) |
| Exit | 0.25% of the applicable NAV, if redeemed on or before 15 days from the date of allotment.<br><br>Goods & Service Tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of Goods & Service Tax, if any, will be credited to the scheme. |

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

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

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

The AMC reserves the right to change/modify exit load, depending upon the circumstances prevailing at any given time. However, any change in the load structure will be applicable to prospective investment only. At the time of changing the load structure, the AMC will adopt the following measures: **(SO 16)**

- 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.
- Functional website link for addendums to the SID: https://www.tatamutualfund.com/notice-addendum/tmf

## 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 a high degree of risks and investors should not invest in the schemes unless they can afford to take the risk of losing their investment.
- The sponsors are not responsible or liable for any loss resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting up of the mutual fund.
- Tata Nifty Metal Index Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, or 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: (CSO 08) (SO 02)**

**Risk associated with investing in companies forming part of Tata Nifty Metal Index (TRI):**

The specific risk factors related to the Scheme include, but are not limited to the following:

The Scheme, being an index fund, will invest at least 95% of its net assets in equity and equity-related instruments comprising the constituents of the Nifty Metal Index (TRI). The Index is designed to reflect the behavior and performance of companies engaged in various segments of the metals and mining value chain, including but not limited to ferrous metals, non-ferrous metals, mining, mineral processing, metal production, metal refining, alloy manufacturing, and allied activities.

The Scheme, being sectoral in nature, will be affected by the risks associated with the Metals Sector. Given that the Scheme seeks to invest in equity and equity related instruments of companies belonging to this sector, the concentration is likely to be high in companies operating within the metals and mining ecosystem. Owing to the high concentration risk associated with sectoral schemes, the risk of capital loss may be higher than that of diversified equity schemes. There is an element of unpredictable market cycles that could run for extended periods. Loss of value due to fluctuations in commodity prices, regulatory developments, technological changes, environmental considerations, or structural changes within the metals sector may result in a permanent loss of capital.

Further, the volatility and/or adverse performance of the Metals Sector and/or the securities comprising the Index may have a material adverse impact on the performance of the Scheme. The weight of each constituent stock is capped at the time of index rebalancing, which may help in limiting concentration risk.

In addition, the Scheme may be subject to the following sector-specific risks including, but not limited to:

**a. Market and Economic Risk**

The performance of metal and mining companies is closely linked to economic growth, industrial production, infrastructure development, construction activity, manufacturing output, and global trade. Economic slowdowns, recessionary conditions, reduced infrastructure spending, geopolitical tensions, or disruptions in global demand may adversely impact the revenues, profitability, and valuations of companies in the sector.

**b. Commodity Price Risk**

Metal companies are significantly exposed to fluctuations in the prices of commodities such as steel, aluminum, copper, zinc, nickel, iron ore, and other metals and minerals. Changes in global supply-demand dynamics, inventory levels, trade policies, or commodity market sentiment may result in significant volatility in earnings, cash flows, and valuations.

**c. Regulatory and Policy Risk**

The metals and mining sector operate within a regulatory framework covering mining leases, environmental clearances, royalties, export-import policies, land acquisition, taxation, and labor laws. Changes in government policies, regulatory requirements, duties, tariffs, or mining regulations may adversely affect business operations and profitability.

**d. Cyclicality Risk**

The metals sector is inherently cyclical in nature and is highly sensitive to changes in economic activity. Periods of strong demand may be followed by phases of excess capacity, lower utilization levels, and declining prices. Such cyclical fluctuations may result in significant variations in revenues, earnings, and stock prices.

**e. Operational and Project Execution Risk**

Metal and mining companies face operational risks arising from mining activities, processing operations, smelting facilities, logistics networks, and large-scale capital projects. Equipment failures, accidents, labor disruptions, project delays, cost overruns, geological uncertainties, or supply chain disruptions may adversely affect production and profitability.

**f. Global Demand and Trade Risk**

The sector is significantly influenced by international demand and global trade flows. Trade restrictions, sanctions, anti-dumping duties, changes in import-export regulations, or weakening demand from major consuming economies may adversely affect the performance of companies in the sector.

**g. Environmental and Sustainability Risk**

Metal and mining operations may be subject to environmental liabilities, climate-related regulations, carbon emission norms, rehabilitation obligations, and sustainability requirements. Failure to comply with such requirements may result in penalties, increased operating costs, project delays, or restrictions on business operations. Additionally, extreme weather events and natural disasters may disrupt mining and production activities.

**Tracking Error & Tracking Difference Risk: (CSO 10)**

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 Error / Tracking difference 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. Deviation in portfolio replication
vii. Execution of large buy / sell orders.
viii. Transaction cost (including taxes and insurance premium) and recurring expenses.
ix. 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 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 by factors affecting capital market 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 in 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.

**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 the Scheme's net asset value. 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 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 dispatch 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: (SO 05)**

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 mispricing 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 greater than, the risks associated with investing directly in securities and other traditional investments."

**Risks associated with Segregated Portfolio:**

Investors holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. Security 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 the 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 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 42(4) of SEBI (Mutual Funds) Regulations,2026, provision no. 13.6 of SEBI Master circular on Mutual Fund dated March 20, 2026, framework for short selling and borrowing and lending of securities, provision no. 13.6 of SEBI Master circular on Mutual Fund dated March 20, 2026. 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 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 the 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 daily.

Example:

A scheme has a security of a company which it would wish to hold for a prolonged period 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 or on demand.

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

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

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

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

**Securities Lending Risks**

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

**Risks associated with 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 substantial 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. 5.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026.

- 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 try to 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 on 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 is based on the current provisions of the applicable tax laws. This information is provided for general purposes only. The current taxation laws may change due to changes in the 'Income Tax Act 2025' 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.

**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. 5.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026 (Restriction on redemption in Mutual Funds).

**Risk Factors Associated with Investments in REITs:**

- Market Risk: REITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence, but actual market movements may be at variance with the anticipated trends.
- Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- Reinvestment Risk: Investments in REITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- Regulatory/Legal Risk: REITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

The above are some of the common risks associated with investments in REITs. Investment results may vary substantially on a monthly, quarterly or annual basis.

## C. RISK MITIGATION STRATEGIES (CSO 09)

**Risk mitigation measures for portfolio volatility and portfolio concentration:**

Tata Nifty Metal Index Fund is an index fund where there will be concentration of securities which are part of Nifty Metal Index (TRI). The scheme is subject to the risks associated with such securities forming part of this index. Index Fund being a passive investment 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. The Risk Mitigation strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme.

**Risk Control / Mitigation measures for investment in Derivative Instruments:**

The Scheme may take an exposure to equity derivatives of constituents or index derivatives 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. All derivatives trade will be done only on the exchange with guaranteed settlement. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.

**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. |

| Nature of Risk | Mitigation Measures |
|---|---|
| Concentration / Sectorial / Thematic 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. The Risk Mitigation strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme. |
| Liquidity Risks | The Scheme being passively managed fund will invest substantially in the constituents of underlying index in the same proportion. As such the liquidity of stocks that the scheme invests in could be relatively low. 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 |
|---|---|
| Credit Risk | In house dedicated team for credit appraisal.<br>Focus on good quality paper at the time of portfolio construction.<br>Management analysis will be used to identify company specific risks. Management's past track record will also be studied. 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.<br>Active duration management, focus will be on investing in lower duration debt instruments.<br>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 associated with long-term securities. |
| Risk of Rating Migration | 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 rating migration 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 associated with long-term securities |
| Reinvestment Risk | The debt allocation of the scheme is primarily a 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 small portion of the overall portfolio value. |
| 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 the 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. |

While these measures are expected to largely mitigate the above risks, there can be no assurance that these risks will be completely eliminated.

The measures mentioned above are 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 comprised in Nifty Metal Index (TRI) in the same proportion (weightage) as in the Index.

The Scheme may take an exposure to equity derivatives instruments 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. 13.15 of SEBI Master Circular on Mutual Fund dated March 20, 2026.

**Debt & Money Market Instruments:**

Debt / Money Market Instruments includes instruments like but not limited to:

1. Commercial Paper,
2. Certificate of Deposit,
3. Treasury Bills / Government Securities
4. Bill Rediscounting
5. Short term Corporate Bonds
6. Triparty Repo or any other instrument as may be permitted by SEBI,
7. Reverse Repo in Government Securities and
8. Any other Money Market instruments 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 units of liquid / money market / debt 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 or as permitted by SEBI from time to time.

A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate 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.

