



COMMON KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TRUSTMF BANKING & PSU DEBT FUND | TRUSTMF LIQUID FUND | TRUSTMF SHORT TERM FUND | TRUSTMF OVERNIGHT FUND | TRUSTMF MONEY MARKET FUND



TRUSTMF Banking & PSU Debt Fund

(An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
<div> <div>PRODUCT LABEL: This product is suitable for investors who are seeking*:</div> <ul style="list-style-type: none"> Regular income over short to medium term Investment primarily in debt and money market securities issued by Banks, PSU, PFI and Municipal Bonds <div>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</div> </div>	Scheme	Benchmark	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)	A-III		



TRUSTMF Liquid Fund

(An open-ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 to 3 Years. A moderate interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
<div> <div>This product is suitable for investors who are seeking*:</div> <ul style="list-style-type: none"> Income over short term Investment in debt & money market instruments with portfolio Macaulay Duration between 1 - 3 years <div>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</div> </div>	Scheme	Benchmark	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)	A-II		
			Relatively High (Class III)			



TRUSTMF Short Term Fund

(An open-ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 to 3 Years. A moderate interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
<div> <div>This product is suitable for investors who are seeking*:</div> <ul style="list-style-type: none"> Income over short term Investment in debt & money market instruments with portfolio Macaulay Duration between 1 - 3 years <div>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</div> </div>	Scheme	Benchmark	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)	A-II		
			Relatively High (Class III)			



TRUSTMF Overnight Fund

(An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
<div> <div>PRODUCT LABEL: This product is suitable for investors who are seeking*:</div> <ul style="list-style-type: none"> Regular income over short term that may be in line with overnight call rates with low risk and high level of liquidity Investment in debt and money market instruments with overnight maturity <div>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</div> </div>	Scheme	Benchmark	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)	A-I		
			Moderate (Class II)			
			Relatively High (Class III)			

TRUSTMF Money Market Fund

(An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

Riskometer and Product Suitability Label			Potential Risk Class			
<div> <div>PRODUCT LABEL: This product is suitable for investors who are seeking*</div> <ul style="list-style-type: none"> Income over short term Investment in money market instruments <div>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</div> </div>	Scheme	Tier I Benchmark	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)		B-I	
			Moderate (Class II)			
			Relatively High (Class III)			

Continuous offer for Units at NAV based prices.

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



The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF MUTUAL FUND	NAME OF TRUSTEE COMPANY
Trust Asset Management Private Limited (The AMC) 801, Naman Center, Bandra Kurla Complex, Bandra (East), Mumbai 400 051. Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Website: www.trustmf.com	Trust Mutual Fund 801, Naman Centre, BKC, Bandra (E), Mumbai - 400 051. Phone: +91 22 6274 6000	Trust AMC Trustee Private Limited 802, Naman Centre, BKC, Bandra (E), Mumbai - 400 051. Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302821

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TRUSTMF BANKING & PSU DEBT FUND

(An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.)

Riskometer and Product Suitability Label			Potential Risk Class			
<p>This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">Regular income over short to medium term.Investment primarily in debt and money market securities issued by Banks, PSU, PFI and Municipal Bonds. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme</p>  <p>RISKOMETER</p> <p>Investors understand that their principal will be at Moderate Risk</p>	<p>Benchmark</p>  <p>RISKOMETER</p> <p>CRISIL Banking & PSU Debt Index</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓					
	Relatively Low (Class I)					
	Moderate (Class II)					
	Relatively High (Class III)	A-III				

Continuous offer for Units at NAV based prices.

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

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF MUTUAL FUND	NAME OF TRUSTEE COMPANY
<p>TRUST Asset Management Private Limited (The AMC) 801, 8th Floor, Naman Centre, G - Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Website: www.trustmf.com</p>	<p>TRUST Mutual Fund 801, 8th Floor, Naman Centre, G - Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000</p>	<p>TRUST AMC Trustee Private Limited 802, 8th Floor, Naman Centre, G - Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302821</p>

Name of the Scheme	TRUSTMF Banking & PSU Debt Fund		
Type of the Scheme	An open ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and relatively low credit risk.		
Investment Objective	To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there can be no assurance that the investment objective of the scheme will be realised.		
Asset Allocation Pattern of the Scheme	The asset allocation under the scheme will be as follows:		
	Instruments	Normal allocation (as % of total assets)	Risk Profile
	Debt Securities* (including securitised debt) & Money Market Instruments^ issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	80% - 100%	Low - Medium
	Government Securities (including State Development Loans, Treasury Bills / Cash Management Bills), Debt Securities (including securitised debt) & Money Market Instruments issued by other entities and Units issued by REITs & InvITs, within which	0% - 20%	Medium
	Units issued by REITs & InvITs	0% - 10%	Medium - High
<p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREPS, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.</p> <p>*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans ,UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <ul style="list-style-type: none"> • Investment in Securitised Debt - up to 40% of the total assets. • Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. • Gross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time). • The scheme shall not invest in foreign securities. • Investment for imperfect hedging up to 20% of Net assets. • Total Exposure to structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets. <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>			

Differentiation with existing open-ended Debt schemes

Differentiation with the existing open-ended debt scheme of TRUST Mutual Fund is as follows:

TRUSTMF Liquid Fund (An open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk)

Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments	Indicative allocation (as % of total assets)		Risk Profile	197.13	243
	Minimum	Maximum			
Money market^ & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days	0%	100%	Low		
<p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of 1 year and such other instruments as eligible from time to time.</p> <p>*Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <p>Pursuant to SEBI Circular dated September 20,2019, the scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, the liquid assets shall include Cash, Government Securities, T-bills and Repo on Government Securities.</p> <p>In case, the exposure in such liquid assets falls below 20% of the net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p> <p>The scheme may engage in short selling in accordance with the framework defined by SEBI in this regard from time to time.</p> <p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, The Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <ul style="list-style-type: none"> • The Scheme will not invest in securitised debt instruments. • The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme. • The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. These may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc. 			<p>The investment objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investments in high-quality debt and money market instruments.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realised.</p>		

	<ul style="list-style-type: none">• The cumulative gross exposure through repo transactions in corporate debt securities along with, debt and derivatives shall not exceed 100% of the net assets of the scheme.• The scheme will not invest in foreign securities• The scheme will undertake repo and stock lending transaction.• Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall not invest in / purchase debt and money market securities having a maturity of more than 91 days.</p> <p>Explanation:</p> <ul style="list-style-type: none">• In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean unexpired maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated based on the weighted average maturity of the security.• In case of securities with put and call options (daily or otherwise) the unexpired maturity of the securities shall not be greater than 91 days.• In case the maturity of the security falls on a non-business day then the settlement of securities will take place on the next business day.• Inter-scheme transfers of securities held in other schemes shall be permitted in the Liquid Schemes, provided the unexpired maturity of securities so transferred does not exceed 91 days.																		
<p>Name of the Scheme: TRUSTMF Short Term Fund (An open-ended short-term debt scheme investing in instruments such that the Macaulay Duration* of the portfolio is between 1 to 3 years. A moderate interest rate risk and relatively low credit risk)</p>																			
<p>Asset Allocation Pattern</p>			<p>Investment Objective</p>	<p>Assets under management as on September 30, 2022 (Rs. in crores)</p>	<p>No. of Folios as on September 30, 2022</p>														
<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocation (as % of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt Securities* & Money Market Instruments^</td><td>0%</td><td>100%</td><td>Low - Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium - High</td></tr></table>			Instruments	Indicative allocation (as % of total assets)		Risk Profile	Minimum	Maximum	Debt Securities* & Money Market Instruments^	0%	100%	Low - Medium	Units issued by REITs & InvITs	0%	10%	Medium - High	<p>The scheme will endeavor to generate stable returns for investors with a short term investment horizon by investing in debt and money market instruments.</p>	<p>95.99</p>	<p>540</p>
Instruments	Indicative allocation (as % of total assets)			Risk Profile															
	Minimum	Maximum																	
Debt Securities* & Money Market Instruments^	0%	100%	Low - Medium																
Units issued by REITs & InvITs	0%	10%	Medium - High																
<p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.</p> <p>*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans , UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p>																			
			<p>However, there can be no assurance that the investment objective of the scheme will be achieved.</p>																

	<ul style="list-style-type: none"> Investment in Securitised Debt- up to 40% of the total assets Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time The scheme will not invest in foreign securities. Investment for imperfect hedging up to 20% of total assets Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets. <p>Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment.</p> <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p> <p>*Macaulay duration is the measure of the weighted average time taken to get back the cash flows and is one comprehensive parameter portraying the risk-return profile of the bond. For further details please refer to the respective scheme information document.</p>			
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Name of the Scheme: TRUSTMF Overnight Fund (An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)																		
Asset Allocation Pattern				Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022												
<table><tr><td>Instruments</td><td colspan="2">Indicative allocation (as % of total assets)</td><td>Risk Profile</td></tr><tr><td></td><td>Minimum</td><td>Maximum</td><td></td></tr><tr><td>Overnight Instruments / Debt Securities*</td><td>0%</td><td>100%</td><td>Low - Medium</td></tr></table>				Instruments	Indicative allocation (as % of total assets)		Risk Profile		Minimum	Maximum		Overnight Instruments / Debt Securities*	0%	100%	Low - Medium	The investment objective of the Scheme is to provide reasonable returns commensurating with overnight call rates and providing a high level of liquidity, through investments in overnight securities having / unexpired maturity of 1 business day. However, there can be no assurance that the investment objective of the scheme will be realised.	62.88	255
Instruments	Indicative allocation (as % of total assets)		Risk Profile															
	Minimum	Maximum																
Overnight Instruments / Debt Securities*	0%	100%	Low - Medium															
<p>*instruments including money market instruments with unexpired maturity of not greater than 1 business day.</p> <p>Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/683 dated December 10, 2021, the scheme can deploy up to 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. (The same is effective from January 09, 2022).</p> <p>The scheme can take an exposure in repos of corporate bonds up to 10% of its total assets of the Scheme.</p> <p>The Scheme will not invest in Foreign Securities, securitized debt instruments and derivative instruments. The Scheme will not engage in short selling or securities lending.</p>																		

	<p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, the Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <p>The scheme will not invest in instruments having special features viz. subordination to equity (absorbs losses before equity capital) and / or convertible to equity upon trigger of a pre- specified event for loss absorption.</p> <p>The Scheme may undertake repo/reverse repo transactions in Corporate Debt Securities.</p> <p>Inter-scheme transfers will be permitted for debt and money market securities with maturity of upto 1 day only.</p> <p>Further, the term 'maturity' shall mean:</p> <p>a) In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean the unexpired maturity.</p> <p>In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.</p> <p>b) In case the maturity of the security falls on a non-Business Day then settlement of the securities will take place on the next Business Day. Please refer paragraph "Overview of Debt Market in India" to understand the debt markets and the instruments available in the debt markets.</p> <p>The Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>																					
	<p>Name of the Scheme: TRUSTMF Money Market Fund (An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)</p> <table><tr><th colspan="3">Asset Allocation Pattern</th><th>Investment Objective</th><th>Assets under management as on September 30, 2022 (Rs. in crores)</th><th>No. of Folios as on September 30, 2022</th></tr><tr><th>Instruments</th><th colspan="2">Indicative allocation (as % of total assets)</th><th rowspan="3">The investment objective of the Scheme is to generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year.</th><td rowspan="3">169.02</td><td rowspan="3">290</td></tr><tr><th></th><th>Minimum</th><th>Maximum</th></tr><tr><td>Money Market Instruments^</td><td>0%</td><td>100%</td></tr></table> <p>^Money market instruments would include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting / bill of exchange/ promissory notes, Repos, Repo, Reverse Repo, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations (SEBI / RBI) prevailing from time to time.</p> <p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 and SEBI/HO/IMD/IMD-II DOF3/P/ CIR/2021/583 dated June 25, 2021, the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <ul style="list-style-type: none">Investment in Securitised Debt- up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.				Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022	Instruments	Indicative allocation (as % of total assets)		The investment objective of the Scheme is to generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year.	169.02	290		Minimum	Maximum	Money Market Instruments^	0%	100%
Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022																	
Instruments	Indicative allocation (as % of total assets)		The investment objective of the Scheme is to generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year.	169.02	290																	
	Minimum	Maximum																				
Money Market Instruments^	0%	100%																				

	<ul style="list-style-type: none"> Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time. The scheme will not invest in foreign securities. Investment for imperfect hedging up to 20% of total assets. Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets. The scheme shall invest in liquid schemes or schemes that invest in money market instruments/ securities only. The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/ RBI up to the extent permitted by the regulations The cumulative gross exposure through debt & money market instruments, fixed income derivatives, repo transactions and credit default swaps in corporate debt securities, and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme. <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>			
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized in the SID. Certain key risks are summarised below:</p> <p>Interest Rate Risk: As with all debt and money market instruments, changes in interest rates will affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and decrease as interest rates rise.</p> <p>Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p>Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).</p> <p>Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the scheme or from maturities in the scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.</p> <p>Risks associated with transaction in Units through Stock Exchange mechanism: Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the scheme has no control. Moreover, transactions conducted through the stock exchange mechanism will be governed by the operating guidelines and directives issued by the relevant recognized stock exchange.</p> <p>Please read the SID carefully for details on risk factors before investment. The scheme portfolio shall also have market risk, liquidity or marketability risk, credit risk etc. The Fund by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.</p>			
Risk Management Strategies	<p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The AMC has systems that enable the fund manager to calculate financial risk ratios, average duration etc. Investment Committee may from time to time define internal investment norms for the scheme</p> <p>The Fund Management proposes to use analytic risk management tools like VAR / convexity/ modified duration for effective portfolio management</p> <p>The limits at an issuer level are defined based on following parameters:</p> <ol style="list-style-type: none"> Eligible Instruments: Defines the eligible instruments where the scheme can invest Minimum Liquidity: Defines the instruments considered as liquid instruments and the minimum investments in these instruments as a percentage of total net assets Rating: Defines minimum and/ or maximum investment in a particular rating as a percentage of total portfolios. Maturity: Defined the weighted average maturity of a portfolio. Also defines the weighted average maturity, maximum and maturity for certain asset types like corporate bond, PTCs, Gilts etc 			

Plans/Options &**Default Plan / Option / Sub-option**

(In case the investor fails to specify their preference, the given default plan / option / sub-option would apply.)

The Scheme offers Regular Plan and Direct Plan. Each Plan offers following Options.

Regular Plan: This Plan is for investors who wish to route their investment through any distributor.

Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.

Both Regular and Direct Plan(s), offer the below options / sub-options / facilities:

Options	Sub-Options/ Facilities	Frequency of Issuance*	Record Date*
Growth	Nil	NA	NA
IDCW	Daily (IDCW Reinvestment)	Daily	All days for which NAV is published
	Weekly (IDCW Reinvestment)	Weekly	Every Monday
	Monthly (IDCW Reinvestment and IDCW Payout)	Monthly	25th of each month
	Quarterly (IDCW Reinvestment and IDCW Payout)	Quarterly	NA
	Annually (IDCW Reinvestment and IDCW Payout)	Annually	NA

*or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.

Please note that where the Unitholder has opted for IDCW Payout option and in case the amount of IDCW payable to the Unitholder is Rs. 100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Banking & PSU Debt Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.

The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Banking & PSU Debt Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.

Income Distribution cum Capital Withdrawal (IDCW) - The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.

The procedure and manner of payment of IDCW shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time. Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form

e.g. "TRUSTMF Banking & PSU Debt Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

Default Option: Growth option

In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.

IDCW Frequency:

In case the investor opts for IDCW Payout option but does not indicate the IDCW Frequency then the default IDCW payout frequency would be Monthly.

In case investor opts for IDCW Reinvestment option but does not indicate the IDCW frequency then the default IDCW re-invest frequency would be Daily.

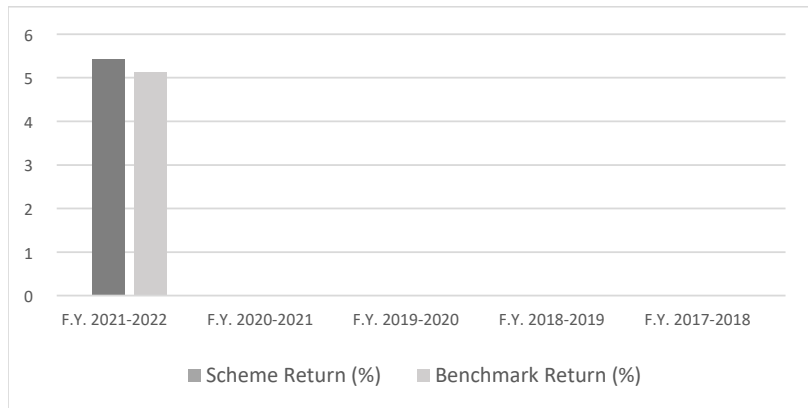
Default Plan:

Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:

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

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

Applicable NAV (after the scheme opens for repurchase and sale)	<p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <ul style="list-style-type: none"> Where the application is received up to 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the day on which the application is received; Where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received – closing NAV of the next business day; and Where the application is received with a cheque or demand draft which is not payable on par at the place where it is received – closing NAV of day on which the cheque or demand draft is credited before the cut-off. <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS</p> <ul style="list-style-type: none"> In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which the application is received; In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. <p>The above mentioned cut off timing shall be applicable to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in the stock exchange's infrastructure for which a system-generated confirmation slip will be issued to the unitholder.</p> <p>All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations, 1996 or circulars issued thereunder from time to time). Transactions shall include purchases, additional purchases, and exclude Switches, if any.</p>																
Investment Strategy	<p>The fund management team will endeavour to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p> <p>The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.</p> <p>Investment views / decisions will be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> Prevailing interest rate scenario Quality of the security / instrument (including the financial health of the issuer) Maturity profile of the instrument Liquidity of the security Growth prospects of the company / industry Any other factors in the opinion of the fund management team 																
Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes	<p>Total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 20%. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose.</p> <p>An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. The total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.</p> <p>The Debt Schemes shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>The aforesaid limits shall be as prescribed by SEBI from time to time.</p>																
Creation of segregated portfolio	<p>In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI regulations/ circulars.</p>																
Minimum Application Amount / Number of Units	<table border="1"> <thead> <tr> <th data-bbox="432 1715 847 1738">Purchase (Incl. Switch-in)</th> <th data-bbox="847 1715 1479 1738">Additional Purchase (Incl. Switch-in)</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1738 847 1794">Minimum of Rs.1,000/- and in multiples of any amount thereafter</td> <td data-bbox="847 1738 1479 1794">Minimum of Rs.1,000/- and in multiples of any amount thereafter</td> </tr> <tr> <td data-bbox="432 1794 847 1816">Monthly SIP: Rs. 1,000/- (plus in multiple of any amount thereafter)</td> <td data-bbox="847 1794 1479 1816"></td> </tr> <tr> <td data-bbox="432 1816 847 1839">Minimum instalments: 6</td> <td data-bbox="847 1816 1479 1839"></td> </tr> <tr> <td data-bbox="432 1839 847 1861">Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount thereafter)</td> <td data-bbox="847 1839 1479 1861"></td> </tr> <tr> <td data-bbox="432 1861 847 1883">Minimum instalments – 4</td> <td data-bbox="847 1861 1479 1883"></td> </tr> <tr> <td data-bbox="432 1883 847 1906">The applicability of the minimum amount of instalment mentioned is at the time of registration only.</td> <td data-bbox="847 1883 1479 1906"></td> </tr> <tr> <td colspan="2" data-bbox="432 1906 847 2051">The same will not be applicable for any investment made in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).</td></tr> </tbody> </table>	Purchase (Incl. Switch-in)	Additional Purchase (Incl. Switch-in)	Minimum of Rs.1,000/- and in multiples of any amount thereafter	Minimum of Rs.1,000/- and in multiples of any amount thereafter	Monthly SIP: Rs. 1,000/- (plus in multiple of any amount thereafter)		Minimum instalments: 6		Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount thereafter)		Minimum instalments – 4		The applicability of the minimum amount of instalment mentioned is at the time of registration only.		The same will not be applicable for any investment made in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).	
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Minimum redemption amount	<p>There will be no minimum redemption criterion.</p>																

