

**TATA**

## GOLD EXCHANGE TRADED FUND

(An Open-Ended Exchange Traded Fund replicating / tracking domestic price of Gold)

(SCHEME CODE TATA/O/O/GET/23/12/0058)

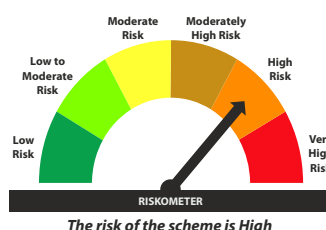
(Scrip Code: TATAGOLD)

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

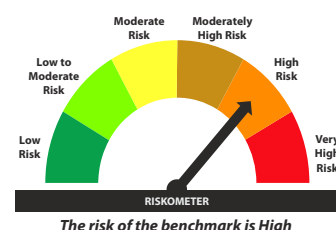
- Returns that are in line with the performance of physical gold in domestic prices, subject to tracking error.
- Investment in gold and gold related instruments.

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

**Scheme Risk O Meter**



**Benchmark Risk O Meter**



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

Units were offered at Rs. 1/- each for cash during the New Fund Offer & Continuous offer for units at NAV based prices, subject to applicable load.

<b>New Fund Offer Opened On</b>	<b>02.01.2024</b>
<b>New Fund Offer Closed On</b>	<b>09.01.2024</b>
<b>Scheme Re-opened On</b>	<b>17.01.2024</b>

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, ,penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.tatamutualfund.com](http://www.tatamutualfund.com)**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated 30 May 2025

## INVESTMENT OBJECTIVE

The investment objective of the fund is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.

## ASSET ALLOCATION PATTERN OF THE SCHEME

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

Instruments	Indicative Allocations (% of net assets)	
	Minimum upto	Maximum upto
Gold (Includes Physical Gold and other Gold related instruments as permitted by SEBI from time to time) #	95	100
Debt & Money Market Instruments including units of Mutual Funds ^	0	5

# As per provision no. 3.2.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, gold related instruments are such instruments having gold as underlying including but not limited Gold Deposit Scheme (GDS) / Gold Monetisation Scheme (GMS), 2015, Exchange Traded Commodity Derivatives (ETCDs) & other such instruments as specified by SEBI & applicable from time to time. The cumulative exposure to gold related instruments i.e. GDS of banks, GMS and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS of banks and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.

Certificates issued in respect of investments made by GETFs in GDS of banks and GMS can be held by the mutual funds in dematerialized or physical form.

^ A small portion of the net assets will be invested in debt and money market instruments to meet the liquidity requirements of the Scheme. The scheme may 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. It may be noted that the margin placed for taking exposure to ETCDs are generally lower than the ETCD exposure limit considered for the purposes of monitoring investment limits and therefore, the residual cash (i.e. ETCD exposure less placement of margin towards participation in ETCDs) are placed in cash and cash equivalents in the interest of investors. The said placement in cash and cash equivalents shall not be considered as part of the limit of 0% to 5% allocated towards Debt & Money Market Instruments including units of Mutual Funds.

The Margin may be placed in the form of such securities/instruments/deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities/instruments/deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.

The cumulative gross exposure through gold, gold related instruments, debt including money market instruments, exchange traded commodities derivative positions with gold as underlying, other permitted securities/assets and such other securities/assets as may be permitted by SEBI & made applicable from time to time should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent means Government Securities, TBills & Repo on Government Securities.

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

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at [www.tatamutualfund.com](http://www.tatamutualfund.com) that will display the asset allocation of the Scheme as on the given day.

Investors may note that securities, which endeavor to provide higher returns typically, display higher volatility. Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its Gold related investments and low to moderate volatility in its debt and money market investments.

## The Scheme will not invest in the following:

1. Unlisted debt instrument,
2. Bespoke or complex debt products / securities,
3. Securities with special features,
4. Inter scheme transactions,
5. Short selling,
6. Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments)
7. Debt Derivatives

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

Sr. No.	Type of Instrument	Percentage of Exposure	SEBI Master Circular on Mutual Fund dated June 27, 2024 Reference
1	Securities Lending/ Short Selling	The Scheme shall not participate in Securities Lending/Short Selling.	Provision no. 12.11
2	Equity Derivatives for non-hedging Purposes	The Scheme will not invest in Equity Derivatives for non-hedging Purposes	Provision no. 12.25
3	Securitized Debt	The Scheme will not invest in securitized debt.	Provision no. 12.15
4	Overseas Securities	The Scheme will not invest in Overseas securities.	Provision no. 12.19
5	# ReITS and InVITS	The Scheme will not invest in ReITS and InVITS.	Provision no. 12.21 & clause no. 13 of Seventh Schedule of SEBI (MF) Regulation, 1996.
6	AT1 and AT2 Bonds	The Scheme will not invest in AT1 and AT2 Bonds.	Provision no. 12.2
7	Any other instrument		
	a. Debt instruments having Structured Obligations / Credit Enhancements.	a. The Scheme will not invest in Debt instruments having Structured Obligations / Credit Enhancements.	Provision no. 12.3
	b. Repo in corporate debt securities and corporate reverse repo	b. The Scheme will not invest in Repo in corporate debt securities and corporate reverse repo	Provision no. 12.18
	c. Credit Default Swap transactions	c. The Scheme will not invest in Credit Default Swap transactions	Provision no. 12.28

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

The cumulative gross exposure through gold, gold related instruments, debt including money market instruments, exchange traded commodities derivative positions with gold as underlying, other permitted securities/assets and such other securities/assets as may be permitted by SEBI & made applicable from time to time should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent means Government Securities, TBills & Repo on Government Securities.

## Change in Investment Pattern/ Portfolio Rebalancing

Being a passively managed open-ended exchange traded fund, changes in investment pattern are normally not foreseen. However, for short durations part of the corpus may remain pending for deployment, in cases of extreme market conditions, special events or corporate events. 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. (reference 1.14.1.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024).