**Overview of Debt Market: (SO 12)**

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

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

**Money Market:**

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

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

**Expected Yields Range on Debt Securities as on 09.10.2026**

| Issuer | Instruments | Maturity | Expected Yield Range (%) |
|---|---|---|---|
| GOI | T-Bill | 91 days | 5.51-5.61 |
| GOI | T-Bill | 182 days | 6.05-6.15 |
| GOI | T-Bill | 364 days | 6.24-6.34 |
| GOI | Short dated | 1-3 yrs | 6.35-6.45 |
| GOI | Long dated | 3-5 yrs | 6.70-6.80 |
| GOI | Long dated | 5-7 yrs | 6.94-7.04 |
| Corporate | AAA | 1-3 yrs | 7.65-7.75 |
| Corporate | AAA | 3-5 yrs | 7.92-8.02 |
| Corporate | AA | 1-3 yrs | 8.15-8.25 |
| Corporate | AA | 3-5 yrs | 8.65-8.75 |
| Corporate | CP | 3 months | 6.50-6.60 |
| Corporate | CP | 1 year | 7.85-7.95 |
| Banks | CD | 3 months | 6.35-6.45 |
| Banks | CD | 1 year | 7.70-7.80 |
| Repo | | 1-3 days | 5.30-5.40 |

**B. What are the investment restrictions ? (as per sixth schedule of SEBI {Mutual Fund} Regulations 2026 and Chapter 13 of SEBI Master Circular on Mutual Funds dated March 20, 2026) (CSO 33) (SO 11)**

1. A mutual fund scheme shall not invest more than:

   10% of its NAV in debt and money market securities rated AAA; or
   8% of its NAV in debt and money market securities rated AA; or
   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 Sixth Schedule of MF Regulation.

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

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

   Note:
   i. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long-term ratings, the most conservative long-term rating shall be taken for a given short-term rating.

   ii. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

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

1A A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

   Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the SEBI from time to time:

   Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the SEBI:

   Note:
   a) Provision no. 13.1.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026 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 are 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.

2. The mutual fund under all its schemes shall not own more than ten per cent of any Company’s paid up capital carrying voting rights or ten per cent of units of REITs issued by a single issuer, as the case may be.

   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 6.

3. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-

   (a) such transfers are done at the prevailing market price^ for quoted instruments on a spot basis.
   Explanation- “spot basis” shall have same meaning as specified by stock exchange for spot transactions.
   (b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

   ^Note: Provision no. 10.13 and 13.19 of SEBI Master Circular on Mutual Fund dated March 20, 2026 **(CSO 30)**

4. A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate 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.

5. 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.

6. 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.

7. 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. 13.7 of SEBI Master Circular on Mutual Fund dated March 20, 2026.

   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 the cash market.
   i. However, the period for 'pending deployment' as stated above for the Scheme shall not exceed 7 days.

8. No mutual fund [scheme] shall make any investment in,—

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

      Further, as per clause 13.1.6.d of SEBI Master Circular on Mutual Funds dated March 20, 2026, Equity oriented ETFs and Inde Funds, based on widely tracked and non-bespoke indices, can make investments in accordance with the weightage of the constituents of the underlying index. However, such investments shall be subject to an overall cap of 35% of net asset value of the scheme, in the group companies of the sponsor.

   **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.

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

10. 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 the case of index fund or exchange traded fund or sector or industry specific scheme.

11. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

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

13. The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase, redemption of units or payment of interest or IDCW to the unitholders or for settlement of trades by equity oriented index funds and equity oriented exchange traded funds on account of under execution of sell trades on the stock exchange in the manner as may be specified by SEBI from time to time.

    The borrowing specified above shall be subject to –
    (a) such borrowing not exceeding twenty per cent of the net assets of the scheme; and
    (b) duration of such borrowing not exceeding a period of six months.

    The limit specified at clause (a) above shall not be applicable for intraday borrowing subject to such conditions as may be specified by SEBI.

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, 2026 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, 2026, including Sixth Schedule and Chapter 13 of SEBI Master Circular on Mutual Funds March 20, 2026 thereof. **(CSO 19)**

### C. Fundamental Attributes (CSO 59) (SO 08)

Following are the Fundamental Attributes of the scheme, in terms Regulation 22(9)(c) of the SEBI (MF) Regulations 2026:

**(i) Type of a scheme**

An open ended fund replicating / tracking Nifty Metal Index (TRI).

**(ii) Investment Objective (CSO 26)**

The investment objective of the scheme is to provide returns, before expenses, that commensurate with the performance of Nifty Metal 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 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.”

**(iii) Terms of Issue**

a) Liquidity: Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 2026, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value. Aggregate fees and expenses chargeable to the Scheme. (Refer section “C Annual Scheme Recurring Expenses” of Part III - Other Details for further details).

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

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations, 2026, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

i. SEBI has reviewed and provided its comments on the proposal.

ii. A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder and details, as specified by the SEBI, are appropriately displayed on the website of asset management company; and

iii. The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

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

**Source: NSE**

**a) About the index**

- The Index is designed to reflect the behaviour and performance of the metals sector. The index comprises of maximum of 15 stocks.

- The Index is computed using free float market capitalization method, wherein the level of the index reflects the total free float market value of all the stocks in the index relative to particular base market capitalization value.
- The launch date of Index is July 12th, 2011.
- The index is in existence & can be viewed on: https://www.niftyindices.com/indices/equity/sectoral-indices/nifty-metal

**b) Eligible universe:**

Companies should form part of Nifty 500 at the time of review. In case, the number of eligible stocks representing a particular sector within Nifty 500 falls below 10, then deficit number of stocks shall be selected from the universe of stocks ranked within top 800 based on both average daily turnover and average daily full market capitalisation based on previous six months period data used for index rebalancing of Nifty 500.

**c) Constituent Selection**

- Companies should form a part of the Metals sector.
- The company's trading frequency should be at least 90% in the last six months.
- The Company should have a minimum listing history of 1 month as on the cutoff date.
- Final selection of companies shall be done based on the free-float market capitalization.

**d) Constituent Weightings:**

Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

**e) Index Rebalancing and Reconstitution**

The Index is reviewed semi-annually and reconstitution is effective from March and September.

**Impact Cost**

Impact cost represents the cost of executing a transaction in each 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. A company with lower impact costs suggests high liquidity as against the company with higher impact costs.

The updated constituents of the underlying index will be made available on the website of the Fund i.e. www.tatamutualfund.com.

**Index Constituents as on 30th September, 2026**

| Sr. No. | ISIN | Security Name | Weights % | Impact Cost % (as on 30.09.2026) |
|---|---|---|---|---|
| 1 | INE081A01020 | TATA STEEL LTD. | 17.30 | 0.02 |
| 2 | INE038A01020 | HINDALCO INDUSTRIES LTD. | 15.43 | 0.02 |
| 3 | INE019A01038 | JSW STEEL LTD. | 13.65 | 0.03 |
| 4 | INE423A01024 | ADANI ENTERPRISES LTD. | 11.14 | 0.02 |
| 5 | INE1CDF01017 | VEDANTA ALUMINIUM METAL LTD. | 7.92 | 0.28 |
| 6 | INE205A01025 | VEDANTA LTD. | 5.16 | 0.02 |
| 7 | INE749A01030 | JINDAL STEEL LTD. | 4.76 | 0.03 |
| 8 | INE702C01027 | APL APOLLO TUBES LTD. | 4.51 | 0.04 |
| 9 | INE139A01034 | NATIONAL ALUMINIUM CO. LTD. | 3.46 | 0.02 |
| 10 | INE267A01025 | HINDUSTAN ZINC LTD. | 3.08 | 0.02 |
| 11 | INE584A01023 | NMDC LTD. | 2.99 | 0.03 |
| 12 | INE114A01011 | STEEL AUTHORITY OF INDIA LTD. | 2.97 | 0.02 |
| 13 | INE281B01032 | LLOYDS METALS AND ENERGY LTD. | 2.92 | 0.05 |
| 14 | INE220G01021 | JINDAL STAINLESS LTD. | 2.65 | 0.05 |
| 15 | INE531E01026 | HINDUSTAN COPPER LTD. | 2.07 | 0.04 |

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

Not applicable, as the scheme is not an ETF.