Despatch of Proceeds of Repurchase (Redemption) Request	<p>As per SEBI Regulations, the Mutual Fund shall dispatch the redemption proceeds within the maximum period allowed, which is currently 10 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centres of Trust Mutual Fund.</p> <p>However, under normal circumstances, the Mutual Fund shall endeavour to dispatch the redemption proceeds within 1-4 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centre.</p> <p>All payments shall be dispatched by ordinary mail (with or without UCP) or Registered Post or by Courier, unless otherwise required under the Regulations, at the risk of the unitholder.</p>															
Benchmark Index	<p>Tier I Benchmark : CRISIL Banking & PSU Debt Index</p> <p>Tier II Benchmark : CRISIL Select AAA Roll Down Banking & PSU Debt Index</p> <p>The Fund reserves the right to change the benchmark for evaluation of the performance of the scheme from time to time, subject to SEBI (MF) Regulations and other prevailing guidelines, if any.</p>															
IDCW Policy	<p>The Trustee will endeavour to declare the pay-out for as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996 ('SEBI (MF) Regulations'). The actual declaration of pay-out under IDCW option and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regards. There is no assurance or guarantee to the Unit holders as to the rate of pay-out IDCW option nor that the pay-out will be made regularly.</p> <p>When units are sold, and sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to IDCW payout. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains</p>															
Name of the Fund Manager and Tenure for which the fund manager has been managing the scheme	<p>Fund Manager – Mr Anand Nevatia</p> <p>Tenure: Managing since its launch i.e. January 15, 2021.</p>															
Name of the Trustee Company	<p>TRUST AMC Trustee Private Limited</p>															
Performance of the scheme (As on September 30, 2022)	<p>The performance details as on September 30, 2022 is as follows:</p> <table><tr><th>Period</th><th>TRUSTMF Banking and PSU Debt Fund</th><th>CRISIL Banking & PSU Debt Index (Benchmark Index)</th></tr><tr><td>Returns for the last 1 year</td><td>1.69%</td><td>2.06%</td></tr><tr><td>Returns for the last 3 years</td><td>NA</td><td>NA</td></tr><tr><td>Returns for the last 5 years</td><td>NA</td><td>NA</td></tr><tr><td>Returns since Inception</td><td>3.28%</td><td>3.46%</td></tr></table> <p>Absolute Returns of the scheme have been presented in the bar diagram below:</p>  <p>Inception date of the Scheme (Allotment Date) : February 01, 2021.</p> <p>Note: Returns furnished are that of Direct Plan – Growth Option. Returns (%) are calculated on compounded annualized (CAGR) basis. Different plans have a different expense structure. Past performance may or may not be sustained in future. The scheme has completed one year since inception. (Inception data – February 01, 2021). Hence, the absolute returns have been provided only for FY 2021-22.</p>	Period	TRUSTMF Banking and PSU Debt Fund	CRISIL Banking & PSU Debt Index (Benchmark Index)	Returns for the last 1 year	1.69%	2.06%	Returns for the last 3 years	NA	NA	Returns for the last 5 years	NA	NA	Returns since Inception	3.28%	3.46%
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Portfolio Disclosures	ADDITIONAL SCHEME RELATED DISCLOSURES																										
	a. Scheme’s portfolio holdings as on September 30, 2022:																										
	(i) Top 10 holdings (Issuer-wise):																										
	<table><tr><th>Name of Issuer</th><th>% to Net Assets</th></tr><tr><td>Axis Bank Limited</td><td>11.13</td></tr><tr><td>National Housing Bank</td><td>9.59</td></tr><tr><td>Power Finance Corporation Limited</td><td>7.23</td></tr><tr><td>REC Limited</td><td>7.04</td></tr><tr><td>Power Grid Corporation of India Limited</td><td>6.21</td></tr><tr><td>Maharashtra State Development Loan</td><td>6.19</td></tr><tr><td>Tamil Nadu State Development Loan</td><td>6.19</td></tr><tr><td>Mahanagar Telephone Nigam Limited</td><td>6.11</td></tr><tr><td>Hindustan Petroleum Corporation Limited</td><td>5.99</td></tr><tr><td>Indian Oil Corporation Limited</td><td>5.89</td></tr><tr><td>TOTAL</td><td>71.57</td></tr></table>			Name of Issuer	% to Net Assets	Axis Bank Limited	11.13	National Housing Bank	9.59	Power Finance Corporation Limited	7.23	REC Limited	7.04	Power Grid Corporation of India Limited	6.21	Maharashtra State Development Loan	6.19	Tamil Nadu State Development Loan	6.19	Mahanagar Telephone Nigam Limited	6.11	Hindustan Petroleum Corporation Limited	5.99	Indian Oil Corporation Limited	5.89	TOTAL	71.57
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(ii) Sector Allocation (% of Net Assets):																											
<table><tr><th>Sector</th><th>% to Net Assets</th></tr><tr><td>Financial Services</td><td>55.15</td></tr><tr><td>Sovereign</td><td>13.57</td></tr><tr><td>Oil, Gas & Consumable Fuels</td><td>11.88</td></tr><tr><td>Others**</td><td>7.08</td></tr><tr><td>Power</td><td>6.21</td></tr><tr><td>Telecommunication</td><td>6.11</td></tr><tr><td>Total</td><td>100.00</td></tr></table>			Sector	% to Net Assets	Financial Services	55.15	Sovereign	13.57	Oil, Gas & Consumable Fuels	11.88	Others**	7.08	Power	6.21	Telecommunication	6.11	Total	100.00									
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**Others under sector disclosure include Reverse Repo and cash & cash equivalents.																											
For complete details and scheme’s latest monthly portfolio holding, investors are requested to visit www.trustmf.com .																											
b. Scheme’s portfolio turnover ratio: N.A.																											
c. Aggregate investment in the scheme by the following categories of person(s) as on September 30, 2022																											
<table><tr><th>Sr. No.</th><th>Category of Persons</th><th>Net Asset Value of Units held (Rs. in Lacs)</th></tr><tr><td>1</td><td>AMC’s Board of Directors</td><td>105.62</td></tr><tr><td>2</td><td>Fund Manager(s)</td><td>5.52</td></tr><tr><td>3</td><td>Other key managerial personnel (Other than Scheme’s Fund Manager(s))</td><td>28.06</td></tr></table>			Sr. No.	Category of Persons	Net Asset Value of Units held (Rs. in Lacs)	1	AMC’s Board of Directors	105.62	2	Fund Manager(s)	5.52	3	Other key managerial personnel (Other than Scheme’s Fund Manager(s))	28.06													
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Expenses of the Scheme	Entry Load*: Nil																										
(i) Load Structure	Exit Load: Nil																										
	*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on their assessment of various factors including the service rendered by the Distributor.																										
	<ul style="list-style-type: none">No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the SchemeNo entry or exit load shall be charged in respect of units issued to unit holders on IDCW Reinvestments and units issued to unit holders as Bonus units.Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa.Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unit holders shall be credited to the Scheme immediately, net of GST, if any.																										
(ii) Recurring expenses (As a % of daily net assets)	These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below: The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.trustmf.com .																										

Expense Head / Nature of expense	% of daily net assets
Investment Management and Advisory Fees (AMC fees)	Upto 2.00%
Trustee fee	
Registrar & Transfer Agent (RTA) Fees	
Audit fees	
Custodian fees	
Marketing & Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants	
Costs of Statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other expenses	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	Upto 2.00%
Additional expenses under regulation 52(6A) (c) \$	Upto 0.05%
B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%

Illustration – Impact of Expense Ratio on the Returns	
Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio	
Amount Invested	100,000.00
NAV at the time of Investment	10.00
No of Units	10,000.00
Gross NAV at end of 1 year (assuming 12% annual return)	11.20
Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at end of 1 year (Before Expenses)	112,000.00
Value of Investment at end of 1 year (After Expenses)	110,940.00

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.

Note:

- The TER of the Direct Plan will be lower to the extent of the distribution expenses/ commission, which is charged in the Regular Plan. No commission for distribution of Units will be paid / charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.
- \$ The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case the exit load is not levied / not applicable.
- ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent and 0.05 per cent of the value of trades of cash market and derivatives market transactions respectively. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent and 0.05 per cent of the value of trades of cash market and derivatives market transactions respectively. Any payment towards brokerage and transaction costs (Goods and Service Tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent of cash market and derivatives market 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 (MF) Regulations.
- The expense of 30 bps shall be charged if the new inflows from B30 cities from retail investors as specified 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 B30 cities from retail investors 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 utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors. Provided further that amount incurred as expense on account of inflows from B30 cities from retail investors 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.

	<p>f. In case inflows from retail investors from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows: <u>Daily net assets X 30 basis points X New inflows from individuals from beyond top 30 cities</u> <u>365* X Higher of (i) or (ii) above * 366, wherever applicable.</u></p> <p>For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.</p> <p>g. In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:</p> <ul style="list-style-type: none"> o Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. o Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. <p>h. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to the following limits as specified below:</p> <table border="1"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th><th>Total expense ratio limits</th></tr> </thead> <tbody> <tr> <td>on the first Rs. 500 crores of the daily net assets</td><td>2.00%</td></tr> <tr> <td>on the next Rs. 250 crores of the daily net assets</td><td>1.75%</td></tr> <tr> <td>on the next Rs. 1,250 crores of the daily net assets</td><td>1.50%</td></tr> <tr> <td>on the next Rs. 3,000 crores of the daily net assets</td><td>1.35%</td></tr> <tr> <td>on the next Rs. 5,000 crores of the daily net assets</td><td>1.25%</td></tr> <tr> <td>On the next Rs. 40,000 crores of the daily net assets</td><td>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.</td></tr> <tr> <td>On balance of the assets</td><td>0.80%</td></tr> </tbody> </table> <p>i. Maximum Permissible expense:</p> <p>The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.</p> <p>The total expenses of the scheme including investment management and advisory fee shall not exceed beyond the limits as prescribed under clause 52(6) of SEBI (Mutual Funds) Regulations, 1996.</p> <p>Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.</p>	Assets under management Slab (In Rs. crore)	Total expense ratio limits	on the first Rs. 500 crores of the daily net assets	2.00%	on the next Rs. 250 crores of the daily net assets	1.75%	on the next Rs. 1,250 crores of the daily net assets	1.50%	on the next Rs. 3,000 crores of the daily net assets	1.35%	on the next Rs. 5,000 crores of the daily net assets	1.25%	On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.	On balance of the assets	0.80%
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On balance of the assets	0.80%																
Waiver of Load for Direct Applications	Not Applicable																

Tax treatment for the Investors. (Unit holders)

Taxation Rates applicable for FY 2022-23. The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult their own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of their participation in the schemes

I. TAX RATES FOR MUTUAL FUND INVESTORS

OTHER THAN EQUITY ORIENTED FUNDS					
Tax Status of Investor	Capital Gains Tax ¹¹		Tax on Distributed Income under Dividend Option	TDS on Capital Gains ^{6,7}	TDS ^{6,7} on Distributed Income under Dividend Option
	Short Term	Long Term			
Resident Individual / HUF / AOP / BOI / Domestic Companies	At the applicable Tax slab rate	20%*	At the applicable Tax slab rate	NIL	10% ⁹
Domestic Companies / Firms	15% ¹³ / 22% ¹⁴ / 25% ¹⁵ / 30%				
N R I s4	At the applicable Tax slab rate	<ul style="list-style-type: none"> • 20*(Listed Units) • 10%⁵⁵ (Unlisted Units) 	At the applicable Tax slab rate	STCG – 30% LTCG – <ul style="list-style-type: none"> • 20*(Listed Units) • 10%⁵⁵ (Unlisted Units)⁵ 	20% ²

*With indexation ⁵Without indexation

Tax & TDS are subject to applicable Surcharge and Health & Education Cess at the rate of 4%. Please see the Notes below

NOTES:

1. Provided that the mutual fund units are held as capital assets.
2. Tax to be deducted at source as per section 196A of the Income tax Act, 1961 ('the Act') [plus applicable surcharge (please refer to Note 7 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge].
3. Securities Transaction Tax ('STT') is applicable only in respect of sale of units of Equity-oriented funds (EOFs) on a recognized stock exchange and on repurchase (redemption) of units of EOFs by the mutual fund. STT is not applicable in respect of purchase/ sale/ redemption of units of other schemes (other than EOFs).
4. Non-resident individuals (NRI) shall be entitled to be governed by provisions of the applicable Tax Treaty, which India has entered with the country of residence of the NRI, if that is more beneficial than the provisions of the Act, subject to certain conditions. As per section 90(4) of the Act, a non-resident shall not be entitled to claim treaty benefits, unless the non-resident obtains a Tax Residency Certificate of being a resident of home country. Furthermore, as per section 90(5) of the Act, non-resident is also required to provide such other documents and information, as prescribed by CBDT, as applicable.
5. As per section 112 of the Act, long-term capital gains in case of NRIs would be taxable @ 10% on transfer of capital assets, being unlisted securities, computed without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit.
6. Relaxation to NRIs from deduction of tax at higher rate (except income distributed by mutual fund) in the absence of Permanent Account Number (PAN) is subject to the NRI providing specified information and documents. As per provisions of Section 206AA of the Act, if there is default on the part of a NRI (entitled to receive redemption proceeds from the Mutual Fund on which tax is deductible under Chapter XVII of the Act) to provide its PAN, the tax shall be deducted at higher of the following rates: i) rates specified in relevant provisions of the Act; or ii) rate or rates in force; or iii) rate of 20%. However, the provisions of section 206AA of the Act shall not apply, if the requirements as stated in Rule 37BC of the Income-tax Rules, 1962, are met.
7. Further, a new section i.e. 206AB has been proposed to be inserted vide Finance Bill 2021 providing for higher rate for TDS for the non-filers of income-tax return. The proposed TDS rate in this section is higher of the followings rates: i) twice the rate specified in the relevant provision of the Act; or ii) twice the rate or rates in force; or iii) the rate of five per cent. However, the said proposed provisions will not apply to a non-resident who does not have a permanent establishment in India.

8. Surcharge Rate as a percentage of Income-tax :-

Tax Status	Income < ₹50 lakh	Income > ₹50 lakh but < / = ₹1 crore	Income > ₹1 crore but < / = ₹2 crore	Income > ₹2 crore but < / = ₹5 crore	Income > ₹5 crore
Individual / HUF/ AOP (resident & foreign)*	NIL	10%	15%	25%	37%
Tax Status	Income < / = ₹1 crore	Income > ₹1 crore, but < / = ₹10 crore	Income > ₹10 crore	-	-
Partnership Firm (Domestic / foreign)	NIL	12%	12%	-	-
Domestic company	NIL	7%	12%	-	-
Domestic company (opting for new tax regime)	NIL	10%	10%	-	-
Foreign company	NIL	2%	5%	-	-

In addition, "Health and Education Cess" @ 4% shall be applicable on aggregate of base tax and surcharge.

* Enhanced surcharge rates shall not apply in case of capital gains earned under section 112A and 111A i.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to Securities Transaction Tax)

9. There shall be no TDS deductible if dividend income paid / credited in respect of units of a mutual fund is below ₹ 5,000 in a financial year.
10. Capital gains arising on the transfer or redemption of equity-oriented units held for a period of more than 12 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'.
11. Capital gains arising on transfer or redemption of Units of schemes other than EOF shall be regarded as long-term capital gains, if such units are held for a period of more than 36 months immediately preceding the date of such transfer.
12. As per section 112A of the Act, long-term capital gains on transfer of units of EOFs exceeding ₹ 100,000 shall be taxable @10% provided transfer of such units is subject to STT, without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. Further, cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.
13. The lower rate @ 15% is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions as provided in the section 115BAB.
14. If a company decides to opt for the new taxation regime as per the Taxation Law Amendment Act, 2019, then tax shall be levied at the rate of 22%. i.e., the lower rate of 22% is optional and subject to fulfilment of certain conditions as provided in section 115BAA.
15. Tax shall be levied @ 25%, if the total turnover or gross receipts of the financial year does not exceed ₹ 400 crores. 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.
16. Various Categories of MF Schemes which fall under "Other than Equity Oriented Funds":
 - Liquid Funds /Overnight Funds / Money Market Funds / Income Funds (Debt Funds) / Gilt Funds
 - Hybrid Fund (Equity exposure < 65%)
 - Gold ETFs / Bond ETF / Liquid ETF
 - Fund of Funds (Domestic) other than Fund of funds as defined under the "Equity Oriented Fund" definition under section 112A of the Act.
 - Fund of Funds Investing Overseas
 - Infrastructure Debt Funds

Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.trustmf.com) by 11.00 pm on the day of declaration of the NAV.	
For Investor Grievances please contact	Trust Asset Management Private Limited Mr. Nilesh Bhurke 801, 8th Floor, Naman Centre, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Email id: investor.service@trustmf.com	Registrar & Transfer Agents: KFin Technologies Limited. Karvy Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032
Unit holders information	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of application. <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches, IDCW Payout etc. have taken place during that month, on or before 15th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. The CAS shall also provide the details of actual commission paid and such other disclosures in line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016. <i>**The word 'transaction' shall include purchase, redemption, switch, IDCW Payout and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></p> <ul style="list-style-type: none"> In case of specific request is received from investors, an account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. Half Yearly Consolidated Account Statement: <ul style="list-style-type: none"> A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e- mail address is available, unless a specific request is made to receive in physical. Investors should note that, no separate account statements will be issued to investors who opted to hold units in electronic (demat) mode since the statement of account furnished by the depository participant will contain the details of transactions. <p>For more details, Investors are requested to refer to the Statement of Additional Information (SAI).</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:</p> <ul style="list-style-type: none"> The asset management company shall issue units in the dematerialized form to a unitholder in a within two working days of the receipt of the request from the unitholder. Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before 15 days of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month. SCAS shall be sent by Depositories every half-yearly (September/ March), on or before 21 days of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period. In case of demat accounts with NIL balance and no transactions in securities and in mutual fund folios, the depository shall send an account statement in terms of regulations applicable to the depositories. Consolidation shall be done on the basis of the Permanent Account Number (PAN). In the event, the folio / demat account has more than one registered holder, the first-named Unit holder/Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds/demat accounts across depository participants. 	

