

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TATA

SILVER EXCHANGE TRADED FUND

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

(SCHEME CODE TATA/O/O/OET/23/12/0059)

(Scrip Code: Will be available at the time of listing of the scheme)

Offer of Units of Rs. 1/- per unit issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period and at NAV based price during Continuous offer.

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer



Investors understand that their principal will be at Very High Risk

**Benchmark Riskometer
Domestic price of silver**



(It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 17.4.1.i of SEBI Master Circular on Mutual Fund dated May 19, 2023, on Product labelling in mutual fund schemes on ongoing basis.)

New Fund Offer Opens On	02 January, 2024
New Fund Offer Closes On	09 January, 2024
Scheme reopens for continuous sale and repurchase on or before	17 January, 2024

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 and pending litigations, etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centre's 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.

Name of the Mutual Fund
Tata Mutual Fund

Name of the AMC
Tata Asset Management Pvt. Ltd.
CIN: U65990-MH-1994-PTC-077090

Offer for Units at
NAV Based Prices upon reopening

1903, B Wing, Parinee Crescenzo, G Block, BKC, Bandra East, Mumbai – 400 051

Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

E-mail: service@tataamc.com **Website:** www.tatamutualfund.com

INVESTMENT OBJECTIVE

The investment objective of the fund is to generate returns that are in line with the performance of physical silver 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

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

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Silver (Includes Physical Silver and other Silver related instruments as permitted by SEBI from time to time) #	95	100	High
Debt & Money Market Instruments including units of Mutual Funds ^	0	5	Medium

In addition to the above, the Scheme may also invest in Exchange Traded Commodity Derivatives (ETCDs) with silver as underlying. Such investments shall be made in line with the SEBI regulations.

^ 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 silver, silver related instruments, debt including money market instruments, exchange traded commodities derivative positions with silver 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.

The Scheme will not invest in

1. Securitised Debt
2. Debt Instruments with special features (AT1 and AT2 Bonds)
3. Debt instruments having Structured Obligations / Credit Enhancements.
4. Securities Lending & Borrowing , Short selling
5. Overseas securities/ADR/GDR
6. Units of REITs & InvITs
7. Repo in corporate debt and corporate reverse repo
8. Credit Default Swap transactions

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 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 Silver related investments and low to moderate volatility in its debt and money market investments.

Change in Investment Pattern

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 May 19, 2023).

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

In accordance with provision no. 1.10.3 of SEBI Master Circular on Mutual Fund dated May 19, 2023, the scheme may deploy NFO proceeds, before closure of NFO period, in 'The Clearing Corporation of India Ltd.'s (CCIL) TREPS'. AMCs will not charge any investment management and advisory fees on funds deployed in Triparty repo on Government Securities. The appreciation received from such investments shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme's during the NFO period, the interest earned upon investment of NFO proceeds in such instruments shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

RISK PROFILE OF THE SCHEME

Market risk (Refer clause no. 3.2.7.1 read with clause no. 3.3.10.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023) due to volatility in Silver prices: The value of the Units relates directly to the value of the underlying Silver held by the Scheme and fluctuations in the price of Silver could adversely affect the investment value of the Units. The price of Silver may fluctuate due to various factors such as: -

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

In addition, there is no assurance that Silver will maintain its long-term value in terms of purchasing power in the future. In the event that the price of Silver 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 Silver which could decrease the price of Silver and adversely affect an investment in the Units.

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

Liquidity risks (Refer clause no. 3.2.7.1 read with clause no. 3.3.10.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023) in physical or derivative markets impairing the ability of the fund to buy and sell Silver: 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 Silver. 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 Silver. 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 Silver may affect the demand and supply and may affect the liquidity.

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

Risks associated with handling, storing and safekeeping of physical Silver (Clause no. 3.2.7.1 read with clause no. 3.3.10.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023): Currently, all physical Silver procured must follow the LBMA (London Bullion Market Association) guidelines as per prescribed SEBI guidelines. Risk arises when part or all of the Silver held by the Scheme could be lost, stolen or damaged and access to Silver 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 Silver 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 the Scheme's NAV, trading price, yield, total return and/or its ability to meet its objectives.

Investment Risks

The price of Silver & 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 Silver, 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 Silver 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 Silver and Silver related instruments may impact the returns to investors in the Scheme.

Liquidity Risk

Trading in units of Tata Silver 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 Silver 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 Silver 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 Silver 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 Silver and Silver-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 Silver and Silver-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	Tracking Error: 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	Price risk: Fluctuations in the price of Silver	Since the Scheme is passively managed, price risk is inherent and cannot be mitigated.
3	Liquidity risk: Inability to buy / sell appropriate quantity of Silver	The Scheme has to sell Silver only to designated bankers / traders who are authorized to buy Silver. Though, there are adequate numbers of players to whom the Scheme can sell Silver the Scheme may have to resort to distress sale of Silver if there is no or low demand for Silver to meet its cash needs of redemption or expenses.
4	Event risk/Custody Risk: Risk of loss, damage, theft, impurity etc. of Silver	There is a risk that part or all of the physical Silver belonging to the Scheme could be lost, damaged or stolen. In order to ensure safety, the said Silver will be stored with custodian in its vaults. Silver held by custodian is also insured. The custodian will insure/cover all such risks.
6	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 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	Credit Risk: 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.

Restrictions on Investments (as per seventh schedule of SEBI {Mutual Fund} Regulations 1996)

Pursuant to the Regulations and amendments thereto and subject to the Asset allocation pattern, the following investment restrictions are presently applicable to the Scheme:

- The funds of silver exchange traded fund shall be invested only in silver or silver related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or redemptions, as disclosed in the section of Where will the Scheme invest;
The scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products which are used by mutual funds for ping.
- The scheme shall not make any investment in.
 - any unlisted security of an associate or group company of the sponsor; or
 - any security issued by way of private placement by an associate or group company of the sponsor; or
 - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets - considering the scheme shall invest 95% in silver and silver related instruments, this limit shall only apply to the 5% portion investing in Debt & Money Market Instruments including units of Mutual Funds.

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

(a) such transfers are done at the prevailing market price[^] for quoted instruments on spot basis.

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

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

[^]Note: SEBI vide provision no. 9.11 of SEBI Master Circular on Mutual Fund dated May 19, 2023, has prescribed the methodology for determination of price to be considered for inter scheme transfers. The AMC shall comply with the guidelines issued by SEBI vide provision no. 12.30 of SEBI Master Circular on Mutual Fund dated May 19, 2023 and such other guidelines as may be notified from time to time.

4. 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 AMC shall comply with the guidelines issued by SEBI as provision no. 12.30 of SEBI Master Circular on Mutual Fund dated May 19, 2023 and such other guidelines as may be notified from time to time.

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

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

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

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

7. Pending deployment of funds of a Scheme in terms of investment objective of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to provision no. 12.16 & 4.5.2 of SEBI Master Circular on Mutual Fund dated May 19, 2023 as may be amended from time to time.

a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.

b. Such deposits shall be held in the name of each Scheme.

c. Each Scheme shall not park more than 15% of its net assets in the short-term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.

e. Trustees /AMC will ensure that no funds of a scheme is parked in short term deposit of a bank which has invested in that scheme and the bank in which a scheme has short term deposit do not invest in that scheme until the scheme has short term deposit with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

8. The scheme shall not make any investment in any fund of funds scheme.

9. The scheme will not advance any loan for any purpose.

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

11. Investment Limits in ETCDs: Participation of mutual funds in ETCDs shall be subject to the following investment limits:

a) The exposure to ETCDs having silver as the underlying shall not exceed 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to the scheme where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle.

The Scheme will comply with provision no. 3.3 of SEBI Master Circular on Mutual Fund dated May 19, 2023 on Norms for Silver Exchange Traded Funds. The physical silver shall be of standard 30 kg bars with fineness of 999 or

higher parts per thousand (or 99.9% purity) confirming to London Bullion Market Association (LBMA) Good Delivery Standards.

Silver shall be valued based on the methodology provided in paragraph 3B of Eighth Schedule to MF Regulations

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

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by TAMPL, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee / TAMPL may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

Investment by Asset Management Company

The AMC may invest either directly or indirectly in the Scheme during the NFO Period and on ongoing basis in line with SEBI regulations. However, the AMC shall not charge any investment management and advisory services fee on such investments in a Scheme.

The scheme will invest in:

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

2. 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

Money Market Instruments includes instruments like Commercial Paper, Certificate of Deposit, Treasury Bills and short-term debt instruments etc. Triparty Repo or any other instrument as may be permitted by SEBI, Reverse Repo in Government Securities and any other Money Market instruments as may be permitted by SEBI/ RBI from time to time.

3. 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.

Scheme Strategy

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

The Scheme will invest at least 95% of its total assets in the Silver or Silver 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.

PLANS AND OPTIONS

None

MINIMUM APPLICATION AMOUNT DURING NFO PERIOD

Rs. 100/- and in multiples of Re. 1/- thereafter during NFO period.

Investors can switch into the Scheme from the existing Schemes of Tata Mutual Fund (subject to completion of Lock-in Period, and applicable load if any) during the New Fund Offer Period.

Market Makers (MMs) as per provision no. 3.6.1.1 and Investors as per provision no. 3.6.2.1 & 3.6.2.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023 may request for allotment of units in Creation Unit Size during NFO.

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.

The Creation Unit size for the scheme shall be 3,00,000 units and in multiples thereof. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on website of Mutual Fund

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 May 19, 2023 for redemption or subscription for an amount 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 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

The investors can directly subscribe to the units on a continuous basis on stock exchange where the Scheme will be listed. Units can be bought and sold in the lots of 1 Unit and in multiple thereof.

APPLICABLE NAV (AFTER THE SCHEMES OPENS FOR REPURCHASE)

(i) **For Market Makers / Large Investors only:**

A. Subscription (Purchase)

On an ongoing basis, Market Makers and Large Investors may approach the Fund directly for subscription of units of the ETF at the Intra-Day NAV in multiples of Creation Unit size. Additionally, the transaction handling charges, if any, will have to be borne by the Market Maker/ Large Investor. The minimum application amount for Large Investors shall be Rs. 25 Crores. However, the said threshold will not be applicable to subscription 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 by the above-specified investors shall be in creation unit size.

The Fund may allow cash (through RTGS/transfer/Cheque) Purchases of Units of the Scheme in Creation Unit size by Large Investors/ Market Makers. Purchase request for Creation Unit shall be made by such Investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio securities (i.e portfolio deposit) on behalf of the Investor. Portfolio Deposit and Cash Component will be exchanged for the Units of the relevant Scheme in Creation Unit size. The client will bear all the cost associated with buying of underlying portfolio securities.

For transactions by Market Makers / large investors directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.

B. Redemption (Sale)

On an ongoing basis, Market Makers and Large Investors may approach the Fund directly for redemption of units of the ETF at the Intra-Day NAV in multiples of Creation Unit size. Additionally, the transaction handling charges, if any, will have to be borne by the Market Maker/ Large Investor. The minimum application amount for Large Investors shall be Rs. 25 Crores. However, the said threshold will not be applicable to 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 redemption by the above-specified investors shall be in creation unit size.

The Fund may allow cash Redemption of the Units of the Schemes in Creation Unit size by Large Investors / Market Makers. Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting necessary charges /costs, will be remitted to the Investor.

For transactions by Market Makers / large investors directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.

ii) For others (Subscription / Redemption in less than Creation Unit Size in the exceptional circumstances mentioned in this SID):

Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for purchase or redemption/ switch is received and is considered accepted on that day. An application is considered accepted on that day, subject to it being complete in all respects and received prior to the cut-off time on that Business Day. Subscriptions - Applicable NAV

The following cut-off timings shall be observed in respect of purchase of Unit of the Scheme, and the following NAVs shall be applied for such purchase:

1. where the application is received upto 3.00 pm closing NAV of the day of receipt of application;
2. where the application is received after 3.00 pm closing NAV of the next Business Day ; and

Redemptions:

The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units:

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.

As 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.

DISPATCH OF REDEMPTION CHEQUE

The transfer of redemption or repurchase proceeds to the unitholders shall be made within three working days from the date of redemption or repurchase. In case of failure to despatch redemption proceeds within three working days, the AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

BENCHMARK INDEX

Domestic price of silver

Rationale for adoption of benchmark: Since there is no suitable index available for silver or instruments linked to silver, the performance of the scheme will be benchmarked against the Domestic Price of Silver.

NAME OF THE FUND MANAGER

Tapan Patel

NAME OF THE TRUSTEE COMPANY

Tata Trustee Co. Pvt. Ltd.

PERFORMANCE OF THE SCHEME

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

SCHEMES PORTFOLIOS HOLDINGS

The scheme is a new scheme and does not have any portfolio holdings.

INVESTMENT BY BOARD OF DIRECTORS, FUND MANAGERS AND KEY PERSONNEL

The scheme is a new scheme and hence this disclosure is not applicable.

