

TATA

NIFTY SDL PLUS AAA PSU BOND DEC 2027 60:40 INDEX FUND

(An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk)

(SCHEME CODE - TATA/O/D/DIN/22/03/0047)

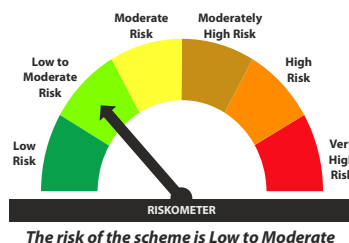
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

This product is suitable for investors who are seeking*:

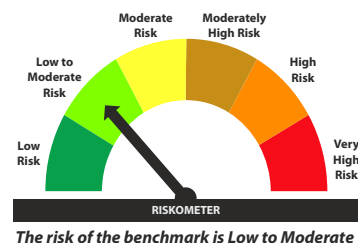
- Income over the target maturity period.
- Investing in constituents similar to composition of Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index.

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

Scheme Riskometer



Benchmark Riskometer



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

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

New Fund Offer Opened On	24.03.2022
New Fund Offer Closed On	28.03.2022
Scheme Re-opened On	05.04.2022

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

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**

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 scheme is to provide returns that correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

There is no guarantee or assurance that the investment objective of the scheme will be achieved.

The scheme doesn't assure or guarantee any returns.

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
Securities# covered by Nifty SDL Plus AAA PSU Bond Dec 2027 60: 40 Index	95	100
Money Market Instruments and units of debt oriented mutual fund schemes.	0	5

#Pursuant provision no. 3.5 of SEBI Master Circular on Mutual Fund dated June 27, 2024 Hybrid Debt Index Funds shall be considered to be replicating the underlying index, provided:

Index Fund based on an index comprising of up to 80% weight of corporate debt securities, the provisions mentioned below, shall apply on the portion of the portfolio comprising of corporate debt securities.

- Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of net asset value (NAV) of the Index Fund.
- At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the Index Fund.
- The investment in various securities are aggregated at issuer level for the purpose of exposure limits.
- Total exposure of the Index Fund in a particular group (excluding investments in securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of NAV of the scheme. For the purpose of this provision, 'group' shall have the same meaning as defined in provision no. 12.9.3.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024.
- Total exposure of the Index Fund in a particular sector (excluding G-sec, t-Bills, SDLs and AAA rated securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of the NAV of the scheme. However, this provision shall not be applicable for schemes based on sectoral or thematic debt indices.
- In case of Target Maturity (or Target Date) Index Funds, the Macaulay Duration (hereinafter referred as "duration") of the portfolio of the Index Fund the following norms for permissible deviation in duration shall apply:
 - For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
 - However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Index Fund.
- The rating wise weightage of debt securities in the portfolio of Index Fund replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities.
- the exposure limit to a single issuer by the Index Fund shall be as under:
 - For AAA rated securities, exposure to a single issuer by the Index Fund shall not have more than 10% weight in the portfolio. However, for AAA rated securities of PSU and AAA rated securities of PFI issuers the said limit shall be 15%.

Further, for the portion of the portfolio of the Index Fund comprising of G-sec/T-bills/SDLs, the provisions mentioned below shall apply.

- In case of Target Maturity (or Target Date) Index Funds, the following norms for permissible deviation in duration shall apply:
 - For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
 - However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/Index Fund.

The cumulative gross exposure through debt and money market securities, units of mutual fund schemes 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.

Any transactions undertaken in the scheme portfolio of ETF/Index Fund in order 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.

The scheme may invest in debt oriented schemes 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.