	<ul style="list-style-type: none"> In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unit holders. Unit holders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unit holders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For Unit holders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. The Unit holders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unit holders, an account statement shall be provided to the unit holders within 5 business days from the receipt of such request. No account statements will be issued to unit holders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions. SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form. <p>Portfolio Disclosures:</p> <p>In terms of SEBI Regulation, Mutual Funds/AMCs will disclose portfolio (along with ISIN) as on the last day of the month/half-year for all Schemes on its website and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unit holders a complete statement of the scheme portfolio, within ten days from the close of each month/half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such a half-yearly scheme portfolio on its website and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on the specific request received from a unit holder.</p> <p>Half Yearly Results:</p> <p>Mutual Fund / AMC shall within one month from the close of each half-year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.trustmf.com). Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p> <p>Annual Report:</p> <p>The scheme-wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of the Scheme-wise Annual report will also be made available to the unit holders, at the registered offices at all times. The scheme-wise annual report will also be hosted on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unit holder. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of scheme-wise annual report on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>Communication through Email:</p> <p>For those unit holders who have provided an e-mail address, the AMC will send the communication by email. Unit holders who receive e-mail statements may download the documents after receiving an e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual 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. For ease of communication, first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.</p>
Riskometer	Based on the scheme characteristics, the Mutual Fund / AMC shall assign risk level for scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/ AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circular dated October 5, 2020.
Potential Risk Class (PRC) Matrix	Pursuant to SEBI circular ref. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, the Potential Risk Class (PRC) Matrix for TRUSTMF Banking and PSU Debt Fund, based on interest rate risk and credit risk is provided on the front page of the SID and KIM. The PRC Matrix displays the Interest rate risk (measured by Macaulay Duration) and Credit risk (measured by Credit Risk Value) associated with the Scheme. While the scheme Risk-o-meter reflects the current risk of the scheme, the PRC Matrix informs the investors about the maximum risk a fund manager can take in a debt fund and thus enable investors to make an informed decision. The compliance of the PRC Matrix will be as per the said circular and such other guidelines as may be issued from time to time.

Swing Pricing Framework & Disclosure Requirements	<p>Swing pricing refers to a process for adjusting a fund's net asset value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity during the life of a fund, excluding ramp-up period or termination. In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market.</p> <p>The swing pricing framework shall apply in case of scenarios related to net - outflows from the schemes.</p> <p>Presently, the AMC has decided not to adopt the swing pricing framework for normal times.</p> <p>For more details, please refer the Scheme Information Document.</p>						
Transaction Charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent)	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs.10, 000/- and above.</p> <p>In accordance with the said circular, Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <ol style="list-style-type: none"> Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent: <table border="1" data-bbox="501 685 1466 833"> <thead> <tr> <th>Investor Type</th><th>Transaction charges[^]</th></tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td><td>Rs.150 for subscription application of Rs.10, 000 and above.</td></tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td><td>Rs.100 for subscription application of Rs.10, 000 and above.</td></tr> </tbody> </table> <p>[^] The transaction charge, if any, shall be deducted by the Trust AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <ol style="list-style-type: none"> Transaction charges shall not be deducted/applicable for: <ol style="list-style-type: none"> purchases / subscriptions for an amount less than Rs.10,000/-. Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc. Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent). Transactions carried out through the Stock Exchange Platforms for Mutual Funds. An Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on their assessment of various factors including the service rendered by the Distributor. 	Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10, 000 and above.	Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10, 000 and above.
Investor Type	Transaction charges [^]						
First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10, 000 and above.						
Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10, 000 and above.						

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.

Date: October 29, 2022





TRUST MUTUAL FUND

CLEAR • CREDIBLE • CONSISTENT

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TRUSTMF LIQUID FUND

(An open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
<p>This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over short term Investment in debt and money market instruments <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme</p>  <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<p>Benchmark</p>  <p>RISKOMETER</p> <p>CRISIL Liquid Fund AI Index</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)	A-I		
			Moderate (Class II)			
			Relatively High (Class III)			

Continuous offer for Units at NAV based prices.

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

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regards to the scheme.

NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF MUTUAL FUND	NAME OF TRUSTEE COMPANY
TRUST Asset Management Private Limited (The AMC) 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Website: www.trustmf.com	TRUST Mutual Fund 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000	TRUST AMC Trustee Private Limited 802, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302821

Name of the Scheme	TRUSTMF Liquid Fund												
Type of the Scheme	An open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.												
Investment Objective	<p>The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investments in high quality debt and money market instruments.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realised.</p>												
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Money market[^] & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days</td><td>0%</td><td>100%</td><td>Low</td></tr> </tbody> </table> <p>[^]Money market instruments would include certificate of deposits, commercial papers, T-bills, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of 1 year and such other instruments as eligible from time to time.</p> <p>*Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <p>Pursuant to SEBI Circular dated September 20, 2019, the scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, the liquid assets shall include Cash, Government Securities, T - bills and Repo on Government Securities.</p> <p>In case, the exposure in such liquid assets falls below 20% of net assets of the scheme. The AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p> <p>The scheme may engage in short selling in accordance with the framework defined by SEBI in this regard from time to time.</p> <p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, The Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <ul style="list-style-type: none"> • The Scheme will not invest in securitised debt instruments. • The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities shall not be more than 10 % of the net assets of the concerned scheme. • The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. These may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc. • The cumulative gross exposure through repo transactions in corporate debt securities along with, debt and derivatives shall not exceed 100% of the net assets of the scheme. • The scheme will not invest in foreign securities. • The scheme will undertake repo and stock lending transaction. • Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall not invest in / purchase debt and money market securities having maturity more than 91 days.</p> <p>Explanation:</p> <ul style="list-style-type: none"> • In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean unexpired maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated based on the weighted average maturity of the security. • In case of securities with put and call options (daily or otherwise), the unexpired maturity of the securities shall not be greater than 91 days. • In case the maturity of the security falls on a non-business day then the settlement of securities will take place on the next business day. • Inter-scheme transfers of securities held in other schemes shall be permitted in the Liquid Schemes, provided the unexpired maturity of securities so transferred does not exceed 91 days. 			Instruments	Indicative allocation (% of total assets)		Risk Profile	Minimum	Maximum	Money market [^] & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days	0%	100%	Low
Instruments	Indicative allocation (% of total assets)		Risk Profile										
	Minimum	Maximum											
Money market [^] & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days	0%	100%	Low										

Differentiation with existing open-ended Debt schemes	Differentiation with the existing open-ended debt scheme of TRUST Mutual Fund is as follows:					
	Name of the Scheme: TRUSTMF Banking & PSU Debt Fund					
	(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.)					
	Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
	Instruments	Indicative allocation (as % of total assets)	Risk Profile	To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there can be no assurance that the investment objective of the scheme will be realised.	414.94	460
Debt Securities* (including securitised debt) & Money Market Instruments^ issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	80% - 100%	Low - Medium				
Government Securities (including State Development Loans, Treasury Bills/Cash Management Bills), Debt Securities (including securitised debt) & Money Market Instruments issued by other entities and Units issued by REITs & InvITs, within which	0% - 20%	Medium				
Units issued by REITs & InvITs	0% - 10%	Medium -High				
Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time. ^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREPS, bill rediscounting, bills of exchange/promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time. *Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans, UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.						
<ul style="list-style-type: none">Investment in Securitised Debt - up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.Gross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).The scheme shall not invest in foreign securities.Investment for imperfect hedging up to 20% of Net assets.Total Exposure to structured obligations such as corporate/promotor guarantee etc. may be to the extent of 10% of the net assets.						

	<p>Investment in Securitised Debt - up to 40% of the total The Scheme may engage in short selling of securities in accordance with the applicable guidelines/regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p>														
Name of the Scheme: TRUSTMF Overnight Fund (An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)															
Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022										
<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocation (as % of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>OvernightInstruments / DebtSecurities *</td><td>0%</td><td>100%</td><td>Low - Medium</td></tr></table> <p>*instruments including money market instruments with unexpired maturity of not greater than 1 business day.</p> <p>Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/ CIR/P/2021/683 dated December 10, 2021, the scheme candeploy up to 5% of the net assets of the scheme in G-secsand/or T-bills with a residual maturity of upto 30 days forthe purpose of placing the same as margin and collateralfor certain transactions. (The same shall be effective from January 09, 2022).</p> <p>The scheme can take an exposure in repos of corporate bondsup to 10% of its total assets of the Scheme.</p> <p>The Scheme will not invest in Foreign Securities, securitized debt instruments and derivative instruments. The Scheme will not engage in short selling or securities lending.</p> <p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, the Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <p>The scheme will not invest in instruments having special features viz. subordination to equity (absorbs losses before equity capital) and / or convertible to equity upon trigger of a pre- specified event for loss absorption.</p> <p>The Scheme may undertake repo/reverse repo transactions in Corporate Debt Securities.</p> <p>Inter-scheme transfers will be permitted for debt and money market securities with maturity of upto 1 day only.</p> <p>Further, the term 'maturity' shall mean:</p> <p>a) In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean the unexpired maturity.</p> <p>In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.</p>			Instruments	Indicative allocation (as % of total assets)		Risk Profile	Minimum	Maximum	OvernightInstruments / DebtSecurities *	0%	100%	Low - Medium	The investment objective of the Scheme is to provide reasonable returns commensurating with overnight call rates and providing a high level of liquidity, through investments in overnight securities having / unexpired maturity of 1 business day.	62.88	255
Instruments	Indicative allocation (as % of total assets)			Risk Profile											
	Minimum	Maximum													
OvernightInstruments / DebtSecurities *	0%	100%	Low - Medium												
			However, there can be no assurance that the investment objective of the scheme will be realised.												

	<p>b) In case the maturity of the security falls on a non-Business Day then settlement of the securities will take place on the next Business Day. Please refer paragraph "Overview of Debt Market in India" to understand the debt markets and the instruments available in the debt markets.</p> <p>The Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>																																													
	Name of the Scheme: TRUSTMF Money Market Fund (An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)																																													
	<table><tr><th colspan="3">Asset Allocation Pattern</th><th>Investment Objective</th><th>Assets under management as on September 30, 2022 (Rs. in crores)</th><th>No. of Folios as on September 30, 2022</th></tr><tr><td></td><td></td><td></td><td rowspan="3">The investment objective of the Scheme is to generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year.</td><td rowspan="3">169.02</td><td rowspan="3">290</td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td rowspan="3">However, there can be no assurance that the investment objective of the scheme will be realised.</td><td rowspan="3"></td><td rowspan="3"></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td rowspan="3"></td><td rowspan="3"></td><td rowspan="3"></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></table>	Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022				The investment objective of the Scheme is to generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year.	169.02	290										However, there can be no assurance that the investment objective of the scheme will be realised.																							
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Name of the Scheme: TRUSTMF Short Term Fund (An open-ended short-term debt scheme investing in instruments such that the Macaulay Duration* of the portfolio is between 1 to 3 years. A moderate interest rate risk and relatively low credit risk)

Asset Allocation Pattern				Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022	
Instruments		Indicative allocation (as % of total assets)		The scheme will endeavor to generate stable returns for investors with a short term investment horizon by investing in debt and money market instruments.	95.99	540	
		Minimum	Maximum				
Debt Securities* & Money Market Instruments^		0%	100%	Low - Medium			
Units issued by REITs & InvITs		0%	10%	Medium - High			
<p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.</p> <p>*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans, UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <ul style="list-style-type: none">Investment in Securitised Debt- up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assetsGross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time.The scheme will not invest in foreign securities.Investment for imperfect hedging up to 20% of total assets.Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets. <p>Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment.</p> <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p> <p>*Macaulay duration is the measure of the weighted average time taken to get back the cash flows and is one comprehensive parameter portraying the risk-return profile of the bond. For further details please refer to the respective scheme information document.</p>				However, there can be no assurance that the investment objective of the scheme will be achieved.			

Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized in the SID. Certain key risks are summarised below:</p> <p>Interest Rate Risk: As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.</p> <p>Spread Risk: Yield Spreads between fixed income securities might change. Example: Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which might adversely affect the NAV of the scheme.</p> <p>Liquidity Risk: This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its true value. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p>Credit Risk/ Default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and /or principal payment obligations and/or on violation of covenant(s) and/or delay in scheduled payment(s). Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer.</p> <p>Please read the SID carefully for details on risk factors before investment. The Fund by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring risk through various risk measurement tools.</p>																		
Risk Management Strategies	<p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The AMC has systems that enable the fund manager to calculate various risk ratios, average duration etc. Investment Committee may from time to time define internal investment norms for the scheme.</p> <p>The Fund Management proposes to use analytic risk management tools like VAR/convexity/ modified duration for effective portfolio management.</p> <p>The limits at an issuer level are defined based on the following parameters:</p> <ul style="list-style-type: none">i. Eligible Instruments: Defines the eligible instruments where the scheme can investii. Minimum Liquidity: Defines the instruments considered as liquid instruments and the minimum investments in these instruments as a percentage of total net assetsiii. Rating: Defines minimum and/ or maximum investment in a particular rating as a percentage of total portfolios.iv. Maturity: Defines the weighted average maturity of a portfolio. Also defines the weighted average maturity, maximum and maturity for certain asset types like corporate bond, PTCs, Gilts etc.																		
Plans/Options (In case the investor fails to specify their preference, the given default plan/option/sub-option would apply.)	<p>The Scheme offers Regular Plan and Direct Plan. Each Plan offers the following Options.</p> <p>Regular Plan: This Plan is for investors who wish to route their investment through any distributor.</p> <p>Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/charged under the Direct Plan.</p> <p>Both Regular and Direct Plan(s), offer the below options / sub-options / facilities:</p> <table><tr><th>Options</th><th>Sub-Options/ Facilities</th><th>Frequency of IDCW*</th><th>Record Date*</th></tr><tr><td>Growth</td><td>Nil</td><td>NA</td><td>NA</td></tr><tr><td rowspan="3">IDCW</td><td>Daily (IDCW Reinvestment)</td><td>Daily</td><td>All days for which NAV is published</td></tr><tr><td>Weekly (IDCW Reinvestment and IDCW Payout)#</td><td>Weekly</td><td>Every Monday</td></tr><tr><td>Monthly (IDCW Reinvestment and IDCW Payout)</td><td>Monthly</td><td>25th of each month</td></tr></table> <p>*or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.</p> <p>#Please note that where the Unitholder has opted for "IDCW Payout" and in case the amount of IDCW payable to the Unitholder is Rs. 100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Liquid Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.</p>	Options	Sub-Options/ Facilities	Frequency of IDCW*	Record Date*	Growth	Nil	NA	NA	IDCW	Daily (IDCW Reinvestment)	Daily	All days for which NAV is published	Weekly (IDCW Reinvestment and IDCW Payout)#	Weekly	Every Monday	Monthly (IDCW Reinvestment and IDCW Payout)	Monthly	25th of each month
Options	Sub-Options/ Facilities	Frequency of IDCW*	Record Date*																
Growth	Nil	NA	NA																
IDCW	Daily (IDCW Reinvestment)	Daily	All days for which NAV is published																
	Weekly (IDCW Reinvestment and IDCW Payout)#	Weekly	Every Monday																
	Monthly (IDCW Reinvestment and IDCW Payout)	Monthly	25th of each month																

	<p>The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCW and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.</p> <p>Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Liquid Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>Default Option: Growth option</p> <p>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.</p> <p>IDCW Frequency:</p> <p>In case the investor opts for "IDCW Payout" but does not indicate the IDCW Frequency then, the default "IDCW Payout" would be Monthly.</p> <p>In case the investor opts for "IDCW Reinvestment" but does not indicate the IDCW Frequency then, the default "IDCW Reinvestment" would be Daily.</p> <p>Default Plan:</p> <p>Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:</p> <table><tr><th>Scenario</th><th>Broker (ARN) Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	Scenario	Broker (ARN) Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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5	Direct	Not mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not mentioned	Regular Plan																																		
Applicable NAV (after the scheme opens for repurchase and sale)	<p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <ul style="list-style-type: none">Where the application is received up to 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application;Where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; andIrrespective of the time of receipt of the application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization. <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS</p> <ul style="list-style-type: none">In respect of valid applications received up to 3.00 p.m., the closing NAV of the day immediately preceding the next business day;In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. <p>The above mentioned cut off timing shall apply to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in the stock exchange's infrastructure for which a system-generated confirmation slip will be issued to the unitholder.</p>																																				

Investment Strategy	<p>The fund management team will endeavour to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk-return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p> <p>The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.</p> <p>Investment views/decisions will be taken based on the following parameters:</p> <ol style="list-style-type: none"> Prevailing interest rate scenario Quality of the security/ instrument (including the financial health of the issuer) Maturity profile of the instrument Liquidity of the security Growth prospects of the company/industry Any other factors in the opinion of the fund management team 						
Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes	<p>Total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 20%. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose.</p> <p>An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. The total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.</p> <p>The Debt Schemes shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>The aforesaid limits shall be as prescribed by SEBI from time to time.</p>						
Creation of Segregated Portfolio	<p>In case of a credit event, the Scheme may create a segregated portfolio of debt and money market instruments as per applicable SEBI regulations/ circulars.</p>						
Minimum Application Amount/Number of Units	<table border="1"> <thead> <tr> <th data-bbox="430 1196 1002 1279">Purchase (Incl. Switch-in) Minimum of Rs.1,000/- and in multiples of any amount thereafter</th><th data-bbox="1002 1196 1473 1279">Additional Purchase (Incl. Switch-in) Minimum of Rs.1,000/- and in multiples of any amount thereafter</th></tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="430 1279 1002 1435"> Monthly SIP: Rs. 1,000/- (plus in multiple of any amount thereafter) Minimum instalments: 6 Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount thereafter) Minimum instalments – 4 The applicability of the minimum amount of instalment mentioned is at the time of registration only. </td></tr> <tr> <td colspan="2" data-bbox="430 1435 1473 1536"> The same will not be applicable for any investment made in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes). </td></tr> </tbody> </table>	Purchase (Incl. Switch-in) Minimum of Rs.1,000/- and in multiples of any amount thereafter	Additional Purchase (Incl. Switch-in) Minimum of Rs.1,000/- and in multiples of any amount thereafter	Monthly SIP: Rs. 1,000/- (plus in multiple of any amount thereafter) Minimum instalments: 6 Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount thereafter) Minimum instalments – 4 The applicability of the minimum amount of instalment mentioned is at the time of registration only.		The same will not be applicable for any investment made in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).	
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Minimum Redemption Amount	<p>There will be no minimum redemption criterion.</p>						
Despatch of Repurchase (Redemption) Request	<p>As per SEBI Regulations, the Mutual Fund shall dispatch the redemption proceeds within the maximum period allowed, which is currently 10 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centres.</p> <p>However, under normal circumstances, the Mutual Fund shall endeavour to dispatch the redemption proceeds within 1-2 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centre.</p> <p>All payments shall be dispatched by ordinary mail (with or without UCP) or Registered Post or by Courier, unless otherwise required under the Regulations, at the risk of the unitholder.</p>						