### F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 14.5 of SEBI master circular for mutual funds dated March 20, 2026 (only for close ended debt schemes)

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

### G. Other Scheme Specific Disclosures

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| Listing and Transfer of Units | **Listing**<br>Not applicable<br>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.<br>**Transfer of Units**<br>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.<br>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.<br>The units issued in Demat (electronic) form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.<br>Transfer would be only in favor of transferees who can hold units. The Fund will not be bound to recognize any other transfer.<br>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.<br>As per Regulation 35 of SEBI (Mutual Fund) Regulations, 2026, unless otherwise restricted or prohibited under the scheme, a unit shall be freely transferable.<br>Please refer SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedure or call the investors service centers for any clarification on the above. |
| Dematerialization of Units | Pursuant to provision no. 15.7.2 of SEBI Master Circular on Mutual Fund dated March 20, 2026 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.<br>As per Regulation 35 of SEBI (Mutual Fund) Regulations, 2026, unless otherwise restricted or prohibited under the scheme, a unit shall be freely transferable. |
| Minimum Target amount<br>(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 | Rs 5 Crores |

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| amount invested without any return) | |
| Maximum Amount to be raised (if any) | No upper limit. |
| Dividend Policy (IDCW) | 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.<br><br>All the income distribution cum capital withdrawal payments shall be in accordance and compliance with SEBI and National Stock Exchange of India Regulations, as applicable from time to time |
| Allotment (during NFO) | 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:<br><br>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.<br><br>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.<br><br>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.<br><br>An Investor who has not provided Demat account details shall be issued an 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.<br><br>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 only in electronic form as default.<br><br>Kindly refer to clause "Account Statements" for provisions relating to dispatch of Account Statement. In case unit holder wishes to dematerialize the units, he/she shall comply with the procedures prescribed by the AMC / Depository from time to time.<br><br>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.<br><br>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.<br><br>Unitholders desirous of transferring units shall submit the transfer request in the prescribed form and with other documents as may be mandated by AMC.<br><br>The allotment of units is subject to realization of the payment instrument.<br><br>Any application for subscription of units may be rejected if found incomplete or due to unavailability of underlying securities, etc. |
| Allotment during continuous offer for sale period. | At the discretion of the investors, the units under the scheme shall either be allotted in dematerialized form (if investor has Demat account and he has provided the details of depository account in the application form) or by way of issuing the physical account statement.<br><br>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<br><br>An investor who has not provided Demat account details shall be issued an account statement specifying the number of units allotted. A statement of accounts specifying the number of units allotted to the applicant or issue |

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| | 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.<br><br>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.<br><br>Unitholders desirous of transferring units shall submit the transfer request in the prescribed form and with other documents as may be mandated by AMC.<br><br>Further, where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form and the allotment will be made only in electronic form as default.<br><br>In case unit holder wishes to dematerialize the units, he/she shall comply with the procedures prescribed by the AMC / Depository from time to time.<br><br>The allotment of units is subject to realisation of the payment instrument.<br><br>Any application for subscription of units may be rejected if found incomplete or due to unavailability of underlying securities, etc. |
| Refund | Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will be without incurring any liability whatsoever for interest or other sum. If the Fund fails to refund the amount within 5 business days, interest @15% per annum for delayed period shall be paid by the AMC. Refunds will be carried out electronically wherever CBS account nos., IFSC codes available or Direct Credit facility is available with the Bank else through refund orders marked "A/c. Payee Only" drawn in the name of the first applicant. |
| Who can invest<br><br>(This is an indicative list, and investors are requested to consult their financial advisor to ascertain whether the scheme is suitable to their risk profile) | **Eligibility for Application**<br><br>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:<br>• 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.<br>• 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. 15.13of SEBI Master Circular on Mutual Fund dated March 20, 2026 which states that payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e., the account the minor may hold with the parent/legal guardian after completing all KYC formalities.<br>• 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).<br>• Mutual Funds (including any Scheme managed by AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 41(1) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 2026 read with provision 13.14 of SEBI Master Circular on Mutual Funds dated March 20, 2026).<br>• Asset Management Company (AMC); (in accordance with Regulation 22(3) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 2026).<br>• Partnership firms, in the name of the partners.<br>• Hindu Undivided families (HUF) in the sole name of the Karta.<br>• Financial and Investment Institutions/ Banks.<br>• Army/ Navy / Air Force, paramilitary Units, and other eligible institutions.<br>• Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws.<br>• Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis or on non-repatriation basis.<br>• 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.<br>• International Multilateral Agencies approved by the Government of India. |

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

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

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

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

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

To ensure compliance with FATCA and other rules / directions / notifications as may be issued by Government of India or other regulatory authority, Mutual Funds are required to institute a process to identify US Person investors and report the same.

Applicants are required to refer to the “FATCA information” section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

**Common Reporting Standard (CRS)**

On similar lines of FATCA, the Organization of Economic Development (OECD), along with the G 20 countries, of which India is a member, has released a ‘Standard for Automatic Exchange of Financial Account Information in Tax matters. To combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, the G 20 & OECD countries have together developed a common reporting standard (CRS) on automatic exchange of information (AEOI). On June 3,2015 India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the ‘source’ jurisdiction to collect and report information to their tax authorities about account holder’s ‘resident’ in other countries. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the ‘resident’ countries.

In view of India’s commitment to implement the CRS on AEOI and also the IGA with USA and with a view to provide information to other countries necessary legislative changes has already been made in Finance Act & by inserting Rules 114F to 114H and Form 61B to provide a legal basis for the Reporting Financial Institutions (RFIs) for maintaining and reporting information about the reportable accounts.

Applicants are required to refer to the “FATCA/CRS information” section in the application and mandatorily fill/sign off on the same. Applications without this information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided/ declaration in the application form may undergo a change on receipt of communication / guidelines from Government of India or AMFI or SEBI or any other regulatory authority.

With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with a change in information already submitted by them with Mutual Fund. FATCA provisions are relevant not only at the on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA/CRS related declaration provided by them previously.

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

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| | Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements. |
| Who cannot invest | **Applicants who cannot Invest.**<br>• 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.<br>• A person who is resident of Canada.<br>• OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 2025and under Foreign Exchange Management Act, 1999.<br>Any person /entity who is restrained/ prohibited/ debarred by any Regulators / Law Enforcement Agencies for investment in capital market.<br>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.<br>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 Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, subsequent to his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution.<br>This scheme has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from /of the Unitholders (which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc.). Each Unitholder must represent and warrant to the Trustee Company/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or sell Units to any person to whom such offer, or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequences, each Unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/country of incorporation, establishment, citizenship, residence or domicile. |
| How to Apply and other details **(CSO 35)** | Investors can obtain application forms from either Investor Service Centers (ISCs) / Official Points of Acceptance (OPAs) of AMC or can be downloaded from the website of AMC. Functional weblink: Kindly visit https://www.tatamutualfund.com/forms.<br>Please refer to the SAI and Application form for the instructions.<br>Link for the list of official points of acceptance, collecting banker details etc.<br>Functional weblink: Kindly visit https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures.<br>Details of R&T are as under:<br>**Computer Age Management Services (Private) Limited (CAMS),**<br>SEBI registration number INR000002813,<br>Unit: Tata Mutual Fund.<br>178/10 Kodambakkam High Road, Opp. Hotel Palm grove Nungambakkam, Chennai - 600 034<br>Website: www.camsonline.com, Email: service@tataamc.com (Tata Mutual Fund Email Address),<br>Telephone: (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm)<br>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:<br>**Computer Age Management Services (Private) Limited (CAMS),**<br>148, OLD Mahabalipuram Road, Okkiyam Thuraipakkam, Chennai - 600 097. |

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| | Email: service@tataamc.com (Tata Mutual Fund Email Address),<br>Telephone (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm).<br>KYC is mandatory for investing in the Scheme. Non individual category of investors is required to furnish details of the 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).<br>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.<br>All investment cheques should be current dated.<br>Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.<br>Duly filled application form can be submitted at branch offices of Tata Asset Management Pvt Ltd or at Registrar and Transfer Agent (R&T).<br>For details on OPAs, R&T & Collecting Banker, please refer to the back cover page of this Scheme Information Document.<br>Investors can also subscribe to the units from the official website of the AMC i.e., www.tatamutualfund.com.<br>**Official Points of Acceptance of Transaction through MF utility & MF Central**<br>Investors are requested to visit the website of MFUI i.e., www.mfuindia.com to download the relevant forms. |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same. | The number of Units held by the Unit holder under his folio / Demat Account will stand reduced by the number of Units redeemed. Presently, the AMC does not intend to reissue the repurchased units. However, the Trustee reserves the right to reissue the repurchased units later after issuing adequate public notices and taking approvals, if any, from SEBI. |
| Restrictions, if any, on the right to freely retain or dispose of units being offered.<br>**(CSO 57)** | 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.<br>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.<br>The unit holders have an option to hold the units in demat form in addition to the account statement as per the current practice. Unit holders who wish to trade in units would be required to have a demat account.<br>The units issued in Demat (electronic) form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.<br>Transfer would be only in favor of transferees who can hold units. The Fund will not be bound to recognize any other transfer.<br>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.<br>As per Regulation 35 of SEBI (Mutual Fund) Regulations, 2026, unless otherwise restricted or prohibited under the scheme, a unit shall be freely transferable.<br>Please refer to SAI for the procedure of transmission & pledging. Investors are requested to visit the funds website for the list of prescribed documents under any of the procedures or call the investors service centers for any clarification on the above.<br>There is no upper limit of redemption. However, this is subject to the following:<br>a) The repurchase would be permitted to the extent of credit balance in the Unit holder's account.<br>b) The Asset Management Company (AMC) may, in the general interest of all Unit holders of the Scheme, keep in view the unforeseen circumstances/unsure conditions, limit the total number of Units which may be redeemed on any Business Day. Restrictions may be imposed under the following circumstances that lead to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets.<br>a) Liquidity issues - When markets at large become illiquid, affecting all securities rather than any issuer specific security. |

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

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

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

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

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

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

Cut off timing for subscriptions / redemptions/ switches.