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	Participation in securities lending will be restricted up to 20% of net assets. Not more than 5% of the net assets of the scheme will be deployed with any single intermediary in accordance with Securities Lending Scheme, 1997	Provision no. 12.11-
2.	Equity Derivatives for non- hedging purposes	Will not invest	Provision no 12.25
3.	Securitized Debt	Will not invest	Provision no. 12.15
4.	Overseas Securities (Including ADR/ GDR/Overseas ETF)	Will not invest	Provision no. 12.19
5.	ReITS and InVITS	Will not Invest	Provision no. 12.21
6.	AT1 and AT2 Bonds	Will not invest	Provision no. 12.2
	Any other instrument	a, b, c, d & e - Will not invest	Provision no. 12.24
	a) Credit Default Swaps (CDS)		Provision no. 12.18
	b) Repo / reverse repo in corporate debt securities		Provision no 12.1
	c) Unrated debt instruments		Provision no. 12.3
	d) Debt instruments having Structured Obligations / Credit Enhancements		Provision No 12.11
	e) Short Selling		

Change in Investment Pattern

Short Term Defensive Considerations:

In case of deviation in investment pattern will be for a short term on defensive considerations as per clause 1.14.1.2.b of SEBI Master Circular dated June 27, 2024; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

Rebalancing due to Passive breach:

As per clause 3.5.3.11 of Master circular, the following norms shall apply: In case of change in constituents of the index due to periodic review, the portfolio of Index Funds be rebalanced within 7 calendar days.

In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.

In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with provision no. 4.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024 on "Creation of segregated portfolio in mutual fund schemes".

Any transactions undertaken in the scheme portfolio of ETF/Index Fund in order 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.

INVESTMENT STRATEGY

Tata Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index Fund is a passively managed debt index fund which will employ an investment approach designed to track the performance of Nifty SDL Plus AAA PSU Bond Dec 2027 60:40 Index. The Scheme seeks to achieve this goal by investing in securities constituting the underlying 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 will mature on December 31, 2027. If such a Maturity Date falls on holiday /non Business Day or maturity payout day is holiday /non business day, the maturity date will be extended by one or more business day as the case may be.

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 instruments,
 - ii) Delay in realisation of sale proceeds,
- The scheme may buy or sell instruments 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 realisation of Unit holders' funds
- Levy of margins by exchanges

The Scheme will endeavor to minimise the tracking error by:

- Rebalancing of the portfolio.
- Setting off incremental subscriptions against redemptions.

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. Under normal market circumstances, such tracking error is not expected to exceed the range of 1%-2% p.a. However, in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

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:

TATA NIFTY SDL PLUS AAA PSU BOND DEC 2027 60: 40 INDEX FUND is passively managed scheme by providing exposure to Nifty SDL Plus AAA PSU Bond Fund Dec 2027 60:40 Index and tracking its performance and yield, before expenses. The scheme performance may be affected by a general decline in the Indian markets relating to its underlying Index. The scheme invests in the securities comprising of underlying Index regardless of its investment merit.

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty SDL Plus AAA PSU Bond Fund Dec 2027 60:40 Index or one or more securities covered by / included in the underlying index.

Factors such as the fees and expenses of the Scheme, Corporate Actions, Cash balance, changes to the Underlying Index and regulatory policies 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, generally known as "Tracking Error" risk.

The Tracking error of the scheme is expected to be in the range of 1%-2 % per annum. However, it may so be that the actual tracking error can be higher or lower than the range given. Tracking errors are inherent in any index fund

and such errors may cause the scheme to generate returns which are not in line with the performance of the Index or one or more securities covered by / included in the Index.

To the extent that some assets/ 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.

Different types of securities in which the scheme would invest (Govt. Securities/SDL/ money market instruments etc.) as given in the Scheme Information Document carry different levels and types of risks. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern.

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.

Risks associated with Debt/Money Markets Instruments

Interest Rate Risk

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

Credit Risk

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

Reinvestment Risk

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

Liquidity or Marketability Risk

This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today's characteristic of the Indian fixed income market.

Pre-payment Risk

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

Securities Lending by the Mutual Fund

The Scheme may participate in securities lending and borrowing scheme in accordance with Securities Lending Scheme, 1997, Regulation 44 (4) of SEBI (Mutual Funds) Regulations, 1996, and as per provision no. 12.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024 on framework for short selling and borrowing and lending of securities. 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 fixed period of time at a negotiated compensation in order to enhance returns of the scheme portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The AMC will adhere to the following strict internal limits should it engage in Securities Lending.

Not more than 20% of the net assets of the scheme can generally be deployed in securities and single intermediary limit is 5%. Collateral would always be obtained by the approved intermediary. Collateral value would always be more than the value of the security lent. Collateral can be in form of cash, bank guarantee, and government securities, as may be agreed upon with the approved intermediary, and would also be subject to a mark to market valuation on a daily basis.