Benchmark Index	<p>Tier I Benchmark : CRISIL Liquid Fund AI Index</p> <p>Tier II Benchmark : CRISIL Select AAA Liquid Fund Index</p> <p>The benchmark of a fund reflects the fund's risk/return profile and is a measure for performance evaluation. The Scheme intends to invest in a portfolio of securities and the risk/return profile which is best captured by the following selected benchmark. CRISIL Liquid Fund AI Index developed by CRISIL, fulfills the above criteria's and hence is considered best suited as a benchmark for the Scheme for performance evaluation. Further, the Tier II benchmark of the fund (i.e. CRISIL Select AAA Liquid Fund Index) reflects our investment style in terms of selecting securities based on factors such as safety, liquidity, credit rating and maturity.</p> <p>The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.</p>																														
IDCW Policy	<p>The Trustee will endeavour to declare the pay-out for as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996 ('SEBI (MF) Regulations'). The actual declaration of pay-out under IDCW option and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regards. There is no assurance or guarantee to the Unit holders as to the rate of pay-out IDCW option nor that the pay-out will be made regularly.</p> <p>When units are sold, and sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to IDCW payout. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.</p>																														
Name of the Fund Manager and Tenure for which the fund manager has been managing the scheme	<p>Fund Manager – Mr. Anand Nevatia</p> <p>Tenure- Mr Anand Nevatia is managing the scheme since its launch i.e. April 08, 2021.</p>																														
Name of the Trustee Company	TRUST AMC Trustee Private Limited																														
Performance of the scheme (As on September 30, 2022)	<p>The performance details as on September 30, 2022 is as follows:</p> <table><tr><th>Period</th><th>TRUSTMF Liquid Fund</th><th>CRISIL Liquid Fund AI Index (Benchmark Index)</th></tr><tr><td>Returns for the last 1 year</td><td>4.12%</td><td>4.27%</td></tr><tr><td>Returns for the last 3 years</td><td>--</td><td>--</td></tr><tr><td>Returns for the last 5 years</td><td>--</td><td>--</td></tr><tr><td>Returns since Inception</td><td>3.87%</td><td>4.02%</td></tr></table> <p>Inception date of the Scheme: April 23, 2021</p> <p>Returns furnished are that of Direct Plan – Growth Option. Returns (%)are calculated on compounded annualized (CAGR) basis. Different plans have a different expense structure. Past performance may or may not be sustained in future.</p> <p>Note: The scheme has not completed a financial year, hence the absolute returns bar diagram has not been represented.</p>	Period	TRUSTMF Liquid Fund	CRISIL Liquid Fund AI Index (Benchmark Index)	Returns for the last 1 year	4.12%	4.27%	Returns for the last 3 years	--	--	Returns for the last 5 years	--	--	Returns since Inception	3.87%	4.02%															
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Portfolio Disclosures	<p>ADDITIONAL SCHEME RELATED DISCLOSURES</p> <p>a. Scheme’s portfolio holdings as on September 30, 2022:</p> <p>(i) Top 10 holdings (Issuer-wise)</p> <table><tr><th>Name of Issuer</th><th>% to Net Assets</th></tr><tr><td>State Bank of India</td><td>12.68</td></tr><tr><td>HDFC Bank Limited</td><td>12.68</td></tr><tr><td>Bajaj Housing Finance Limited</td><td>10.12</td></tr><tr><td>NTPC Limited</td><td>10.10</td></tr><tr><td>ICICI Securities Limited</td><td>10.09</td></tr><tr><td>Axis Finance Limited</td><td>7.60</td></tr><tr><td>Government of India</td><td>5.07</td></tr><tr><td>TOTAL</td><td>68.34</td></tr></table> <p>(ii) Sector Allocation (% of Net Assets):</p> <table><tr><th>Sector</th><th>% to Net Assets</th></tr><tr><td>Financial Services</td><td>53.17</td></tr><tr><td>Others**</td><td>31.66</td></tr><tr><td>Power</td><td>10.10</td></tr><tr><td>Sovereign</td><td>5.07</td></tr><tr><td>Total</td><td>100.00</td></tr></table> <p>**Others under sector disclosure include Reverse Repo and cash & cash equivalents.</p> <p>For complete details and scheme’s latest monthly portfolio holding, investors are requested to visit www.trustmf.com.</p>	Name of Issuer	% to Net Assets	State Bank of India	12.68	HDFC Bank Limited	12.68	Bajaj Housing Finance Limited	10.12	NTPC Limited	10.10	ICICI Securities Limited	10.09	Axis Finance Limited	7.60	Government of India	5.07	TOTAL	68.34	Sector	% to Net Assets	Financial Services	53.17	Others**	31.66	Power	10.10	Sovereign	5.07	Total	100.00
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	<p>b. Scheme's portfolio turnover ratio: N.A.</p> <p>c. Aggregate investment in the scheme by the following categories of person(s) as on September 30, 2022:</p> <table><tr><th>SR. NO.</th><th>CATEGORY OF PERSONS</th><th>NET ASSET VALUE OF UNITS HELD (RS. IN LACS)</th></tr><tr><td>1</td><td>AMC's Board of Directors</td><td>2.11</td></tr><tr><td>2</td><td>Fund Manager(s)</td><td>1.87</td></tr><tr><td>3</td><td>Other key managerial personnel (Other than Scheme's Fund Manager(s))</td><td>9.62</td></tr></table>	SR. NO.	CATEGORY OF PERSONS	NET ASSET VALUE OF UNITS HELD (RS. IN LACS)	1	AMC's Board of Directors	2.11	2	Fund Manager(s)	1.87	3	Other key managerial personnel (Other than Scheme's Fund Manager(s))	9.62				
SR. NO.	CATEGORY OF PERSONS	NET ASSET VALUE OF UNITS HELD (RS. IN LACS)															
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3	Other key managerial personnel (Other than Scheme's Fund Manager(s))	9.62															
<p>Expenses of the Scheme</p> <p>(i) Load Structure</p>	<p>Entry Load: Not applicable</p> <p>According to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009. The upfront commission, if any, on the investment made by the investor shall be paid by the investor directly to the Distributor, based on their assessment of various factors including the service rendered by the Distributor.</p> <p>Exit Load: The exit load in respect of each purchase of Units of TRUSTMF Liquid Fund is as under:</p> <p>In respect of each purchase of Units:</p> <table><tr><th>Investors exit upon subscription</th><th>Exit load as a % of redemption proceeds (including systematic transactions)</th></tr><tr><td>Up to Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>Nil</td></tr></table> <p>The said exit load is also applicable for all transactions made through systematic investment facilities like Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan, etc.</p> <ul style="list-style-type: none">No Exit Loads will be charged in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the SchemeNo entry or exit load shall be charged in respect of units issued to unit holders on Reinvestments of Dividends and units issued to unit holders as Bonus units.Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa.Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unit holders shall be credited to the Scheme immediately, net of GST, if any.	Investors exit upon subscription	Exit load as a % of redemption proceeds (including systematic transactions)	Up to Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	Nil
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**(ii) Recurring expenses
(% p.a. of daily net
assets)**

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:

The AMC has estimated that the following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.trustmf.com.

Expense Head/Nature of expense	% of daily net assets
Investment Management and Advisory Fees (AMC fees)	Upto 2.00%
Trustee fee	
Registrar & Transfer Agent (RTA) Fees	
Audit fees	
Custodian fees	
Marketing & Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants	
Costs of Statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other expenses	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	Upto 2.00%
Additional expenses under regulation 52(6A)(c)\$	Upto 0.05%
B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%

Illustration – Impact of Expense Ratio on the Returns

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	100,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1,350

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.

Note:

- a. The TER of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan. No commission for distribution of Units will be paid/charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.
- b. \$ The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case the exit load is not levied/ not applicable
- c. ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- d. Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent and 0.05 per cent of the value of trades of cash market and derivatives market transactions respectively. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent and 0.05 per cent of the value of trades of cash market and derivatives market transactions respectively. Any payment towards brokerage and transaction costs (Goods and Service Tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent of the cash market and derivatives market 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 (MF) Regulations.
- e. The expense of 30 bps shall be charged if the new inflows from B30 cities from retail investors as specified 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 B30 cities from retail investors 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 a proportionate basis. Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors. Provided further that amount incurred as an expense on account of inflows from B30 cities from retail investors 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.
- f. In case inflows from retail investors from beyond the top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:
Daily net assets X 30 basis points X New inflows from individuals from beyond the Top 30 cities
365* X Higher of (i) or (ii) above X 366, wherever applicable.
For the above purposes, 'B30 cities' shall be beyond the Top 30 cities as at the end of the previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

	<p>g. In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:</p> <ul style="list-style-type: none">Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) RegulationsOther than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for the execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. <p>h. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to the following limits as specified below:</p> <table><tr><th>Assets under management Slab (In Rs. crore)</th><th>Total expense ratio limits</th></tr><tr><td>on the first Rs. 500 crores of the daily net assets</td><td>2.00%</td></tr><tr><td>on the next Rs. 250 crores of the daily net assets</td><td>1.75%</td></tr><tr><td>on the next Rs. 1,250 crores of the daily net assets</td><td>1.50%</td></tr><tr><td>on the next Rs. 3,000 crores of the daily net assets</td><td>1.35%</td></tr><tr><td>on the next Rs. 5,000 crores of the daily net assets</td><td>1.25%</td></tr><tr><td>On the next Rs. 40,000 crores of the daily net assets</td><td>Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.</td></tr><tr><td>On balance of the assets</td><td>0.80%</td></tr></table> <p>i. Maximum Permissible expense:</p> <p>The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub-limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.</p> <p>The total expenses of the scheme including investment management and advisory fee shall not exceed beyond the limits as prescribed under clause 52(6) of SEBI (Mutual Funds) Regulations, 1996.</p> <p>Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES. – Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.</p>	Assets under management Slab (In Rs. crore)	Total expense ratio limits	on the first Rs. 500 crores of the daily net assets	2.00%	on the next Rs. 250 crores of the daily net assets	1.75%	on the next Rs. 1,250 crores of the daily net assets	1.50%	on the next Rs. 3,000 crores of the daily net assets	1.35%	on the next Rs. 5,000 crores of the daily net assets	1.25%	On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.	On balance of the assets	0.80%																
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Waiver of Load for Direct Applications	Not Applicable																																
Tax treatment for the Investors (Unit holders) Taxation Rates applicable for FY 2022-23. The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult their own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of their participation in the schemes	<p>I. TAX RATES FOR MUTUAL FUND INVESTORS</p> <table><tr><th colspan="6">OTHER THAN EQUITY ORIENTED FUNDS</th></tr><tr><th rowspan="2">Tax Status of Investor</th><th colspan="2">Capital Gains Tax¹¹</th><th rowspan="2">Tax on Distributed Income under Dividend Option</th><th rowspan="2">TDS on Capital Gains^{6,7}</th><th rowspan="2">TDS^{6,7} on Distributed Income under Dividend Option</th></tr><tr><th>Short Term</th><th>Long Term</th></tr><tr><td>Resident Individual / HUF / AOP / BOI / Domestic Companies</td><td>At the applicable Tax slab rate</td><td>20%*</td><td>At the applicable Tax slab rate</td><td>NIL</td><td>10%⁹</td></tr><tr><td>Domestic Companies / Firms</td><td>15%¹³/ 22%¹⁴/ 25%¹⁵/ 30%</td><td></td><td></td><td></td><td></td></tr><tr><td>N R I s⁴</td><td>At the applicable Tax slab rate</td><td><ul style="list-style-type: none">• 20*(Listed Units)• 10%⁵⁵ (Unlisted Units)</td><td>At the applicable Tax slab rate</td><td>STCG – 30% LTCG – <ul style="list-style-type: none">• 20*(Listed Units)• 10%⁵⁵ (Unlisted Units)⁵</td><td>20%²</td></tr></table> <p>²With indexation ⁵⁵Without indexation</p> <p>Tax & TDS are subject to applicable Surcharge and Health & Education Cess at the rate of 4%. Please see the Notes below.</p>	OTHER THAN EQUITY ORIENTED FUNDS						Tax Status of Investor	Capital Gains Tax ¹¹		Tax on Distributed Income under Dividend Option	TDS on Capital Gains ^{6,7}	TDS ^{6,7} on Distributed Income under Dividend Option	Short Term	Long Term	Resident Individual / HUF / AOP / BOI / Domestic Companies	At the applicable Tax slab rate	20%*	At the applicable Tax slab rate	NIL	10% ⁹	Domestic Companies / Firms	15% ¹³ / 22% ¹⁴ / 25% ¹⁵ / 30%					N R I s ⁴	At the applicable Tax slab rate	<ul style="list-style-type: none">• 20*(Listed Units)• 10%⁵⁵ (Unlisted Units)	At the applicable Tax slab rate	STCG – 30% LTCG – <ul style="list-style-type: none">• 20*(Listed Units)• 10%⁵⁵ (Unlisted Units)⁵	20% ²
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NOTES:

1. Provided that the mutual fund units are held as capital assets.
2. Tax to be deducted at source as per section 196A of the Income tax Act, 1961 ('the Act') [plus applicable surcharge (please refer to Note 7 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge].
3. Securities Transaction Tax ('STT') is applicable only in respect of sale of units of Equity-oriented funds (EOFs) on a recognized stock exchange and on repurchase (redemption) of units of EOFs by the mutual fund. STT is not applicable in respect of purchase/ sale/ redemption of units of other schemes (other than EOFs).
4. Non-resident individuals (NRI) shall be entitled to be governed by provisions of the applicable Tax Treaty, which India has entered with the country of residence of the NRI, if that is more beneficial than the provisions of the Act, subject to certain conditions. As per section 90(4) of the Act, a non-resident shall not be entitled to claim treaty benefits, unless the non-resident obtains a Tax Residency Certificate of being a resident of home country. Furthermore, as per section 90(5) of the Act, non-resident is also required to provide such other documents and information, as prescribed by CBDT, as applicable.
5. As per section 112 of the Act, long-term capital gains in case of NRIs would be taxable @ 10% on transfer of capital assets, being unlisted securities, computed without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit.
6. Relaxation to NRIs from deduction of tax at higher rate (except income distributed by mutual fund) in the absence of Permanent Account Number (PAN) is subject to the NRI providing specified information and documents. As per provisions of Section 206AA of the Act, if there is default on the part of a NRI (entitled to receive redemption proceeds from the Mutual Fund on which tax is deductible under Chapter XVII of the Act) to provide its PAN, the tax shall be deducted at higher of the following rates: i) rates specified in relevant provisions of the Act; or ii) rate or rates in force; or iii) rate of 20%. However, the provisions of section 206AA of the Act shall not apply, if the requirements as stated in Rule 37BC of the Income-tax Rules, 1962, are met.
7. Further, a new section i.e. 206AB has been proposed to be inserted vide Finance Bill 2021 providing for higher rate for TDS for the non-filers of income-tax return. The proposed TDS rate in this section is higher of the followings rates: i) twice the rate specified in the relevant provision of the Act; or ii) twice the rate or rates in force; or iii) the rate of five per cent. However, the said proposed provisions will not apply to a non-resident who does not have a permanent establishment in India.
8. Surcharge Rate as a percentage of Income-tax :-

Tax Status	Income < ₹50 lakh	Income > ₹50 lakh but < / = ₹1 crore	Income > ₹1 crore but < / = ₹2 crore	Income > ₹2 crore but < / = ₹5 crore	Income > ₹5 crore
Individual / HUF/ AOP (resident & foreign)*	NIL	10%	15%	25%	37%
Tax Status	Income < / = ₹1 crore	Income > ₹1 crore, but < / = ₹10 crore	Income > ₹10 crore	-	-
Partnership Firm (Domestic / foreign)	NIL	12%	12%	-	-
Domestic company	NIL	7%	12%	-	-
Domestic company (opting for new tax regime)	NIL	10%	10%	-	-
Foreign company	NIL	2%	5%	-	-

	<p>In addition, "Health and Education Cess" @ 4% shall be applicable on aggregate of base tax and surcharge. * Enhanced surcharge rates shall not apply in case of capital gains earned under section 112A and 111A i.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to Securities Transaction Tax)</p> <p>9. There shall be no TDS deductible if dividend income paid / credited in respect of units of a mutual fund is below ₹ 5,000 in a financial year.</p> <p>10. Capital gains arising on the transfer or redemption of equity-oriented units held for a period of more than 12 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'.</p> <p>11. Capital gains arising on transfer or redemption of Units of schemes other than EOF shall be regarded as long-term capital gains, if such units are held for a period of more than 36 months immediately preceding the date of such transfer.</p>	
	<p>12. As per section 112A of the Act, long-term capital gains on transfer of units of EOFs exceeding ₹ 100,000 shall be taxable @10% provided transfer of such units is subject to STT, without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. Further, cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.</p> <p>13. The lower rate @ 15% is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions as provided in the section 115BAB.</p> <p>14. If a company decides to opt for the new taxation regime as per the Taxation Law Amendment Act, 2019, then tax shall be levied at the rate of 22%. i.e., the lower rate of 22% is optional and subject to fulfilment of certain conditions as provided in section 115BAA.</p> <p>15. Tax shall be levied @ 25%, if the total turnover or gross receipts of the financial year does not exceed ₹ 400 crores. 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.</p> <p>16. Various Categories of MF Schemes which fall under "Other than Equity Oriented Funds":</p> <ul style="list-style-type: none"> • Liquid Funds /Overnight Funds / Money Market Funds / Income Funds (Debt Funds) / Gilt Funds • Hybrid Fund (Equity exposure < 65%) • Gold ETFs / Bond ETF / Liquid ETF • Fund of Funds (Domestic) other than Fund of funds as defined under the "Equity Oriented Fund" definition under section 112A of the Act. • Fund of Funds Investing Overseas • Infrastructure Debt Funds 	
Daily Net Asset Value (NAV) Publication	The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to four decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.trustmf.com) by 11.00 pm on the day of declaration of the NAV/business day.	
For Investor Grievances please contact	Trust Asset Management Private Limited Mr. Nilesh Bhurke 801, 8th Floor, Naman Centre, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Email id: investor.service@trustmf.com	Registrar & Transfer Agents: KFin Technologies Limited Karvy Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032
Unit holders information	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> • AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of allotment. <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches, IDCW pay-out, etc. have taken place during that month, on or before 15th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. The CAS shall also provide the details of actual commission paid and such other disclosures in line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016. <i>**The word 'transaction' shall include purchase, redemption, switch, IDCW pay-out, IDCW reinvestment, and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions</i></p> <ul style="list-style-type: none"> • In case of specific request is received from investors, an account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. 	

	<p>Half-Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> • A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. • The half-yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive it in physical form. • Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by the depository participant will contain the details of transactions <p>For more details, Investors are requested to refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p>
	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:</p> <ul style="list-style-type: none"> • The asset management company shall issue units in the dematerialized form to a unitholder in a within two working days of the receipt of the request from the unitholder • Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before 15th of the succeeding month to the unitholders in whose folio(s)/ demat account(s) transactions have taken place during that month. • SCAS shall be sent by Depositories every half-yearly (September/ March), on or before 21st day of succeeding month detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period. • In case of demat accounts with nil balance and no transactions in securities and mutual fund folios, the depository shall send an account statement in terms of regulations applicable to the depositories. • Consolidation shall be done based on the Permanent Account Number (PAN). In the event, the folio/ demat account has more than one registered holder, the first-named Unit holder/Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds/demat accounts across depository participants. • In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unit holders. • Unit holders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unit holders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. • For Unit holders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. • The Unit holders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unit holders, an account statement shall be provided to the unit holders within 5 business days from the receipt of such request. • No account statements will be issued to unit holders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions. • SCAS sent within the time frame mentioned above is provisional and is subject to the realisation of payment instrument and/or verification of documents, including the application form.