EXPENSES OF THE SCHEME

Entry Load (During NFO): N.A.

Exit Load: NIL

Unitholders can directly approach the AMC for redemption of units of ETFs, for threshold transaction limit as specified by SEBI from time to time without any exit load, in case of the following scenarios:

- i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- iii. Total bid size on the exchange is less than half of creation units' size daily, averaged over a period of 7 consecutive trading days.

In case of the above scenarios, applications received from unitholders for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day of receipt of application within the above cut-off time, such instances shall be tracked by AMC on an ongoing basis and in case if any of the above mentioned scenario arises the same shall be disclosed on the website of the AMC.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

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

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

Annual Recurring Expenses**Fees & Expenses:**

The maximum recurring expense of the Scheme is estimated below:

Ref	Expenses Head	% Of Daily Net Assets
	Investment Management and Advisory Fees	Upto 1.00%
	Trustee fee	
	Audit fees	
	Custodian fees	
	RTA Fees	
	Listing Fees / Index Licensing Fees	
	Marketing & Selling expense incl. agent commission	
	Cost related to investor communications	
	Cost of fund transfer from location to location	
	Cost of providing account statements and income distribution redemption cheques and warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 1 bps)	
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
	Goods & Services tax on expenses other than investment and advisory fees	
	Goods & Services tax on brokerage and transaction cost	
	Incentive, if any to Market Makers	
	Other Expenses [^]	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 1.00%*
(b)	Additional expenses for gross new inflows from specified cities	0.30% [^]

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

* Excluding Goods & Services Tax on investment and advisory fees

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

The above expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations, 1996, which means there will be no internal sub-limits on expenses and AMC is free to allocate them within the overall TER.

In terms of Regulation 52(1) of SEBI (Mutual Funds) Regulations, 1996, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of provision no. 10.1.12 of SEBI Master Circular on Mutual Fund dated May 19, 2023 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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

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

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

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

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

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

Notes:

- 1) Brokerage & transaction costs (including tax) which are incurred for the purpose of execution of trade may be capitalised to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. GST on brokerage and transaction cost paid for execution of trades shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.
- 2) AMC shall annually set apart at least 1 basis point on daily net assets for investor's education and awareness initiatives.
- 3) Incentives, if any, to Market Makers shall be charged to the scheme within the maximum permissible limit of TER.
- 4) The fund shall update the current expense ratios on the website(www.tatamutualfund.com) at least three working days prior to the effective date of the change. The exact web link for TER is <http://www.tatamutualfund.com/our-funds/total-expense-ratio>.
- 5) Illustration of impact of expense ratio on scheme return:

Particulars	Amount
Amount Invested (Rs)	10,000
Gross Returns-assumed	15%
Closing NAV before expenses (Rs.)	11500
Expenses (Rs)	
· Expenses Other than Distribution expenses	175
· Distribution Expenses	0
Total NAV after charging expenses (Rs)	11,325
Net returns to investor	13.25%

Transaction Charges:

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

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

The transaction charges would be deducted only in respect of those transactions where the concern distributor has opted for opt in for levying transaction charge. In case distributor has chosen 'Opt Out' of charging the transaction charge, no transaction charge would be deducted from transactions registered.

It may further be noted that distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product..

How the fund is different from other existing schemes of Tata Mutual Fund:

Tata Silver Exchange Traded Fund, an open-ended exchange traded fund is an exchange traded fund and is not a minor modification of any other existing scheme/ product offered by Tata Mutual Fund. The scheme is a passively managed exchange traded fund. Currently, Tata Mutual Fund has three Exchange Traded Fund i.e., Tata Nifty 50 Exchange Traded Fund, Tata Nifty Private Bank Exchange Traded Fund and Tata Nifty India Digital Exchange Traded Fund. All these three schemes track different indices.

Below mentioned is the comparison of this fund with another existing scheme/s in the same category (i.e. Exchange Traded Fund) of Tata Mutual Fund:

Scheme Name	Asset Allocation Pattern	Primary Investment Focus	AUM as on 30.11.2023 (Rs. Crores)	No. of Folios as on 30.11.2023
Tata Nifty 50 Exchange Traded Fund (Earlier known as Tata Nifty Exchange Traded Fund)	95%-100% in Equity and Equity related instruments covered by Nifty 50 index and 0-5% in Money Market Instruments including Tri-Party Repo or any other instrument as may be permitted by SEBI and units of liquid scheme of Tata Mutual Fund	Primarily a passively managed exchange traded fund mirroring Nifty 50. At present we do not have other similar scheme.	552.58	4955
Tata Nifty Private Bank Exchange Traded Fund	95%-100% in Equity and Equity related instruments covered by Nifty Private Bank index and 0-5% in Money Market Instruments including Tri-Party Repo or any other instrument as may be permitted by SEBI and units of liquid scheme of Tata Mutual Fund.	Primarily a passively managed exchange traded fund mirroring Nifty Private Bank Index. At present we do not have other similar scheme.	8.18	1957
Tata Nifty India Digital Exchange Traded Fund	95%-100% in Equity and Equity related instruments which are part of Nifty India Digital index and 0-5% in Debt/Money Market Instruments including units of Mutual Fund.	Primarily a passively managed exchange traded fund mirroring Nifty India Digital Index. At present we do not have other similar scheme.	57.88	8556

TAXATION

Tax Treatment for Investor of Investments in Mutual Funds

As per provision no. 3.2.7.1 read with provision no. 3.3.10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the applicable tax provisions are as under:

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

The Finance Act, 2020 abolished income distribution tax and instead introduced taxing of income from mutual fund units in the hands of the unit holders.

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

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

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

- 37% on base tax where income or aggregate of such income exceeds Rs. 5 crore;

- 25% where income or aggregate of such income exceeds Rs. 2 crore but does not exceed Rs. 5 crore;
- 15% where income or aggregate of such income exceeds Rs. 1 crore but does not exceed Rs. 2 crore; and
- 10% where income or aggregate of such income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore

In case investor is falling under 'New Regime', the rate of surcharge not to exceed 25%.

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

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

As per the Explanation to Section 112A of Income Tax Act 1961, an equity-oriented fund is defined as a fund whose investible funds are invested in equity shares of domestic companies listed on a recognised stock exchange to the extent of at least 65% or more of the total proceeds of such fund. The percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly average of the opening and closing figures.

This scheme not been an equity-oriented scheme as stated above, will fall under "Other than Equity Oriented Funds or Non-Equity-Oriented Funds".

Tax on Capital Gains (Payable by the Investors)			
	Rate of Capital Gain Tax		
	Individual/ HUF \$	Domestic Company @	NRI \$ (including withholding tax rate for NRI)
Short Term Capital Gain (Units held for 36 months or less) (Including specified mutual fund schemes – Note 1)	As per relevant Slab of Total Income chargeable to Tax	30%/25%^^/ 22%^^^/ 15%^^^^	30%^
Long Term Capital Gain (Units held for more than 36 months) (Not applicable for specified mutual fund schemes – Note 1)	20%	20%	Listed - 20% Unlisted - 10%**

Note 1 – As per Finance Act, 2023, capital gains from transfer of units of "specified mutual fund schemes" acquired on or after 1st April 2023 are treated as short term capital gains taxable at applicable slab rates as provided above irrespective of the period of holding of such mutual fund units. For this purpose, "specified mutual fund" means mutual fund where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies.

\$Surcharge to be levied at:

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

In case total income includes income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15%. In case investor is falling under 'New Regime', the rate of surcharge not to exceed 25%.

**Specified income – Total income excluding income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes.

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

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

** Without indexation.

^ Assuming the investor falls into highest tax bracket.

^^ If total turnover or gross receipts in the financial year 2021-22 does not exceed Rs. 400 crores.

^^^ This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA.

^^^^ This lower rate is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfillment of certain conditions as provided in section 115BAB.

Further, the domestic companies are subject to minimum alternate tax (except for those who opt for lower rate of tax of 22%/15%) not specified in above tax rates.

As per section 139AA of the Income tax Act, 1961 ("the Act") read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to non linking of PAN with Aadhaar, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act. For linking PAN with Aadhaar after 31 March 2022, fees Rs. 500 till 30 June 2022 and Rs. 1,000 thereafter has been prescribed.

All are required investors to ensure linking of their PAN with Aadhaar number for continual and smooth transactions in securities market and to avoid consequences of non-compliance, as such accounts would be considered non-KYC compliant, and there could be restrictions on securities and other transactions until the PAN and Aadhaar are linked.

Short term/ long term capital gain tax (along with applicable Surcharge and Health and Education Cess) will be deducted at the time of redemption of units in case of NRI investors.

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

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

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

Wherever applicable, Tax Deducted at Source, Tax Collected at Source & GST related provisions on ETFs, silver & silver related instruments shall apply as per the Act, Rules & Regulations from time to time.

Stamp Duty

With effect from 1st July 2020 a stamp duty @ 0.005% of the transaction value would be levied on mutual fund investment transactions. Accordingly at the time of subscription / switch in investor will pay applicable stamp duty in addition to the cash component.

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

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

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

Portfolio Disclosures / Half Financial Results

Portfolio Disclosure:

Tata Mutual Fund will disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year. Disclosure of risk-o-meter of scheme, benchmark and portfolio details to the investors will be disclosed as mandated by provision no. 5.16 & 5.17 of SEBI Master Circular on Mutual Fund dated May 19, 2023.

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

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

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.

PUBLICATION OF DAILY NET ASSET VALUE (NAV)

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

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

For transactions by Market Maker / other eligible Investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated May 19, 2023,

referring to the provision no. 8.7 of SEBI Master Circular on Mutual Fund dated May 19, 2023, directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the physical silver is purchased / sold shall be applicable.

Disclosure of indicative Net Asset Value (iNAV)

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 Silver. Accordingly, iNAV disclosed for the scheme may either be static or dynamic depending upon the availability of the underlying price.

Illustration of Calculation of Sale & Repurchase Price:

Assumed NAV Rs. 11.00 per unit

Entry Load: NIL

Exit Load 1%

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

Sale Price = 11 + (0% * 11)

Sale Price = 11 + 0

Sale Price = Rs. 11/-

Repurchase Price

Repurchase Price = NAV - (exit load (%) * NAV)

Repurchase Price = 11 - (1%*11)

Repurchase Price = 11 - 0.11

Repurchase Price = Rs.10.89

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

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

FOR INVESTOR GRIEVANCES

Please contact

Name and Address of Registrar:

Computer Age Management Services Limited (Cams), Unit: Tata Mutual Fund. 178/ 10 ,Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034.

Email: service@tataamc.com (Tata Mutual Fund email address), Call on (022) 6282 7777.

Name of the Investor Relations Officer:

Ms. Kashmira Kalwachwala

Tata Asset Management Pvt Ltd. (Investment Manager for Tata Mutual Fund) 1903 B Wing Parinee Crescenzo G Block BKC Bandra East, Mumbai - 400 051. Call: (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), Fax: 22613782, Email: service@tataamc.com, Website: www.tatamutualfund.com

UNITHOLDERS' INFORMATION

How to Apply: Please refer to the Scheme Additional Information and Application form for the instructions.

Additional mode of payment through Applications Supported Blocked Amount (ASBA)

In line with SEBI circular No. SEBI/IMD/CIR No 18/ 198647/2010 dated March 15,2010 and Cir/IMD/DF/6/2010 dated July 28,2010 all the new scheme (NFOs) launched by TMF on or after October 01,2010 shall offer ASBA facility to the investors subscribing to New Fund Offer (NFOs) of Tata Mutual Fund Schemes. This facility shall co -exist with the current process, wherein cheques/demand drafts are used as a mode of payment.

Units will be allotted within five working/business days from the date of closure of the NFO.

Allotment of Units

Allotment will be made to all applicants in the New Fund Offer provided the applications are complete in all respects and are in order. Application for issue of Units will not be binding on the Fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.

Allotment process will be completed not later than 5 business days from the close of NFO and the units will be credited to the DP account of the applicant as per the details provided in the application form. Any excess amount, if any, would be refunded to the investor.

The Scheme will determine the allotment price as follows:

Allotment Price for the valid application received during NFO shall be approximately equal to 1/10,000th of the value of the 1 KG silver price on the date of allotment.

All Units would be allotted in whole numbers and no fractional Units will be allotted. Units will be allotted only by rounding off the units allotted to the lower integer and the balance amount will be refunded to the investor.

The Allotment process during the NFO by way of an illustration is given below:

Sr. No.	Particulars	Amount (Rs) / Unit
A	Minimum Investment	Rs. 100
B	Domestic price of Silver (1 kg) while creating basket / portfolio	Rs. 73,000
C	Allotment Price (1 / 10,000 th of Domestic price of Silver (1 kg)) B / 10,000	Rs. 7.3
D	No. of Tata Silver ETF Units allotted (rounded off to whole number) A / C	13 Units *
E	Value of units allotted (Rs.) C * D	Rs. 94.00
F	Cash refunded (Rs.) A - E	Rs. 6.00

* Units allotted to the lowest integer of whole numbers i.e. 13. The excess amount of Rs.6 /- will be refunded to the Investor.