Example:

A fund has a Non-Convertible Debenture (NCD) of a company which it would wish to hold for a long period of time as a core holding in the portfolio as per the fund manager's plan. In that case the investors would be benefited

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

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

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

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

- a) If permitted by trustees and the extent SEBI regulations in that regard, from time to time.
- b) If such activity generates additional returns for the scheme and helps to enhance the scheme returns.
- c) If considering the above, and other factors all considered in totality, such activity is in the interest of unitholders in the scheme.

Securities Lending Risks

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

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

Risk associated with potential change in Tax structure

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

Risk associated with Transaction in Units through Stock Exchange

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

Risks associated with Segregated Portfolio

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

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

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

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

Risks associated with investment in units of domestic mutual fund:

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

Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with provision no. 1.12 of SEBI Master Circular on Mutual Fund dated June 27, 2024.

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

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

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

PLANS AND OPTIONS

The Scheme has the following Plans across a common portfolio:

Regular Plan (For applications routed through Distributors):

Growth

Income Distribution cum capital withdrawal option (IDCW)

Direct Plan (For applications not routed through Distributors):

Growth

Income Distribution cum capital withdrawal option (IDCW)

If Growth or Income Distribution cum capital withdrawal option (IDCW) is not mentioned: Growth

Compulsory Reinvestment of Income distribution cum Capital Withdrawal:

In case of income distribution cum capital withdrawal payout amount is Rs.100 or less, then the same will be compulsorily reinvested in the same sub-option of the scheme at ex-dividend NAV.

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

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the scheme name in the application form e.g. "TATA NIFTY SDL PLUS AAA PSU BOND DEC 2027 60: 40 INDEX FUND"

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. 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.

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

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of 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.

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

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

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

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

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

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

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

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

For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of income distribution cum capital withdrawal etc.

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.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS UNDER EACH PLAN

Purchase: Minimum subscription amount for the scheme: Rs 5,000/- and in multiple of Re.1/- thereafter

Additional Purchase: Rs.1000/-& in multiples of Re.1/-thereafter.

Redemption: Redemption request can be made for a minimum of Rs.500/50 units or folio balance whichever is lower.

The minimum application amount and minimum redemption 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 Circular on Mutual Fund dated June 27, 2024 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes.

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.

DESPATCH OF REDEMPTION REQUEST

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 Scheme Information Document.

BENCHMARK INDEX

Nifty SDL Plus AAA PSU Bond Dec 2027 60: 40 Index (TRI)

DIVIDEND POLICY

Income Distribution cum Capital Withdrawal Policy

Growth Option:

The income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving capital growth and reflected in the NAV.

Income Distribution cum Capital Withdrawal Option:

The profits received / earned and so retained and reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company. It will be distributed to the unitholders who hold the units on the record date of declaration of the Income.

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

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

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

Reinvestment of Income Distribution cum capital withdrawal Option: Unitholders under this option also have the facility of reinvestment of the income so declared, if so desired. The income declared would be reinvested in the scheme on the immediately following ex-dividend date.

Compulsory Reinvestment cum Capital Withdrawal Option:

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

NAME OF THE FUND MANAGER

Amit Somani (managing since 30.03.2022)

NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Private Limited

PERFORMANCE OF THE SCHEME

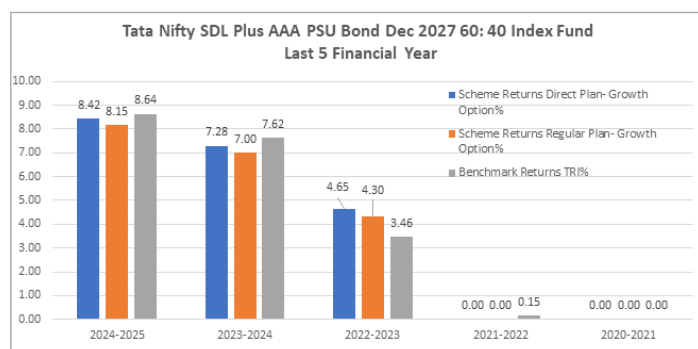
Scheme Performance as on 31.03.2025

Compounded Annualised Returns	Scheme Returns Direct Plan- Growth Option%	Scheme Returns Regular Plan- Growth Option%	Benchmark Returns TRI%
Returns for last 1 year	8.42	8.15	8.64
Returns for last 3 years	6.76	6.46	6.54
Returns for last 5 years	NA	NA	NA
Returns Since Inception	6.76	6.46	6.59
Inception Date	30-03-2022		