## WHERE will the scheme invest

Gold and / or Gold related instruments, as specified by SEBI from time to time.

Investment in Debt & Money Market Instruments: The Scheme may also invest in Money market instruments, in compliance with Regulations to meet liquidity requirements. & In conformity with the investment objective/ asset allocation of the Scheme.

#### INVESTMENT STRATEGY

Tata Gold Exchange Traded Fund is a passively managed fund which will employ an investment approach designed to track the performance of domestic price of Gold.

The Scheme will invest at least 95% of its total assets in the Gold or Gold related instruments. It may hold up to 5% of their total assets in debt or money market securities.

The expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying benchmark will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible.

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

#### Tracking Error

Tracking error is a measure of the difference in returns from the Scheme and the returns from the underlying benchmark. 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:

- Payment of scheme expenses.
- Investment in Debt and money market instruments to meet redemption / other liquidity requirements.
- Disinvestments to meet redemptions, recurring expenses etc.
- Execution of large subscription / redemption transaction.
- Levy of margins by exchanges

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 annualized standard deviation of the difference in daily returns between the underlying benchmark and the NAV of the scheme based on past one year rolling data shall not exceed 2%.

In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. Index in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. However, Tracking Error of Index is likely to be low as compared to a normal index fund.

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

#### Trading in Derivatives by the Scheme

Subject to SEBI (Mutual Fund) Regulations, 1996, exposure to derivative instruments will be restricted to the limit as specified in the para on asset allocation pattern of the scheme.

A derivative is an instrument whose value is derived from the value of one or more of the underlying assets which can be commodities, precious metals, bonds, currency, etc.

#### Exchange Traded Commodity Derivatives (ETCDs):

Commodity derivatives are instruments designed to give exposure to the commodity market. Multi Commodity Exchange provides derivatives for bullion, base metals, energy, agricultural commodities etc. These contracts have varied maturities. The pricing of a commodity derivative is the function of the underlying commodity.

Numerical illustration on Exchange Traded Commodity Derivatives (ETCDs):

Commodity Futures trade

Trade Date	20-Dec
Expiry Date	05-Feb
Current market price/ 10 grams	39,000
Lot size in grams	1,000
Lot value / contract value	39,00,000
Margin	5%
Margin Value	1,95,000
Trade / position	Buy Commodity
Quantity	1 lot
Buy price per 10 grams	39,000

Sell trade date	25-Jan
Sell price per 10 grams	39,500
Gain/Loss per 10 grams	500

#### Commodity Options Trade

Trade Date	20-Dec
Contract Expiry Date	29-Jan
Corresponding futures contract	05-Feb
Current market price/ 10 grams	39,000
Strike price	39,000
Call Options premium per 10 grams	410
Trade / position	Buy strike 39,000 CE
Quantity	1 Kg
Buy price per 10 grams	410
Sell trade date	25-Jan
Futures price on 25-Jan	39,500
39,000 strike CE price on 25-Jan	550
Gain/Loss per 10 grams	140

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

#### Portfolio Turnover Policy:

Replace with: Being Exchange Traded Fund, the fund Manager will follow passive strategy while investing. Portfolio Turnover refers to the volume of trading that occurs in a Scheme's Portfolio during a specified period of time.

Currently portfolio turnover ratio is Nil.

Note: If there are no purchase or sale transactions during any period, portfolio turnover ratio will/may not be available.

#### RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

#### Scheme Specific Risk Factors:

As per provision no. 3.2.7.1 read with provision no. 3.3.10.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Market risk due to volatility in gold prices: The value of the Units relates directly to the value of the underlying gold held by the Scheme and fluctuations in the price of gold could adversely affect the investment value of the Units. The price of gold may fluctuate due to various factors such as: -

- Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, and productions and cost levels in major gold producing countries such as the South Africa, the United States, Australia and China.
- Investor's expectations with respect to the rate of inflation.
- Currency exchange rates.
- Interest rates
- Investment and trading activities of commodity funds/hedge funds.
- Global or regional political, economic or financial events and situations.

In addition, there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units in which the scheme has invested will, in general, decline proportionately.

There may be certain circumstances that may motivate large scale sales of gold which could decrease the price of gold and adversely affect an investment in the Units.

Portfolio Concentration Risk: To the extent that the Scheme may concentrate its investments in gold and gold-related instrument(s), the Scheme will therefore be subject to the risks associated with such concentration.

As per provision no. 3.2.7.1 read with provision no. 3.3.10.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Liquidity risks in physical or derivative markets impairing the ability of the fund to buy and sell Gold: Commodities tend to be more volatile than other instruments. This may have an impact on liquidity. Liquidity considerations may have a price basis risk. Liquidity risks may arise due to issues related to the supply chain which affects the availability of Gold. During an undetermined situation, similar to what happened during the pandemic, transportation all over the world had come to a standstill. Financial markets had experienced extreme volatility and severe losses, and trading in many instruments had been disrupted. Liquidity for many instruments had been greatly reduced for periods of time, and most commodities were in short supply resulting in illiquid markets for most commodities including gold. The lack of liquidity in the physical market may also arise due to seasonality of demand and supply or volatility prices. Lastly, government regulations including change in taxation or duties levied on gold may affect the demand and supply and may affect the liquidity.

The Scheme's gold may be subject to loss, damage, theft or restriction on access. There is a risk that part or all of the Scheme's gold could be lost,

damaged or stolen. Access to the Scheme's gold could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect the operations of the scheme and consequently an investment in units.

As per provision no. 3.2.7.1 read with provision no. 3.3.10.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Risks associated with handling, storing and safekeeping of physical gold: Currently, all physical gold procured must follow the LBMA (London Bullion Market Association) guidelines as per prescribed SEBI guidelines. Risk arises when part or all of the gold held by the Scheme could be lost, stolen or damaged and access to gold may be restricted due to natural calamities or human actions, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Loss due to aridity, humidity, exposure to light or extremes of temperature. Hence, the Custodian maintains insurance in regard to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies. The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of gold as specified under the LBMA guidelines.