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

**Applicable NAV for Subscription / Switch-in :Cut Off Timing 3.00 pm**

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

Realisation of funds means funds available to the AMC Scheme and not date and time of debit from Investor's account.

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

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

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

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time, and the funds are available for utilization before the cut-off time.
- In case of switch/STP transactions, funds will be made available for utilization in the switch-in-scheme based on the redemption payout cycle of the switch out

Scheme Redemption /Switch Out: In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day.

Outstation cheques/demand drafts will not be accepted.

**Valid application for "switch out" shall be treated as redemption and for "switch in" shall be treated as purchases and the relevant NAV of "Switch in" and "Switch Out" shall be applicable accordingly.**

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| Minimum amount for Purchase / Redemption / switch out | **Regular Plan (For applications routed through Distributors) & Direct Plan (For applications not routed through Distributors):**<br>**Minimum Amount for Purchase / switch in:**<br>Rs 5,000/- and in multiple of Re.1/- thereafter.<br>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.<br>**Minimum Additional Purchase Amount**<br>Rs.1,000/- and in multiples of Re.1/- thereafter.<br>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.<br>**Minimum Redemption Amount**<br>Rs. 500 or 50 units or as mentioned in the application form or folio balance whichever is lower.<br>**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.** |
| Minimum balance to be maintained and consequences of non-maintenance. | There is no minimum balance requirement for the scheme. **(CSO 36)** |
| Accounts Statements<br>**(CSO 60) (SO 18)** | The AMC will send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).<br>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including distribution commission paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.<br>Half-yearly CAS shall be issued at the end of every six months (i.e., September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable<br>As per SEBI Circular no SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025, the following timelines will be applicable for sending of CAS with effect from May 14th, 2025:<br>1. The CAS shall be dispatched to investors who have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors who have opted for delivery via physical mode, within fifteen (15) days from the month end.<br>2. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis. In such cases, the CAS shall be dispatched to those investors who have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors who have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs.<br>For further details, refer SAI. |
| Dividend / IDCW | The payment of the dividend to the unitholders shall be made within seven working days from the record date.<br>The above timelines are subject to the list of exceptional circumstances as specified by SEBI or AMFI from time to time. |
| Redemption | The redemption proceeds will be dispatched to the unit holders within three working days from the date of redemption or repurchase.<br>The redemption cheque will be issued in the name of the first unitholder.<br>The above revised timelines are subject to the list of exceptional circumstances specified as per provision no. 15.3.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026. |

| Sr No | Exceptional Situations | Additional Timelines Allowed |
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| (i) | Payment of redemption proceeds through physical instruments (cheque / DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPS failed records for reasons like name mismatch*, technical error / Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end.<br>* Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF Folio may not be first holder in the bank account or the investor's name in MF folio and his/her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c & MF folio are recorded a bit differently e.g.,<br>(i) Given Name + Middle Name + Surname<br>(ii) Given Name + Surname<br>(iii) Surname + Given Name etc.<br><br>Note: When payment is made through cheque / DD, the investor's bank account details registered with the RTA shall be printed on the cheque/DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment. | Additional 2 working days |
| (ii) | On such days, it is a bank holiday in some or all the states, but a business day for the stock exchanges. | Additional 1 working day following the bank holiday(s) in the State where the investor has a bank account. |
| (iii) | Exceptional circumstances such a sudden declaration of a business day as a holiday (as it happened on the day the famous singer Lata Mangeshkar passed away) or as a non-business day due to any unexpected reason / Force Majeure events. | In all such exceptional situations, the timelines prescribed in provision no. 15.3 & 15.4 of SEBI Master Circular on Mutual Fund dated March 20, 2026 shall be counted from the date the situation becomes normal. |
| (iv) | In all such cases where a request for Change of Bank account (COBM) has been received just prior to (up to 10 days prior) OR simultaneously with redemption request. | In all such cases, the AMCs / RTAs can make the redemption payment after the cooling off period of 10 days from the date of receipt of COBM.<br>The redemption transaction shall be processed as per the applicable NAV on the basis time stamp.<br>The credit may either be given in the existing bank account or<br>the new bank account post due diligence within 1 working day after cooling off period. |
| (v) | Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax authorities, Folio under lock/bank lien etc. | Additional 3 working days |

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

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| | **For units held in demat form:** Unitholders should submit their valid redemption request to their Depository Participant (DP). The redemption proceeds will be credited to the bank account of the Unitholder, as per the bank account details recorded with the DP through electronic modes or by forwarding a Cheque / Draft. |
| Bank Mandate (Bank Account Details)<br><br>**(CSO 61) (SO 19)** | 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.<br><br>**Uniform Procedure for Change of Bank Details (COB) and Change of Address (COA)**<br><br>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.<br><br>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.<br><br>**A. Documents required for Change of Bank Mandate (COB)**<br>1. Transaction slip/Request letter from investor<br>And<br>2. Proof of New Bank Mandate:<br>Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank:<br>• Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.<br>OR<br>• Self-attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number.<br>OR<br>• Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number.<br>OR<br>• 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.<br>And<br>3. Proof of Existing Bank Mandate:<br>Original of any one of the following documents or copy should be attested by the Bank or originals should be produced for verification:<br>• Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque.<br>OR<br>• Original bank account statement / Passbook containing the first unit holder name and bank account number.<br>OR<br>• 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.<br>OR<br>• In case such a 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.<br>**A. Documents required for Updation of Bank Mandate (pertains to the period when bank details were not mandatory)**<br>1. Transaction slip/Request letter from investor<br>and<br>2. Proof of New Bank Mandate<br>Original of any one of the following documents or originals should be produced for verification or copy should be attested by the Bank:<br>• Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.<br>OR<br>• Self-attested copy of not older than 3 months bank statement containing the first unit holder name and bank account number.<br>OR<br>• Bank passbook with current entries not older than 3 months containing the first unit holder name and bank account number.<br>OR |

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| | • 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.<br>And<br>3. Proof of Identity: Only PAN card copies 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.<br><br>**Important Note:**<br><br>Unitholders may note that a minimum of 10 days prior notice is required for change / updation of bank account details.<br>In case prior notice for change of bank account details is not provided at least 10 days prior to the date of redemption then the payment of redemption proceeds may be paid out to the existing bank account. For unit holders where the units are held in demat, please ensure that the bank account details linked with the demat account is updated. Maturity payment would be made as per the bank account details as provided by the Depository Participant.<br><br>**B. <u>Documents required for Change of Address (COA)</u>**<br><br>KYC not complied Folios/Clients:<br><br>1. Transaction slip/Request letter from investor<br><br>And<br><br>2. Proof of New Address (as per KYC guidelines)<br><br>And<br><br>3. Proof of Identity: Only PAN card copies 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.<br><br>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.<br><br>**II) Restriction on Acceptance of Third Party Payments for Subscription of units of schemes of Tata Mutual Fund**:<br><br>In pursuance to Best Practice Guidelines issued by Association of Mutual Funds in India [AMFI] Vide Circular No.135/BP/55/15-16 dated April 20, 2015 and any other circulars/ guidelines issued by SEBI/ AMFI from time to time. Tata Asset Management Pvt Ltd has decided not to accept subscriptions with Third-Party cheques, except in the following situations:<br><br>a. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one time subscription through Payroll deductions or deductions out of the expense reimbursements.<br><br>b. Custodian on behalf of an FII/FPI or a client.<br><br>c. Payment by an AMC to an empaneled distributor on account of commission /incentive etc. in the form of the mutual fund units of the schemes managed by AMC through SIP or lump sum/ one time subscription, subject to compliance with SEBI Regulations and guidelines issued by AMFI from time to time.<br><br>d. Payment by a corporate to its agent/distributor/dealer (similar arrangement with principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the mutual fund units through SIP or lump sum/one time subscription, subject to compliance with SEBI Regulations & guidelines issued by AMFI.<br><br>For details kindly refer Statement of Additional Information (SAI). |
| Delay in payment of redemption / Repurchase proceeds / dividend | AMC will be liable to pay interest to the unitholders at rate as specified vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay, subject to exceptional circumstances as mentioned in this document.<br><br>**Income distribution cum capital withdrawal**<br><br>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).<br><br>**Redemption** |