The allotment of units is subject to realisation of the payment instrument.

Listing Requirement:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5610 dated October 25, 2023, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

Accounts 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.

Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.

MICR(CTS) cheques will be accepted till the end of business hours upto 08th January, 2024, RTGS & Transfer cheques will be accepted till the end of business hours upto 09th January, 2024. Allotment is subject to realization of funds. In case funds are not realized before the allotment date then such applications will be rejected.

SEBI vide Circular no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular no. CIR/MIRSD/120/2016 dated November 10, 2016 has intimated about the operationalization of Central KYC Records Registry ("CKYCR").

AMFI vide Best Practice Guideline circular no. 135/BP/68/2016-17 dated December 22, 2016 has prescribed guidelines including Central KYC ("CKYC") forms for implementing the CKYC norms. In this regard, any individual customer who has not done KYC under the KYC Registration Agency (KRA)

regime shall fill the new CKYC form. If such new customer uses the old KRA KYC form, such customer would either fill the new CKYC or provide additional / missing information in the Supplementary CKYC form.

Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments.

Pursuant to Association of Mutual Funds in India (AMFI) Best Practices Guidelines Circular No. 48/2014-15 dated June 24, 2014 on the process for dealing with applications where the scheme name in the Application Form / Transaction Slip & payment instrument differs has been standardized.

In case of fresh/additional purchases, if the name of a particular Scheme on the application form/transaction slip differs from the name of the scheme on the Payment instrument, the application will be processed & units allotted at applicable NAV of the scheme mentioned in the application form / transaction slip duly signed by investor(s).

Tata Asset Management Pvt Ltd. (AMC) reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

The AMC thereafter shall not be responsible for any loss suffered by the investor due to the discrepancy in the scheme name mentioned in the application form/ transaction slip and payment instrument.

Units in dematerialized (demat) form:

The units of the Scheme will be available in dematerialized form only. Investors intending to invest in units of the Scheme are required to have a beneficiary account with the Depository Participant (DP) and will be required to indicate in the application form the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP at the time of purchasing units directly from the Fund on an ongoing basis in the Creation Unit Size.

The units of the Scheme will be issued, traded and settled compulsorily in dematerialized form..

Annual Report:

Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.tatamutualfund.com and on the website of AMFI www.amfiindia.com.

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

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

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) and on the website of AMFI (www.amfiindia.com).

Segregated Portfolio

In case of credit event at issuer level and to deal with liquidity risk, the scheme may create segregated portfolio of debt and money market instruments in compliance with the provision no. 4.4 of SEBI Master Circular on Mutual Fund dated May 19, 2023

Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:

- 1) Segregated portfolio may be created, in case of a credit event at issuer level i.e., downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
 - a) Downgrade of a debt or money market instrument to 'below investment grade', or
 - b) Subsequent downgrades of the said instruments from 'below investment grade', or
 - c) Similar such downgrades of a loan rating
- 2) Creation of segregated portfolio is optional and is at the discretion of the AMC.
- 3) In case of unrated debt and money market instruments by the scheme of an issuer that does not have any outstanding rated debt or money market instruments, segregated portfolio may be created only in case of actual default of either the interest or principal amount. In case of default of unrated debt or money market instruments of an issuer, TAMPL(AMC) will inform AMFI immediately about the actual default by the issuer. Pursuant to dissemination of information by AMFI about actual default, AMC may segregate the portfolio of debt and money market instruments.

- 4) In case, debt schemes which have investment in debt investments having special features is to be written off or converted to equity pursuant to any approval, the date of said proposal may be treated as trigger date. However, in case the instruments are written off or converted to equity without proposal, the date of write off or conversion of debt instrument to equity may be treated as trigger date.

Process for Creation of Segregated Portfolio

- 1) On the date of credit event, TAMPL(AMC) shall decide on creation of segregated portfolio. Once AMC decides to segregate portfolio, it should:
 - a) seek approval of trustees prior to creation of the segregated portfolio.
 - b) immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. The mutual fund should also disclose that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC.
 - c) ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
- 2) Once trustee approval is received by the AMC:
 - a) Segregated portfolio will be effective from the day of credit event
 - b) AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
 - c) An e-mail or SMS should be sent to all unit holders of the concerned scheme.
 - d) The NAV of both segregated and main portfolios shall be disclosed from the day of the credit event.
 - e) All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
 - f) No redemption and subscription will be allowed in the segregated portfolio. However, upon recovery of any money from segregated portfolio, it should be immediately distributed to the investors in proportion to their holding in the segregated portfolio.
 - g) AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests
 - h) Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
- 3) If the trustees do not approve the proposal to segregate portfolio, AMC should issue a press release immediately informing investors of the same.
- 4) In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio

TER for the Segregated Portfolio

- 1) AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
- 2) The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence. In addition to the TER mentioned above, the legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio as mentioned below.
- 3) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
- 4) The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Explanations:

- 1) The term 'segregated portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme.
- 2) The term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio.

- 3) The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.

Illustration of Segregated Portfolio

Portfolio Date 31-March -2024
 Downgrade Event Date 31-March-2024
 Downgrade Security 7.65% C Ltd from AA+ to B
 Valuation Marked Down 25%

Mr. X is holding 1000 Units of the Scheme, amounting to (1000*15.0573) Rs.15057.30

Portfolio Before Segregation of portfolio

Security	Rating	Type of the Security	Qty	Price Per Unit	Market Value (Rs. in Lacs)	% Of Net Assets
7.80% FINANCE LTD	CRISIL AAA	NCD	3200000	102.812	3289.98	21.850
7.70 % B LTD	CRISIL AAA	NCD	3230000	98.5139	3182.00	21.133
7.65 % C Ltd	CRISIL B*	NCD	3200000	73.843	2362.97	15.693
7.00 % D Ltd	ICRA A1+	CP	3200000	98.3641	3147.65	20.904
7.65 % E LTD	CRISIL AA	NCD	3000000	98.6757	2960.27	19.660
Cash / Cash Equivalents					114.47	0.760
Net Assets					15057.34	
Unit Capital (no of units)					1000.00	
NAV (Rs.)					15.0573	

* Marked down by 25% on the date of credit event. Before Mark down, let us assume the security was valued at Rs.98.4570 per unit. On the date of credit event i.e., on 31st March 2022, NCD of C Ltd (7.65%) will be segregated as separate portfolio.

Main Portfolio as on 31st March 2024

Security	Rating	Type of the Security	Qty	Price Per Unit	Market Value (Rs. in Lacs)	% Of Net Assets
7.80% A FINANCE LTD	CRISIL AAA	NCD	3200000	102.812	3289.98	21.850
7.70 % B LTD	CRISIL AAA	NCD	3230000	98.5139	3182.00	21.133
7.00% D Ltd	ICRAA1+	CP	3200000	98.3641	3147.65	20.904
7.65 %E LTD	CRISIL AA	NCD	3000000	98.6757	2960.27	19.660
Cash / Cash Equivalents					114.47	0.760
Net Assets					12694.37	
Unit Capital (no of units)					1000.00	
NAV(Rs.)					12.6944	

Segregated Portfolio as on 31st March 2024

Security	Rating	Type of the Security	Qty	Price Per Unit	Market Value (Rs. in Lacs)	% Of Net Assets
7.65 % C Ltd	CRISIL B*	NCD	3200000	73.843	2362.97	15.693
Unit Capital (no of units)					1000.00	
NAV(Rs.)					2.3630	

* Marked down by 25% on the date of credit event. Before Mark down, let us assume the security was valued at Rs.98.4570 per unit. On the date of credit event i.e., on 31st March 2022, NCD of C Ltd (7.65%) will be segregated as separate portfolio.

Value of Holding of Mr. X after creation of Segregated Portfolio

	Segregated Portfolio	Main Portfolio	Total Value (Rs.)
No of units	1000	1000	
NAV	2.3630	12.6944	
Total value (Rs.)	2362.97	12694.33	15057.30

Monitoring by Trustees:

In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:

- The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
- Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
- An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio shall be placed in every Trustee meeting till the investments are fully recovered/written-off.
- Trustees will monitor the compliance of the provision no. 4.4 of SEBI Master Circular on Mutual Fund dated May 19, 2023 in respect of creation of segregated portfolio and disclosure in this respect shall be made in Half-Yearly Trustee reports filed with SEBI.

In order to avoid misuse of segregated portfolio, Trustees shall ensure to have a mechanism in place to negatively impact the performance of Fund

Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio. The new mechanism shall mirror the existing mechanism for performance incentives of the AMC, including the claw back of such amount to the segregated portfolio of the Scheme.

Disclosures:

- A Statement of Holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of credit event shall be communicated within 5 working days of creation of the segregated portfolio.
- AMC will make necessary disclosures as mandated by SEBI, in statement of account, monthly / half yearly portfolio statements, Key Information Memorandum (KIM), SID, Scheme Advertisements, Scheme Performance data, AMC Website and at other places as may be specified.
- The NAV of the segregated portfolio shall be declared on daily basis.
- The information regarding number of segregated portfolio created in the scheme will appear predominantly under the name of the scheme at all relevant places such as SID, KIM cum application form, advertisement, AMC & AMFI website.
- The scheme performance required to be disclosed in case of segregated portfolio will include the impact of creation of segregated portfolio. The scheme performance will clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and said NAV and any recovery will also be disclosed as footnote to the scheme performance.
- The above disclosures (No 4 & 5) will be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
- Investors will be duly informed about the recovery proceedings and TAMPL may provide status update at the time of recovery and also at the time of writing -off of the segregated securities.

Eligibility for Application

The following persons (subject, wherever relevant to, purchase of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for the purchase of the Units:

- Adult individuals, either singly or more than one (not exceeding three) on first holder basis or jointly on an either-or survivor/any one basis.
- Parents or other lawful Guardians on behalf of Minors.
- Companies, corporate bodies, public sector undertakings, trusts, wakf boards or endowments, funds, institutions, associations of persons or bodies of individuals and societies (including Co-operative Societies) registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under their respective constitutions).
- Mutual Funds (including any Scheme managed by AMC or any Scheme of any other Mutual Fund); (in accordance with Regulation 44(1) read with Clause 4 of Schedule VII, of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Asset Management Company (AMC); (in accordance with Regulation 25(17) of the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996).
- Partnership firms, in the name of the partners.
- Hindu Undivided families (HUF) in the sole name of the Karta.
- Financial and Investment Institutions/ Banks.
- Army/ Navy / Air Force, paramilitary Units and other eligible institutions.
- Religious and Charitable Trusts provided these are allowed to invest as per statute and their by-laws.
- Provident / Pension / Gratuity and such other Funds as may be permitted by Government of India or Other Regulatory Authority in India to invest.
- Non-resident Indians/ persons of Indian origin residing abroad (NRIs) on a full repatriation basis.
- Foreign Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.
- International Multilateral Agencies approved by the Government of India.

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

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

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

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

FFIs (including mutual funds in India) are required to periodically report information on accounts of US persons, who maintain balances above a threshold. In the event of a default in the reporting of information on accounts of US taxpayers, a withholding of 30% of the payment made from US sources will be imposed on the recalcitrant account holders and non-participating Financial Institutions. SEBI has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Tata Asset Management Pvt Limited (TAMPL) is classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC would be required to comply with the rules & regulations of FATCA, from time to time.

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

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

Common Reporting Standard (CRS):

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

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

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

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

Investors(s)/Unit holder(s) should consult their own tax advisors to understand the implications of FATCA/CRS provisions /requirements.

With the change in guidelines, investors may be called for additional information required by the law. Investors are requested to keep Mutual Fund updated with change in information already submitted by them with Mutual Fund.

Applicants who cannot Invest.

- A person who falls within the definition of the term "U.S" Person" under the US Securities Act of 1933 and corporations or other entities organized under the laws of the U.S.
- A person who is resident of Canada.
- OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.

The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.

If a person resident of India at the time of subscription becomes a person resident outside India subsequently, shall have the option to either be paid Redemption value of Units, or continue into the Scheme if he/ she so desires and is otherwise eligible. However, the person who desires to continue in the Scheme shall not be entitled to any interest or any compensation during the period it takes for the Fund to record the change in Address and the Residential Status. Notwithstanding the aforesaid, the Trustee Company reserves the right to close the Unitholder account and to pay the Redemption value of Units, subsequent to his becoming a person resident outside India, should the reasons of expediency, cost, interest of Unitholders and other circumstances make it necessary for the Fund to do so. In such an event, no resident Unitholders who have subsequently become resident outside India shall have a right to claim the growth in capital and/ or income distribution cum capital withdrawal.