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

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

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

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

#### **Investment Risks**

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

#### **Market Risk**

The Scheme's NAV will react to the price of the gold in domestic market. 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 and changes in interest rates.

#### **Regulatory Risk**

Any changes in trading regulations by the stock exchange (s) or SEBI, may affect the trading volume of the units of the scheme. Changes in government policy in general and changes in tax benefits applicable to Mutual Funds or gold and gold related instruments may impact the returns to investors in the Scheme.

#### **Liquidity Risk**

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

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

##### **Credit Risk**

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

##### **Reinvestment Risk**

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

#### **Risks associated with Derivatives.**

The Scheme may take exposures to Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying.

- Derivative products are leverage instruments and can provide disproportionate gains as well as disproportionate losses to the investors. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involved uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.
- Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative add to the portfolio and the ability to forecast price of securities being hedged and interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments".

**Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.

**Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.

**Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

#### **Listing related risks**

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



face value / NAV.

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

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

#### Risks associated with Segregated Portfolio

Investors holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. Security comprises of segregated portfolio may not realise any value.

Listing 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.

#### Redemption Risk

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

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

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

#### Risk Control & Mitigation Measures:

The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in gold and gold-related instruments. The risk control process involves identifying & measuring the risk through various risk measurement tools. The Scheme has identified the following risks of investing in gold and gold-related instruments and designed risk management strategies, which are embedded in the investment process to manage such risks.

#### Risk mitigation strategies:

The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in gold and gold-related instruments. The risk control process involves identifying & measuring the risk through various risk measurement tools. The Scheme has identified the following risks of investing in gold and gold-related instruments and designed risk management strategies, which are embedded in the investment process to manage such risks.

Sr No.	Risk & Description	Risk mitigation / management strategy
1	<b>Tracking Error:</b> The performance of the Scheme may not be commensurate with the performance of the underlying benchmark on any given day or over any given period, referred to as tracking error.	The Investment Manager 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 investment manager will endeavor to maintain low cash levels to minimize tracking error.
2	<b>Price risk:</b> Fluctuations in the price of gold	Since the Scheme is passively managed, price risk is inherent and cannot be mitigated.
3	<b>Liquidity risk:</b> Inability to buy / sell appropriate quantity of gold	The Scheme has to sell gold only to designated bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players to whom the Scheme can sell gold the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.
4	<b>Event risk/Custody Risk:</b> Risk of loss, damage, theft, impurity etc. of gold	There is a risk that part or all of the physical gold belonging to the Scheme could be lost, damaged or stolen. In order to ensure safety, the said gold will be stored with custodian in its vaults. Gold held by custodian is also insured. The custodian will insure/cover all such risks.
6	<b>Liquidity or Marketability Risk:</b> This refers to the ease with which a security can be sold at or near to its valuation yield-to maturity (YTM).	The Scheme may invest in government securities, corporate bonds and money market instruments as specified in asset allocation & where will scheme invest section. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.
7	<b>Credit Risk:</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Normally, the value of a fixed income security 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.	Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. In case of securitized debt instruments, the Scheme will ensure that these instruments are sufficiently backed by assets.

For details on risk factors and risk mitigation measures, please refer SID.

#### PLANS AND OPTIONS

Not Available

#### APPLICABLE NAV (after the scheme opens for subscriptions and redemptions)

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

The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMC in the Scheme by MMs and other eligible investors in Creation Unit Size.

#### For Redemption transaction in less than Creation Unit Size in the exceptional circumstances mentioned in clause 'Ongoing price for redemption (sale) / repurchase / by investors.'

The following cut-off timings shall be observed by the Mutual Fund

1. where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and
2. an application received after 3.00 pm – closing NAV of the next business day.

The Scheme is proposed to be listed and traded on the NSE or other stock exchange, the provisions of cut off time (3 P.M.) is not applicable for secondary market transactions but will be subject to the trading time/restrictions for purchase/sale of units as per the rules and regulations prescribed by the stock exchanges on which they are listed.

**Settlement of purchase / sale of Units of the Scheme on NSE and/or any other stock exchange:**

Buying/Selling of Units of the Scheme on NSE and/or any other stock exchange is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/sub broker before the securities pay in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.

If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's and/or any other stock exchange's Clearing Corporation.

An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CMBP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.

**Rolling Settlement**

As per the SEBI's circular dated March 4, 2003 to depositaries & custodian, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003, onwards.

The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:

T	The day on which the transaction is executed by a trading member
T+1	Confirmation of all trades including custodial trades.
T+1	Processing and downloading of obligation files to brokers/ custodians.
T+1	Pay-in of funds and securities.
T+2	Pay out of funds and securities.

While calculating the days from the Trading Day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.

**MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS UNDER EACH PLAN****On Continuous basis****Subscription / Redemption of Units directly with Mutual Fund:**

Market Makers can directly purchase / redeem in Creation Unit Size on any business day.

Direct transaction with AMCs shall be facilitated for investors as per provision no. 3.6.2.1 & 3.6.2.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 for redemption or subscription for an amounts greater than Rs.25 Cr at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. Direct transactions shall be in multiple of Creation Unit size. Such Investors can subscribe / redeem in Creation Unit size for the scheme in exchange of Portfolio Deposit and Cash Component. However the said threshold will not be applicable to subscription / redemption made by a) Schemes managed by Employee Provident Fund Organization, India and b) Recognized Provident Funds, approved gratuity funds and approved superannuation funds under Income tax Act, 1961, until April 30, 2024 or such other timeline as may be specified by SEBI. The subscription / redemption by the above-specified investors shall be in creation unit size.

The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Subscriptions and Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically.