	<p>Portfolio Disclosures:</p> <p>In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month/ half-year for all Schemes on its website and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spread-sheet format. The Mutual Fund/AMCs will send to Unit holders a complete statement of the scheme portfolio, within ten days from the close of each month/ half-year or within such other frequency as may be specified from time to time, whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund/ AMC shall publish an advertisement disclosing the hosting of such a half-yearly scheme portfolio on its website and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on a specific request received from a unit holder.</p> <p>Half-Yearly Results:</p> <p>Mutual Fund/AMC shall within one month from the close of each half-year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.trustmf.com). Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half-yearly financial results on their website.</p> <p>Annual Report:</p> <p>The scheme-wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of the Scheme-wise Annual report will also be made available to the unit holders, at the registered offices at all times. The scheme-wise annual report will also be hosted on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unit holder. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of scheme-wise annual report on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>Communication through Email:</p> <p>For those unit holders who have provided an e-mail address, the AMC will send the communication by email. Unit holders who receive e-mail statements may download the documents after receiving an e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual 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. For ease of communication, the first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.</p>
Riskometer	<p>Based on the scheme characteristics, the Mutual Fund/AMC shall assign a risk level for the scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/ AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on the AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with the number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of the SEBI circular dated October 5, 2020.</p>
Potential Risk Class (PRC) Matrix	<p>Pursuant to SEBI circular ref. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, the Potential Risk Class (PRC) Matrix for TRUSTMF Liquid Fund, based on interest rate risk and credit risk is provided on the front page of the SID and KIM. The PRC Matrix displays the Interest rate risk (measured by Macaulay Duration) and Credit risk (measured by Credit Risk Value) associated with the Scheme. While the scheme Risk-o-meter reflects the current risk of the scheme, the PRC Matrix informs the investors about the maximum risk a fund manager can take in a debt fund and thus enable investors to make an informed decision. The compliance of the PRC Matrix will be as per the said circular and such other guidelines as may be issued from time to time.</p>
Swing Pricing Framework & Disclosure Requirements	<p>Swing pricing refers to a process for adjusting a fund's net asset value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity during the life of a fund, excluding ramp-up period or termination. In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market.</p> <p>The swing pricing framework shall apply in case of scenarios related to net - outflows from the schemes. Presently, the AMC has decided not to adopt the swing pricing framework for normal times.</p> <p>For more details, please refer the Scheme Information Document.</p>

Transaction Charges (For Lumpsum Purchases and SIP Investments routed through distributor/ agent)	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase the reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for a subscription of Rs.10,000/- and above.</p> <p>In accordance with the said circular, Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of the type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/agent:</p>						
	<table border="1" data-bbox="435 443 1465 593"> <thead> <tr> <th>Investor Type</th><th>Transaction charges[^]</th></tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td><td>Rs.150 for subscription application of Rs.10,000 and above.</td></tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td><td>Rs.100 for subscription application of Rs.10,000 and above.</td></tr> </tbody> </table> <p>[^] The transaction charge, if any, shall be deducted by the TRUST AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>2. Transaction charges shall not be deducted/applicable for:</p> <ul style="list-style-type: none"> (a) Purchases/subscriptions for an amount less than Rs.10,000/- (b) Transaction other than purchases/subscriptions relating to new inflows such as Switches, etc. (c) Purchases/subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor/ agent). (d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds. <p>3. An Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on the investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on their assessment of various factors including the service rendered by the Distributor.</p>	Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10,000 and above.	Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10,000 and above.
Investor Type	Transaction charges [^]						
First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10,000 and above.						
Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10,000 and above.						

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.

Date: October 29, 2022

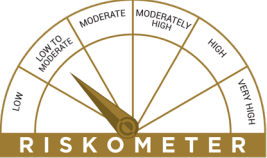

Place: Mumbai

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TRUSTMF SHORT TERM FUND

(An open-ended short-term debt scheme investing in instruments such that the Macaulay Duration# of the portfolio is between 1 to 3 years.
A moderate interest rate risk and relatively low credit risk.)

(Please refer to the page number 8 of Key Information Memorandum on which the concept of Macaulay's Duration has been explained)

Riskometer and Product Suitability Label			Potential Risk Class			
<p>This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over short term Investment in debt & money market instruments with portfolio Macaulay Duration between 1 - 3 years <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme</p>  <p>RISKOMETER</p> <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<p>Benchmark</p>  <p>RISKOMETER</p> <p>CRISIL Short Duration Fund AII Index</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)			
			Moderate (Class II)	A-II		
			Relatively High (Class III)			

Continuous offer for Units at NAV based prices.

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

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regards to the scheme.

NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF MUTUAL FUND	NAME OF TRUSTEE COMPANY
<p>TRUST Asset Management Private Limited (The AMC) 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Website: www.trustmf.com</p>	<p>TRUST Mutual Fund 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000</p>	<p>TRUST AMC Trustee Private Limited 802, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302821</p>

Name of the Scheme	TRUSTMF Short Term Fund		
Type of the Scheme	An open ended short term debt scheme investing in instruments such that the Macaulay duration# of the portfolio is between 1 to 3 years. A moderate interest rate risk and relatively low credit risk. (#Please refer to the page number 8 of Key Information Memorandum on which the concept of Macaulay's Duration has been explained)		
Investment Objective	The scheme will endeavour to generate stable returns for investors with a short term investment horizon by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be achieved.		
Asset Allocation Pattern of the Scheme	Under normal circumstances the asset allocation will be as follows:		
	Instruments	Indicative allocation (as % of total assets)	
		Minimum	Maximum
	Debt Securities & Money Market Instruments^	0%	100%
	Units issued by REITs & InvITs	0%	10%
	Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.		
	^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.		
	*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans , UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.		
	<ul style="list-style-type: none"> Investment in Securitised Debt- up to 40% of the total assets. Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time. The scheme will not invest in foreign securities. Investment for imperfect hedging up to 20% of total assets. Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets. 		
	Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment.		
	The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.		
	The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.		
	Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.		
	Change in Investment Pattern		
	Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders.		
	Pursuant to SEBI circular no. IIMARP/MF/CIR/01/294/98 dated February 04, 1998, and SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation can be altered for a short-term period on defensive considerations. In this event where the asset allocation falling outside the limits specified in the asset allocation table due to defensive considerations (active breaches), the Scheme will rebalance the portfolio within thirty (30) days. However, justification for the same shall be provided to the Investment Management Committee in writing. The Investment Management Committee shall then decide on the course of action.		
	Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Management Committee. The Investment Management Committee shall then decide on the course of action and if they so desires can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, compliances relating to disclosures etc. shall be adhered in line with the said circular.		
	It may please be noted that the AMC shall adhere to all the SEBI guidelines regarding the rebalancing of the asset allocation as stipulated from time to time.		

Differentiation with existing open-ended Debt schemes

Differentiation with the existing open-ended debt scheme of TRUST Mutual Fund is as follows:

Name of the Scheme: **TRUSTMF Banking & PSU Debt Fund**

(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Arelatively high interest rate risk and relatively low credit risk.)

Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments	Indicative allocation (as % of total assets)	Risk Profile	To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there can be no assurance that the investment objective of the scheme will be realised.	414.94	460
Debt Securities* (including securitised debt) & Money Market Instruments^ issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	80% - 100%	Low - Medium			
Government Securities (including State Development Loans, Treasury Bills/Cash Management Bills), Debt Securities (including securitised debt) & Money Market Instruments issued by other entities and Units issued by REITs & InvITs, within which	0% - 20%	Medium			
Units issued by REITs & InvITs	0% - 10%	Medium -High			
Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.					
^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREPS, bill rediscounting, bills of exchange/promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.					
*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans, UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.					

	<ul style="list-style-type: none">Investment in Securitised Debt - up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.Gross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).The scheme shall not invest in foreign securities.Investment for imperfect hedging up to 20% of Net assets.Total Exposure to structured obligations such as corporate/promotor guarantee etc. may be to the extent of 10% of the net assets. <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines/regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p>				
Name of the Scheme: TRUSTMF Liquid Fund (An Open Ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.)					
Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments	Indicative allocation (as % of total assets)		The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investments in high quality debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realised.	197.13	243
	Minimum	Maximum			
Money market^ & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days	0%	100%			
<p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of 1 year and such other instruments as eligible from time to time.</p> <p>*Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <p>Pursuant to SEBI Circular dated September 20, 2019, the scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, the liquid assets shall include Cash, Government Securities, T-bills and Repo on Government Securities.</p>					

	<p>In case, the exposure in such liquid assets falls below 20% of the net assets of the scheme. The AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p> <p>The scheme may engage in short selling in accordance with the framework defined by SEBI in this regard from time to time.</p> <p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, The Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <ul style="list-style-type: none"> • The Scheme will not invest in securitised debt instruments. • The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme. • The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. These may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc. • The cumulative gross exposure through repo transactions in corporate debt securities along with, debt and derivatives shall not exceed 100% of the net assets of the scheme. • The scheme will not invest in foreign securities. • The scheme will undertake repo and stock lending transaction. • Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall not invest in / purchase debt and money market securities having a maturity of more than 91 days.</p> <p>Explanation:</p> <ul style="list-style-type: none"> • In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean unexpired maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated based on the weighted average maturity of the security. • In case of securities with put and call options (daily or otherwise) the unexpired maturity of the securities shall not be greater than 91 days. • In case the maturity of the security falls on a non-business day then the settlement of securities will take place on the next business day. • Inter-scheme transfers of securities held in other schemes shall be permitted in the Liquid Schemes, provided the unexpired maturity of securities so transferred does not exceed 91 days. 			
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Name of the Scheme: TRUSTMF Overnight Fund (An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)						
Asset Allocation Pattern				Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments		Indicative allocation (as % of total assets)		The investment objective of the Scheme is to provide reasonable returns commensurating with overnight call rates and providing a high level of liquidity, through investments in overnight securities having / unexpired maturity of 1 business day. However, there can be no assurance that the investment objective of the scheme will be realised.	62.88	255
		Minimum	Maximum			
Overnight Instruments / Debt Securities *		0%	100%			
			Low - Medium			
<p>*instruments including money market instruments with unexpired maturity of not greater than 1 business day.</p> <p>Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/683 dated December 10, 2021, the scheme can deploy up to 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. (The same is effective from January 09, 2022).</p> <p>The scheme can take an exposure in repos of corporate bonds up to 10% of its total assets of the Scheme.</p> <p>The Scheme will not invest in Foreign Securities, securitized debt instruments and derivative instruments. The Scheme will not engage in short selling or securities lending.</p> <p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, the Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <p>The scheme will not invest in instruments having special features viz. subordination to equity (absorbs losses before equity capital) and / or convertible to equity upon trigger of a pre- specified event for loss absorption.</p> <p>The Scheme may undertake repo/reverse repo transactions in Corporate Debt Securities.</p> <p>Inter-scheme transfers will be permitted for debt and money market securities with maturity of upto 1 day only.</p> <p>Further, the term 'maturity' shall mean:</p> <p>a) In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean the unexpired maturity.</p> <p>In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.</p> <p>b) In case the maturity of the security falls on a non-Business Day then settlement of the securities will take place on the next Business Day. Please refer paragraph "Overview of Debt Market in India" to understand the debt markets and the instruments available in the debt markets.</p> <p>The Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>						

Name of the Scheme: TRUSTMF Money Market Fund (An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)																		
Asset Allocation Pattern				Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022												
<table><tr><th>Instruments</th><th colspan="2">Indicative allocation (as % of total assets)</th><th>Risk Profile</th></tr><tr><td></td><th>Minimum</th><th>Maximum</th><td></td></tr><tr><td>Money Market Instruments^</td><td>0%</td><td>100%</td><td>Low</td></tr></table>				Instruments	Indicative allocation (as % of total assets)		Risk Profile		Minimum	Maximum		Money Market Instruments^	0%	100%	Low	The investment objective of the Scheme is to generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year. However, there can be no assurance that the investment objective of the scheme will be realised.	169.02	290
Instruments	Indicative allocation (as % of total assets)		Risk Profile															
	Minimum	Maximum																
Money Market Instruments^	0%	100%	Low															
<p>^Money market instruments would include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting / bill of exchange/ promissory notes, Repos, Repo, Reverse Repo, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations (SEBI / RBI) prevailing from time to time.</p> <p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 and SEBI/HO/IMD/IMD-II DOF3/P/ CIR/2021/583 dated June 25, 2021, the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <ul style="list-style-type: none">Investment in Securitised Debt- up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time.The scheme will not invest in foreign securities.Investment for imperfect hedging up to 20% of total assets.Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets.The scheme shall invest in liquid schemes or schemes that invest in money market instruments/ securities only.The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations.The cumulative gross exposure through debt & money market instruments, fixed income derivatives, repo transactions and credit default swaps in corporate debt securities, and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme. <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>																		

Macaulay Duration	<p>Measure of the weighted average time taken to get back the cash flows is called 'Macaulay Duration' and is one comprehensive parameter portraying the risk-return profile of the bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. It is expressed in number of years or days.</p> <p>For Example:</p> <p>Take a bond with Rs. 100 face value, 10% coupon rate and tenor of the bond is 5 years and the discount factor is 10%.</p> <table><tr><th>No of Yrs (T)</th><th>Cash Flow (Coupon + Principal)</th><th>Discount Factor ((1+YTM)^t)</th><th>Present Value of Cash Flows (Cash Flow/Discount Factor)</th><th>Weight of Cash Flows (Present Value of Cash Flow/ Current Price)</th><th>Duration (Yrs) (Weight of Cash Flows * T)</th></tr><tr><td>1</td><td>10</td><td>1.1</td><td>9.09</td><td>9.09%</td><td>0.09</td></tr><tr><td>2</td><td>10</td><td>1.21</td><td>8.26</td><td>8.26%</td><td>0.17</td></tr><tr><td>3</td><td>110</td><td>1.33</td><td>82.71</td><td>82.71</td><td>2.48</td></tr><tr><td></td><td colspan="2">Current market Price of the Bond</td><td>100</td><td>100%</td><td>2.74</td></tr></table> <p>Macaulay duration is 2.74 Years, considering a YTM discount factor of 10%.</p> <p>Macaulay duration = Sum of (Present value of cash flow)*T/market price of the bond.</p>	No of Yrs (T)	Cash Flow (Coupon + Principal)	Discount Factor ((1+YTM)^t)	Present Value of Cash Flows (Cash Flow/Discount Factor)	Weight of Cash Flows (Present Value of Cash Flow/ Current Price)	Duration (Yrs) (Weight of Cash Flows * T)	1	10	1.1	9.09	9.09%	0.09	2	10	1.21	8.26	8.26%	0.17	3	110	1.33	82.71	82.71	2.48		Current market Price of the Bond		100	100%	2.74
No of Yrs (T)	Cash Flow (Coupon + Principal)	Discount Factor ((1+YTM)^t)	Present Value of Cash Flows (Cash Flow/Discount Factor)	Weight of Cash Flows (Present Value of Cash Flow/ Current Price)	Duration (Yrs) (Weight of Cash Flows * T)																										
1	10	1.1	9.09	9.09%	0.09																										
2	10	1.21	8.26	8.26%	0.17																										
3	110	1.33	82.71	82.71	2.48																										
	Current market Price of the Bond		100	100%	2.74																										
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized in the SID. Certain key risks are summarised below:</p> <p>Interest Rate Risk: As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.</p> <p>Spread Risk: Yield Spreads between fixed income securities might change. Example: Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which might adversely affect the NAV of the scheme.</p> <p>Liquidity Risk: This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its true value. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p>Credit Risk/ Default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and /or principal payment obligations and/or on violation of covenant(s) and/or delay in scheduled payment(s). Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer.</p> <p>Please read the SID carefully for details on risk factors before investment. The Fund by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring risk through various risk measurement tools.</p>																														
Risk Management Strategies	<p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The AMC has systems that enable the fund manager to calculate various risk ratios, average duration etc. Investment Committee may from time to time define internal investment norms for the scheme.</p> <p>The Fund Management proposes to use analytic risk management tools like VAR/convexity/ modified duration for effective portfolio management.</p> <p>The limits at an issuer level are defined based on the following parameters:</p> <ul style="list-style-type: none">i. Eligible Instruments: Defines the eligible instruments where the scheme can investii. Minimum Liquidity: Defines the instruments considered as liquid instruments and the minimum investments in these instruments as a percentage of total net assets.iii. Maximum Illiquid component: Defines the instruments considered as illiquid and the maximum investment that can be made in these instruments as a percentage of net assets.iv. Rating: Defines minimum and/ or maximum investment in a particular rating as a percentage of total portfolios.v. Maturity: Defines the weighted average maturity of a portfolio. Also defines the weighted average maturity, maximum and maturity for certain asset types like corporate bond, PTCs, Gilts etc.																														

Plans/Options &**Default Plan / Option / Sub-option**

(In case the investor fails to specify their preference, the given default plan / option / sub-option would apply.)

The Scheme offers Regular Plan and Direct Plan. Each Plan offers the following Options.

Regular Plan: This Plan is for investors who wish to route their investment through any distributor.

Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.

Both Regular and Direct Plan(s), offer the below options / sub-options / facilities:

Options	Sub-Options/ Facilities	Frequency of Issuance*	Record Date*
Growth	Nil	NA	NA
Income Distribution cum Capital Withdrawal option (IDCW)	Weekly (IDCW Reinvestment)	Weekly	Every Monday
	Monthly (IDCW Reinvestment and IDCW Payout)	Monthly	25th of each month
	Quarterly (IDCW Reinvestment and IDCW Payout)	Quarterly	NA

*or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.

Please note that where the Unitholder has opted for IDCW Pay-out option and in case the amount of IDCW payable to the Unitholder is Rs.100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Short Term Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.

The Trustee may decide to distribute by way of IDCW option, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW option will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

Income Distribution cum Capital Withdrawal (IDCW) - The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.

The procedure and manner of payment of IDCW shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time. Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Short Term Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

Default Option: Growth option

In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.

IDCW Frequency:

In case investor opts for IDCW Payout Option but does not indicate the Frequency then, the default IDCW Payout Frequency would be Monthly.