This scheme has not been registered in any country outside India. To ensure compliance with any Laws, Acts, Enactments, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/ give verification of identity/any special/additional subscription-related information from /of the Unitholders (which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc.). Each Unitholder must represent and warrant to the Trustee Company/ AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustee Company will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations. The Trustee company may, compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequences, each Unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her State/country of incorporation, establishment, citizenship, residence or domicile.

Date: 19 December, 2023

Thank you for your Interest in Tata Mutual Fund

5 simple steps to open your Investment Account

Step 1	Complete the relevant sections of this Application Form in English and In CAPITAL.
Step 2	Sign and date this Application Form.
Step 3	Enclose your Investment Cheque/DD drawn in favour of "Tata Silver Exchange Traded Fund", dated, signed and crossed 'A/c Payee only.'
Step 4	Attach the relevant documents as per the list below.
Step 5	Submit your application form to the Nearest Collection Centre. List of the Centre available on our website www.tatamutualfund.com and on page nos. 36 to 39.

	Documents	Companies / Trusts / Societies/ Partnership Firms / LLP / FIs*	FPI	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1.	Board/ Committee Resolution/ Authority Letter	✓				
2.	List of Authorised Signatories with Specimen Signature(s) @	✓	✓			✓
3.	Notarised Power of Attorney					✓
4.	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable			✓		✓
5.	PAN Proof	✓	✓	✓	✓*	✓
6.	KYC Acknowledgement Letter / Print out of KYC Compliance Status	✓	✓	✓	✓*	✓
7.	Proof of Date of Birth				✓	
8.	Proof of Relationship with Guardian				✓	
9.	PIO / OCI Card (as applicable)			✓		
10.	Certificate of registration granted by Designated Depository Participant on behalf of SEBI		✓			
11.	Ultimate Beneficial Owner	✓	✓			✓
12.	FATCA & CRS	✓	✓	✓	✓	✓

@ Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

* For FIs, copy of SEBI registration certificate should be provided. # If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

A. General Instructions:

- i. Please read the Key Information Memorandum (KIM)/ Scheme Information Document(s) (SID) of the Scheme and Statement of Additional Information (SAI) and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme.
- ii. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
- iii. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by countersigning against the changes. The AMC reserves the right to reject the application forms, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.
- iv. Investors/Unitholders already having a folio with the Fund should fill in folio number, section 1, section 4, section 5, section 6, section 7 and section 11 only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund. The applicant(s) details mentioned in Section 3 and Section 5B, should be the same as appearing in demat account held with a Depository Participant.
- v. Demat Account
 - i. The Applicant intending to invest in the Scheme will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the Application Form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing units.
 - ii. Applicants must ensure that the sequence of names as mentioned in the Application Form match with that of the account held with the Depository Participant. Names, Address, PAN details etc. mentioned in the Application Form will be verified against the Depository data.
 - iii. Only those applications where the details are matched with the depository data, will be treated as valid applications.
 - iv. To capture correct depository account details, investors are required to submit Client Master.
 - v. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. The units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form. As the units will be issued in dematerialized form, unit holders will receive payment of redemption proceeds into their bank (i.e. beneficiary) account linked to the Demat account.
 - vi. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.
 - vi. Applications complete in all respects, may be submitted at the Official Points of Acceptance (OPAs) of Tata Mutual Fund (TMF, the Fund). Application can be sent directly to the registrar along with a Demand Draft (DD) payable at Chennai on the address: Computer Age Management Services (Private) Limited (Cams), Unit: Tata Mutual Fund. 178/10 Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034.
 - vii. The Application form number, PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
 - viii. Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.
 - ix. Non-individual investors (Corporate, Societies, Trusts, etc.) are required to submit specified documents such as bylaws, trust deed, board resolutions, Authorized Signatory List and other similar documents along with the subscription application. Units allotted to the non-individual investors are subject to receipt and confirmation of correctness of such statutory documents. If required document(s) provided by the non-individual investors are inaccurate, then the transactions are liable to be reversed with all costs and consequences to the investor. It is the responsibility of the Non-individual investors to inform TAMPL /TMF about any change to the Authorized Signatory List or Board resolution.
 - x. Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents.

- xi. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Private Limited (the AMC) / Tata Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.
- xii. Units will be allotted subject to realization of payment proceeds.
- xiii. All Investors, can buy/sell units on a continuous basis on the National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE).\
- xiv. Despatch of Account Statement:
- On acceptance of application, a confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of transaction for ongoing scheme. The unit balance(s) in the account statement is subject to realisation of Cheque/ DD accompanying the purchase request, PAN validation and KYC compliance.
 - Tata Mutual Fund shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/ or an e-mail to the investor's registered address/email address not later than five business days from the date of subscription.
 - Thereafter 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 within ten days from 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. In case there is no transaction in any of the mutual fund folios & demat accounts then CAS with holding details will be sent to the Unitholders on half yearly basis.
 - In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However, the Unitholders have an option to receive CAS in physical format the address registered in the Depository system.
 - Investors are requested to check contents of the account statement on receipt. Any discrepancy should be reported to the AMC / Registrar within 7 calendar days of the receipt of the statement; else contents of the statement would be presumed to be correct and binding.
- xv. Investors will be sent Account Statements & Cheques by courier/ UCP /registered post. The courier and the postal department as the case may be shall be treated as agents of the investor. Delivery of the statement and cheques to the courier / postal department shall be treated as delivered to the investor. The mutual fund / registrars are not responsible for any delayed delivery or non-delivery or any consequences thereof.
- xvi. The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/ agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to the investor.
- xvii. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.
- xviii. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).
- B. Advisor / Distributor Information**
- Investments through distributors:

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.
 - Employee Unique Identification Number (EUIIN):

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.
 - Overseas Distributors:

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. However, such Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUIIN requirement as per AMFI Circular No.135/ BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.
 - Transaction Charges:

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Tata Asset Management Private Limited/ Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs.150 (for a first-time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges shall not be deducted:

 - where the Distributor of the investor has not opted to receive any Transaction Charges
 - for purchases / subscriptions / total commitment amount less than Rs. 10,000/-;
 - for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches
 - for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
 - for purchases / subscriptions routed through Stock Exchange(s).

TAMPL/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. If the PAN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge)
 - Direct Investment:

Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" in the "Broker / ARN -Code" field and against the scheme plan in the application form. Investors should also indicate "Direct" in the ARN column of the application form.
- C. Account Holder's Information:**
- The Name of the Applicants should be as mentioned in the PAN and the KYC acknowledgement.
 - To enable electronic credits the Name of the 1st applicant should match in the bank account.
 - All communication and payments shall be made by the fund in the name of and favoring the First/ sole applicant. In case of applications made in joint names without indicating the Mode of Holding, Mode of Holding will be deemed as 'Anyone or Survivor' and processed accordingly.
 - Applicants who cannot Invest:
 - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organized under the laws of the U.S.
 - A person who is resident of Canada
 - OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.
 - The Fund reserves the right to include / exclude new / existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations and other than prevailing statutory regulations, if any.

- v. Applications in the name of minors:
- The minor shall be the first and the sole holder in an account.
 - No joint holders will be allowed in case the first holder is a minor. In case investor provides joint holder/s details in the application, those details will not be captured.
 - Guardian in the account / folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - Guardian should mention the relationship with minor on the application
 - A document evidencing the relationship should be submitted along with application for the first time during the opening of account. Guardian should submit any one of the following documents:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing the relationship
 - Date of birth of the minor should be mentioned on the application and as a proof, following supporting documents to be furnished:
 - Birth certificate of the minor or
 - School leaving certificate / mark sheet of Higher Secondary Board of respective states, ICSE, CBSE etc. or
 - Passport of the minor or
 - Any other suitable proof evidencing showing the date of birth of the minor.
 - The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.
- vi. Applications under a power of attorney or by a limited company or a body corporate or an Eligible institution or a registered society or a trust or limited liability partnership (LLP) or Partnership must be accompanied by the original power of attorney/ board resolution or a Certified true copy/duly notarized copy of the same. Authorized officials should sign the Application form under their official designation. A list of specimen signatures of the Authorized officials duly certified / attested should also be attached to the application form. As per the PML Rules, 2023, rule (2)(1)(cf), Investors who are Trusts/Societies/Section 8 companies (under Companies Act, 2013) constituted for religious or charitable purposes have to declare their status as NPO to AMCs. Investors who declare themselves as NPO should also mention their Darpan Portal registration number in the form. Failure to get confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. The applicant may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize TMF to deduct such fines/charges under intimation to them or collect such fines/charges in any other manner as might be applicable.
- vii. Investors agree that in case required, transactions will be processed by AMC/Registrar based on the signature as available in KRA records.
- viii. The user is subscribing to the WhatsApp service & promotional alerts from Tata Mutual Fund. The user can unsubscribe to the channel at any time by sending an email to us at service@tataamc.com. Please note this channel cannot be used for grievance redressal or reporting fraud as of now, Tata Mutual Fund will have no liability if any such incidents are reported on this channel. It is advisable for customers who have subscribed to this service to delete WhatsApp when changing their device. These terms and conditions may be withdrawn/superseded/ modified at any time whatsoever, by Tata Mutual Fund without any prior notice. Customers shall not submit or transmit any content through this service that is: Obscene, Vulgar, Pornographic, Political, Religious, etc. Encourages the commission of a crime or violation of any law Violates any state or Central law in India and/or the jurisdiction in which you reside and/or any applicable law. Infringes the intellectual or copyrights of a third party. Under no circumstances shall Tata Mutual Fund, or its agents, affiliated companies, officers, directors, employees, and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by the program running at the back-end. The customer understands that using WhatsApp application may carry extra risks and may not be

secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party or involve delay in transmission. Tata Mutual Fund shall not be responsible or liable to the customer or any third party for the consequences arising out of or in connection with using of this service.

The customer is responsible for keeping security safeguard of his WhatsApp account linked to the registered mobile number. Tata Mutual Fund has the right to retract the service anytime it deems fit. The customer agrees that he shall not have any claim against Tata Mutual Fund on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at Tata Mutual Fund 's end for any reason thereof. These terms and conditions are subject to change at any time and will be updated at Tata Mutual Fund 's discretion without notice.

D. Contact Details:

- Address and contact details like telephone, mobile and email address must be written in full.
- On successful validation of the investor's PAN for KYC, the 1st Applicants address provided in the KYC form / KRA records will override the address mentioned in this form.
- Overseas address is mandatory for Non- Resident Individuals and Overseas Investors in addition to the mailing address.
- E-mail Communication: If the investor has provided an email address, the same will be registered in our records for and will be treated as your consent to receive, allotment confirmations, consolidated account statement/account statement, annual report/ abridged summary and any statutory / other information as permitted via electronic mode / email. However, investors who wish to receive the physical copy of the scheme-wise annual report or abridged summary thereof must tick the opt-in checkbox. Tata Mutual Fund, reserves the right to capture the email address registered in any other CAMS service fund in order to facilitate quick service to the investors.

Unit holders can request for physical copies of the aforementioned documents by calling on toll free number (within India 1800 209 0101; from abroad 91 44 66175000) or sending us an email (service@tataamc.com) or sending a written request to any of the ISCs nearest to the unit holders. Investors can SMS 'TMF' to 57575 and our call center will get in touch with the investor in 2 business days from the date of receipt of the SMS or earlier to cater to customer requests.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties. The AMC / Trustee reserves the right to send any communication in physical mode.

- The scheme wise annual reports are available on our website and on the website of AMFI. The physical copies are available at our registered offices at all times.
Investor who have not registered the email address need to 'Opt-in' to receive facility to receive physical copy of the scheme-wise annual report or abridged summary thereof. Even if the investor has not selected the 'Opt-in' facility can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.
- Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.
- The AMC / Trustee reserves the right to send any communication in physical mode.

E. Investment Instrument Details

- Payment may be made by MICR(CTS) cheques will be accepted till the end of business hours upto 08th January, 2024, RTGS & Transfer cheques will be accepted till the end of business hours upto 09th January, 2024. Allotment is subject to realization of funds. In case funds are not realized before the allotment date then such applications will be rejected.
- The cheque/DD amounting to the total value of investment must be drawn in favour of "Tata Silver Exchange Traded Fund". dated, signed and crossed 'A/c Payee only.'
- Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no OPA available for Investors.

The AMC will not accept any request for refund of demand draft charges

- iv. Payments received from NRIs, PIOs, FIIs, OCIs, FPI:
 - a. In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.
 - b. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
 - c. FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
- v. Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted, and such applications will not be considered for allotment. All investment cheques should be current dated.
- vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
- vii. Third Party payments: TAMPL / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
 - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
 - b. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued.
 - c. For Example:
 1. Illustration 1: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in names of C, A & B. This is a valid application.
 2. Illustration 2: An Application submitted in joint names of A & B & C along with cheque issued from a bank account in names of B, C & Y. This is an invalid application.
 3. Illustration 3: An Application submitted in joint names of A, B & C along with cheque issued from a bank account in name of A. This is a valid application.
 - d. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 1. Payment by Parents / Grand-Parents / Related Persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase. Please note that payments made by a guardian whose name is registered in the records of Mutual Fund in that folio will not be treated as a Third-Party Payment.
 2. Custodian on behalf of an FII or a Client.
 - e. Investors submitting their applications through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - f. Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.