The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

**Purchase / Sale of Units on Stock Exchange:**

There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit on stock exchange.

The minimum application amount wherever specified in the concerned SIDs & KIMs will not be applicable for investment made in schemes of the Fund in compliance with the provision no. 6.10 of SEBI Master on Mutual Fund

dated June 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).

**DESPATCH OF REDEMPTION REQUEST**

Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of Tata Mutual Fund.

**BENCHMARK INDEX**

Domestic Price of Gold.

**IDCW POLICY**

Not applicable

**NAME OF THE FUND MANAGER**

Tapan Patel (Lead Fund Manager) (Managing since 02.01.2024) & Mr. Kapil Menon (Managing since 26.04.2024)

**NAME OF THE TRUSTEE COMPANY**

Tata Trustee Company Private Limited

**PERFORMANCE OF THE SCHEME****Scheme Performance as on 31.03.2025**

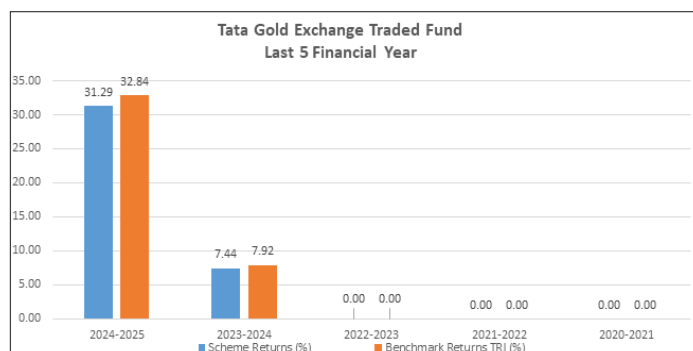
Compounded Annualized returns	Scheme Returns%	Benchmark Returns TRI (%)
Returns for last 1 year	31.29	32.84
Returns for last 3 years	NA	NA
Returns for last 5 years	NA	NA
Returns since inception	32.69	34.46

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

Financial Year	Scheme Returns%	Benchmark Returns TRI (%)
2024-2025	31.29	32.84
2023-2024	7.44	7.92
2022-2023	NA	NA
2021-2022	NA	NA
2020-2021	NA	NA

Inception date: 12th January, 2024

Additional Disclosure with respect to provision no. 5.8 of SEBI Master Circular on Mutual Fund dated May 19, 2023.

**ADDITIONAL SCHEME RELATED DISCLOSURES**

1. Schemes Portfolios Top 10 Holdings by issuer & fund allocation towards various sectors

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

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

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

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

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

4. Portfolio Turnover Ratio is Nil.

Note: If there are no purchase or sale transactions during any period, portfolio turnover ratio will/may not be available.

## EXPENSES OF THE SCHEME

### (i) Load Structure

#### Continuous Offer

**Entry Load:** Not Applicable (Pursuant to provision no. 10.4.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024, no entry load will be charged by the Scheme to the investor).

**Exit Load:** Nil

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

As per provision no. 52.6.c of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of open-ended scheme shall not exceed the following limits. The AMC has estimated that upto 1.00 % (excluding additional permissible limits as per Regulation 52(6A)(b) & 52(6A)(c)) of the daily average net assets of the scheme will be charged to the scheme as expenses.

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

### (ii) Annual Recurring expenses

Actual Expenses % to daily net assets for the F.Y. 2024-2025	
Tata Gold Exchange Traded Fund	0.36%

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section-Annual Scheme Recurring Expenses" in the SID.

## TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

**Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.**

### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund ([www.tatamutualfund.com](http://www.tatamutualfund.com)) and of the Association of Mutual Funds in India-AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 A.M. on the next Business Day ^. However, due to the inability to capture the same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day^.

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

As per provision no. 3.2.7.1 read with provision no. 3.3.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023, iNAV of the scheme i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the scheme are listed and traded and will be updated based on the latest available data for Gold. Accordingly, iNAV disclosed for the scheme may either be static or dynamic depending upon the availability of the underlying price. In terms of provision no. 8.7 of SEBI Master Circular on Mutual Funds dated May 19, 2023 all direct transactions in units of ETFs by MMs or other eligible investors with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio.

The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

<b>Name and Address of Registrar</b>	Computer Age Management Services Ltd., No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. G Sathyanarayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax: 28283 613 Email: <a href="mailto:camslb1@camsonline.com">camslb1@camsonline.com</a>
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**AMC Office:** Ms. Kashmira Kalwachwala, Tata Asset Management Pvt. Ltd. (Investment Manager for Tata Mutual Fund) Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001. Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), Fax: 22613782, Email: [enq\\_T@camsonline.com](mailto:enq_T@camsonline.com), Website: [www.tatamutualfund.com](http://www.tatamutualfund.com)

**Investment Manager: Tata Asset Management Pvt. Ltd.,** 1903 B Wing Parinee Crescenzo G Block BKC Bandra East, Mumbai - 400 051, Telephone: (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm), Fax: (022) 66315194. Email: [service@tataamc.com](mailto:service@tataamc.com)

## UNITHOLDERS' INFORMATION

### Account Statement:

On acceptance of the application for subscription, an allotment confirmation specifying the number of units will be sent to the Unit holders either by way of an email and/or SMS at their registered e-mail address and/or mobile number as the case may be.

As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.

### Consolidated Account Statement

A single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories as per the specified timeline specified by board at the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/ Mutual Fund folios of the investor) takes place.

### Portfolio Disclosure:

Tata Mutual Fund shall disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website [www.tatamutualfund.com](http://www.tatamutualfund.com) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered, Tata Mutual Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.

Tata Mutual Fund will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website [www.tatamutualfund.com](http://www.tatamutualfund.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit functional Weblink: <https://www.tatamutualfund.com/schemes-related>

**Unaudited Financial Results:** Tata Mutual Fund/ Tata Asset Management Pvt Ltd shall within one month from the close of each half year, that is on 31st March & on 30th September, host a soft copy of its unaudited financial results on its website in the format specified in Twelfth Schedule of SEBI(Mutual Funds) Regulations 1996.