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| | In case of failure to despatch redemption proceeds within three working days, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). |
| Unclaimed Redemption and Income Distribution cum Capital Withdrawal (IDCW) Amount | **Treatment of Unclaimed dividend and redemption amounts (CSO 52)**<br><br>In accordance with provision no. 15.5 of SEBI Master Circular on Mutual Fund dated March 20, 2026, 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.<br><br>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 BER (Base Expense Ratio) of such plan shall be capped at 50 bps. |
| Disclosure w.r.t investment by minors **(CSO 37)** | **Uniform process shall be applicable for investments made in the name of minor through a guardian:**<br><br>In case of application in the name of minor, the minor must 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.<br><br>i. AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' by provision no. 15.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026. Further, 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.<br><br>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.<br><br>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.<br>iv. The major may update Nomination in favour of an individual. |

**Other Scheme related disclosures:**

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| Ongoing Offer Period<br><br>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period. | The Scheme will reopen for subscriptions / redemptions, within 5 business days from the date of allotment. |
| Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.<br><br>This is the price you need to pay for purchase/switch-in. | At the applicable NAV. |
| Ongoing price for redemption (sale) / repurchase / switch outs (to other schemes/plans | At the applicable NAV subject to prevailing exit load, if any. |

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| of the Mutual Fund) by investors.<br><br>This is the price you will receive for redemptions/switch outs.<br><br>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:<br><br>Rs. 10* (1-0.02) = Rs. 9.80 | Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 2026, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.<br><br>The Trustee Company may, however, from time-to-time review and modify the repurchase load for each choice of investment. The Units if partially repurchased would be subtracted from the Unit balance of that Unitholder on "First in First Out" basis i.e., the Units that were offered / allotted first would be the first to be repurchased. In case amount is withdrawn, the same will be converted into Units at the applicable Repurchase price / NAV related price and the number of Units so arrived at will be subtracted from the Unit balance of that Unitholder on "First in First Out" basis. The repurchase would be permitted to the extent of credit balance in the Unitholder's account.<br><br>The repurchase cheque will be issued in the name of the first unitholder.<br><br>Under normal circumstances, the Fund will ensure that the repurchase cheques are dispatched within three business days from the date of processing the repurchase request on repurchase day. In the event of partial repurchase, the Fund shall dispatch the revised Account Statement by suitable mode as decided by AMC from time to time for the balance number of Units still being held by the Unitholder along with the repurchase cheque. Credit balances in the account of a Non- Resident Unitholder on maturity or otherwise, (where RBI final approval and any other approval (if any required) has been obtained) may be repurchased by the Fund by such Unitholder in accordance with the procedure described above and also subject to any procedures laid down by RBI and any other agency.<br><br>Such repurchase proceeds will be paid by means of a Rupee cheque payable to the NRE/ NRO account of the Unitholder or subject to RBI procedures and approvals, such payment in Indian Rupees will be converted into US Dollars or into any other currency, as may be permitted by RBI, at the rate of exchange prevailing at the time of remittance and will be dispatched at the applicants' risk, or at the request of the applicants' will be credited to their NRE/ NRO Accounts, details of which are to be furnished in the space provided for this purpose in the Repurchase Form.<br><br>The Fund will not be liable for any delays or for any loss on account of exchange fluctuations, while converting the rupee amount in US Dollar or any other currency. The Fund (if required) may also make arrangements to obtain RBI approvals on a case-by-case basis on behalf on the Unitholder, subject to the Unitholder providing the Fund with the necessary documents required. |
| Special Products / facilities available | **1. Systematic Investment Plan (SIP)**<br><br>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 in the SIP Enrolment/ Application Form from time to time. The cheques will be presented on the dates mentioned on the cheque and subject to realization. Investors may also register for SIP through One Time Mandate (OTM) form. The payment towards any future SIP instalments transactions received through any mode i.e. physical or electronic can be linked to the OTM form. Units will be allotted at the applicable NAV along with applicable load (if any).<br><br>"SIP facility is available subject to terms and conditions. Please refer to the SIP Enrolment form for terms and conditions before enrolment."<br><br>SIP with Top-up SIP facility:<br><br>SIP with Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP Instalment 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.<br><br>Terms and conditions of top-up SIP are as follows:<br><br>The Top-up option must be specified by the investors while enrolling for the SIP facility.<br><br>Please refer application form for the minimum SIP Top-up amount.<br><br>The Top-up details cannot be modified once enrolled. To make any changes, the investor must cancel the existing SIP and enrol for a fresh SIP with Top-up option.<br><br>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.<br><br>In case of Quarterly SIP, investors can opt for only Yearly interval top-up frequency.<br><br>For complete details regarding the SIP with top-up facility please refer to SIP Auto Debt Form with Top up facility enrolment form. |

**2. SIPrise facility:**

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 Nifty Metal Index Fund is considered as eligible Source Scheme for "SIPrise" facility.

The terms and conditions of this facility are as follows:

a) Systematic Investment Plan (SIP)

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.

Default SIP trigger date under this facility will be the 10th 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.

The SIP will be registered for monthly frequency only.

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.

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.

Top-Up SIP is allowed under this feature. The investor may choose to increase their SIP amount as mentioned in the application form.

b) Systematic Transfer Plan (STP)

A Systematic Transfer Plan (STP) will start one year prior to that of the SWP.

Yearly STP amount will be equal to 15 times the monthly SWP amount from the target scheme or till the units are available.

c) Systematic Withdrawal Plan (SWP)

Investors need to choose the scheme (target scheme) from where the monthly SWP is required to be made to their registered bank account & 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.

The SWP will start after the SIP tenure or after the pause period, if any, as chosen by the investor.

The SWP amount selected shall not be less than the initial SIP amount opted by the investor.

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. 1st trigger month) for SWP will be the subsequent month of the last SIP instalment month.

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.

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.

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.

The SWP will continue till the units are available in the scheme.

Common Features

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.

STP will be done when the target scheme is different from the source scheme at prevailing NAV in the respective scheme (s).

Partial redemption or switch out of the units in the source or target scheme will not affect the SIP, STP & SWP already registered under this facility. Investors are required to note that the STP & SWP will be continued for the period chosen by the investor or till the units are available in the source and target scheme respectively.

Investor has option to withdraw from this SIP facility at any stage by providing a separate request to discontinue/cease the SIP, STP & SWP registration.

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.

This Facility is not available where units are in held in DEMAT mode.

Pledged or Frozen Units will not be transferred (i.e. through STP). The same is also not available for withdrawal by the investor (i.e. through SWP) unless the investor / unitholder provides the necessary valid documents to prove that the pledge/freeze status has been withdrawn/changed.

Investors can opt to withdraw through lumpsum either partially or in entirety till the units are available in the source and / or target scheme at any time during the tenure of this facility. Accordingly, the balance units will be considered for SIP, STP & SWP under this facility.

Each STP & SWP will continue for the chosen amount or till units last.

Default trigger date i.e. 10th calendar day of the month is only applicable for this facility.

Tata Mutual Fund reserves the right to reject any application in case the investor does not fulfil any criteria of this facility

All other terms & conditions of SIP, STP & SWP are also applicable to SIPrise. The AMC reserves the right to modify list of eligible schemes from time to time.

Kindly note that apart from the above facility mentioned i.e. “SIPrise”, investor can opt for normal / existing SIP, STP & SWP facility as mentioned in respective Scheme Information Document. Disclaimers:

1. This facility does not in any way give assurance or guarantee returns or lump sum payments at the end of the SIP period or thereafter.

2. The payouts to the investors are made only by means of redeeming the units/corpus available in the investor’s folio at NAV and subject to load, if any.

3. Tata Mutual Fund does not in any way assure or guarantee payouts, beyond available units/corpus in the scheme/s folio.

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

5. The investor is advised to consult their tax consultant with respect to specific tax implications arising out of their participation in the facility

**3. Systematic Withdrawal Plan (SWP)**

This facility available to the unitholders of the fund enables them to redeem fixed sums or fixed number of units from their unit accounts at periodic intervals. The amount withdrawn under SWP by redemption shall be converted into the Fund units at the Repurchase price and such units will be 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.