Submission of a separate, complete and valid 'Third Party Payment Declaration Form' available on at our OPAs and website www.tatamutualfund.com from the investors (guardian in case of minor) and the person making the payment i.e. third party. The said Declaration Form shall, inter-alia, contain the details of the bank account from which the payment is made and the relationship with the investor(s).

The Mutual Fund shall adopt operational procedures to ascertain whether payments are Third Party Payments.

F. Investment Details

- i. Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors.
 - Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof.
 - Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/ receiving stocks comprising the benchmark index and/or cash, value of which is equivalent to Creation Unit size.
 - The Creation Unit size in case of Tata Silver Exchange Traded Fund shall be 12000 units and in multiples thereof.
- ii. There are no investment Plans/Options being offered under the Scheme. However, the Trustee reserve the right to introduce investment plans/options under the Scheme at a future date in accordance with SEBI (Mutual Funds) Regulations,1996.
- iii. In case of discrepancies in the amount received from the investor and the amount mentioned in the application, the unit will be allotted for amount received in our bank account.
- iv. CASH COMPONENT
 - The Cash Component represents the difference between the Applicable NAV of a Creation Unit size and the market value of Portfolio Deposit.
 - This difference will represent accrued income distribution cum withdrawal (IDCW)s, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/ DP, equalization of income distribution cum withdrawal (IDCW) and other incidental expenses for Creating Units including statutory levies, if any.
 - The Cash Component will vary from time to time and will be decided and announced by the AMC on its website viz. www.tatamutualfund.com
 - For Cash Component, all cheques, bank drafts and pay orders should be drawn in the favour of Bank Account name and marked "Account Payee only". Please also refer bank details that are mentioned under Section 10 of the Application cum Transaction, for direct transfers of Cash Component.

G. Bank Account Details

- i. Investors have to provide their bank details viz. name of bank, branch, address, account type and number, bank's Indian Financial System Code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s). etc. to the Mutual Fund to receive redemption / income distribution cum withdrawal (IDCW) proceeds. In order to protect the interest of Unit holders from fraudulent encashment SEBI has made it mandatory for investors to provide their bank details. Applications without complete bank details are liable for rejection.
- ii. In case the bank account provided is different from the bank account from which the investment is made, applicants need to mandatorily provide an unsigned cancelled cheque leaf/ bank statement/any other documentary proof or banker's confirmation (where the name of the First /Sole investor and the bank account number are mentioned) to ascertain the ownership of the bank account mentioned. Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- iii. Further, in exceptional cases where Third Party Payments as mentioned in Section E (vii) are accepted, the investor is required to submit any one of the documentary proofs for the payout bank account.
- iv. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details, the pay-in bank details will be captured for redemption/ income distribution cum withdrawal (IDCW) payouts

v. **DIRECT CREDIT FACILITY FOR REDEMPTION / REFUND PAYOUTS:**

a. **Cash Redemption (i.e. Redemption of Creation Unit in exchange of cash)**

The Fund allows Cash Redemption of the Units of the Scheme in Creation Unit size. Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting the Cash Component and transaction handling charges will be remitted to the Investor.

b. **Portfolio Deposit Redemption (i.e. Redemption of Creation Unit in exchange of Portfolio Deposit)**

The Fund allows Redemption of the Units of the Scheme in Creation Unit size by Investors in exchange of portfolio deposit. The requisite number of Units of the Scheme equivalent to the Creation Unit has to be transferred to the Fund's Depository Participant account and the Cash Component to be paid to the AMC/Custodian. On confirmation of the same by the AMC, the AMC will transfer the Portfolio Deposit to the Investor's Depository Participant account and pay/recover the Cash Component and transaction handling charges, if any.

H. Joint Applicants

- i. If there is more than one applicant, please fill in all details as requested in the relevant section.
- ii. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Any one or Survivor'.
- iii. PAN / KYC compliance and other KYC details are mandatory for all applicants, irrespective of mode of holding.
- iv. FATCA and supplementary KYC details are mandatory for all applicants, irrespective of mode of holding
- v. In the case of joint holders and irrespective of mode of holding, the sole/first-named Applicant/unit holder will receive all account statements, income distribution cum withdrawal (IDCW) or redemption/ Refund payments, and all other relevant correspondences.

I. Permanent Account Number (PAN)

- i. SEBI has made it mandatory for all applicants except PAN Exempt KYC applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. Tata Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, please contact any of the Investor Service Centres / CAMS / Distributors or visit our website www.tatamutualfund.com for further details.
- ii. **PAN Exempt Investments**

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of up to Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) & Sole proprietary firms who do not possess a PAN ("Eligible Investors") * are exempt from submission of PAN for investments up to Rs. 50,000 in a rolling 12-month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form & submit a copy thereof along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a financial year exceeds Rs. 50,000, such an application will be rejected. Fresh/Additional Purchase & Systematic Investment Plans will be covered in the

limit of Rs. 50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. The detailed procedures/requirements for accepting applications shall be as specified by the AMC/Trustee from time to time & their decision in this behalf will be final & binding.

* HUFs and other categories are not eligible for such investments.

J. Know Your Customer (KYC) Compliance:

i. **KYC registered under KYC Registration Agency (KRA):**

- a. **Units held in account statement (non-demat) form:** It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases and switches. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. SEBI has introduced a common KYC Application Form for all the SEBI registered intermediary. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.tatamutualfund.com. Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/Printout of KYC Compliance Status downloaded from KRA website using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

Units held in electronic (demat) form: For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non-compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.tatamutualfund.com

- ii. **Central KYC Records Registry (CKYCR):** The Government of India vide their Notification dated November 26, 2015 authorized the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

K. Foreign Account Tax Compliance Act (FATCA) Details

- i. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.

- ii. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details in case of Non-Individual investors. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e. within a period of 30 days.
- iii. All Applicants/Unit holders, individuals and non-individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.
- iv. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- v. All Non-Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details. As per the PML Rules, 2023, rule (2)(1)(cf), Investors who are Trusts/Societies/Section 8 companies (under Companies Act, 2013) constituted for religious or charitable purposes have to declare their status as NPO to AMCs. Investors who declare themselves as NPO should also mention their Darpan Portal registration number in the form. Failure to get confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. The applicant may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize TMF to deduct such fines/charges under intimation to them or collect such fines/charges in any other manner as might be applicable.
- vi. For any questions about the tax residency or other definitions or terms used, Investors should contact their tax advisor. US citizen should include United States in the foreign country information field along with the US Tax Identification Number (TIN).
- vii. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- viii. Applicants should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ("the Authorized Parties") or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising the applicant of the same. Further, applicant also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- ix. Applicant undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
- x. Please note that applicants/unit holders may receive more than one request for information if they have multiple relationships/accounts/folios. Therefore, it is important that the applicant responds to each of our request, even if they believe, they have already supplied any previously requested information.
- xi. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
- xii. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

L. SWITCHES

During the on-going offer period of the scheme, switch-in into the scheme shall be permitted from eligible open-ended Funds. No Switch-out shall be allowed from the Scheme during ongoing basis. For availing this facility, Investors are requested to note the following operational modalities:

- a. Based on number of basket's the Investor wants to purchase in the scheme, switch-out amount from Liquid or Debt/Income Fund should be calculated basis the following:
(No. of Baskets opted by investor x Units creation size x Previous day NAV of Switch-in scheme) + 2%*.
For e.g. if the investor wants to purchase 2 baskets and previous day's NAV is Rs. 6.5 the switch amount would be calculated as follows:
 $[2 \times 3,00,000 \text{ (unit Basket)} \times 7.5] + 2\%* = \text{Rs. } 45,90,000$
The same is collected towards the difference in the value of portfolio and cost of purchase/ sale of Portfolio Deposit on the Exchange for creation/redemption of Tata Silver Exchange Traded Fund Units including the Cash Component and transaction handling charges, if any.
- b. Accordingly, investor should provide the switch request for Rs. 45,90,000 [as illustrated in point "a" (i.e. nearest to rupee)].
- c. Switch-out from the Liquid or Debt/Income Fund into the scheme shall be accepted only in terms of amount in INR and not in terms of units.
- d. Switch transaction will be processed at the applicable NAV of the switch-out scheme and only if the value is available in the switch-out scheme.
- e. Based on the funding in the scheme, investment for creation of portfolio deposit shall be carried out by the AMC in the securities market on the behalf of the investor
- f. The Creation of Units will be subject to receipt of cost incurred towards the purchase of predefined basket of securities that represent the underlying index (i.e. portfolio deposit), Cash Component and transaction handling charges, if any. Thereafter, the Units will be credited into the Unit holder's Depository Participant account.
- g. In case the amount of portfolio deposit and cash component is more than the switch funding amount, the purchase of portfolio deposit shall be carried out by the AMC in the securities market on the behalf of the investor on receipt of the shortfall amount. No kind of credit facility would be extended during creation of units.
- h. In case the amount of portfolio deposit and cash component is less than the switch funding amount, excess amount will be refunded to investor within 5 business days of transaction. Units of the switch-in scheme shall be credited to investors demat account within 5 business days of transaction.
The Trustee/AMC reserves the right to modify the above facility at any time in future on a prospective basis.

M. Nomination Details

The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository. Payment to the nominee of the sums shall discharge the Mutual Fund of all liability towards the estate of the deceased Unit holder and his/ her legal successors /legal heirs. In case nomination has been made for DP account with joint holders, in case of death of any of the joint holder(s), the securities will be transmitted to the surviving holder(s). Only in the event of death of all the joint holders, the securities will be transmitted to the nominee. In case nomination is not made by the sole holder of DP account, the securities would be transmitted to the account of legal heir(s), as may be determined by an order of the competent court.

N. Declarations and Signatures

- i. Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- ii. Thumb impressions and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a magistrate or a Notary Public or a special Executive Magistrate under his/her official seal.
- iii. Applications by minors should be signed by their guardians.
- iv. In the case of an HUF, the Karta should sign on behalf of the HUF.
- v. Authorized officials should sign the form under their official designation and company seal. A list of specimen signatures of the authorized officials, duly certified and attested, should also be attached to the application form.
- vi. In the case of a trust fund, a resolution from the trustee(s) authorizing such purchase or investment should be submitted.



TATA MUTUAL FUND

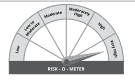
Mulla House, Ground Floor, M. G. Road,
Fort, Mumbai - 400 001

This product is suitable for investors who are seeking:
• Returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. • Investment in silver and silver related instruments.
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

Scheme Riskometer



Benchmark Riskometer
Domestic Price of Silver



(It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 17.4.1.1 of SEBI Master Circular on Mutual Fund dated May 19, 2023, on Product labelling in mutual fund schemes on ongoing basis.)

Application Form for Tata Silver Exchange Traded Fund

Scheme Code: TATA/O/O/OET/23/12/0059

ALL THE DETAILS REQUESTED IN THE FORM ARE MANDATORY FOR EACH OF THE APPLICANTS Sr. No.:

1. Advisor / Distributor Information

Refer Sec. B

ARN / RIA ^ Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.		
In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive transaction charges, ₹ 150/- (for First time mutual fund investor) or ₹ 100/- (for investor other than First time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund			
Sole / 1 st Applicant Signature / Thumb Impression		2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression

2. Applicant's Information

Refer Sec. A, C & I

The details in our records under the folio number mentioned alongside will apply for this application, provided the particulars should match with that in your demat account. In case of mismatch, complete the details in Section 2.

Demat Account Details (Mandatory)

Depository participant Name		
Central Depository Securities Limited Target ID No.	National Securities Depository Limited DP ID No.	Beneficiary Account No.
	I N	

1st Applicant's Details

The first applicant will be the primary holder and all correspondence will be sent to him/her. Only the first holder can be a minor. Existing Investors may mention the Folio no. and proceed to Sec. 4

Mr. Ms. M/s. PAN / PEKRN C-KYC

Name

Date of Birth (DOB) In case of Minor: Proof of DOB: Birth certificate School leaving certificate
 Passport Others

Mobile No. Mobile belongs to Self Parent
 Spouse Child

I hereby authorise TMF, TAMPL and/or its authorized service provider(s) to communicate Mutual Fund scheme related matters/ documents and other information related to the investment products either through call, SMS, email, whatsapp or such other means overriding any NDNC registration.