Tata Mutual Fund / Tata Asset Management Pvt Ltd shall publish an advertisement disclosing the hosting of such financial results on their website, in at least one English daily newspaper having nationwide circulation & in a newspaper having wide circulation published in the language of the region where the Head Office of the fund is situated.

For Unaudited Financial Results of Tata Mutual Fund, kindly visit functional Weblink: <https://www.tatamutualfund.com/aboutus>

### Annual Report

Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website <https://www.tatamutualfund.com/about-us> and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com).

The scheme wise annual report or an abridged summary thereof, in the format prescribed, shall be sent by way of e-mail to the investor's registered e-mail address not later than four months from the date of closure of the relevant accounts year.

Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof.

Tata Mutual Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. Physical copies of the report will also be available to the unitholders at the registered offices at all times.

Tata Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website ([www.tatamutualfund.com](http://www.tatamutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

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

**Agartala:** Nibedita, 1st Floor, J B Road, Palace Compound, Agartala Near Babuana Tea and Snacks, Tripura West – 799001. Tel: (0381) 2323009, 9436761695. Email: [camsaga@camsonline.com](mailto:camsaga@camsonline.com) **Agra:** No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh – 282002, Uttarpradesh, Email: [camsagr@camsonline.com](mailto:camsagr@camsonline.com) Tel: 0562-4304088, Fax: 2521170 **Ahmedabad:** 111- 113, 1st Floor - Devpath Building, Off C.G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 Email: [camsahm@camsonline.com](mailto:camsahm@camsonline.com) Tel: (079) 26466080 / 40076949, Fax: 30082473 **Ahmednagar:** Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003 Email: [camsamn@camsonline.com](mailto:camsamn@camsonline.com) Tel: 8380050226, Fax: 2320325 **Ajmer:** AMC No. 423/30, Near Church Opp. TB Hospital, Jaipur Road, Ajmer, Rajasthan – 305001, Email: [camsajm@camsonline.com](mailto:camsajm@camsonline.com) Tel: (145) 2425814, 9829272605, Fax: 2425814 **Akola:** Opp. RLT Science College, Civil Lines, Akola – 444001, Maharashtra Email: [camsako@camsonline.com](mailto:camsako@camsonline.com) Tel: (724) 6450233, Fax: 2431702 **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh – 202001, Uttarpradesh, Email: [camsalg@camsonline.com](mailto:camsalg@camsonline.com) Tel: 0571-2970066, Fax: 2402089 **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad – 211001, Uttarpradesh, Email: [camsall@camsonline.com](mailto:camsall@camsonline.com) Tel: 9554800010, Fax: 2404055 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey – 688001, Kerala, Email: [camsalp@camsonline.com](mailto:camsalp@camsonline.com) Tel: (0477) 2237664 **Alwar:** 256A, Scheme No: 1, Arya Nagar, Alwar – 301001, Rajasthan, Email: [camsalw@camsonline.com](mailto:camsalw@camsonline.com) Tel: 9214245820, Fax: 2702324 **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati – 444601, Maharashtra, Email: [camsama@camsonline.com](mailto:camsama@camsonline.com) Tel: (0721) 6450006, Fax: 2564304 **Ambala:** Computer Age Management Services Ltd., Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala, Haryana - 133001. Tel: (0171) 4077086, Email: [camsamb@camsonline.com](mailto:camsamb@camsonline.com) **Amritsar:** 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143001. Email: [camsamt@camsonline.com](mailto:camsamt@camsonline.com) Tel: (0183) 5009990 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand – 388001, Gujarat, Email: [camsana@camsonline.com](mailto:camsana@camsonline.com) Tel: (02692) 650158, Fax: 240981 **Anantapur:** AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur – 515001. Andhra Pradesh. Tel: (08554) 227024. Email: [camsatp@camsonline.com](mailto:camsatp@camsonline.com) **Andheri:** CTS No. 411, Citipoint, Gundivali, Tellli Gali, Above C.T. Chatwani Hall, Mumbai – 400069, Maharashtra, Email: [camsadh@camsonline.com](mailto:camsadh@camsonline.com) Tel: 7666703206, 7303923299 **Ankleshwar:** Shop No. F -56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar – 393002, Gujarat, Email: [camsakl@camsonline.com](mailto:camsakl@camsonline.com) Tel: (02646) 220059, Fax: 220059 **Asansol:** Block - G, 1st Floor, P. C. Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol – 713303, West Bengal, Email: [camsasa@camsonline.com](mailto:camsasa@camsonline.com) Tel: 9233500368, Fax: (341) 2216054 **Aurangabad:** 2nd Floor, Block No. D-21-D22, Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001, Email: [camsaur@camsonline.com](mailto:camsaur@camsonline.com) Tel: (0240) 6450226, Fax: 2363664 **Balasore:** B. C. Sen Road, Balasore – 756001, Orissa, Email: [camsbbs@camsonline.com](mailto:camsbbs@camsonline.com) Tel: 9238120075, Fax: 2264902 **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore – 560042, Karnataka, Email: [camsbgl@camsonline.com](mailto:camsbgl@camsonline.com) Tel: 9513759055, Fax: 25326162 **Barasat:** N/39, K.N.C. Road, 1st Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch), PO & PS: Barasat Dist :24PGS (North) 700 124. Email: [camsbrst@camsonline.com](mailto:camsbrst@camsonline.com) **Bankura:** 1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101. Tel: (03242) 252668. Email: [camsbqa@camsonline.com](mailto:camsbqa@camsonline.com) **Bareilly:** F-62-63, 2nd Floor, Butler Plaza, Civil Lines, Bareilly - 243 001, Email: [camsbly@camsonline.com](mailto:camsbly@camsonline.com) Tel: 0581-2571181, Fax: 2554228 **Basti:** C/o Rajesh Mahadev & Co., Shop No. 3, Jamia Complex Station Road, Basti – 272002, Uttar Pradesh, Email: [camsbst@camsonline.com](mailto:camsbst@camsonline.com) Tel: 05542-281180. **Belgaum:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. Email id: [camsbel@camsonline.com](mailto:camsbel@camsonline.com), Tel. No. 0831 - 4810575. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road), Bellary – 583101, Karnataka, Email: [camsbry@camsonline.com](mailto:camsbry@camsonline.com) Tel: 9243689044, Fax: 268822 **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur – 760 002. Tel: (0680) 2250401, Email: [camsbrp@camsonline.com](mailto:camsbrp@camsonline.com) **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R.P.Road, Bhagalpur – 812002, Bihar, Email: [camsblp@camsonline.com](mailto:camsblp@camsonline.com) Tel: 9264499905, Fax: 2409506 **Bharuch:** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. 