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

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

**4. Systematic Transfer Plan (STP)**

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

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| | amount will be considered for allotment in the target scheme and units will be allotted as per the applicable NAV of the target scheme. Unitholders may change the amount of STP. However, the STP amount selected cannot be below the specified minimum redemption amount of the source scheme and should meet the minimum investment amount criteria of the target scheme. A change in STP amount can be done by giving two weeks prior written notice to the registrars. STP may be terminated automatically if the balance falls below the minimum account balance or upon the receipt of notification of death or incapacity of the unitholders by the fund. Rules relating to the plan may be changed from time to time by the Investment Manager.<br><br>"STP facility is available subject to terms and conditions. Please refer to the STP Enrolment form for terms and conditions before enrolment."<br><br>For further details and terms and condition on special products, please refer KIM cum application form.<br><br>**Flex STP**<br><br>Flexible Systematic Transfer Plan ("Flex STP") by Tata Mutual Fund is a facility wherein a Unitholder(s) of designated open-ended Scheme(s) can opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended (source scheme) to the growth option of another open-ended scheme (target scheme).<br><br>Salient Features of Flex STP are as follows:<br><br>1. The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:<br><br>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]<br><br>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.<br><br>3. Under "Flex STP" facility, Tata Nifty Metal Index Fund is enabled as Source as well as Target Scheme.<br><br>4. Flex STP would be available for Quarterly, Monthly, Weekly and Daily frequencies.<br><br>5. Flex STP is not available from "Daily / Weekly" income distribution plans of the source schemes.<br><br>6. Flex STP is available only in "Growth" option of the target scheme.<br><br>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.<br><br>8. Flex STP will stop/cease on occurrence of any of the following event whichever is earlier.<br><br>a. Flex STP will cease after the specified End Date / Specified number of instalments have been transferred.<br><br>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.<br><br>9. A single Flex STP enrolment Form can be filled for transfer into one Scheme/Plan/Option only.<br><br>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.<br><br>11. The request for Flex STP should be submitted at least 10 calendar days before the first STP date.<br><br>12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.<br><br>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.<br><br>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.<br><br>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. |

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| | **5. SWAP facility (Switch and Withdrawal Automation Plan)**<br><br>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.<br><br>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.<br><br>Eligible Schemes<br><br>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.<br><br>The target schemes can be all open-ended schemes of Tata Mutual Fund which do not have the lock-in facility.<br><br>Currently following scheme are subject to lock in<br><br>a. Tata Retirement Saving Fund (All Plans)<br><br>b. Tata ELSS Tax Saver Fund<br><br>c. Tata Children's Fund<br><br>The AMC reserves the right to change the Eligible Schemes from time to time.<br><br>Cessation of Facility<br><br>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 Centres (CSCs).<br><br>The SWAP facility will terminate automatically if no balance is available in the respective scheme on the date of instalment trigger or if the enrolment period expires.<br><br>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 enrolment.<br><br>For detail terms & conditions, unitholders are requested to check SID/KIM cum application form of the respective schemes.<br><br>Facility for purchasing of the units of the scheme through order routing platform on BSE and NSE<br><br>The scheme will be admitted on the order routing platform of Bombay Stock Exchange Limited ""BS"") i.e., BSE StAR MF and National Stock Exchange of India Limited ""NS"") i.e., Mutual Fund Service System (MFSS) and also through Open Network for Digital Commerce (ONDC) and National Commodity and Derivatives Exchange (NCDEX) ("Network"). Under this facility investors can submit the application for subscription and redemption of units of the scheme though the Stock Exchange platform.<br><br>Provision no. 17.2.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026 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.<br><br>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.<br><br>For further details on Special Products/ Terms & Condition, please refer KIM/Application form.<br><br>For detail terms & conditions, unitholders are requested to check KIM cum application form of the scheme. |
| Transactions through online facilities / electronic modes | Investor can transact through online facilities /electronic modes in Tata Mutual Fund Scheme. The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of |

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| | 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.<br><br>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 timelines within which the Funds are credited into the Scheme's bank account is within the timelines provided by RBI which is T+3 settlement cycle / business days, where T is the date of Transaction / day of intimation regarding completion of transaction. The nodal bank account as stated above is an internal account of the bank and such accounts are not maintained or operated by the intermediary / aggregator or by the Mutual Fund.<br><br>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. |
| Acceptance of Financial transactions from Non-individual investors through email | As per AMFI Best Practice Guidelines Circular No.135/BP/118 /2024-25 dated 31st January 2025 on "Acceptance of financial transactions through email in respect of non-individual investors", AMFI's Operations & Compliance Committee has recommended the below standard guidelines:<br><br>Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Tata Mutual Fund schemes shall:<br><br>a) Submit a copy of the Board resolution or an authority letter on their letter head (signed by competent authority), granting appropriate authority to the designated officials of their entity.<br><br>b) The board resolution/authority letter should explicitly consist of:<br><br>(i) List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs<br><br>(ii) An Undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement.<br><br>c) In case the document is submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name.<br><br>d) In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided –<br><br>(i) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and<br><br>(ii) the domain name of the email ID of the sender of the email is from the same organization's official domain name.<br><br>e) No change in bank details or addition of bank account of the entity or any non-financial transactions shall be allowed / accepted via email.<br><br>f) Request for change in bank details or addition of bank account of the entity shall be submitted by the non-individual investor using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories.<br><br>g) Change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scanned copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head.<br><br>h) In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered |

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| | MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfillment of the following requirements:<br><br>a) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and<br><br>b) the non-individual unitholder's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter.<br><br>Terms and Conditions for acceptance of financial transactions through email are as below:<br><br>1. Investor is aware of all the risks involved in transacting through email mode and that the investor is also aware of the risks involved including those arising out of transmission of electronic mails.<br><br>2. TATA AMC /RTA shall not be liable in case the transaction sent or purported to be sent by the investor is not received by the TATA AMC/ RTA due to any reason and hence not processed.<br><br>3. Investor should maintain adequate safeguards / measures to ensure the security of email communication.<br><br>4. Investor availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws / regulations.<br><br>5. Investor should follow appropriate procedure for addition/deletion in the name of authorized signatories of the Investor along with the manner of notification of the same to the TATA AMC.<br><br>6. Any change in the registered email id/contact details shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only.<br><br>7. No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the investor's authorized signatories with wet signature of the designated authorized officials. |
| JUST SMS Facility | JUST SMS Facility enables the unitholders to<br><br>1. Subscription of units of the scheme for amounts less than Rs 2 lacs.<br>2. Redemption of units in the scheme (any amount/All Units).<br>3. Switch out from the scheme (any amount/All Units).<br><br>This facility is currently available for existing investors (resident individuals only including guardian on behalf of minor) however new investors can avail this facility after opening a folio in the scheme.<br><br>Process Note:<br><br>4. Subscription transaction request can be accepted in "Amounts" only and Switch and Redemption transaction requests can be accepted in "Amounts/Units", however the request for Unit based redemption/switches can be given for "ALL" units and not part thereof. The minimum subscriptions / redemption / Switch amount in the respective scheme/(s) will be applicable for each transaction. The load structure prevailing at the time of the purchase transaction will be applicable.<br><br>5. Mobile Number Registration: Unitholder(s) of the Fund will have to register a mobile number registered in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated in the folio for which the Facility is required. Additionally it will be registered in all the folios (if the same is not already available) where the First/Sole unit holder PAN number is same as the First/Sole unit holder PAN in the application, the updation of the mobile number will be only for purpose of database enhancement for all communication purposes. To avail this facility, only one mobile number will be registered with one folio number.<br><br>6. Unitholder(s) of the Fund can start transacting, using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation from the AMC. The process of registering the bank mandate with the banker may take up to 30 days.<br><br>7. Unit holder(s) need to provide an Original cancelled cheque of the same bank account registered in the registration form with the unit holder's name printed on the face of the cheque. In case an investor is not able to submit the Original cancelled cheque or does not have the name of the investor on the face of the cheque. Then the investor needs to submit:<br><br>a. Copy of the bank passbook attested by bank / Original bank statement with name address and bank account number of the investor. |

b. A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code.
c. Get the bankers attestation in the face of the form in the section BANKER'S Attestation (For BANK Use only)
d. If these supporting documents are not provided the registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.

8. Transaction Charge:
In accordance with SEBI Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025, read with SEBI Master Circular on Mutual Funds dated March 20, 2026, no transaction charges shall be paid to the distributors.

9. In case the mode of holding of the folio is 'Joint' and the Debit Mandate is duly signed by all the joint holder(s), it will be deemed to be an express instruction to the AMC (Tata Asset Management Pvt Ltd) / RTA (Computer Age Management Service Pvt. Ltd),to keep the mode of holding to 'Anyone or Survivor' for availing this Facility only, so that this facility is available to the first named holder only. In case the unit holder is a "minor," the legal /natural guardian shall be eligible to avail of this Facility till the minor attains majority. As such legal/natural guardian may make payments from the minor's respective bank account (or in accordance with the exceptions provided for third party payments) and the same shall be recognized by the AMC as valid payment as per the SEBI Mutual Fund Regulations.

10. The Purchase Facility is currently available to the investors with the bank account with following bank branches: All bank branches participating in Reserve Bank of India (RBI) Electronic Clearing System (ECS)/Regional Electronic Clearing System (RECS) facility.

11. Core Banking branches of the following Banks: Allahabad Bank, Axis Bank, Bank of Baroda, Citibank, Corporation Bank, HDFC Bank, Federal Bank, ICICI Bank, IDBI Bank, Karnataka Bank, Punjab National Bank, State Bank of India, Union Bank of India, United Bank of India.
Please note that the list of the banks and branches may be modified/updated/ changed/deleted from time to time in future at the sole discretion of the AMC without assigning any reason or prior notice. You may kindly refer the AMC web site www.tatamutualfund.com for the latest list of locations/banks.