In case investor opts for IDCW Re-invest Option but does not indicate the frequency then, the default IDCW re-invest Frequency would be Weekly

Default Plan:

Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:

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

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

Applicable NAV (after the scheme opens for repurchase and sale)	<p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <ol style="list-style-type: none"> where the application is received upto 3.00 pm on a Business day and funds are available for utilization before the cut-off time – the closing NAV of the Business day shall be applicable; where the application is received after 3.00 pm on a Business day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable; irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of Business day on which the funds are available for utilization shall be applicable. <p>For determining the applicable NAV for allotment of units in respect of purchase / switch in the Scheme, it shall be ensured that:</p> <ol style="list-style-type: none"> Application is received before the applicable cut-off time Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the scheme before the cut-off time. The funds are available for utilization before the cut-off time. <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS</p> <ul style="list-style-type: none"> In respect of valid applications received up to 3.00 p.m., the closing NAV of the day immediately preceding the next business day; In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. <p>The above mentioned cut off timing shall be applicable to transactions through the online trading platform, systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc offered by scheme. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unit holder.</p>
Investment Strategy	<p>The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p> <p>The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.</p> <p>Investment views/decisions will be taken based on the following parameters:</p> <ol style="list-style-type: none"> Prevailing interest rate scenario Quality of the security/ instrument (including the financial health of the issuer) Maturity profile of the instrument Liquidity of the security Growth prospects of the company/industry Any other factors in the opinion of the fund management team
Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes	<p>Total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 20%. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose.</p> <p>An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs rated AA and above and registered with National Housing Bank (NHB)). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. The total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.</p> <p>The Debt Schemes shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>The aforesaid limits shall be as prescribed by SEBI from time to time.</p>
Creation of segregated portfolio	<p>In case of a credit event, the Scheme may create a segregated portfolio of debt and money market instruments as per applicable SEBI regulations/ circulars.</p>

Minimum Application Amount / Number of Units	Purchase (Incl. Switch-in)	Additional Purchase (Incl. Switch-in)															
	<p>Minimum of Rs. 1,000/- and in multiples of any amount thereafter</p> <p>Monthly SIP: Rs. 1,000/- (plus in multiple of any amount thereafter)</p> <p>Minimum instalments: 6</p> <p>Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount thereafter)</p> <p>Minimum instalments – 4</p> <p>The applicability of the minimum amount of instalment mentioned is at the time of registration only.</p>	<p>Minimum of Rs. 1,000/- and in multiples of any amount thereafter</p>															
	<p>The same will not be applicable for any investment made in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).</p>																
Minimum redemption amount	There will be no minimum redemption criterion.																
Despatch of Proceeds of Repurchase (Redemption) Request	<p>As per SEBI Regulations, the Mutual Fund shall dispatch the redemption proceeds within the maximum period allowed, which is currently 10 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centres.</p> <p>However, under normal circumstances, the Mutual Fund shall endeavour to dispatch the redemption proceeds within 1-4 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centre.</p> <p>All payments shall be dispatched by ordinary mail (with or without UCP) or Registered Post or by Courier, unless otherwise required under the Regulations, at the risk of the unit holder.</p>																
Benchmark Index	<p>Tier I Benchmark: CRISIL Short Duration Fund AII Index</p> <p>Tier II Benchmark: CRISIL Select AAA Short Duration Fund Index</p> <p>Since the Scheme shall invest in a mix of debt securities and money market instruments CRISIL Short Duration Fund AII Index adequately represents the scheme's strategy over short to medium term horizon. The said Index seeks to track the performance of a debt portfolio that includes government securities, AAA/AA rated corporate bonds, Commercial Papers and Certificates of Deposit. The Tier II benchmark of the fund (i.e. CRISIL Select AAA Short Duration Fund Index) reflects our investment style in terms of selecting securities based on factors such as safety, liquidity, credit rating and maturity.</p> <p>The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard.</p>																
IDCW Policy	<p>The Trustee will endeavour to declare the pay-out for as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996 ('SEBI (MF) Regulations'). The actual declaration of pay-out under IDCW option and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regards. There is no assurance or guarantee to the Unit holders as to the rate of pay-out IDCW option nor that the pay-out will be made regularly.</p> <p>When units are sold, and sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to IDCW payout. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.</p>																
Name of the Fund Manager and Tenure for which the fund manager has been managing the scheme	<p>Fund Manager – Mr. Anand Nevatia</p> <p>Tenure - Mr Anand Nevatia is managing the scheme since its launch i.e. July 20, 2021.</p>																
Name of the Trustee Company	TRUST AMC Trustee Private Limited																
Performance of the Scheme (As on September 30, 2022)	<p>The performance details as on September 30, 2022 is as follows:</p> <table border="1" data-bbox="427 1704 1437 1917"> <thead> <tr> <th>Period</th><th>TRUSTMF Short Term Fund</th><th>CRISIL Short Duration Fund AII Index (Benchmark Index)</th></tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td><td>2.74%</td><td>2.74%</td></tr> <tr> <td>Returns for the last 3 years</td><td>NA</td><td>NA</td></tr> <tr> <td>Returns for the last 5 years</td><td>NA</td><td>NA</td></tr> <tr> <td>Returns since Inception</td><td>3.19%</td><td>3.01%</td></tr> </tbody> </table> <p>Inception date of the Scheme: August 06, 2021</p> <p>Note: Returns furnished are that of Direct Plan – Growth Option. Returns (%) for less than 1 year are calculated on simple annualized basis. Different plans have a different expense structure. Past performance may or may not be sustained in future.</p> <p>Note: The scheme has not completed a financial year; hence the absolute returns bar diagram has not been represented.</p>		Period	TRUSTMF Short Term Fund	CRISIL Short Duration Fund AII Index (Benchmark Index)	Returns for the last 1 year	2.74%	2.74%	Returns for the last 3 years	NA	NA	Returns for the last 5 years	NA	NA	Returns since Inception	3.19%	3.01%
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Portfolio Disclosures	ADDITIONAL SCHEME RELATED DISCLOSURES																								
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	(i) Top 10 holdings (Issuer-wise):																								
	<table><tr><th>Name of Issuer</th><th>% to Net Assets</th></tr><tr><td>Government of India</td><td>14.78</td></tr><tr><td>Gujarat State Development Loan</td><td>10.62</td></tr><tr><td>Larsen & Toubro Limited</td><td>10.45</td></tr><tr><td>LIC Housing Finance Limited</td><td>10.38</td></tr><tr><td>Axis Bank Limited</td><td>10.12</td></tr><tr><td>Axis Finance Limited</td><td>10.04</td></tr><tr><td>India Infradebt Limited</td><td>5.29</td></tr><tr><td>NTPC Limited</td><td>5.18</td></tr><tr><td>Small Industries Development Bank of India</td><td>5.07</td></tr><tr><td>REC Limited</td><td>5.07</td></tr><tr><td>TOTAL</td><td>87.00</td></tr></table>	Name of Issuer	% to Net Assets	Government of India	14.78	Gujarat State Development Loan	10.62	Larsen & Toubro Limited	10.45	LIC Housing Finance Limited	10.38	Axis Bank Limited	10.12	Axis Finance Limited	10.04	India Infradebt Limited	5.29	NTPC Limited	5.18	Small Industries Development Bank of India	5.07	REC Limited	5.07	TOTAL	87.00
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For complete details and scheme’s latest monthly portfolio holding, investors are requested to visit www.trustmf.com .																									
b. Scheme’s portfolio turnover ratio: N.A.																									
c. Aggregate investment in the scheme by the following categories of person(s) as on September 30, 2022:																									
<table><tr><th>Sr. No.</th><th>Category of Persons</th><th>Net Asset Value of Units held (Rs. in Lacs)</th></tr><tr><td>1</td><td>AMC’s Board of Directors</td><td>0.00</td></tr><tr><td>2</td><td>Fund Manager(s)</td><td>2.18</td></tr><tr><td>3</td><td>Other key managerial personnel (Other than Scheme’s Fund Manager(s))</td><td>11.09</td></tr></table>		Sr. No.	Category of Persons	Net Asset Value of Units held (Rs. in Lacs)	1	AMC’s Board of Directors	0.00	2	Fund Manager(s)	2.18	3	Other key managerial personnel (Other than Scheme’s Fund Manager(s))	11.09												
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Expenses of the Scheme	Entry Load: Not applicable																								
(i) Load Structure	<p>According to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009. The upfront commission, if any, on the investment made by the investor shall be paid by the investor directly to the Distributor, based on their assessment of various factors including the service rendered by the Distributor.</p> <p>Exit Load: Nil</p> <ul style="list-style-type: none">No Exit Loads will be charged in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme.No entry or exit load shall be charged in respect of units issued to unit holders on IDCW Reinvestments and units issued to unit holders as Bonus units.Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa.Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unit holders shall be credited to the Scheme immediately, net of GST, if any.																								
(ii) Recurring expenses (As a % of daily net assets)	<p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:</p> <p>The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.trustmf.com.</p>																								

Expense Head / Nature of expense	% of daily net assets	
Investment Management and Advisory Fees (AMC fees)	Upto 2.00%	
Trustee fee		
Registrar & Transfer Agent (RTA) Fees		
Audit fees		
Custodian fees		
Marketing & Selling expense including agent commission		
Cost related to investor communications		
Cost of fund transfer from location to location		
Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants		
Costs of Statutory advertisements		
Cost towards investor education & awareness (at least 2 bps)^		
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.		
GST on expenses other than investment management and advisory fees		
GST on brokerage and transaction cost		
Other expenses		
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	Upto 2.00%	
Additional expenses under regulation 52(6A) (c)\$	Upto 0.05%	
B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%	

Illustration – Impact of Expense Ratio on the Returns		
Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1350

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.

Note:

- The TER of the Direct Plan will be lower to the extent of the distribution expenses/ commission, which is charged in the Regular Plan. No commission for distribution of Units will be paid / charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.
- \$ The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case the exit load is not levied / not applicable.

- ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent and 0.05 per cent of the value of trades of cash market. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent and 0.05 per cent of the value of trades of cash market and derivatives market transactions respectively. Any payment towards brokerage and transaction costs (Goods and Service Tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent of cash market may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

- e. The expense of 30 bps shall be charged if the new inflows from B30 cities from retail investors as specified 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 B30 cities from retail investors 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 utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors. Provided further that amount incurred as expense on account of inflows from B30 cities from retail investors 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.
- f. In case inflows from retail investors from beyond the top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from individuals from beyond top 30 cities}$$

$$365 \times \text{Higher of (i) or (ii) above} \times 366, \text{ wherever applicable.}$$
For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.
- g. In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:
- Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
 - Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for the execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- h. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to the following limits as specified below:

Assets under management Slab (In Rs. crore)	Total expense ratio limits
on the first Rs. 500 crores of the daily net assets	2.00%
on the next Rs. 250 crores of the daily net assets	1.75%
on the next Rs. 1,250 crores of the daily net assets	1.50%
on the next Rs. 3,000 crores of the daily net assets	1.35%
on the next Rs. 5,000 crores of the daily net assets	1.25%
On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.
On balance of the assets	0.80%

i. Maximum Permissible expense:

The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

The total expenses of the scheme including investment management and advisory fee shall not exceed beyond the limits as prescribed under clause 52(6) of SEBI (Mutual Funds) Regulations, 1996.

Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.

Waiver of Load for Direct Applications

Not Applicable

Tax treatment for the Investors (Unit holders)

Taxation Rates applicable for FY 2022-23. The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult their own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of their participation in the schemes

I. TAX RATES FOR MUTUAL FUND INVESTORS**OTHER THAN EQUITY ORIENTED FUNDS**

Tax Status of Investor	Capital Gains Tax ¹¹		Tax on Distributed Income under Dividend Option	TDS on Capital Gains ^{5, 6}	TDS ⁶ on Distributed Income under Dividend Option
	Short Term	Long Term			
Resident Individual / HUF / AOP / BOI / Domestic Companies	At the applicable Tax slab rate	20%*	At the applicable Tax slab rate	NIL	10% ⁸
Domestic Companies / Firms	15% ¹⁰ / 22% ¹¹ / 25% ¹² / 30%				
N R I s ³	At the applicable Tax slab rate	<ul style="list-style-type: none"> • 20* (Listed Units) • 10%¹⁴ (Unlisted Units) 	At the applicable Tax slab rate	STCG – 30% LTCG – <ul style="list-style-type: none"> • 20*(Listed Units) • 10%¹⁵(Unlisted Units)⁵ 	20% ²

*With indexation ⁵Without indexation

Tax & TDS are subject to applicable Surcharge and Health & Education Cess at the rate of 4%. Please see the Notes below.

NOTES:

1. Provided that the mutual fund units are held as capital assets.
2. Tax to be deducted at source as per section 196A of the Income tax Act, 1961 ('the Act') [plus applicable surcharge (please refer to Note 7 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge].
3. Securities Transaction Tax ('STT') is applicable only in respect of sale of units of Equity-oriented funds (EOFs) on a recognized stock exchange and on repurchase (redemption) of units of EOFs by the mutual fund. STT is not applicable in respect of purchase/ sale/ redemption of units of other schemes (other than EOFs).
4. Non-resident individuals (NRI) shall be entitled to be governed by provisions of the applicable Tax Treaty, which India has entered with the country of residence of the NRI, if that is more beneficial than the provisions of the Act, subject to certain conditions. As per section 90(4) of the Act, a non-resident shall not be entitled to claim treaty benefits, unless the non-resident obtains a Tax Residency Certificate of being a resident of home country. Furthermore, as per section 90(5) of the Act, non-resident is also required to provide such other documents and information, as prescribed by CBDT, as applicable.
5. As per section 112 of the Act, long-term capital gains in case of NRIs would be taxable @ 10% on transfer of capital assets, being unlisted securities, computed without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit.
6. Relaxation to NRIs from deduction of tax at higher rate (except income distributed by mutual fund) in the absence of Permanent Account Number (PAN) is subject to the NRI providing specified information and documents. As per provisions of Section 206AA of the Act, if there is default on the part of a NRI (entitled to receive redemption proceeds from the Mutual Fund on which tax is deductible under Chapter XVII of the Act) to provide its PAN, the tax shall be deducted at higher of the following rates: i) rates specified in relevant provisions of the Act; or ii) rate or rates in force; or iii) rate of 20%. However, the provisions of section 206AA of the Act shall not apply, if the requirements as stated in Rule 37BC of the Income-tax Rules, 1962, are met.
7. Further, a new section i.e. 206AB has been proposed to be inserted vide Finance Bill 2021 providing for higher rate for TDS for the non-filers of income-tax return. The proposed TDS rate in this section is higher of the followings rates: i) twice the rate specified in the relevant provision of the Act; or ii) twice the rate or rates in force; or iii) the rate of five per cent. However, the said proposed provisions will not apply to a non-resident who does not have a permanent establishment in India.

8. Surcharge Rate as a percentage of Income-tax :-

Tax Status	Income < ₹50 lakh	Income > ₹50 lakh but < /= ₹1 crore	Income > ₹1 crore but < /= ₹2 crore	Income > ₹2 crore but < /= ₹5 crore	Income > ₹5 crore
Individual / HUF/ AOP (resident & foreign)*	NIL	10%	15%	25%	37%
Tax Status	Income < /= ₹1 crore	Income > ₹1 crore, but < /= ₹10 crore	Income > ₹10 crore	-	-
Partnership Firm (Domestic / foreign)	NIL	12%	12%	-	-
Domestic company	NIL	7%	12%	-	-
Domestic company (opting for new tax regime)	NIL	10%	10%	-	-
Foreign company	NIL	2%	5%	-	-

In addition, "Health and Education Cess" @ 4% shall be applicable on aggregate of base tax and surcharge.

* Enhanced surcharge rates shall not apply in case of capital gains earned under section 112A and 111A i.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to Securities Transaction Tax)

9. There shall be no TDS deductible if dividend income paid / credited in respect of units of a mutual fund is below ₹ 5,000 in a financial year.
10. Capital gains arising on the transfer or redemption of equity-oriented units held for a period of more than 12 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'.
11. Capital gains arising on transfer or redemption of Units of schemes other than EOF shall be regarded as long-term capital gains, if such units are held for a period of more than 36 months immediately preceding the date of such transfer.
12. As per section 112A of the Act, long-term capital gains on transfer of units of EOFs exceeding ₹ 100,000 shall be taxable @10% provided transfer of such units is subject to STT, without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. Further, cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.
13. The lower rate @ 15% is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions as provided in the section 115BAB.
14. If a company decides to opt for the new taxation regime as per the Taxation Law Amendment Act, 2019, then tax shall be levied at the rate of 22%. i.e., the lower rate of 22% is optional and subject to fulfilment of certain conditions as provided in section 115BAA.
15. Tax shall be levied @ 25%, if the total turnover or gross receipts of the financial year does not exceed ₹ 400 crores. 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.
16. Various Categories of MF Schemes which fall under "Other than Equity Oriented Funds":
 - Liquid Funds /Overnight Funds / Money Market Funds / Income Funds (Debt Funds) / Gilt Funds
 - Hybrid Fund (Equity exposure < 65%)
 - Gold ETFs / Bond ETF / Liquid ETF
 - Fund of Funds (Domestic) other than Fund of funds as defined under the "Equity Oriented Fund" definition under section 112A of the Act.
 - Fund of Funds Investing Overseas
 - Infrastructure Debt Funds

**Daily Net Asset Value
(NAV) Publication**

The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to four decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.trustmf.com) by 11.00 pm on the day of declaration of the NAV/business day.

For Investor Grievances please contact	Trust Asset Management Private Limited Mr. Nilesh Bhurke 801, Naman Centre, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Email- investor.service@trustmf.com	Registrar & Transfer Agents: KFin Technologies Limited. Karvy Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032
Unit holders information	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of application. <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches, IDCW pay-out, etc. have taken place during that month, on or before 15th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. The CAS shall also provide the details of actual commission paid and such other disclosures in line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016. ** The word 'transaction' shall include purchase, redemption, switch, IDCW pay-out, IDCW reinvestment, and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</p> <ul style="list-style-type: none"> In case of specific request is received from investors, an account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. <p>Half-Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half-yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive it in physical form. Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by the depository participant will contain the details of transactions. <p>For more details, Investors are requested to refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:</p> <ul style="list-style-type: none"> The asset management company shall issue units in the dematerialized form to a unitholder in a within two working days of the receipt of the request from the unitholder. Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before 15th of the succeeding month to the unitholders in whose folio(s)/ demat account(s) transactions have taken place during that month. SCAS shall be sent by Depositories every half-yearly (September/ March), on or before 21st day of succeeding month detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period. In case of demat accounts with nil balance and no transactions in securities and mutual fund folios, the depository shall send an account statement in terms of regulations applicable to the depositories. Consolidation shall be done based on the Permanent Account Number (PAN). In the event, the folio/ demat account has more than one registered holder, the first-named Unit holder/Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds/demat accounts across depository participants. In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unit holders. Unit holders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unit holders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For Unit holders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. The Unit holders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unit holders, an account statement shall be provided to the unit holders within 5 business days from the receipt of such request. No account statements will be issued to unit holders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions. SCAS sent within the time frame mentioned above is provisional and is subject to the realisation of payment instrument and/or verification of documents, including the application form. 	