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Tel: (01636) 513234, Email: camsmog@camsonline.com **Moradabad**: H21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad – 244001, Uttar Pradesh, Email: camsmdb@camsonline.com Tel: (0591) 6450125, Fax: 2493144 **Mumbai**: Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai – 400023, Maharashtra, Email: camsbby@camsonline.com Tel: (022) - 62962100, Fax: 30282482 **Muzaffarpur**: Brahman Toli, Durgasthan Gola Road, Muzaffarpur – 842001, Bihar, Email: camsmuz@camsonline.com Tel: (0621) 2244086, Fax: 2246022 **Mysore**: No.1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore – 570009, Karnataka, Email: camsmys@camsonline.com Tel: (0821) 4053255, Fax: 2342182 **Nadiad**: F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat – 387001. Tel: (0268) 2550075, Email: camsndi@camsonline.com **Nagpur**: 145, Lendra, New Ramdaspath, Nagpur – 440010, Maharashtra, Email: camsnpr@camsonline.com Tel: (0712) 2541449, Fax: 2432447 **Namakkal**: 156A / 1, 01st Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal – 637001, Tamilnadu, Email: camsnmk@camsonline.com Tel: 9244900217. **Nasik**: 1st Floor, "Shraddha Niketan" Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002, Email id: camsnsk@camsonline.com, Tel. No: 0253 - 6450102. **Navsari**: C/o Vedant Shukla Associates, 16 Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari – 396445, Gujarat, Email: camsnvs@camsonline.com Tel: (0861) 2302398, Fax: 248744 **Nellore**: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. Tel: (0861) 2302398, Email: camsnel@camsonline.com Tel: 0861-2302398, Fax: 2302398 **New Delhi**: 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110 001. Email: camsdcl@camsonline.com, Tel: (011) 61245468, **Noida**: Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201 301. Uttar Pradesh. Tel: (0120) 4562490, Email: camsnol@camsonline.com **Palakkad**: Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur**: Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat**: SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat – 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala**: 35 New Lal Bagh, Opposite Polo Ground, Patiala – 147001. Email: camspat@camsonline.com, Tel: 175-6050002 **Patna**: Computer Age Management Services Ltd. 301B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna -800001. Email: camspat@camsonline.com **Pitampura**: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi -110034. Tel: (011) 40367369, Email: camspdel@camsonline.com **Pondicherry**: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry – 605001, Pondicherry, Email: camspdy@camsonline.com Tel: (0413) 4900549, Fax: 4210030 **Pune**: Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052, Email: camspun@camsonline.com Tel: (020) 65604571/572/573, Fax: 30283001 **Rae Bareilly**: 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly – 229001, Uttar Pradesh, Email: camsrar@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareilly (TP Lite)**: 17, Anand Nagar Complex, Rae Bareilly - 229 001, Tel: (0535) 2210166 **Raipur**: HIG, C-23 Sector – 1, Devendra Nagar, Raipur, Chattisgarh – 492004, Chattisgarh, Email: camsrar@camsonline.com Tel: 0771-4912040, Fax: 2888002 **Rajahmundry**: Door No: 6-2-12, 01st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry – 533101, Andhra Pradesh, Email: camsrmd@camsonline.com Tel: (0883) 6665531 **Rajapalayam**: No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam – 626117, Tamilnadu, Email: camsrjp@camsonline.com Tel: 9244950002 **Rajkot**: Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot – 360001, Gujarat, Email: camsrar@camsonline.com Tel: 0281-2227553 **Ranchi**: 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi – 834001, Jharkhand, Email: camsrar@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam**: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam – 457001, Madhya Pradesh, Email: camsrar@camsonline.com Tel: (04712) 400066, Fax: 235788 **Ratnagiri**: Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsrar@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak**: 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrar@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee**: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee – 247667, Uttarkhand, Email: camsrar@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela**: JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrar@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar**: Opp. Somani Automobiles, Bhagwanganj, Sagar – 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur**: 01st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 247001, Uttar Pradesh, Email: camssah@camsonline.com Tel: (0132) 6450137, Fax: 2712507 **Salem**: No. 2, 01st Floor, Vivekananda Street, New Fairlands, Salem – 636016, Tamilnadu, Email: camssal@camsonline.com Tel: (0427) 4041129, Fax: 2330592 **Sambalpur**: C/o, Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur – 768001, Orissa, Email: camssam@camsonline.com Tel: 9238120074, Fax: 2405606 **Sangli**: Jiveshwar Krupa Building, Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli - 416416. Tel: 7066316616, Email: camssgi@camsonline.com **Satara**: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara – 415002, Maharashtra, Email: camssat@camsonline.com Tel: (2162) 645297, Fax: 281706 **Shahjahanpur**: Bijlipura, Near Old Dist. Hospital, Jail Road, Shahjahanpur – 242001, Uttar Pradesh, Email: camsspn@camsonline.com Tel: 9235405751 **Shillong**: 03rd Floor, RPG Complex, Keating Road, Shillong – 793001, Meghalaya, Email: camsslg@camsonline.com Tel: 0364-3560860 **Shimla**: 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla – 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga**: No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga – 577201, Karnataka, Email: camsshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri**: 17B, Swamiji Sarani, Siliguri – 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa**: M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa – 125055, Haryana, Email: camssrs@camsonline.com Tel: (1666) 233593, 9254303806 **Sitapur**: Arya Nagar, Near Arya Kanya School, Sitapur – 261001, Uttar Pradesh, Email: camsstp@camsonline.com Tel: 05862-271399 **Solan**: 01st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan – 173212, Himachal Pradesh, Email: camssol@camsonline.com Tel: (1792) 640621, 220705 **Solapur**: Flat No. 109, 01st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur – 413001, Maharashtra, Email: camsslp@camsonline.com Tel: 0217 – 2724547, Fax: 2724548 **Sri Ganganagar**: 18-L Block, Sri Ganganagar – 335001, Rajasthan, Email: camssgnr@camsonline.com Tel: 9214245818, Fax: (0154) 2476742 **Srikakulam**: Door No. 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001. Tel: (08942) 228288, Email: camssrk@camsonline.com **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001, Uttar Pradesh, Email: camssln@camsonline.com Tel: 05362-227562. **Surat**: Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. Email: camssur@camsonline.com Tel: (0261) 6540128, 6540731, Fax: 6541930 **Surendranagar**: Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. Tel: (02752) 232599. Email: camssgnr@camsonline.com **Tambaram**: 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045, Tel: (044) 22267030 / 29850030 Email: camstam@camsonline.com **Thane**: Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) – 400 601. Email id: camsthn@camsonline.com, Tel. No: 022-62791000. **Thiruvalla**: 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur**: 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia**: Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli**: No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati**: Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati – 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla**: 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur**: 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur – 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla**: 24/590-14, C.V.P Parliament