12. Some banks and branches may levy charges for mandate registration and / or transactions to their bank account holders, which will be borne by the account holder only and will not be borne /reimbursed by the AMC or the Fund.

13. Unit holder(s) hereby confirms, acknowledges, and undertakes to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and that the payment will be through legitimate sources only.

14. The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and the AMC / Fund / RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information supplied by the Unit holder(s).

15. It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received from the banker, the AMC/RTA it is agents will deem the same to be registered and confirm the registration to Unit holder(s) entirely at the risk of Unit holder(s).

16. The Unit holder(s) shall ensure availability of clear funds in their respective bank account, as specified in the Debit Mandate, at the time of requesting a Transaction using the Facility and at the time of bank account being debited.

17. The bank account of the customer may be debited towards purchases either on the same day of transaction or within one to seven business days depending on ECS cycle. The AMC / RTA shall attempt to settle the transaction and debit the bank account by requesting the registered bank for release of funds as per direct debit arrangement or standing instruction or RBI ECS (Debit) facility within a period of one to seven working days for bank. However, in case of non- receipt of the funds, for whatsoever reasons, the transaction shall stand cancelled/ null and void and the units allotted, if any would be reversed and stands cancelled.

18. The request for transaction is to be considered as accepted, subject to realization of funds towards purchases, and only on receipt of the confirmation from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund.

19. The applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into Computer Age Management Service Pvt. Ltd, Registrar & Transfer Agent of the Fund, ('RTA') server, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For this Facility, such an RTA office centre would be considered as an Official Point of Acceptance of the transaction.

20. Any transaction request on a Non-Business Day will be processed on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the respective scheme.

21. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to any reason whatsoever, the Unit holder(s) will not hold the Fund, AMC and the RTA responsible for the same.

22. In case of non-receipt of confirmation from RTA within a reasonable time (around one hour), Unit holder(s) are advised to immediately call up the call centre on **(022) 6282 7777** (Monday to Saturday 9:00am to 5:30pm) to confirm the status of the transaction request. In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of RTA and the AMC by calling up the call centre on **(022) 6282 7777** (Monday to Saturday 9:00am to 5:30pm).

23. The Unit holder(s) availing the Facility shall check his / her bank account records carefully and promptly. If the Unit holder(s) believes that there has been an error in any transaction using the Facility, or that an unauthorized transaction has been effected, the Unit holder(s) shall notify the AMC or the RTA immediately by calling up the call centre on **(022) 6282 7777** (Monday to Saturday 9:00am to 5:30pm). For faster dissemination of information, Unitholders are requested to provide their E-mail IDs. Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. Annual report, Account statements & other communication will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. The Investor shall from time to time inform the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided & investor can download, save & print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, & the Fund would arrange to send the same to the investor. It is deemed that the Unitholder is aware of all the security risks associated with online communication, including the possibility of third-party interception of documents sent via email. Mutual Fund / registrar shall not be responsible for e-mail not reaching the investors and for all consequences thereof.

24. Unitholder(s) of the Fund agrees and acknowledges that any transaction, undertaken using the registered mobile number shall be deemed to be that of the Unitholder(s).

25. Unit holder(s) will also need to inform the AMC/RTA about any change in their bank account number, mobile number, or email id through a duly signed written request in the specified format and supporting documents.

26. The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
    A. Loss of the Debit Mandate in transit from point of acceptance of the form to RTA head office and further to the Unit holder(s)' bank branch.
    B. Non acceptance or rejection of Debit Mandate for whatsoever reason by the Unit holder(s)' bank branch, with or without any reason assigned by the Unit holder(s) bank.
    C. Nonregistration of the Debit Mandate by the Unit holder(s)' bank and branch.
    D. Deemed registration due to non-confirmation of registration or subsequent rejection by the bank and any subsequent rejection of debit of bank account for funds.
    E. Non availability of funds in the bank account of the Unit holder(s) at the time of debit Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.

Employee Unique Identification Number (EUIN): Further, SEBI has made it compulsory for every employee/ relationship manager/ salesperson of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/salesperson later leaves the employment of the distributor. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Registration

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| | Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case you are required to tick (□) the declaration to this effect as given in the form. |
| Official Points of Acceptance of Transaction through MF utility & MF Central | Tata Mutual Fund has entered into an agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple scheme of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Point of Sales (POS) and website/mobile application of MFUI (available currently and updated from time to time) shall be eligible to be considered as 'official points of acceptance' for all financial and non-financial transactions in the scheme of Tata Mutual Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com.<br><br>Applicability of NAV shall be based on time stamping as evidenced by confirmation slip given by POS of MFUI and the realization of funds in the Bank account of Tata Mutual Fund (and NOT the time of realization of funds in the Bank account of MFUI) within the applicable cut-off timing. The Uniform Cut -off time as prescribed by SEBI and mentioned in the SID / KIM shall be applicable for applications received through such facilities.<br><br>Investors are requested to note that MFUI will allot a Common Account Number ("CAN") i.e., a single reference number for all investments in the mutual fund industry for transacting in multiple scheme of various mutual funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI as may be needed for providing the required services to investors/distributors through MFU. Investors are requested to visit the website of MFUI i.e., www.mfuindia.com to download the relevant forms.<br><br>For any queries or clarifications related to MFU, please contact Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and public holidays) or send an email toclientservices@mfuindia.com.<br><br>Based on the provision no. 17.5 of SEBI Master Circular on Mutual Fund dated March 20, 2026, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MF Central will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and on the Mobile App. With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Tata Mutual Fund designates MFCentral as its Official point of acceptance (DISC -Designated Investor Service Centre) w.e.f. 23rd September 2021. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral and Tata Asset Management Private Ltd, may do so at any of the designated Investor Service centers or collection centers of KFintech or CAMS.<br><br>**Appointment of MF Central as Official Point of Acceptance**<br><br>Based on the provision no. 17.5 of SEBI Master Circular on Mutual Fund dated March 20, 2026, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.<br><br>MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MF Central will be enabling various features and services in a phased manner. MF Central may be accessed using https://mfcentral.com/ and on the Mobile App.<br><br>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Tata Mutual Fund designates MFCentral as its Official point of acceptance (DISC - Designated Investor Service Centre).<br><br>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral and Tata Asset Management Pvt Ltd, may do so at any of the designated Investor Service centers or collection Centres of KFintech or CAMS<br><br>MF Central also appointed as Official Point of Acceptance for Tata Mutual Fund Schemes. |
| Facility for purchasing of units of the scheme through order | 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 though the Stock Exchange platform. The introduction of this |

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| routing platform on BSE and NSE | facility is pursuant to guidelines issued by SEBI vide provision no.17.2 of SEBI Master Circular on Mutual Fund dated March 20, 2026 and the Stock Exchanges viz. BSE & NSE.<br><br>For further details on Special Products/ Terms & Condition, please refer to KIM/Application form. |
| Additional communication channel for transaction alerts and confirmations for financial and/or non-financial transactions and other services | Tata Asset Management Private Limited (TAMPL) / Tata Mutual Fund (TMF) is offering a facility to the unitholder/ investors to receive transaction alerts and confirmations for financial and/ or non-financial transactions and other services on "WhatsApp" which is enabled on the mobile numbers of unitholders registered in Tata Mutual Fund folios.<br><br>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.<br><br>The Terms and conditions for using the facility:<br><br>• The user agrees to subscribe to the WhatsApp service & promotional alerts from TAMPL/TMF.<br><br>• The user can unsubscribe to the channel at any time by sending an email to us at service@tataamc.com.<br><br>• 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.<br><br>• It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device.<br><br>• Customers shall not submit or transmit any content through this service which:<br><br>o Is Obscene, Vulgar, Pornographic, Political, Religious, etc.<br><br>o Encourages the commission of a crime or violation of any law Violates any state or Central law in India and/or the jurisdiction in which he resides and/or any applicable law.<br><br>o Infringes the intellectual or copyrights of a third party.<br><br>• 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.<br><br>• 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 a third party or otherwise subject to manipulation by third party or involve delay in transmission.<br><br>• TAMPL/TMF shall not be responsible or liable to the customer or any third party for the consequences arising<br><br>out of or in connection with using of this service.<br><br>• The customer is responsible for keeping the security safeguard of his WhatsApp account linked to the registered mobile number.<br><br>• TAMPL/TMF has the right to retract the service anytime it deems fit.<br><br>• 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.<br><br>• These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by TAMPL/TMF without any prior notice. |
| Cash Investments | Cash Investments in the Scheme Pursuant to provision no. 17.6 of SEBI Master Circular on Mutual Fund dated March 20, 2026 it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations, and guidelines. Provided that the limit shall be applicable per investor for investments made in a financial year across all schemes of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However, any form of repayment by way of redemption, Income Distribution cum capital withdrawal, etc. with respect to such cash investment shall be paid only through banking channel.<br><br>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. |