Power Of Attorney (POA) / Proprietor / Guardian details (minor applicant)

POA / Proprietor / Guardian Details Mr. Ms. PAN / PEKRN

Name

For Non Individual >> Entity Identifier (LEI) Number Mandatory for Transaction Value of INR 50 crore and above

To be filled by >> Guardian Relationship with the Minor Applicant Proof of Relationship
 Mother Father Legal Guardian Birth certificate School leaving certificate Passport Others

Mobile No. Date of Birth C-KYC

Tax Status

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Overseas Citizen of India
<input type="checkbox"/> NRI-Repatriation	<input type="checkbox"/> Hindu Undivided Family	<input type="checkbox"/> Company	<input type="checkbox"/> Body of Individuals	<input type="checkbox"/> Foreign National Resident in India
<input type="checkbox"/> NRI-Non-Repatriation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust	<input type="checkbox"/> Society / Club / NGO	<input type="checkbox"/> Person of Indian Origin
<input type="checkbox"/> Minor - Resident Individual	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Non Profit Organization	<input type="checkbox"/> Others (Please specify)
<input type="checkbox"/> Minor - NRI			

3. Contact Details

Refer Sec. D

Mailing address is >> required for initial communication. We will overwrite this address with the 1st Applicants address as per the KRA records

PIN State Country

Residence Phone (prefix STD Code) Office Phone (prefix STD Code) Extn

Mobile Mobile belongs to Self Parent
 Spouse Child

Email Email belongs to Self Parent
 Spouse Child

For investors who do not have email address on record:
I/We wish to receive physical copy of the scheme-wise annual report or abridged summary thereof Yes No

Sr. No.:



Acknowledgement Slip

Received from Mr./Ms./M/s.

PAN /Folio

Scheme: Tata Silver Exchange Traded Fund Subscription Cash Basket OR Redemption Cash Basket

Overseas address

Mandatory for Non-Resident Individuals and Overseas Investors in addition to the mailing address.

		City
State	ZIP Code	Country

4. Bank Account Details

Refer Sec. G

This must be an Indian account. The 1st applicant should be a holder in this account.

Please ensure that the bank account linked with the demat account provided under section 2 is mentioned here.

Bank Name		Branch
Account number		A/C type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRNR <input type="checkbox"/> NRE
MICR	IFSC for RTGS	IFSC for NEFT
Address		
City	PIN	State

5. Mode of Payment of Redemption Proceeds

Refer Sec. G

Redemption: <input type="checkbox"/> Portfolio Deposit of Securities* OR <input type="checkbox"/> Cash**	
No. of Units	(in words)
* The AMC will remit/ collect the Cash Component after adjusting the difference between the applicable NAV and closing price of underlying Portfolio Security and other applicable charges, if any. **The redemption price will be determined based on the proceeds of the underlying Portfolio Securities sold by the AMC on behalf of Investors after adjusting necessary charges/ costs, if any.	

6. Investment and Payment Details Fill in Section 7 for Cash Component

Refer Sec. F

Currently there are no Investment Plans/ Options being offered under the Scheme			
Scheme Name: Tata Silver Exchange Traded Fund			
Subscription: <input type="checkbox"/> Portfolio Deposit of Securities OR <input type="checkbox"/> Cash			
In on-going scheme investors can apply for subscription/redemption of Units in Creation Unit Size only. Each Creation Unit Size will consist of 3,00,000 Units of Tata Silver Exchange Traded Fund will be approximately equal to 1/10,000th of the value of the 1 KG Silver price on the date of allotment.			
No. of Units		(in words)	
The name of the first applicant should be available on the investment Cheque. Cheque/ DD to be drawn in favour of 'Tata Silver Exchange Traded Fund'	Gross Amount (₹) (A)	DD Charges (₹) (if any) (B)	Net Amount (₹) (Cheque / DD Amount) (A - B)
	Account Number	A/c Type	Dated
	Drawn on Bank	Cheque / DD No.	
	Branch	Branch City	

7. Cash Component

Refer Sec. F

Incase of Subscription/ Redemption by way of Portfolio Deposit kindly fill the following details:	
Cash Component: <input type="checkbox"/> Payable <input type="checkbox"/> Receivable	
Cash Component per Creation Unit (Rs.)	(in words)
Total Cash Component (Rs.)	(in words)

Cheque Details**Acknowledgement Slip**

Cheque/DD No. _____ dated _____ A/c. No. _____ Bank _____ Amount _____
Number of Units (in figures) _____ (in words) _____ Subject to verification and realisation of funds

8. Joint Applicant's Details

Refer Sec. H & I

Mode of Holding Single Joint Any one or Survivor (Default)

IInd Applicant's Details

Mr. Ms. Status Resident Individual NRI PAN / PEKRN

Name

Mobile No. Date of Birth C-KYC

D D / M M / Y Y Y Y

IIIrd Applicant's Details

Mr. Ms. Status Resident Individual NRI PAN / PEKRN

Name

Mobile No. Date of Birth C-KYC

D D / M M / Y Y Y Y

9. Know Your Customer (KYC) Details

Refer Sec. J

CATEGORIES	FIRST APPLICANT (Including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Occupation >>	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Professional <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (please specify)
Gross Annual Income >>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Network in (Mandatory for Non-individual) ₹ as on D D / M M / Y Y Y Y (not older than 1 year)	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Network in ₹ as on D D / M M / Y Y Y Y (not older than 1 year)	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> >25 Lacs-1 crore <input type="checkbox"/> >1 crore Network in ₹ as on D D / M M / Y Y Y Y (not older than 1 year)
Others >>	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person

Additional KYC Details for Non - Individuals

For Non Individuals >> Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company: Yes No
 only (Companies, Trust, Partnership etc.) (if No, mandatory to attach the UBO declaration)

Non Individual investors involved/providing any of the mentioned services
 Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services
 Money Lending / Pawning None of the above

Trusts/Societies/Section 8 companies (under Companies Act, 2013) constituted for religious or charitable purposes to attach Non-Profit Organization (NPO) declaration form

10. Foreign Account Tax Compliance Act (FATCA) & CRS Details

Refer Sec. K

For Individuals	FIRST APPLICANT (including Minor)	SECOND APPLICANT / GUARDIAN	THIRD APPLICANT
Country of Birth >>			
Place of Birth >>			
Nationality >>	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Indian <input type="checkbox"/> U. S. <input type="checkbox"/> Others (Please specify)
Type of address given at KRA >>	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
Are you also a resident in any other country(ies) for tax purposes?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Country of Tax Residency 1 >>			
Tax Identification Number 1 >>			
Identification Type 1 >>			
If TIN is not available please tick the reason A, B or C *	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Country of Tax Residency 2 >>			
Tax Identification Number 2 >>			
Identification Type 2 >>			
If TIN is not available please tick the reason A, B or C *	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

* Reason A: The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents; Reason B: No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected); Reason C: Others- Please state the reasons thereof

FATCA & CRS Related Details for Non Individuals: Please submit Form W8 BEN-E / Specified declaration (Enclosed)

11. Switch

Refer Sec. L

From Scheme / Plan / Option	
To Scheme Tata Silver Exchange Traded Fund	
Amount	(in words)
₹ <input type="text"/>	

12. Nomination Details

Refer Sec. M

The nomination details will be as provided in your demat account.

13. Declaration and Signatures

Refer Sec. N

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under:-

- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ('Fund') indicated in this application form.
- (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment. The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- (3) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Tata Asset Management Private Limited (TAMPL)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- (4) That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.
- (5) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/ agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. I/We hereby authorize you to share the account statement of the folio with the distributor /broker / advisor on record.
- (6) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/ our transactions.
- (7) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
- (8) I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment.
- (9) I/We agree that the unit balance(s) reflecting in the account statement is subject to realisation of Cheque/ DD accompanying the purchase request, PAN validation and KYC compliance.
- (10) For Foreign Nationals Resident in India only: I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.
- (11) For NRIs/ PIO/OCIs only: I/We confirm that my application is in compliance with applicable Indian and Foreign laws.
- (12) I/We hereby accord my/our consent to Tata AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

Date: _____

1 st Applicant Signature / Thumb Impression	2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression
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TATA MUTUAL FUND

Mulla House, Ground Floor, M. G. Road, Fort, Mumbai - 400 001



COMMON TRANSACTION FORM - TATA SILVER EXCHANGE TRADED FUND

1. ADVISOR DETAILS

Refer Instruction 2.

ARN / RIA ^ Code	Sub-Broker ARN Code	Sub-Broker / Bank Branch Code	EUIN Code
Internal Code	OR <input type="checkbox"/> Declaration for "execution-only" transaction - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. ^ By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA) the details of my / our transactions in the schemes(s) of Tata Mutual Fund.		
Sole / 1st Applicant Signature / Thumb Impression	2nd Applicant Signature / Thumb Impression	3rd Applicant Signature / Thumb Impression	

2. INVESTOR DETAILS

Folio No. _____

1 st Holder Name	PAN
Entity Identifier (LEI) Number Mandatory for Non Individual Investor for Transaction Value of INR 50 crore and above	
2 nd Holder Name	PAN
3 rd Holder Name	PAN

3. Demat Account Details (Mandatory)

Refer Instruction 2

The details in our records under the folio number mentioned alongside will apply for this application, provided the particulars should match with that in your demat account. In case of mismatch, complete the details in Section 2.

Depository participant Name		
Central Depository Securities Limited Target ID No.	National Securities Depository Limited DP ID No.	Beneficiary Account No.

4. ADDITIONAL PURCHASE DETAILS

Refer Instruction 3.

Payment Mode :	<input type="checkbox"/> Cheque	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> NEFT / RTGS
Scheme Name	Tata Silver Exchange Traded Fund		
Gross Amount (A)	₹ _____		
Account Number	Account Type	Dated	
_____	_____	D D / M M / Y Y Y Y	
Drawn on Bank	Cheque / UTR No.		

5. SWITCH OUT DETAILS

Refer Instruction 4.

From Scheme / Plan / Option			
To Scheme Name	Tata Silver Exchange Traded Fund		
<input type="checkbox"/> Amount (in figure) ₹ _____	OR	<input type="checkbox"/> Units (in figure) _____	OR <input type="checkbox"/> All Units

6. DECLARATION AND SIGNATURES

I/We have read, understood and hereby agree to comply with the terms and conditions of the scheme, related documents including the key information Memorandum and apply for allotment of Units of the Scheme(s) of Tata Mutual Fund ("Fund") indicated in this application form. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any disputes regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him /them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered /communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby accord my/our consent to TATA AMC for receiving the promotional information/ material via email, SMS, telemarketing calls, etc. on the mobile number and email provided by me/us in this Application form. Date _____

1 st Applicant Signature / Thumb Impression	2 nd Applicant Signature / Thumb Impression	3 rd Applicant Signature / Thumb Impression
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Acknowledgement Slip

Folio No. _____ Purchase Switch in Tata Silver Exchange Traded Fund
 For Amount of ₹ _____ or Units _____ (details overleaf)

1. The Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Tata Silver Exchange Traded Fund. Investors having read and understood the terms of SAI, SID and KIM of the Tata Silver Exchange Traded Fund must refer SID/KIM for default values and minimum subscription / redemption values.
2. **Demat Account**
 - i. The Applicant intending to invest in the Scheme will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the Application Form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing units.
 - ii. Applicants must ensure that the sequence of names as mentioned in the Application Form match with that of the account held with the Depository Participant. Names, Address, PAN details etc. mentioned in the Application Form will be verified against the Depository data.
 - iii. Only those applications where the details are matched with the depository data, will be treated as valid applications.
 - iv. To capture correct depository account details, investors are required to submit Client Master.
 - v. If the details mentioned in the application are incomplete/ incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected. The units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form. As the units will be issued in dematerialized form, unit holders will receive payment of redemption proceeds into their bank (i.e. beneficiary) account linked to the Demat account.
 - vi. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC.
3. **Investment Information**
 - i. It is mandatory to provide the folio number.
 - ii. The Application form number / Folio number / PAN and Name of the Applicant should be written by the Applicants on the reverse of the cheques and bank drafts accompanying the Application Form.
 - iii. For investment a cheque/DD amounting to the value of investment must be drawn in favour of **"Tata Silver Exchange Traded Fund"** dated, signed and crossed 'A/c Payee only.' MICR(CTS) cheques will be accepted till the end of business hours upto 08th January, 2024, RTGS & Transfer cheques will be accepted till the end of business hours upto 09th January, 2024. Allotment is subject to realization of funds. In case funds are not realized before the allotment date then such applications will be rejected.
 - iv. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no Official Point of Acceptance available for Investors.
The AMC will not accept any request for refund of demand draft charges
 - v. Cash, Stock invests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment. All investment cheques should be current dated.
 - vi. Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment.
 - vii. Third Party payments: TAMPL / TMF will not accept applications for subscriptions of units accompanied with Third Party Payments except in exceptional cases as mentioned below. "Third Party Payment" means
 - a. Payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form.
 - b. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued.
 - c. Following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.
 1. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 2. Custodian on behalf of a Client.
- viii. There are no Plan, Option for the scheme.
- ix. In case of discrepancies in the amount received from the investor and the amount mentioned in the application form the units will be allotted for amount received in our bank account.
- x. Units will be allotted subject to realization of payment proceeds.
- xi. As per the RBI circular "Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems" vide notification RBI/2020-21/82 DPSS.CO.OD No.901/06.24.001/2020-21 dated 5th January 2021. RBI vide this notification has decided to introduce the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems viz. Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual).