Square Building, Cross Junction, Tiruvalla – 689101, Kerala, Email: camstyl@camsonline.com Tel: (469) 6061004 **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur – 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy**: No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy – 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum**: TC NO: 22/902, 1st Floor, Blossom Building, Opp. NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum – 695010. Tel: (0471) 4617690, Email: camstvm@camsonline.com **Tuticorin**: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin – 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur**: 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain**: 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain - 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana)**: 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha – 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara**: 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara – 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad**: 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad – 396001, Gujarat, Email: camsvad@camsonline.com Tel: 9228000239 **Vapi**: 208, 02nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi – 396195, Gujarat, Email: camsvap@camsonline.com Tel: 9104883239 **Varanasi**: Office No. 1, 02nd Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi – 221010, Uttar Pradesh, Email: camsvr@camsonline.com Tel: 9235405922, Fax: 2202126. **Vashi**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. Email id: camsvsh@camsonline.com. **Vasco (Parent Goa)**: No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco – 403802, Goa, Tel: (0832) 3251755 **Vellore**: Door No 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001. Tel: (0416) 2900062, Email: camsvl@camsonline.com **Vijayawada**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada – 520010, Andhra Pradesh, Email: camsvij@camsonline.com Tel: 0866-2488047, Fax: 6695657 **Visakhapatnam**: Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Andhra Pradesh, Visakhapatnam - 530 016, Tel: (0891) 2791940 **Warangal**: Hno. 2-4-641, F-7, 01st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001, Telengana, Email: camswgl@camsonline.com Tel: (0870) 6560141, Fax: 2554888 **Yamuna Nagar**: 124-B/R, Model Town Yamunanagar - 135001, Haryana, Email: camsynr@camsonline.com Tel: 01732-796099, Fax: 225339 **Yavatmal**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal – 445001, Maharashtra, Email: camsyav@camsonline.com Tel: (07232) 237045, Fax: 237045.

#### OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

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

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

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

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

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

#### DETAILS FOR ONGOING COLLECTION BANKERS:

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

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

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



**WEST ZONE:**

**Aurangabad:** Plot No 66, Bhagya Nagar, Near S T Office, Kranti Chowk Police Station to Employment Office Road, Aurangabad - 431001. Tel: (0240) 2351591/90. **Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Anand:** 103, First Floor, Ashwamegh Complex, Opp. Vyayam Shala, Sardar Gunj Road, Anand - 388 001. Tel.: (02692) 360330. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No. 1 and 2, Ground Floor, Ganjawalla Residency, Ganjawalla Lane, Borivali West, Mumbai - 400092. Tel.: 022-28945923 / 8655421234. **Goa:** F-4, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji - Goa - 403 001. Tel.: 7888051135, Fax: 0832-2422135. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263. **Kolhapur:** Gemstone Building, Ground Floor, Opposite Parikh Pool North Side, Near Central Bus Stand, Kolhapur - 416001, Maharashtra. **Mumbai:** Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel: 022-66505243 / 66505201, Fax: 022- 66315194. **Nagpur:** 104, Shivaji Complex, Near Times of India, Dharampeth, WHC Road, Nagpur - 440 010, Tel.: 0712 - 6630425 / 6502885. **Nashik:** 5, Samriddhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: (0253) 2959098, Fax: 0253-2579098. **Navsari:** Shop No.1, Swiss Cottage, Ashanagar Main Road, Navsari - 396 445. Tel: 02637 - 281991. **Pune:** Kohinoor B-Zone, Shop no. 110, 1st Floor, Old Mumbai-Pune Highway, Near Pimple Petroleum, Above Maharashtra Electronics, Pimpri, Pune - 411 017. Tel.: 020-41204949 / 950. **Rajkot:** 402, The Imperia, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360 001. Tel: (0281) 2964848 / 849. **Surat:** G-18, Ground Floor, ITC Building, Near Majuragate, Ring Road, Surat - 395 002. Tel.: 0261 - 4012140, Fax: 0261-2470326. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 - 25300912. **Vadodara:** Emerald One, 314, 3rd Floor, Jetalpur Main Road, Before Jetalpur Bridge, Jetalpur, Vadodara - 390 007. Tel.: (0265) 2991037, Fax: 0265-6641999. **Vashi:** Shop No. 16, Vardhaman Chambers, Plot No. 84, Sector 17, Near Babubhai Jagjivan Das, Vashi, Navi Mumbai - 400 703. Tel: (022) 45118998.