	<p>Portfolio Disclosures:</p> <p>In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month/ half-year for all Schemes on its website and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spread-sheet format. The Mutual Fund/AMCs will send to Unit holders a complete statement of the scheme portfolio, within ten days from the close of each month/ half-year or within such other frequency as may be specified from time to time, whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund/ AMC shall publish an advertisement disclosing the hosting of such a half-yearly scheme portfolio on its website and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on a specific request received from a unit holder.</p> <p>Half-Yearly Results:</p> <p>Mutual Fund/AMC shall within one month from the close of each half-year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.trustmf.com). Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half-yearly financial results on their website.</p> <p>Annual Report:</p> <p>The scheme-wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of the Scheme-wise Annual report will also be made available to the unit holders, at the registered offices at all times. The scheme-wise annual report will also be hosted on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unit holder. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of scheme-wise annual report on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>Communication through Email:</p> <p>For those unit holders who have provided an e-mail address, the AMC will send the communication by email. Unit holders who receive e-mail statements may download the documents after receiving an e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual 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. For ease of communication, the first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.</p>
Riskometer	<p>Based on the scheme characteristics, the Mutual Fund/AMC shall assign a risk level for the scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/ AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on the AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with the number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of the SEBI circular dated October 5, 2020.</p>
Potential Risk Class (PRC)	<p>Pursuant to SEBI circular ref. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, the Potential Risk Class (PRC) Matrix for TRUSTMF Short Term Fund, based on interest rate risk and credit risk is provided on the front page of the SID and KIM. The PRC Matrix displays the Interest rate risk (measured by Macaulay Duration) and Credit risk (measured by Credit Risk Value) associated with the Scheme. While the scheme Risk-o-meter reflects the current risk of the scheme, the PRC Matrix informs the investors about the maximum risk a fund manager can take in a debt fund and thus enable investors to make an informed decision. The compliance of the PRC Matrix will be as per the said circular and such other guidelines as may be issued from time to time.</p>
Swing Pricing Framework & Disclosure Requirements	<p>Swing pricing refers to a process for adjusting a fund's net asset value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity during the life of a fund, excluding ramp-up period or termination. In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market.</p> <p>The swing pricing framework shall apply in case of scenarios related to net - outflows from the schemes. Presently, the AMC has decided not to adopt the swing pricing framework for normal times.</p> <p>For more details, please refer the Scheme Information Document.</p>

Transaction Charges (For Lumpsum Purchases and SIP Investments routed through distributor/ agent)	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase the reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for a subscription of Rs. 10,000/- and above.</p> <p>In accordance with the said circular, Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of the type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/agent:</p> <table border="1" data-bbox="435 439 1471 584"> <thead> <tr> <th>Investor Type</th><th>Transaction charges^</th></tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td><td>Rs.150 for subscription application of Rs.10, 000 and above.</td></tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td><td>Rs.100 for subscription application of Rs.10, 000 and above.</td></tr> </tbody> </table> <p>^ The transaction charge, if any, shall be deducted by the TRUST AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN)/ PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN/ PEKRN/ KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. KFin Technologies Ltd in this regard.</p> <p>2. Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none"> Where the distributor of the investor has not opted to receive any transaction charges Purchases/subscriptions for an amount less than Rs. 10,000/- Transaction other than purchases/subscriptions relating to new inflows such as Switches, etc. Purchases/subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor/agent). Transactions carried out through the Stock Exchange Platforms for Mutual Funds. <p>3. An Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on the investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on their assessment of various factors including the service rendered by the Distributor.</p>	Investor Type	Transaction charges^	First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10, 000 and above.	Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10, 000 and above.
Investor Type	Transaction charges^						
First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10, 000 and above.						
Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10, 000 and above.						

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.

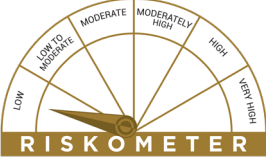

Date: October 29, 2022

Place: Mumbai

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TRUSTMF OVERNIGHT FUND

(An open-ended debt scheme investing in overnight securities.
A relatively low interest rate risk and relatively low credit risk.)

Riskometer and Product Suitability Label			Potential Risk Class			
<p>This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">Regular income over short term that may be in line with overnight call rates with low risk and high level of liquidityInvestment in debt and money market instruments with overnight maturity. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme</p>  <p>Investors understand that their principal will be at Low risk</p>	<p>Benchmark</p>  <p>CRISIL Overnight Fund AI Index</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓				
		Relatively Low (Class I)	A-I			
		Moderate (Class II)				
		Relatively High (Class III)				

Continuous offer for Units at NAV based prices

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

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regards to the scheme.

NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF MUTUAL FUND	NAME OF TRUSTEE COMPANY
<p>TRUST Asset Management Private Limited (The AMC) 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Website: www.trustmf.com</p>	<p>TRUST Mutual Fund 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000</p>	<p>TRUST AMC Trustee Private Limited 802, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302821</p>

Name of the Scheme	TRUSTMF Overnight Fund												
Type of the Scheme	An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.												
Investment Objective	<p>The investment objective of the Scheme is to provide reasonable returns commensurate with overnight call rates and providing a high level of liquidity, through investments in overnight securities having maturity / residual unexpired maturity of 1 business day.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realised.</p>												
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Normal allocation (as % of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Overnight Instruments / Debt Securities *</td><td>0%</td><td>100%</td><td>Low</td></tr> </tbody> </table> <p>*instruments including money market instruments with unexpired maturity of not greater than 1 business day.</p> <p>Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/683 dated December 10, 2021, the scheme can deploy up to 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. (The same shall be effective from January 09, 2022).</p> <ul style="list-style-type: none"> The scheme can take an exposure in repos of corporate bonds up to 10% of its total assets of the Scheme. The Scheme will not invest in Foreign Securities, securitized debt instruments and derivative instruments. The Scheme will not engage in short selling or securities lending. This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, the Scheme may invest in debt securities with a government guarantee as permitted by SEBI. The scheme will not invest in instruments having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre- specified event for loss absorption. The Scheme may undertake repo/reverse repo transactions in Corporate Debt Securities. Inter-scheme transfers will be permitted for debt and money market securities with maturity of upto 1 day only. <p>Further, the term 'maturity' shall mean:</p> <ul style="list-style-type: none"> In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean unexpired maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security. In case the maturity of the security falls on a non-Business Day then settlement of the securities will take place on the next Business Day. Please refer paragraph "Overview of Debt Market in India" to understand the debt markets and the instruments available in the debt markets. <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p>			Instruments	Normal allocation (as % of total assets)		Risk Profile	Minimum	Maximum	Overnight Instruments / Debt Securities *	0%	100%	Low
Instruments	Normal allocation (as % of total assets)		Risk Profile										
	Minimum	Maximum											
Overnight Instruments / Debt Securities *	0%	100%	Low										

Differentiation with existing open-ended Debt schemes

Differentiation with the existing open-ended debt scheme of TRUST Mutual Fund is as follows:

Name of the Scheme: TRUSTMF Banking & PSU Debt Fund

(An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.)

Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments	Indicative allocation (as % of total assets)	Risk Profile	To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there can be no assurance that the investment objective of the scheme will be realised.	414.94	460
Debt Securities* (including securitised debt) & Money Market Instruments^ issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	80% - 100%	Low - Medium			
Government Securities (including State Development Loans, Treasury Bills/Cash Management Bills), Debt Securities (including securitised debt) & Money Market Instruments issued by other entities and Units issued by REITs & InvITs, within which	0% - 20%	Medium			
Units issued by REITs & InvITs	0% - 10%	Medium - High			
<p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREPS, bill rediscounting, bills of exchange/promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.</p> <p>*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans, UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p>					

- Investment in Securitised Debt - up to 40% of the total assets.
- Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.
- Gross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).
- The scheme shall not invest in foreign securities.
- Investment for imperfect hedging up to 20% of Net assets.
- Total Exposure to structured obligations such as corporate/promotor guarantee etc. may be to the extent of 10% of the net assets.

The Scheme may engage in short selling of securities in accordance with the applicable guidelines/regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.

The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.

Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.

Name of the Scheme: TRUSTMF Liquid Fund

(An open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.)

Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments	Indicative allocation (as % of total assets)				
	Minimum	Maximum			
Money market [^] & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days	0%	100%	Low	197.13	243
[^] Money market instruments would include certificate of deposits, commercial papers, T-bills, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of 1 year and such other instruments as eligible from time to time. *Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time. Pursuant to SEBI Circular dated September 20, 2019, the scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, the liquid assets shall include Cash, Government Securities, T-bills and Repo on Government Securities.			The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investments in high quality debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realised.		

	<p>In case, the exposure in such liquid assets falls below 20% of the net assets of the scheme. The AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p> <p>The scheme may engage in short selling in accordance with the framework defined by SEBI in this regard from time to time.</p> <p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, The Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <ul style="list-style-type: none"> • The Scheme will not invest in securitised debt instruments. • The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme. • The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. These may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc. • The cumulative gross exposure through repo transactions in corporate debt securities along with, debt and derivatives shall not exceed 100% of the net assets of the scheme. • The scheme will not invest in foreign securities. • The scheme will undertake repo and stock lending transaction. • Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall not invest in / purchase debt and money market securities having a maturity of more than 91 days.</p> <p>Explanation:</p> <ul style="list-style-type: none"> • In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean unexpired maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated based on the weighted average maturity of the security. • In case of securities with put and call options (daily or otherwise) the unexpired maturity of the securities shall not be greater than 91 days. • In case the maturity of the security falls on a non-business day then the settlement of securities will take place on the next business day. • Inter-scheme transfers of securities held in other schemes shall be permitted in the Liquid Schemes, provided the unexpired maturity of securities so transferred does not exceed 91 days. 			
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Name of the Scheme: TRUSTMF Short Term Fund

(An open-ended short-term debt scheme investing in instruments such that the Macaulay Duration* of the portfolio is between 1 to 3 years. A moderate interest rate risk and relatively low credit risk.)

Asset Allocation Pattern				Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022														
<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocation (as % of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt Securities* & Money Market Instruments^</td><td>0%</td><td>100%</td><td>Low - Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium - High</td></tr></table>				Instruments	Indicative allocation (as % of total assets)		Risk Profile	Minimum	Maximum	Debt Securities* & Money Market Instruments^	0%	100%	Low - Medium	Units issued by REITs & InvITs	0%	10%	Medium - High	The scheme will endeavor to generate stable returns for investors with a short term investment horizon by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be achieved.	95.99	540
Instruments	Indicative allocation (as % of total assets)		Risk Profile																	
	Minimum	Maximum																		
Debt Securities* & Money Market Instruments^	0%	100%	Low - Medium																	
Units issued by REITs & InvITs	0%	10%	Medium - High																	
<p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.</p> <p>*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans, UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <ul style="list-style-type: none">Investment in Securitised Debt- up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time.The scheme will not invest in foreign securities.Investment for imperfect hedging up to 20% of total assets.Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets. <p>Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment.</p> <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>																				

	#Macaulay duration is the measure of the weighted average time taken to get back the cash flows and is one comprehensive parameter portraying the risk-return profile of the bond. For further details please refer to the respective scheme information document.																		
	Name of the Scheme: TRUSTMF Money Market Fund (An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)																		
	Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022													
	<table><tr><th>Instruments</th><th colspan="2">Indicative allocation (as % of total assets)</th><th>Risk Profile</th></tr><tr><td></td><th>Minimum</th><th>Maximum</th><td></td></tr><tr><td>Money Market Instruments^</td><td>0%</td><td>100%</td><td>Low</td></tr></table>	Instruments	Indicative allocation (as % of total assets)		Risk Profile		Minimum	Maximum		Money Market Instruments^	0%	100%	Low	<p>^Money market instruments would include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting / bill of exchange/ promissory notes, Repos, Repo, Reverse Repo, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations (SEBI / RBI) prevailing from time to time.</p> <p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 and SEBI/HO/IMD/IMD-II DOF3/P/ CIR/2021/583 dated June 25, 2021, the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <ul style="list-style-type: none">Investment in Securitised Debt- up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time.The scheme will not invest in foreign securities.Investment for imperfect hedging up to 20% of total assets.Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets.The scheme shall invest in liquid schemes or schemes that invest in money market instruments/ securities only.The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations.			The investment objective of the Scheme is to generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year. However, there can be no assurance that the investment objective of the scheme will be realised.	169.02	290
Instruments	Indicative allocation (as % of total assets)		Risk Profile																
	Minimum	Maximum																	
Money Market Instruments^	0%	100%	Low																
	<ul style="list-style-type: none">The cumulative gross exposure through debt & money market instruments, fixed income derivatives, repo transactions and credit default swaps in corporate debt securities, and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme. <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p>																		

Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized in the SID. Certain key risks are summarised below:</p> <p>Interest Rate Risk: As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.</p> <p>Spread Risk: Yield Spreads between fixed income securities might change. Example: Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which might adversely affect the NAV of the scheme.</p> <p>Liquidity Risk: This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its true value. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p>Credit Risk/ Default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and /or principal payment obligations and/or on violation of covenant(s) and/or delay in scheduled payment(s). Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer.</p> <p>Please read the SID carefully for details on risk factors before investment. The Fund by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring risk through various risk measurement tools.</p>												
Risk Management Strategies	<p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The AMC has systems that enable the fund manager to calculate various risk ratios, average duration etc. Investment Committee may from time to time define internal investment norms for the scheme.</p> <p>The Fund Management proposes to use analytic risk management tools like VAR/convexity/ modified duration for effective portfolio management.</p> <p>The limits at an issuer level are defined based on the following parameters:</p> <ul style="list-style-type: none">i. Eligible Instruments: Defines the eligible instruments where the scheme can investii. Minimum Liquidity: Defines the instruments considered as liquid instruments and the minimum investments in these instruments as a percentage of total net assetsiii. Maximum Illiquid component: Defines the instruments considered as illiquid and the maximum investment that can be made in these instruments as a percentage of net assetsiv. Rating: Defines minimum and/ or maximum investment in a particular rating as a percentage of total portfolios.v. Maturity: Defines the weighted average maturity of a portfolio. Also defines the weighted average maturity, maximum and maturity for certain asset types like corporate bond, PTCs, Gilts etc.												
Plans/Options & Default Plan / Option / Sub-option (In case the investor fails to specify their preference, the given default plan / option / sub-option would apply.)	<p>The Scheme offers Regular Plan and Direct Plan. Each Plan offers the following Options.</p> <p>Regular Plan: This Plan is for investors who wish to route their investment through any distributor.</p> <p>Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/charged under the Direct Plan.</p> <p>Both Regular and Direct Plan(s), offer the below options / sub-options / facilities:</p> <table><tr><th>Options</th><th>Sub-Options/ Facilities</th><th>Frequency of Issuance *</th><th>Record Date*</th></tr><tr><td>Growth</td><td>Nil</td><td>NA</td><td>NA</td></tr><tr><td>Income Distribution cum Capital Withdrawal option (IDCW)</td><td>Daily (IDCW Reinvestment)</td><td>Daily</td><td>All days for which NAV is published</td></tr></table>	Options	Sub-Options/ Facilities	Frequency of Issuance *	Record Date*	Growth	Nil	NA	NA	Income Distribution cum Capital Withdrawal option (IDCW)	Daily (IDCW Reinvestment)	Daily	All days for which NAV is published
Options	Sub-Options/ Facilities	Frequency of Issuance *	Record Date*										
Growth	Nil	NA	NA										
Income Distribution cum Capital Withdrawal option (IDCW)	Daily (IDCW Reinvestment)	Daily	All days for which NAV is published										

*or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Overnight Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.

The Trustee may decide to distribute by way of IDCW option, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW option will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

Income Distribution cum Capital Withdrawal (IDCW) - The Trustee reserves the right to declare IDCW under the applicable IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.

The procedure and manner of payment of IDCW shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time. Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Overnight Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.

Default Option: Growth Option.

In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly

Income Distribution Cum Capital Withdrawal (IDCW) Frequency:

In case the investor opts for "IDCW Reinvestment" then, the default "IDCW Re-investment" option would be Daily.

Default Plan:

Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme :

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

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

Applicable NAV (after the scheme opens for repurchase and sale)

In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:

I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:

- Where the application is received up to 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application;
- Where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and
- Irrespective of the time of receipt of the application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS

- In respect of valid applications received up to 3.00 p.m., the closing NAV of the day immediately preceding the next business day;
- In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.

The above mentioned cut off timing shall apply to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in the stock exchange's infrastructure for which a system-generated confirmation slip will be issued to the unitholder.

Investment Strategy	<p>The Scheme will invest in Debt & Money Market Instruments (with residual unexpired maturity not greater than 1 business day,) offering reasonable liquidity and returns, with risk perceived by the Investment Manager. Investments under the Scheme would be made in TREPS (Tri-party Repo Dealing and Settlement), overnight reverse repos and fixed income securities/instruments with overnight maturity. The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.</p> <p>Since providing liquidity is of paramount importance, the focus will be to ensure liquidity while seeking to maximise the yield. A mix of money market and debt instruments will be used to achieve this. The Investment Team of the AMC will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer.</p> <p>Investment views/decisions will be taken based on the following parameters:</p> <ol style="list-style-type: none"> Prevailing interest rate scenario Quality of the security/ instrument (including the financial health of the issuer) Maturity profile of the instrument Liquidity of the security Growth prospects of the company/industry Any other factors in the opinion of the fund management team 	
Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes	<p>Total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 20%. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose.</p> <p>An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. The total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.</p> <p>The Debt Schemes shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>The aforesaid limits shall be as prescribed by SEBI from time to time.</p>	
Creation of segregated portfolio	In case of a credit event, the Scheme may create a segregated portfolio of debt and money market instruments as per applicable SEBI regulations/ circulars.	
Minimum Application Amount / Number of Units	Purchase (Incl. Switch-in) Minimum of Rs.1,000/- and in multiples of any amount thereafter	Additional Purchase (Incl. Switch-in) Minimum of Rs.1,000/- and in multiples of any amount thereafter
	<p>Monthly SIP: Rs. 1,000/- (plus in multiple of any amount)</p> <p>Minimum instalments: 6</p> <p>Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount)</p> <p>Minimum instalments – 4</p> <p>The applicability of the minimum amount of instalment mentioned is at the time of registration only.</p>	
Minimum redemption amount	Minimum instalments: 6	
Despatch of Proceeds of Repurchase (Redemption) Request	<p>As per SEBI Regulations, the Mutual Fund shall dispatch the redemption proceeds within the maximum period allowed, which is currently 10 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centres of Trust Mutual fund.</p> <p>However, under normal circumstances, the Mutual Fund shall endeavour to dispatch the redemption proceeds within 1-4 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centre.</p> <p>All payments shall be dispatched by ordinary mail (with or without UCP) or Registered Post or by Courier, unless otherwise required under the Regulations, at the risk of the unitholder.</p>	
Benchmark Index	<p>Tier I Benchmark : CRISIL Overnight Fund AI Index</p> <p>CRISIL Overnight Fund AI Index is designed to track the performance of money market portfolio with a 100% allocation to TREPs. The scheme intends to invest predominantly in overnight debt and money market instruments which are mainly captured by benchmark index and hence the index is an appropriate benchmark for the Scheme.</p> <p>The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.</p>	