4. Instructions for Switch

- i. Investors can switch-out amount /units, subject to meeting the minimum amount criterion of the switch-in schemes.
- ii. The condition for minimum amount in the switch-in schemes is not applicable for "ALL UNITS" switch out.
- iii. The request for switch from existing scheme(s), to Tata Silver Exchange Traded Fund will be accepted on all business days during NFO period.
Switch-out from an existing scheme to this scheme during the NFO period will be processed at the NAV applicable on date of acceptance of switch request.
- iv. Separate Switch-out request is required for Regular Plan and Direct Plan. Switch-out request is required to clearly contain the name of the Plan / option failing which the below mentioned business rule will apply:
 - a. If the folio has both the Plans / option and Both plans have unit balance under same option then switch-out will be processed in Regular Plan.
 - b. If the folio has both the Plans / option and One plan has NIL balance and other has unit balance under same option, switch-out will be processed from Plan / option which has unit balance
 - c. If the Folio has only one Plan / option then switch-out will be processed from that Plan/option
 - d. Folio has both the Plans and Both plans have unit balance under different options then the switch request will be rejected
- v. REGISTRAR:
Computer Age Management Services Ltd.: New No. 10 (Old No. 178), M. G. R. Salai, Nungambakkam, Chennai - 600 034. E-mail: service@tataamc.com
- vi. IMP NOTE: In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request form' and submit the same at the Point of Service of any KYC Registration Agency.

5. Applications incomplete in any respect are liable to be rejected. Tata Asset Management Private Limited (the AMC) / Tata Trustee Company Private Limited (Trustee) have absolute discretion to reject any such Application Forms.

6. Nomination Details

The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository. Payment to the nominee of the sums shall discharge the Mutual Fund of all liability towards the estate of the deceased Unit holder and his/ her legal successors /legal heirs. In case nomination has been made for DP account with joint holders, in case of death of any of the joint holder(s), the securities will be transmitted to the surviving holder(s). Only in the event of death of all the joint holders, the securities will be transmitted to the nominee. In case nomination is not made by the sole holder of DP account, the securities would be transmitted to the account of legal heir(s), as may be determined by an order of the competent court.

Acknowledgement Slip

Cheque Details

Cheque No. _____ Dated _____ A/c. No. _____ Bank _____

Call (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm)

Subject to realisation.



Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001
 Contact No.: (022) 6282 7777 Fax: (022) 22613782
 Website: www.tatamutualfund.com Email: service@tataamc.com

FORM

NEW FUND OFFER (NFO)

TATA SILVER EXCHANGE TRADED FUND	Opens On : 02 January, 2024
	Closes On : 09 January, 2024
	Application No. _____
	Date: _____

DISTRIBUTOR INFORMATION

SUB-BROKER ARN CODE	BROKER / AGENT CODE	SUB-BROKER / BANK BRANCH CODE	EUIN CODE

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor & the distributor has not charged any advisory fees on this transaction.

Signature for Sole/First Applicant (Mandatory)

APPLICANT DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT Mr. Ms
 (For existing unitholder(s) please furnish your Common Account / Folio No.)

F	I	R	S	T	N	A	M	E	M	I	D	D	L	E	N	A	M	E	L	A	S	T	N	A	M	E
PAN										Common Account / Folio No.																

INVESTOR CATEGORY (Please ✓ as applicable; Refer Instruction No. 4)

IND	HUF	NRI	FI	IC	MF	MINOR
BANK	TRUST	AOP	SOCTY	BOI	CO	OTH Please Specify

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Name _____
 (Do not abbreviate)

Account No. _____ Branch Name _____
 (Please provide the full account number)

City _____

Account Type (Please ✓)	For Residents			For Non-Residents			
	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Repatriable	<input type="checkbox"/> Non-Repatriable	<input type="checkbox"/> Others _____

Amount to be blocked (₹) _____

Amount in words _____

INVESTMENT DETAILS		
Option(s)	Please (✓) the Option selected in the NFO application form	ISIN Number
Tata Silver Exchange Traded Fund	<input checked="" type="checkbox"/>	INF277KA1984

DEMAT ACCOUNT DETAILS
National Securities Depository Limited Depository Participant (DP) ID
Beneficiary Account Number
Central Depository Services (India) Limited Depository Participant (DP) ID
Beneficiary Account Number

ACKNOWLEDGEMENT SLIP (To be filled and attached by the Applicant with the NFO Application Form)

TATA SILVER EXCHANGE TRADED FUND	Opens On : 02 January, 2024 Closes On : 09 January, 2024
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Received from _____ (sole / first applicant) Form dated _____ details of which are as follows:

Application No. _____	Amount Blocked (₹) _____
SCSB (Bank and Branch) _____	Bank Account No. _____
Date of Submission _____	

UNDERTAKING BY INVESTOR AND ACCOUNT HOLDER

- (1) I/ We hereby undertake that, I/ we have read and understood the instructions contained in this Form and Terms and Conditions concerning as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Tata Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the application is liable to be rejected. I/we further confirm and undertake that I am/ we are eligible applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009.
- (2) In accordance with provisions of in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize
 - (a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Tata Mutual Fund's account on receipt of instructions from the Registrar to Tata Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc.
 - (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Tata Mutual Fund's account.
- (3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- (4) If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/ our application is liable to be rejected and Tata Mutual Fund or SCSB shall not be liable for losses, if any.

SIGNATURES	1ST APPLICANT / POA HOLDER / GUARDIAN SIGNATURE	2ND APPLICANT / POA HOLDER SIGNATURE	3RD APPLICANT / POA HOLDER SIGNATURE
	SCSB BANK - 1ST ACCOUNT HOLDER SIGNATURE	SCSB BANK - 2ND ACCOUNT HOLDER SIGNATURE	SCSB BANK - 3RD ACCOUNT HOLDER SIGNATURE

INSTRUCTIONS FOR INVESTORS

1. SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of . The current list of SCSBs as available on SEBI website is as follows: 1. Allahabad Bank 2. Andhra Bank 3. Axis Bank 4. Bank of Maharashtra 5. Bank of Baroda 6. Bank of India 7. Canara Bank 8. Central Bank of India 9. Citi Bank 10. Corporation Bank 11. Deutsche Bank 12. Federal Bank 13. HDFC Bank 14. HSBC Bank 15. ICICI Bank Ltd 16. IDBI Bank Limited 17. Indian Bank 18. Indusind Bank 19. Indian Overseas Bank 20. J P Morgan Chase Bank, N.A. 21. Karur Vysya Bank 22. Kotak Mahindra Bank 23. Nutan Nagrik Sahakari Bank Ltd. 24. Oriental Bank of Commerce 25. Punjab National Bank 26. South Indian Bank 27. Standard Chartered Bank 28. State Bank of Travancore 29. State Bank of Bikaner & Jaipur 30. State Bank of India 31. State Bank of Hyderabad 32. Syndicate Bank 33. UCO Bank 34. Union Bank of India 35. United Bank of India 36. Vijaya Bank 37. Yes Bank Limited.

For the complete list of controlling / designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com

2. Eligible investors for maintaining their account in any of the above SCSBs may use facility subject to fulfilling all the terms and conditions stipulated in this regard.
3. The investor is required to submit a copy of the acknowledgment receipt of the Form (as submitted with SCSB) along with the NFO application form to be furnished to Tata Mutual Fund.
4. Investors shall tick the applicable category in the form, please note the various categories below:

Code	Category	Code	Category	Code	Category
IND	Individual	MF	Mutual Funds	SOCTY	Society
HUF	Hindu Undivided Family	MINOR	Minor (Through Guardian)	BOI	Board of Individuals
NRI	Non-Resident Indian	BANK	Bank	CO	Bodies Corporate
FI	Banks & Financial Institutions	TRUST	Trust	OTH	Others
IC	Insurance Companies	AOP	Association of Persons		





TATA MUTUAL FUND

Mulla House, Ground Floor, M. G. Road, Fort, Mumbai - 400 001



FATCA / FOREIGN TAX LAWS INFORMATION NON INDIVIDUAL FORM

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

1. Entity Details

Name of the Entity	
Type of address given at KRA	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes	
Application No.	Folio No.
PAN Number	Date of Incorporation
City of Incorporation	Country of Incorporation
Entity Constitution Type	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others specify
Please tick the applicable tax resident declaration	Is "Entity" a tax resident of any country other than India: <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)</i>

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

*In case Tax Identification Number is not available, kindly provide its functional equivalent.
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.
 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____
 Please refer to para 3(vii) exemption code for U.S. persons in FATCA Instructions & Definitions

2. FATCA & CRS Declaration

PART A (to be Filled by Financial Institutions or Direct Reporting NFEs)	
1	<p>We are a, <input type="checkbox"/> Financial institution³ or <input type="checkbox"/> Direct reporting NFE⁴ (please tick as appropriate)</p> <p>GIIN <input type="text"/></p> <p>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below</p> <p>Name of sponsoring entity <input type="text"/></p> <p>GIIN not available (please tick as applicable) <input type="checkbox"/> Applied for If the entity is a Financial institution, <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category¹⁰ <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI</p>
PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")	
1	<p>Is the Entity a listed company (that is, a company whose shares are regularly traded on an established stock exchanges) <input type="checkbox"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____</p>
2	<p>Is the Entity a related entity of a listed company (a company whose shares are regularly traded on an established stock exchanges) <input type="checkbox"/> Yes (If yes, please specify name of the listed company name of and one stock exchange(s) on where this stock is regularly traded) <input type="checkbox"/> No Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____</p>
3	<p>Is the Entity an active¹ NFE <input type="checkbox"/> Yes <input type="checkbox"/> No Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/></p>
4	<p>Is the Entity a passive² NFE <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please fill UBO declaration in the next section.) Nature of Business _____</p>

¹ Refer 2 of Part D | ² Refer 3(ii) of Part D | ³ Refer 1(i) of Part D | ⁴ Refer 3(vi) of Part D | ¹⁰ Refer 1A of Part D

3. Ultimate Beneficial Ownership (UBO) Details for Passive NFE

If passive NFE, please provide below additional details for each of controlling persons. (Please attach additional sheets if necessary)

Name PAN / Any other Identification Number <i>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others)</i> City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other										
1. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
2. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			
3. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <table border="1"><tr><td>D</td><td>D</td><td>/</td><td>M</td><td>M</td><td>/</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	D	D	/	M	M	/	Y	Y	Y	Y
D	D	/	M	M	/	Y	Y	Y	Y			

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India: * To include US, where controlling person is a US citizen or green card holder.

% In case Tax Identification Number is not available, kindly provide functional equivalent.

4. FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F & 114H, as part of the Income Tax Rules- 1962, which rules required Indian financial Institution such as the bank to seek additional personal, tax and beneficial owner information and certain certifications & documentation from all our accounts holders. In relevant cases, information will have to be reported to Tax authorities/appointed agencies. Towards compliance, we may also be requested to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change any information provided by you, please insure your advice us promptly, i.e. within 30 days.

If any controlling person of any utility is US citizen or Green card holder, please include United States in the foreign country information field along with the US Tax Identification number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issued such identification. If no, TIN is yet available or has not been issued, please provide an explanation and attach this to the form.

5. Declaration and Signatures

I/We have understood the information requirements of this Form (Read along with FATCA & CRS Instructions) and hereby confirm that information provided by me / us on this Form is true, correct & complete. I/We also confirm that I/We have understood the FATCA & CRS Terms & Conditions below and thereby accept the same.