**III. Other Details**

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

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

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

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| **Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report** | **Portfolio Disclosure:**<br><br>Tata Mutual Fund shall disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month for all their schemes on its website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month.<br><br>In case of unitholders whose email addresses are registered, Tata Asset Management Pvt. Ltd. (TAMPL) will send via email the monthly statement of scheme portfolio within 10 days from the close of each month, respectively.<br><br>TAMPL will declare on its website www.tatamutualfund.com and on the website of AMFI (www.amfiindia.com) disclosing the hosting of the monthly statement of its scheme's portfolio and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio.<br><br>TAMPL will provide physical copy of the statement of scheme portfolio without charging any cost, on specific request received from a unitholder.<br><br>For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit functional Weblink: https://www.tatamutualfund.com/schemes-related.<br><br>**Unaudited Financial Results:**<br><br>Tata Mutual Fund/ Tata Asset Management Pvt Ltd shall within one month from the close of each half year, which is on 31st March & on 30th September, host a soft copy of its unaudited financial results in a user friendly, downloadable and machine readable format on its website in the format specified in SEBI Master Circular on Mutual Funds dated March 20, 2026.<br><br>The financial results referred above shall be in the format specified by the SEBI from time to time and shall include such additional details as are necessary to give a true and fair view of operations of the mutual fund.<br><br>Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by Tata Asset Management Pvt. Ltd. (TAMPL) about the availability of financial results referred above.<br><br>For Unaudited Financial Results of Tata Mutual Fund, kindly visit functional Weblink: https://www.tatamutualfund.com/about-us.<br><br>**Annual report**<br><br>Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website, functional Weblink: https://www.tatamutualfund.com/about-us and on the website of AMFI www.amfiindia.com.<br><br>Digital copy of scheme wise annual report or an abridged summary thereof in machine readable format, in the format prescribed in Ninth Schedule of SEBI Mutual Fund Regulations 2026, shall be sent by way of e-mail to all such unit holders, whose email addresses are registered with Tata Mutual Fund within four months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof.<br><br>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.<br><br>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 always be available to the unitholders at the registered offices.<br><br>Tata Asset Management Pvt. Ltd. may provide physical copy of the Annual Report to the unitholders on payment of such nominal fees as may be specified by the mutual fund.<br><br>The scheme wise annual report, in machine readable format, shall be hosted on the website of the Tata AMC and on the website of AMFI. Tata AMCs shall make the physical copies available to the unit holders, at their registered offices at all times.<br><br>Tata AMC shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on its website and on the website of AMFI. |

**Other Details:**

| | |
|---|---|
| Risk O Meter & Scheme Summary Document<br>**(CSO 38)** | As per SEBI Guidelines, based on the scheme characteristics/internal assessment, Mutual Funds shall assign risk levels for schemes at the time of launch of scheme/New Fund Offer.<br>Risk-o-meter shall be evaluated monthly, and AMC shall disclose the Risk-o-meter along with portfolio disclosure for all schemes on the website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of the schemes.<br>Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with the 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.<br>As per provision no. 1.2 of SEBI Master Circular on Mutual Fund dated March 20, 2026 & SEBI letter SEBI/ HO/ OW/ IMD-II/ DOF3/ P/ 39700/ 2021 dated December 28, 2021 w.r.t advisory to introduce a Scheme Summary Document & further to AMFI letter AMFI/17/SEBI/134/2021-22 March 21, 2022, AMCs shall upload the scheme summary document on AMFI Portal. |
| Top Issuer, Stocks, Groups & Sector | AMC will disclose the following on monthly basis on Tata Mutual Fund website. Kindly visit: https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures.<br>1. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme.<br>2. Name and exposure to top 7 groups as a percentage of NAV of the scheme.<br>3. Name and exposure to top 4 sectors as a percentage of NAV of the scheme. |
| Tracking Error & Tracking Difference<br>**(CSO 39)** | **Tracking Error:**<br>AMC will disclose the tracking error based on past one year rolling data, on a daily basis, on the website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com.<br>**Tracking Difference:**<br>The annualized difference of daily returns between the index and the NAV of the Fund will be disclosed on the website of the AMC (www.tatamutualfund.com) and AMFI (www.amfiindia.com), monthly, for tenures 1 year, 3-year, 5-year, 10 year and since the date of allotment of units. |
| Change in Constituent | AMC will disclose any change in constituents of the underlying index, if any, on its website on the day of change.<br>Kindly visit https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures. |

**C. Transparency / NAV Disclosure (CSO 40b)**

**NAV Information (SO 17) (CSO 41)**

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

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

In case of investment in overseas securities by the scheme as mentioned in the asset allocation pattern of the scheme, the NAV of the fund will be based on the prices of overseas securities converted into Indian rupees.

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

**Illustration of Calculation of Sale & Repurchase Price: (CSO 42)**

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

Repurchase Price = NAV – (exit load (%) * NAV)
Repurchase Price = 11 – (1%*11)
Repurchase Price = 11 – 0.11
Repurchase Price = Rs.10.89

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

Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 2026, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value. **(CSO 47) (SO 17)**

### D. Transaction Charges & Stamp Duty

**Transaction Charge:**
In accordance with SEBI Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025, read with SEBI Master Circular on Mutual Funds dated March 20, 2026, no transaction charges shall be paid to the distributors.

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

### E. Associate Transactions

Please refer to Statement of Additional Information (SAI).

### F. Taxation

**Taxation for Equity Oriented Mutual Fund Schemes**

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

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

Withholding tax on income distribution

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

# Note: Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 11(3) read with Sr.No.20 of the table provided in Schedule VII of the Income-tax Act, 2025 ('the Act').
* Tax not deductible if income distributed in respect of units of a mutual fund is below Rs. 10,000 in a tax 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 as provided in Sr. No. 10 of Table to section 393(2) of the Income-tax Act, 2025 ('Act') read with note 2, claiming tax treaty benefit in respect of income distributed by mutual fund to unitholders for withholding tax purpose may not be possible.

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

Withholding tax applicability in case of inoperative PAN
In the case of a resident person, if PAN has become inoperative due to PAN-Aadhaar not being linked, tax could be withheld at a higher rate of 20%.

**Capital Gains Taxation**

| | Resident Investors/ Non Resident Investors $ | Domestic Company @ | Mutual Fund# |
|---|---|---|---|
| Long Term capital gains | 12.5%* | 12.5%* | Nil |
| Short Term capital gains | 20% | 20% | |

# Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 11(3) read with Sr.No.20 of the table provided in Schedule VII of the Act.

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

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

$Surcharge to be levied at:

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

**Specified income refers to total income excluding income by way of dividend on shares and (short-term capital gains in case of listed equity shares, equity oriented mutual fund, units of business trust) and long-term capital gains. In case the total income includes such specified income, surcharge on such specified income shall not exceed 15%.
Further, Health and Education Cess to be levied at the rate of 4% on aggregate of base tax and surcharge.

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

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

Short term/ long term capital gain tax (along with applicable Surcharge and Health and Education Cess) will be deducted at applicable rate at the time of redemption of units in case of NRI investors. Tax Treaty benefit can be availed for withholding tax on capital gains subject to fulfilment of stipulated conditions.

- **Securities Transaction Tax**

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

| Taxable Securities Transaction | Rate | Payable By |
|---|---|---|
| Purchase of a unit of an equity-oriented fund, where –The transaction of such purchase is entered into in a recognised stock exchange; and the contract for the purchase of such unit is settled by the actual delivery or transfer of such unit (delivery based). | NIL | Purchaser |
| Sale of a unit of an equity-oriented fund, where –<br>The transaction of such sale is entered into in a recognised stock exchange; and<br>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 –<br>The transaction of such sale is entered into in a recognised stock exchange; and<br>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 –<br>The transaction of such sale is entered into in a recognised stock exchange; and<br>The contract for the sale of such share is settled otherwise than by the actual delivery or transfer of such share or unit | 0.025% | Seller |
| Sale of unit of an equity-oriented fund to the Mutual Fund | 0.001% | Seller |
| Sale of an option in securities | 0.15% | Seller |
| In case of sale of option in securities, where option is exercised | 0.15% | Purchaser |
| Sale of a futures in securities | 0.05% | Seller |

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

- **Stamp Duty**

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

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

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

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

### G. Rights of Unitholders

Please refer to SAI for details.

### H. List of Official Point of Acceptance

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

### I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority. (CSO 48) (SO 20)

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

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

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

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

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable. (CSO 63) (SO 22)**

**Note**: The Scheme under this Scheme Information Document was approved by the Trustees on July 24th, 2026.

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

**Place: Mumbai**
**Date: 19th October, 2026**

**Authorized Signatory**