Absolute Returns for the Last 5 Financial Years

Financial Year	Scheme Returns Direct Plan- Growth Option%	Scheme Returns Regular Plan- Growth Option%	Benchmark Returns TRI%
2024-2025	8.42	8.15	8.64
2023-2024	7.28	7.00	7.62
2022-2023	4.65	4.30	3.46
2021-2022	0.00	0.00	0.15
2020-2021	NA	NA	NA

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



ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link - <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 through a functional website link - <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>)
3. Portfolio Turnover Ratio: 0.12 times as on 31.03.2025 (for 13 months)

EXPENSES OF THE SCHEME

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

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

Slab wise break up depending on the assets under management:

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

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

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

Annual Recurring expenses

Actual Expenses % to daily net assets for the F.Y. 2024-2025		
Tata Nifty Sdl Plus Aaa Psu Bond Dec 2027 60: 40 Index Fund	Direct Plan	Regular Plan
	0.20%	0.45%

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) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 P.M. on every business day[^].

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

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

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Name and Address of Registrar	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: camslb1@camsonline.com
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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, **Website:** 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

UNITHOLDERS' INFORMATION

Account Statement:

The AMC will send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable

For further details, refer SAI.

Portfolio Disclosure:

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

In addition to monthly portfolio Tata Mutual Fund shall also disclose fortnight portfolio for debt scheme within 5 days of every fortnight as per provision no. 5.1 of SEBI Master Circular on Mutual Fund dated June 27, 2024.

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

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

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

Unaudited Financial Results:

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

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

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

Annual Report:

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

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 **Agra:** No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh – 282002, Uttarpradesh, Email: camsagr@camsonline.com Tel: 0562-4304088, Fax: 2521170 **Ahmedabad:** 111- 113, 1st Floor - Devpath Building, Off C.G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 Email: 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 Tel: 8380050226, Fax: 2320325 **Ajmer:** AMC No. 423/30, Near Church Opp. TB Hospital, Jaipur Road, Ajmer, Rajasthan – 305001, Email: camsajm@camsonline.com Tel: (145) 2425814, 9829272605, Fax: 2425814 **Akola:** Opp. RLT Science College, Civil Lines, Akola – 444001, Maharashtra Email: camsako@camsonline.com Tel: (724) 6450233, Fax: 2431702 **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh – 202001, Uttarpradesh, Email: 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 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 Tel: (0477) 2237664 **Alwar:** 256A, Scheme No: 1, Arya Nagar, Alwar – 301001, Rajasthan, Email: camsalw@camsonline.com Tel: 9214245820, Fax: 2702324 **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati – 444601, Maharashtra, Email: 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 **Amritsar:** 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143001. Email: 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 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 **Andheri:** CTS No. 411, Citipoint, Gundivali, Telli Gali, Above C.T. Chatwani Hall, Mumbai – 400069, Maharashtra, Email: 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 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 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 Tel: (0240) 6450226, Fax: 2363664 **Balasore:** B. C. Sen Road, Balasore – 756001, Orissa, Email: 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 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 **Bankura:** 1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101. Tel: (03242) 252668. Email: camsbqa@camsonline.com **Bareilly:** F-62-63, 2nd Floor, Butler Plaza, Civil Lines, Bareilly - 243 001, Email: 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 Tel: 05542-281180. **Belgaum:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. Email id: 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 Tel: 9243689044, Fax: 268822 **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur – 760 002. Tel: (0680) 2250401, Email: camsbrp@camsonline.com **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R.P.Road, Bhagalpur – 812002, Bihar, Email: camsblp@camsonline.com Tel: 9264499905, Fax: 2409506 **Bharuch:** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. Email: camsbrh@camsonline.com, Tel: (02642) 262242 **Bhatinda:** 2907-GH, GT Road, Near Zilla Parishad, Bhatinda – 151001, Punjab Email: camsbti@camsonline.com Tel: 0164-2221960, Fax: 2210633 **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar – 364002, Gujarat, Email: camsbha@camsonline.com Tel: 0278-2225572, Fax: 2567020 **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai – 490020, Chattisgarh, Email: camsbhi@camsonline.com Tel: 9203900630, Fax: 4050560 **Bhilwara:** C/o Kodwani Associates, Shop No. 211-213, 2nd Floor, IndraPrasth Tower, Syam ki Sabji Mandi, Near Mukherjee Garden, Bhilwara – 311001, Rajasthan, Email: camsbhl@camsonline.com Tel: (01905) 223702, Fax: 231808 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal – 462011, Madhya Pradesh, Email: camsbhp@camsonline.com Tel: 9203900546, Fax: 4275591 **Borivali:** 501-TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali (West), Mumbai - 400 092. Tel: (022) 62490300, Email: camsbor@camsonline.com **Bhubaneswar:** Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar – 751001, Orissa, Email: camsbhr@camsonline.com Tel: (0674) 2390999, Fax: 2534909 **Bhuji:** Tirthkala, First Floor, Opp BMCB Bank, New Station Road, Bhuji - Kachchh - 370 001. Tel: (02832) 450315, Email: camsbuj@camsonline.com **Bhusawal:** 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal – 425201, Maharashtra **Bikaner:** Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singhpura, Bikaner – 334001, Rajasthan, Email: camsbkn@camsonline.com Tel: 0151-2970602, Fax: 2205499 **Bilaspur:** Shop No.B-104, 1st Floor, Narayan Plaza, Link Road, Bilaspur – 495001, Chattisgarh, Email: camsbil@camsonline.com Tel: 07752490706 **Bokaro:** 1st Floor, Plot No. HE-7, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004. Jharkhand. Tel: (06542) 359182, Email: camsbkr@camsonline.com **Burdwan:** 399 G T Road Basement, Talk of the Town, Burdwan-713101, West Bengal, Tel: (0342) 3551397, Email: camsbdw@camsonline.com **Calicut:** 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut – 673016, Kerala, Email: camsclt@camsonline.com Tel: (0495) 6060031 **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17, Chandigarh – 160017, Punjab, Email: camscha@camsonline.com Tel: 0172-4735028, Fax: 2711325 **Chandrapur:** Opp Mustafa Décor, Behind Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra - 442 402. Email: camscpu@camsonline.com Tel: (07172) 253108 **Chennai:** Ground Floor, No.178/10, Kodambakkam High Road, Opposite Hotel Palmgrove, Nungambakkam, Chennai – 600034, Tamilnadu, Email: camslb1@camsonline.com Tel: (044) 39115561 / 62 / 63 / 65, Fax: 28283613 **Chennai (Satellite ISC):** No.158, Rayala Tower-1, Anna Salai, Chennai – 600002, Tamilnadu, Email: chennai_isc@camsonline.com Tel: (044) 28432650 **Chhindwara:** 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001 Madhya Pradesh. Email: camschi@camsonline.com Tel: 9203900507, 9425895771 **Chittorgarh:** 3, Ashok Nagar, Near Heera Vatika, Chittorgarh – 312001, Rajasthan, Email: camskor@camsonline.com Tel: (01472) 244566 **Cochin:** Modayil, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016, Tel: 0484-2350112, Email: camscoc@camsonline.com **Coimbatore:** Old No. 66 New No. 86, Lokamanya Street (West) Ground Floor, R. S. Puram, Coimbatore – 641002, Tamilnadu, Email: camscoe@camsonline.com Tel: (0422) 4208642 / 4208648, Fax: 3018003 **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack – 753001, Orissa, Email: camscut@camsonline.com Tel: 9238120072, Fax: 2303722 **Darbhanga:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga – 846001, Bihar, Email: camsdar@camsonline.com Tel: 8405804906 **Davangere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P. J. 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Email: camsfzd@camsonline.com Tel: 7355713347, Fax: 223623 **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad – 121001, Haryana,