Name _____
Designation _____

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Place: _____

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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FATCA INSTRUCTIONS & DEFINITIONS

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (i) Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
- (ii) The period, during which the entity has been in existence, whichever is less.
- (iv) Investment entity is any entity:
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2c.)
- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

1	(vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "Non- Reporting Financial Institution and Guidance issued by CBDT in this regard
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F (6) of Income Tax Rules, 1962 for details	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> · It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; · It is exempt from income tax in India; · It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

- (i) Related entity
An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity

- (ii) **Passive NFE**
The term passive NFE means
- (i) any non-financial entity which is not an active non-financial entity; or
 - (ii) an investment entity defined in clause 1(iv)(b) of these instructions
 - (iii) a withholding foreign partnership or withholding foreign trust;
- (iii) **Passive income**
The term passive income includes income by way of:
- (1) Income distribution cum withdrawal (IDCW)s,
 - (2) Interest
 - (3) Income equivalent to interest,
 - (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
 - (5) Annuities
 - (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
 - (7) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any financial assets,
 - (8) The excess of foreign currency gains over foreign currency losses
 - (9) Net income from swaps
 - (10) Amounts received under cash value insurance contracts
- But passive income will not include in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as a such dealer.
- (iv) Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In determining the Beneficial Owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-
- (i) DBOD.AML.BC. NO.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
 - (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
 - (iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar positions

(A) Controlling Person Type:	
Code	Sub-category
01	CP of legal person - ownership
02	CP of legal person - other means
03	CP of legal person - senior managing official
04	CP of legal arrangement - trust - settlor
05	CP of legal arrangement - trust - trustee
06	CP of legal arrangement - trust - protector
07	CP of legal arrangement - trust - beneficiary
08	CP of legal arrangement - trust - other
09	CP of legal arrangement - Other - settlor equivalent
10	CP of legal arrangement - Other - trustee equivalent
11	CP of legal arrangement - Other - protector equivalent
12	CP of legal arrangement - Other - beneficiary equivalent
13	CP of legal arrangement - Other - other equivalent
14	Unknown

- (v) **Specified U.S. person** – A U.S. person other than the following:
- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
 - (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
 - (iii) the United States or any wholly owned agency or instrumentality thereof;
 - (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
 - (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
 - (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
 - (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
 - (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
 - (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
 - (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
 - (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
 - (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
 - (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.
- (vi) **Direct reporting NFE**
A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

Exemption code for U.S. persons (Refer 114(9) of Income Tax Rules, 1962 for details)	
Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan



TATA MUTUAL FUND

Mulla House, Ground Floor, M. G. Road, Fort, Mumbai - 400 001



Declaration for Ultimate Beneficial Ownership (UBO) / Controlling Persons (Mandatory for Non-Individual Investors)

1. Entity Details

Name of the Entity									
PAN Number									

2. Applicable for Listed Company / Subsidiary Company

(i) I We Hereby declare that-

Our Company is a Listed Company listed on recognised stock exchange in India Our Company is a Subsidiary of a Listed Company

Our Company is Controlled by a Listed Company

(ii) Details of the Listed Company ^ _____

Stock Exchange on which it is listed _____ Security ISIN _____

^ The Details of holding/parent company to be provided in case the applicant / investor is a subsidiary company

3. Applicable for Non Individuals other than Listed Company / its Subsidiary Company

Category (Please tick applicable category):

Unlisted Company Partnership Firm Limited Liability Partnership Company

Unincorporated association / body of individuals Public Charitable Trust Religious Trust Private Trust

Others (please specify _____)

UBO / Controlling Person(s) details.

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? Yes No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
% of beneficial interest#.	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place of Birth#			
UBO / SMO Country of Birth#			
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP#	Yes - PEP. <input type="checkbox"/> Yes - Related to PEP. <input type="checkbox"/> N - Not a PEP. <input type="checkbox"/>	Yes - PEP. <input type="checkbox"/> Yes - Related to PEP. <input type="checkbox"/> N - Not a PEP. <input type="checkbox"/>	Yes - PEP. <input type="checkbox"/> Yes - Related to PEP. <input type="checkbox"/> N - Not a PEP. <input type="checkbox"/>
UBO / SMO Address [include City, Pincode, State, Country]	Address	Address	Address
	City	City	City
	Pincode	Pincode	Pincode
	State	State	State
Country	Country	Country	
UBO / SMO Address Type	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>

UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>
SMO Designation#			
UBO / SMO KYC Complied?	Yes <input type="checkbox"/> No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes <input type="checkbox"/> No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes <input type="checkbox"/> No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.
# Mandatory column. Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.			
* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.			

4. Declaration and Signatures

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorised Signatory	Authorised Signatory	Authorised Signatory
Name:	Name:	Name:
Designation:	Designation:	Designation:

Place: _____

Date:

D	D	/	M	M	/	Y	Y	Y	Y
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INSTRUCTIONS

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s)). Attached Documents should be self-certified by the UBO and certified by the Applicant/Investor Authorised Signatory/ies.

(1) The Ultimate Beneficial Owner means:

• **For Investor other than Trust:**

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

- i. more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- iv. In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner).
- v. However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

• **For Trust :**

The settler of the trust, the trustees, the protector, the beneficiaries with 10% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(2) Documents to be provided:

Provide copy of PAN with photograph or valid KYC Compliance proof or any other acceptable identity proof of UBO as below

- i. UID (Adhar)
- ii. Passport
- iii. Voter ID
- iv. Driving Licence

If UBO is not KYC compliant, request to complete KYC formalities and send the intimation to CAMS /Fund. Attach valid address proof.

Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary.

Note: Attached documents should be self-certified by the UBO and certified by the Applicant/Investor Authorized Signatory/ies

(3) If the BO is minor proof of date of birth (i.e. birth certificate) and proof of relationship with the guardian and the copy of PAN with photograph of the guardian is mandatory.

(4) Exemption in case of listed companies:

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

(5) Applicability for foreign investors:

The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

(6) In case the information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. In such case, the concerned SEBI registered intermediary reserves the right to reject the application or reverse the allotment of units, if subsequently it is found that applicant has concealed the facts of beneficial ownership.

(7) UBO - Type Codes

UBO - 01	Ownership of / entitlement to more than 10% of shares of capital or profits of the juridical person, where the juridical person is a company
UBO - 02	Ownership of / entitlement to more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership
UBO - 03	Ownership of / entitlement to more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals
UBO - 04	Natural person who is exercising control over the juridical person through other means i.e. control exercised through voting rights, agreement, arrangements or in any other manner. (In case where there exist doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests)
UBO - 05	Person who holds the position of senior managing official like CEO, MD, Managing Partner etc. (In case any Ultimate Beneficial Owner/s does not own over 10% or 15%).
UBO - 06	The settlor(s) of the Trust
UBO - 07	Trustee(s) of the Trust.
UBO - 08	The Protector(s) of the Trust (if applicable).
UBO - 09	The beneficiaries with 10% or more interest in the trust if they are natural person(s)
UBO - 10	Natural person(s) exercising ultimate effective control over the trust through a chain of control or ownership.

**Declaration Form of Non-Profit Organisation (NPO)
(Mandatory for Trusts/Society)**

1. Entity Details

Name of Trust/Society																					
PAN Number	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> <td style="width:4%;"> </td> </tr> </table>																				

2. Applicable for Trusts/Societies/Section 8 companies (under Companies Act, 2013) constituted for religious or charitable purposes

I/We hereby confirm that above stated entity / Organisation is falling under "Non-profit Organisation" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN Portal	
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(If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.)

I/We hereby confirm that the above stated entity / Organisation is NOT falling under Non-profit Organisation as defined above or in PMLA Act/Rules thereof.

3. Declaration and Signatures

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
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Place: _____

Date:

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Transaction Acceptance Points - Computer Age Management Services Ltd.

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Road (Varde Valaulikar) Margao - 400601, Goa, Email: camsmrg@camsonline.com Tel: (832) 6480250 **Mathura:** 159/160, Vikas Bazar, Mathura - 281001, Uttar Pradesh, Email: camsmtr@camsonline.com Tel: 7252000551, Fax: 2404229 **Meerut:** 108, 1st Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut - 250002, Uttar Pradesh, Email: camsmee@camsonline.com Tel: (0121) 6454521, Fax: 2421238 **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002, Gujarat, Email: camsmna@camsonline.com Tel: 9228000256 **Mirzapur:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur Uttarpradesh - 231001. Tel: (05422) 220282. Email: camsmpr@camsonline.com **Moga:** 9 No., New Town, Opp. Jaswal Hotel, Daman Building, Moga - 142001. Tel: (01636) 513234, Email: camsmog@camsonline.com **Moradabad:** H21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001, Uttar Pradesh, Email: camsmor@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, "Shradha 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: camsnoid@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 **Panipat**: Tel: 9254303801, Fax: 4009802, **Patiala**: 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147001. Email: camspatl@camsonline.com, Tel: 175-6050002 **Patna**: G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna - 800001, Bihar, Email: camspat@camsonline.com Tel: (612) 6500367, Fax: 2322207 **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: camsrml@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: camsrak@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee**: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667, Uttarakhand, Email: camsrke@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela**: JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrour@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar**: Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur**: 01st Floor, Krishna Complex, Opp. Hath 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: camssl@camsonline.com Tel: 0364-3560860 **Shimla**: 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla - 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga**: No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga - 577201, Karnataka, Email: camsshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri**: 17B, Swamiji Sarani, Siliguri - 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa**: M. G. 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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 Suraksha Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati**: Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati - 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla**: 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur**: 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur - 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla**: 24/590-14, C.V.P Parliament Square Building, Cross Junction, Tiruvalla - 689101, Kerala, Email: camstvl@camsonline.com Tel: (469) 6061004 **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy**: No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum**: TC NO: 22/902, 1st Floor, Blossom Building, Opp. NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum - 695010. Tel: (0471) 4617690, Email: camstvm@camsonline.com **Tuticorin**: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur**: 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain**: 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain - 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana)**: 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha - 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara**: 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara - 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad**: 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001, Gujarat, Email: camsva@camsonline.com Tel: 9228000239 **Vapi**: 208, 02nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195, Gujarat, Email: camsvap@camsonline.com Tel: 9104883239 **Varanasi**: Office No. 1, 02nd Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi - 221010, Uttar Pradesh, Email: 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, Suvridha Complex, Near ICICI Bank, Vasco - 403802, Goa, Tel: (0832) 3251755 **Vellore**: Door No 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001. Tel: (0416) 2900062, Email: camsvl@camsonline.com **Vijayawada**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520010, Andhra Pradesh, Email: camsvij@camsonline.com Tel: 0866-2488047, Fax: 6695657 **Visakhapatnam**: Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Andhra Pradesh, Visakhapatnam - 530 016, Tel: (0891) 2791940 **Warangal**: Hno. 2-4-641, F-7, 01st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal - 506001, Telengana, Email: camswgl@camsonline.com Tel: (0870) 6560141, Fax: 2554888 **Yamuna Nagar**: 124-B/R, Model Town Yamunanagar - 135001, Haryana, Email: camsynr@camsonline.com Tel: 01732-796099, Fax: 225339 **Yavatmal**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001, Maharashtra, Email: camsyav@camsonline.com Tel: (07232) 237045, Fax: 237045 **Kalyan**: Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: camskyn@camsonline.com.

West Zone:

Aurangabad: Plot No 66, Bhagya Nagar, Near S T Office, Kranti Chowk Police Station to Employment Office Road, Aurangabad - 431001. Tel: (0240) 2351591/90. **Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No. 1 and 2, Ground Floor, Ganjawalla Residency, Ganjawalla Lane, Borivali West, Mumbai - 400092. Tel.: 022- 28945923 / 8655421234. **Goa:** F- 4, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji - Goa - 403 001. Tel.: 7888051135, Fax: 0832-2422135. **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. **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, Samridhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: (0253) 2959098, Fax: 0253-2579098. **Navsari:** Shop No.1, Swiss Cottage, Ashanagar Main Road, Navsari - 396 445. Tel: 02637 - 281991. **Pune:** Kohinoor B-Zone, Shop no. 110, 1st Floor, Old Mumbai-Pune Highway, Near Pimple Petroleum, Above Maharashtra Electronics, Pimpri, Pune - 411 017. Tel.: 020-41204949 / 950. **Rajkot:** 402, The Imperia, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360 001. Tel: (0281) 2964848 / 849 **Surat:** G-18, Ground Floor, ITC Building, Near Majuragate, Ring Road, Surat - 395 002. Tel.: 0261 - 4012140, Fax: 0261-2470326. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 - 25300912. **Vadodara:** Emerald One, 314, 3rd Floor, Jetalpur Main Road, Before Jetalpur Bridge, Jetalpur, Vadodara - 390 007. Tel.: (0265) 2991037, Fax: 0265-6641999.

East Zone:

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

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. **Jalandhar:** Shop No.32, 5th Floor, City Square Building, Near Kesar Petrol Pump, Jalandhar - 144 001, Tel.: 0181 - 5001024/25. **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. **Jodhpur:** 840, Sanskriti Plaza, Mezzanine Floor, Opp. HDFC Bank, 9th Chopasani Road, Sardarpura, Jodhpur - 342003. Tel: (0291) 2631257. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2306065 / 6066, Fax: 0512 - 2306065. **Lucknow:** 11 B & 12, Ground Floor, Saran Chamber II, Vikramaditya Marg, 5 Park Road, Lucknow - 226001. Tel: (0522) 4001731 / 4308904 **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5089667 / 668, Fax: 0161-2413498. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutchery Road, Meerut (U.P.) - 250 001. Tel.: 0121-4035585. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad - 244 001, Tel.: 0591-2410667. **New Delhi:** Flat No. 506 - 507, Kailash Building, 26, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001. Tel.: 011-66324101/102/103/104/105, Fax: 011-66303202. **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, Sgra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

South Zone:

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