**EAST ZONE:**

**Bhubaneswar:** Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Chhattisgarh:** B06 Ground floor, Narayan Plaza, Link Road, Bilaspur Chhattisgarh 495001, Tel.: 07752454333. **Dhanbad:** Shriram Plaza, 2nd Floor, Room No.202 (B), Bank More, Jharkhand, Dhanbad - 826 001. Tel.: 0326-2300304 / 9234302478. **Durgapur:** 8C, 8th Floor, Pushpanjali, C-71/A, Saheed Khudiram Sarani, City Centre, Durgapur - 713 216. Tel: (0343) 2544463/65. **Guwahati:** Jain Complex, 4th Floor, Beside Axis Bank, G. S. Road, Guwahati - 781005. Tel: (0361) 2343084. **Jamshedpur:** Voltas House, Mezzanine Floor, Main Road Bistupur, Jamshedpur - 831001. Tel.: 0657-2321302 / 363 / 6576911. **Kolkata:** Apeejay House, Ground Floor, 15, Park Street, Kolkata - 700016. Tel.: (033) 44063300/3301/3331/3319. Fax: 033-4406 3315. **Patna:** 301, 3rd Floor, Grand Plaza, Frazer Road, Patna - 800 001. Tel.: (0612) 2216994. **Raipur:** Shop No. S-10, 2nd Floor, Raheja Tower, Near Fafadhi Chowk, Jail Road, Raipur (Chhattisgarh) 492001. Tel.: 0771-4040069 / 6537340. **Ranchi:** 406 - A, 4th Floor, Satya Ganga Arcade, Sarjana Chowk, Lalji Hirji Road, Ranchi - 834001. Tel.: 0651-2210226 / 8235050200. **Siliguri:** Shop No. 10, 1st Floor, Block-C, Shelcon Plaza, Kartar Market, Sevoke Road, Siliguri, Darjeeling - 734001.

**NORTH ZONE:**

**Ajmer:** 02 Floor, Agra Gate Circle, P. R. Marg, Behind Chandak Eye Hospital, Ajmer - 305 001. Tel: (0145) 2625316. **Agra:** Unit No. 2, 1st Floor, Block No. 54, Prateek Tower Commercial Complex, Sanjay Place, Agra - 282002. Tel.: 0562-2525195. **Allahabad:** Shop No. 10, Upper Ground Floor, Vashistha Vinayak Tower, Tashkand Marg, Civil Lines, Allahabad -211 001. Tel.: 0532-2260974. **Amritsar:** Mezzanine Floor, S.C.O - 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel.: 0183-5011181/5011190. **Chandigarh:** SCO - 2473-74, 1st Floor, Sector- 22C, Chandigarh - 160 022. Tel.: 0172-5037205/5087322, Fax: 0172 - 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Uttarakhand. Tel.: 0135-2740877 / 2741877. **Gorakhpur:** Shop No. 4, Cross Road Mall, First Floor, A.D. Chowk, Bank Road, Gorakhpur - 273001 (UP). Tel: (0551) 4051010, Mob: 91 8924951944. **Ghaziabad:** Office No. 7, Second Floor, Astoria Boulevard, RDC, Ghaziabad - 201 002 U.P. Tel: (0120) 3592835. **Gurgaon:** Unit No. 209, 2nd Floor, Vipul Agora Mall, Sector 28, M. G. Road, Gurgaon - 122 001. **Indore:** 204, D.M. Tower, Race Course Road, Near Zanjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **Jaipur:** Office Number 52-53, 1 Floor, Laxmi Complex, Subhash Marg, M.I. Road Corner, C Scheme, Jaipur - 302 001. Tel.: 0141 - 5105177 / 78 / 2389387, Fax: 5105178. **Jalandhar:** Office No-36, Second Floor, One Park Side Building, Guru Nanak Mission Chowk adjoining Care Max Hospital. Jalandhar- 144001. Tel: (0181) 5001025. **Jammu:** Hall No. - 312/A2, South Block, Bahu Plaza, Jammu - 180 012. Tel.: (0191) 4504744. **Jodhpur:** Satyam, 26-C, 11th A, Pal Road, Sardarpura, Jodhpur, Rajasthan Pincode - 342003, Tel - 0291-2631257. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2306065 / 6066, Fax: 0512 - 2306065. **Lucknow:** 11 B & 12, Ground Floor, Saran Chamber II, Vikramaditya Marg, 5 Park Road, Lucknow - 226001. Tel: (0522) 4001731 / 4308904. **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5089667 / 668, Fax: 0161-2413498. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutchery Road, Meerut (U.P.) - 250 001. Tel.: 0121-4035585. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad - 244 001, Tel: 0591-2410667. **New Delhi:** Flat No. 506 - 507, Kailash Building, 26, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001. Tel.: 011-66324101/102/103/104/105, Fax: 011-66303202. **Noida:** Shop No - 2, First Floor, Wave Silver Tower, Noida, Sector 18, Noida - 201301 U.P. Tel: (0120) 6662083. **Udaipur:** 222/16, First Floor, Mumal Tower, Above IDBI Bank, Saheli Marg, Udaipur- 313001. Tel: (0294) 2429371 / 7230029371, Fax: 011-66303202. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sagra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

**SOUTH ZONE:**

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