Email: camsfdb@camsonline.com Tel: (0129) 6510516, Fax: 2410098 **Firozabad**: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283203. Tel: (0561) 2240495, Email: camsfz@camsonline.com **Gandhidham**: Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. Tel: (02836) 233220, Email: camsgdm@camsonline.com **Gandhinagar**: No. 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasani, Gandhinagar - 382421. Tel: (079) 23600400. Email: camsgnr@camsonline.com **Ghatkopar (East)**: Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077, Email: camsgkp@camsonline.com Tel: 9336800261 **Gaya**: C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001. Tel: 9472179424. Email: camsgaya@camsonline.com **Ghaziabad**: First Floor, C-10 RDC Rajnagar, Opp. Kacheri Gate No.2, Ghaziabad - 201 002. Tel: (0120) 6510540, Email: camsgaha@camsonline.com Tel: (0120) 6510540, Fax: 4154476 **Goa**: **Goa (Panaji)**: Office No. 103, 1st Floor, Unitech City Centre, M. G. Road, Panaji, Goa - 403 001 Email: camsgoa@camsonline.com Tel: (0832) 6450439, 6450441, Fax: 2424527 **Gondal (Parent Rajkot)**: A/177, Kailash Complex, Opp. Khedut Décor, Gondal - 360311, Gujarat, Email: camsgdl@camsonline.com Tel: 8000920007 **Gorakhpur**: Shop No. 3, 2nd Floor, The Mall Cross Road, A.D. Chowk Bank Road, Gorakhpur - 273001, Uttar Pradesh, Email: camsgor@camsonline.com Tel: 9336800281, Fax: 2344065 **Gulbarga**: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101, Karnataka, Email: camsglg@camsonline.com Tel: 9606410909, Fax: 221728 **Guntur**: Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002, Andhra Pradesh, Email: camsgun@camsonline.com Tel: (0863) 4005611 Fax: 6680838 **Gurgaon**: Unit No-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli, Gurgaon Road, Chakkar Pur, Gurgaon - 122 001. Tel: (0124) 4048022. Email: camsgur@camsonline.com, Fax: 4082660 **Guwahati**: A. K. Azad Road, Rehabari Tinali, Old Post Office Lane, Opp Nirmal Sagar Apartments. Guwahati - 781008, Assam, Email: camsgwt@camsonline.com Tel: (361) 2607771, 7896035933, Fax: 2139038 **Gwalior**: G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002, Madhya Pradesh, Email: camsgwa@camsonline.com Tel: 9203900504, Fax: 2427662 **Haldia**: Mouza-Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, West Bengal, Haldia - 721602. Tel: 9800089225, Fax: 276655. Email: camshld@camsonline.com **Haldwani**: Durga City Centre, Nainital Road, Haldwani - 263139, Uttar Pradesh, Email: camshdw@camsonline.com Tel: 9219401825, Fax: 224116 **Haridwar**: F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarakhand - 249408. Tel: 7900777785, Email: camshwr@camsonline.com **Hazaribag**: Municipal Market, Annanda Chowk, Hazaribag - 825301, Jharkhand, Email: camshaz@camsonline.com Tel: 9234300462, Fax: 223959 **Himmatnagar**: Computer Age Management Services Ltd. 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No: 022-62791000. **Thiruvalla:** 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur:** 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia:** Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli:** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati:** Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati – 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla:** 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur:** 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur – 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla:** 24/590-14, C.V.P Parliament

Square Building, Cross Junction, Tiruvalla – 689101, Kerala, Email: camstvl@camsonline.com Tel: (469) 6061004 **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur – 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy**: No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy – 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum**: TC NO: 22/902, 1st Floor, Blossom Building, Opp. NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum – 695010. Tel: (0471) 4617690, Email: camstvm@camsonline.com **Tuticorin**: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin – 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur**: 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain**: 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain - 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana)**: 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha – 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara**: 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara – 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad**: 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad – 396001, Gujarat, Email: 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: camsvcl@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 MF Central - 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.