IDCW Policy	<p>The Trustee will endeavour to declare the distribution as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996 ('SEBI (MF) Regulations'). The actual declaration of distribution under IDCW option shall depend on the availability net of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regards. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that the IDCW will be paid regularly.</p> <p>When units are sold, and the sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay the IDCW payout. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.</p>																								
Name of the Fund Manager and Tenure for which the fund manager has been managing the scheme	<p>Fund Manager – Mr. Anand Nevatia</p> <p>Tenure- Managing the scheme since its launch, i.e. January 17, 2022.</p>																								
Name of the Trustee Company	TRUST AMC Trustee Private Limited																								
Performance of the Scheme	<p>The performance details as on September 30, 2022 is as follows:</p> <table><tr><th>Period</th><th>TRUSTMF Overnight Fund</th><th>CRISIL Overnight Fund AI Index (Benchmark Index)</th></tr><tr><td>Returns for the last 1 year</td><td>NA</td><td>NA</td></tr><tr><td>Returns for the last 3 years</td><td>NA</td><td>NA</td></tr><tr><td>Returns for the last 5 years</td><td>NA</td><td>NA</td></tr><tr><td>Returns since Inception</td><td>4.29%</td><td>4.35%</td></tr></table> <p>Inception Date of the Scheme (Allotment Date): January 19, 2022</p> <p>Returns furnished are that of Direct Plan – Growth Option. Returns (%) for less than 1 year are calculated on simple annualized basis. Different plans have a different expense structure. Past performance may or may not be sustained in future.</p> <p>Note: The scheme has not completed a financial year; hence the absolute returns bar diagram has not been represented.</p>	Period	TRUSTMF Overnight Fund	CRISIL Overnight Fund AI Index (Benchmark Index)	Returns for the last 1 year	NA	NA	Returns for the last 3 years	NA	NA	Returns for the last 5 years	NA	NA	Returns since Inception	4.29%	4.35%									
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Portfolio Disclosures	<p>ADDITIONAL SCHEME RELATED DISCLOSURES:</p> <p>a. Scheme’s portfolio holdings as on September 30, 2022:</p> <p>(i) Top 10 holdings (Issuer-wise):</p> <table><tr><th>Name of Issuer</th><th>% to Net Assets</th></tr><tr><td>NIL</td><td>NIL</td></tr><tr><td>TOTAL</td><td></td></tr></table> <p>(ii) Sector Allocation (% of Net Assets):</p> <table><tr><th>Sector</th><th>% to Net Assets</th></tr><tr><td>Others**</td><td>100.00</td></tr><tr><td>Total</td><td>100.00</td></tr></table> <p>**Others under sector disclosure include Reverse Repo and cash & cash equivalents.</p> <p>For complete details and scheme’s latest monthly portfolio holding, investors are requested to visit www.trustmf.com.</p> <p>b. Scheme’s portfolio turnover ratio: N.A.</p> <p>c. Aggregate investment in the scheme by the following categories of person(s) as on September 30, 2022:</p> <table><tr><th>SR. NO.</th><th>CATEGORY OF PERSONS</th><th>NET ASSET VALUE OF UNITS HELD (RS. IN LACS)</th></tr><tr><td>1</td><td>AMC’s Board of Directors</td><td>87.39</td></tr><tr><td></td><td>Fund Manager(s)</td><td>0.00</td></tr><tr><td>3</td><td>Other key managerial personnel (Other than Scheme’s Fund Manager(s))</td><td>0.00</td></tr></table>	Name of Issuer	% to Net Assets	NIL	NIL	TOTAL		Sector	% to Net Assets	Others**	100.00	Total	100.00	SR. NO.	CATEGORY OF PERSONS	NET ASSET VALUE OF UNITS HELD (RS. IN LACS)	1	AMC’s Board of Directors	87.39		Fund Manager(s)	0.00	3	Other key managerial personnel (Other than Scheme’s Fund Manager(s))	0.00
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	Fund Manager(s)	0.00																							
3	Other key managerial personnel (Other than Scheme’s Fund Manager(s))	0.00																							

Expenses of the Scheme (i) Load Structure	<p>Entry Load: Not applicable</p> <p>According to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009. The upfront commission, if any, on the investment made by the investor shall be paid by the investor directly to the Distributor, based on their assessment of various factors including the service rendered by the Distributor</p> <p>Exit Load: Nil</p> <ul style="list-style-type: none"> No Exit Loads will be charged in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme No entry or exit load shall be charged in respect of units issued to unit holders on IDCW Reinvestments and units issued to unit holders as Bonus units. Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa. Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unit holders shall be credited to the Scheme immediately, net of GST, if any. 																								
(ii) Recurring expenses (As a % of daily net assets)	<p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:</p> <p>The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.trustmf.com.</p> <table border="1"> <thead> <tr> <th>Expense Head/Nature of expense</th><th>% of daily net assets</th></tr> </thead> <tbody> <tr><td>Investment Management and Advisory Fees (AMC fees)</td><td rowspan="15">Upto 2.00%</td></tr> <tr><td>Trustee fee</td></tr> <tr><td>Registrar & Transfer Agent (RTA) Fees</td></tr> <tr><td>Audit fees</td></tr> <tr><td>Custodian fees</td></tr> <tr><td>Marketing & Selling expense including agent commission</td></tr> <tr><td>Cost related to investor communications</td></tr> <tr><td>Cost of fund transfer from location to location</td></tr> <tr><td>Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants</td></tr> <tr><td>Costs of Statutory advertisements</td></tr> <tr><td>Cost towards investor education & awareness (at least 2 bps)^</td></tr> <tr><td>Brokerage & transaction cost over and above 12 bps for cash market trades.</td></tr> <tr><td>GST on expenses other than investment management and advisory fees</td></tr> <tr><td>GST on brokerage and transaction cost</td></tr> <tr><td>Other expenses</td></tr> <tr> <td>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)</td><td>Upto 2.00%</td></tr> <tr> <td>Additional expenses under regulation 52(6A)(c)\$</td><td>Upto 0.05%</td></tr> <tr> <td>B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</td><td>Upto 0.30%</td></tr> </tbody> </table>	Expense Head/Nature of expense	% of daily net assets	Investment Management and Advisory Fees (AMC fees)	Upto 2.00%	Trustee fee	Registrar & Transfer Agent (RTA) Fees	Audit fees	Custodian fees	Marketing & Selling expense including agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants	Costs of Statutory advertisements	Cost towards investor education & awareness (at least 2 bps)^	Brokerage & transaction cost over and above 12 bps for cash market trades.	GST on expenses other than investment management and advisory fees	GST on brokerage and transaction cost	Other expenses	Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	Upto 2.00%	Additional expenses under regulation 52(6A)(c)\$	Upto 0.05%	B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%
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Illustration – Impact of Expense Ratio on the Returns		
Value of Rs 1 lac on 12% annual returns in 1 year (return would be different between Regular and Direct Plan)		
	Regular Plan	Direct Plan
Amount Invested	100,000.00	100,000.00
NAV at the time of Investment	10.00	10.00
No of Units	10,000.00	10,000.00
Gross NAV at end of 1 year (assuming 12% gross annual return)	11.20	11.20
Expenses (assuming 1% p.a. & 0.50% p.a. Expense Ratio on average of opening and closing NAV for regular and direct plan respectively)	0.112	0.056
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.0880	11.1440
Value of Investment at end of 1 year (Before Expenses)	112,000.00	112,000.00
Value of Investment at end of 1 year (After Expenses)	110,940.00	111,440.00

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.

Note:

- a. The TER of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan. No commission for distribution of Units will be paid/charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.
- b. \$ The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case the exit load is not levied/ not applicable
- c. ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- d. Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent and 0.05 per cent of the value of trades of cash market. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent and 0.05 per cent of the value of trades of cash market and derivatives market transactions respectively. Any payment towards brokerage and transaction costs (Goods and Service Tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent of cash market may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- e. The expense of 30 bps shall be charged if the new inflows from B30 cities from retail investors as specified 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 B30 cities from retail investors 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 utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors. Provided further that amount incurred as expense on account of inflows from B30 cities from retail investors 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.
- f. In case inflows from retail investors from beyond the top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

Daily net assets X 30 basis points X New inflows from individuals from beyond top 30 cities

365* X Higher of (i) or (ii) above * 366, wherever applicable.

For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

- g. In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:
 - Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations
 - Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for the execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.

- h. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to the following limits as specified below:

Assets under management Slab (In Rs. crore)	Total expense ratio limits
on the first Rs. 500 crores of the daily net assets	2.00%
on the next Rs. 250 crores of the daily net assets	1.75%
on the next Rs. 1,250 crores of the daily net assets	1.50%
on the next Rs. 3,000 crores of the daily net assets	1.35%
on the next Rs. 5,000 crores of the daily net assets	1.25%
On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.
On balance of the assets	0.80%

- i. **Maximum Permissible expense:**

The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub-limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

The total expenses of the scheme including investment management and advisory fee shall not exceed beyond the limits as prescribed under clause 52(6) of SEBI (Mutual Funds) Regulations, 1996.

Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES. – Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.

Waiver of Load for Direct Applications

Not Applicable

Tax treatment for the Investors (Unit holders)

Taxation Rates applicable for FY 2022-23. The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult their own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of their participation in the schemes

I. TAX RATES FOR MUTUAL FUND INVESTORS

OTHER THAN EQUITY ORIENTED FUNDS

Tax Status of Investor	Capital Gains Tax ¹¹		Tax on Distributed Income under Dividend Option	TDS on Capital Gains ^{6,7}	TDS ^{6,7} on Distributed Income under Dividend Option
	Short Term	Long Term			
Resident Individual / HUF / AOP / BOI / Domestic Companies	At the applicable Tax slab rate	20%*	At the applicable Tax slab rate	NIL	10% ⁹
Domestic Companies / Firms	15% ¹³ / 22% ¹⁴ / 25% ¹⁵ / 30%				
N R I s ⁴	At the applicable Tax slab rate	<ul style="list-style-type: none"> • 20*(Listed Units) • 10%⁵ (Unlisted Units) 	At the applicable Tax slab rate	STCG – 30% LTCG – <ul style="list-style-type: none"> • 20*(Listed Units) • 10%⁵ (Unlisted Units)⁵ 	20% ²

*With indexation ⁹Without indexation

Tax & TDS are subject to applicable Surcharge and Health & Education Cess at the rate of 4%. Please see the Notes below.

NOTES:

1. Provided that the mutual fund units are held as capital assets.
2. Tax to be deducted at source as per section 196A of the Income tax Act, 1961 ('the Act') [plus applicable surcharge (please refer to Note 7 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge].
3. Securities Transaction Tax ('STT') is applicable only in respect of sale of units of Equity-oriented funds (EOFs) on a recognized stock exchange and on repurchase (redemption) of units of EOFs by the mutual fund. STT is not applicable in respect of purchase/ sale/ redemption of units of other schemes (other than EOFs).
4. Non-resident individuals (NRI) shall be entitled to be governed by provisions of the applicable Tax Treaty, which India has entered with the country of residence of the NRI, if that is more beneficial than the provisions of the Act, subject to certain conditions. As per section 90(4) of the Act, a non-resident shall not be entitled to claim treaty benefits, unless the non-resident obtains a Tax Residency Certificate of being a resident of home country. Furthermore, as per section 90(5) of the Act, non-resident is also required to provide such other documents and information, as prescribed by CBDT, as applicable.
5. As per section 112 of the Act, long-term capital gains in case of NRIs would be taxable @ 10% on transfer of capital assets, being unlisted securities, computed without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit.
6. Relaxation to NRIs from deduction of tax at higher rate (except income distributed by mutual fund) in the absence of Permanent Account Number (PAN) is subject to the NRI providing specified information and documents. As per provisions of Section 206AA of the Act, if there is default on the part of a NRI (entitled to receive redemption proceeds from the Mutual Fund on which tax is deductible under Chapter XVII of the Act) to provide its PAN, the tax shall be deducted at higher of the following rates: i) rates specified in relevant provisions of the Act; or ii) rate or rates in force; or iii) rate of 20%. However, the provisions of section 206AA of the Act shall not apply, if the requirements as stated in Rule 37BC of the Income-tax Rules, 1962, are met.
7. Further, a new section i.e. 206AB has been proposed to be inserted vide Finance Bill 2021 providing for higher rate for TDS for the non-filers of income-tax return. The proposed TDS rate in this section is higher of the followings rates: i) twice the rate specified in the relevant provision of the Act; or ii) twice the rate or rates in force; or iii) the rate of five per cent. However, the said proposed provisions will not apply to a non-resident who does not have a permanent establishment in India.
8. Surcharge Rate as a percentage of Income-tax :-

Tax Status	Income < ₹50 lakh	Income > ₹50 lakh but < / = ₹1 crore	Income > ₹1 crore but < / = ₹2 crore	Income > ₹2 crore but < / = ₹5 crore	Income > ₹5 crore
Individual / HUF/ AOP (resident & foreign)*	NIL	10%	15%	25%	37%
Tax Status	Income < / = ₹1 crore	Income > ₹1 crore, but < / = ₹10 crore	Income > ₹10 crore	-	-
Partnership Firm (Domestic / foreign)	NIL	12%	12%	-	-
Domestic company	NIL	7%	12%	-	-
Domestic company (opting for new tax regime)	NIL	10%	10%	-	-
Foreign company	NIL	2%	5%	-	-

	<p>In addition, "Health and Education Cess" @ 4% shall be applicable on aggregate of base tax and surcharge. * Enhanced surcharge rates shall not apply in case of capital gains earned under section 112A and 111A i.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to Securities Transaction Tax)</p> <p>9. There shall be no TDS deductible if dividend income paid / credited in respect of units of a mutual fund is below ₹ 5,000 in a financial year.</p> <p>10. Capital gains arising on the transfer or redemption of equity-oriented units held for a period of more than 12 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'.</p> <p>11. Capital gains arising on transfer or redemption of Units of schemes other than EOF shall be regarded as long-term capital gains, if such units are held for a period of more than 36 months immediately preceding the date of such transfer.</p> <p>12. As per section 112A of the Act, long-term capital gains on transfer of units of EOFs exceeding ₹ 100,000 shall be taxable @10% provided transfer of such units is subject to STT, without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. Further, cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.</p> <p>13. The lower rate @ 15% is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions as provided in the section 115BAB.</p> <p>14. If a company decides to opt for the new taxation regime as per the Taxation Law Amendment Act, 2019, then tax shall be levied at the rate of 22%. i.e., the lower rate of 22% is optional and subject to fulfilment of certain conditions as provided in section 115BAA.</p> <p>15. Tax shall be levied @ 25%, if the total turnover or gross receipts of the financial year does not exceed ₹ 400 crores. 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.</p> <p>16. Various Categories of MF Schemes which fall under "Other than Equity Oriented Funds":</p> <ul style="list-style-type: none"> • Liquid Funds /Overnight Funds / Money Market Funds / Income Funds (Debt Funds) / Gilt Funds • Hybrid Fund (Equity exposure < 65%) • Gold ETFs / Bond ETF / Liquid ETF • Fund of Funds (Domestic) other than Fund of funds as defined under the "Equity Oriented Fund" definition under section 112A of the Act. • Fund of Funds Investing Overseas • Infrastructure Debt Funds 	
Daily Net Asset Value (NAV) Publication	<p>The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to four decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.trustmf.com) by 11.00 pm on the day of declaration of the NAV/business day.</p>	
For Investor Grievances please contact	<p>Trust Asset Management Private Limited Mr. Nilesh Bhurke 801, 8th Floor, Naman Centre, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Email id: investor.service@trustmf.com</p>	<p>Registrar & Transfer Agents: KFin Technologies Limited Karvy Selenium Tower B, Plot No 31 & 32 Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad – 500032</p>

Unit holders information	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches, IDCW pay-out, etc. have taken place during that month, on or before 15th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. The CAS shall also provide the details of actual commission paid and such other disclosures in line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016.</p> <p>** The word 'transaction' shall include purchase, redemption, switch, IDCW pay-out, IDCW reinvestment, and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</p> <ul style="list-style-type: none"> In case of specific request is received from investors, an account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. <p>Half-Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half-yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive it in physical form. Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by the depository participant will contain the details of transactions <p>For more details, Investors are requested to refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p>FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:</p> <ul style="list-style-type: none"> On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period. The asset management company shall issue units in the dematerialized form to a unitholder in a within two working days of the receipt of the request from the unitholder Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before 15th of the succeeding month to the unitholders in whose folio(s)/ demat account(s) transactions have taken place during that month. SCAS shall be sent by Depositories every half-yearly (September/ March), on or before 21st day of succeeding month detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period. In case of demat accounts with nil balance and no transactions in securities and mutual fund folios, the depository shall send an account statement in terms of regulations applicable to the depositories. Consolidation shall be done based on the Permanent Account Number (PAN). In the event, the folio/ demat account has more than one registered holder, the first-named Unit holder/Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds/demat accounts across depository participants. In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unit holders. Unit holders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unit holders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For Unit holders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. The Unit holders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unit holders, an account statement shall be provided to the unit holders within 5 business days from the receipt of such request. No account statements will be issued to unit holders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions. SCAS sent within the time frame mentioned above is provisional and is subject to the realisation of payment instrument and/or verification of documents, including the application form.
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	<p>Portfolio Disclosures:</p> <p>In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month/ half-year for all Schemes on its website and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spread-sheet format. The Mutual Fund/AMCs will send to Unit holders a complete statement of the scheme portfolio, within ten days from the close of each month/ half-year or within such other frequency as may be specified from time to time, whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund/ AMC shall publish an advertisement disclosing the hosting of such a half-yearly scheme portfolio on its website and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on a specific request received from a unit holder.</p> <p>Half-Yearly Results:</p> <p>Mutual Fund/AMC shall within one month from the close of each half-year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.trustmf.com). Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half-yearly financial results on their website.</p> <p>Annual Report:</p> <p>The scheme-wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of the Scheme-wise Annual report will also be made available to the unit holders, at the registered offices at all times. The scheme-wise annual report will also be hosted on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unit holder. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of scheme-wise annual report on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>Communication through Email:</p> <p>For those unit holders who have provided an e-mail address, the AMC will send the communication by email. Unit holders who receive e-mail statements may download the documents after receiving an e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual 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. For ease of communication, the first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.</p>
Riskometer	<p>Based on the scheme characteristics, the Mutual Fund/AMC shall assign a risk level for the scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/ AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on the AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with the number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of the SEBI circular dated October 5, 2020.</p>
Potential Risk Class (PRC) Matrix	<p>Pursuant to SEBI circular ref. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, the Potential Risk Class (PRC) Matrix for TRUSTMF Overnight Fund, based on interest rate risk and credit risk is provided on the front page of the SID and KIM. The PRC Matrix displays the Interest rate risk (measured by Macaulay Duration) and Credit risk (measured by Credit Risk Value) associated with the Scheme. While the scheme Risk-o-meter reflects the current risk of the scheme, the PRC Matrix informs the investors about the maximum risk a fund manager can take in a debt fund and thus enable investors to make an informed decision. The compliance of the PRC Matrix will be as per the said circular and such other guidelines as may be issued from time to time.</p>
Swing Pricing Framework & Disclosure Requirements	<p>Swing pricing refers to a process for adjusting a fund's net asset value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity during the life of a fund, excluding ramp-up period or termination. In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market.</p> <p>The swing pricing framework shall apply in case of scenarios related to net - outflows from the schemes. Presently, the AMC has decided not to adopt the swing pricing framework for normal times.</p> <p>For more details, please refer the Scheme Information Document.</p>

**Transaction Charges
(For Lumpsum Purchases
and SIP Investments
routed through distributor
/ agent)**

SEBI has, with the intent to enable investment by people with small saving potential and to increase the reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for a subscription of Rs. 10,000/- and above.

In accordance with the said circular, Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of the type of product). Thereafter, the balance of the subscription amount shall be invested.

1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/agent:

Investor Type	Transaction charges [^]
First Time Mutual Fund Investor (across Mutual Funds)	Rs. 150 for subscription application of Rs.10, 000 and above.
Investor other than First Time Mutual Fund Investor	Rs. 100 for subscription application of Rs.10, 000 and above.

[^] The transaction charge, if any, shall be deducted by the TRUST AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN)/ PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN/ PEKRN/ KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. KFin Technologies Ltd in this regard

2. Transaction charges shall not be deducted/applicable for:
 - (a) Where the distributor of the investor has not opted to receive any transaction charges.
 - (b) Purchases/subscriptions for an amount less than Rs. 10,000/-.
 - (c) Transaction other than purchases/subscriptions relating to new inflows such as Switches, etc.
 - (d) Purchases/subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor/agent).
 - (e) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.
3. An Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on the investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on their assessment of various factors including the service rendered by the Distributor.

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.

Date: October 29, 2022

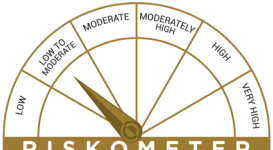
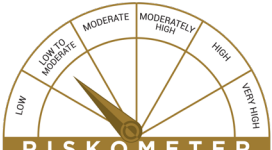
Place: Mumbai



KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

TRUSTMF MONEY MARKET FUND

(An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

Riskometer and Product Suitability Label			Potential Risk Class				
<p>This Product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">Income over short termInvestment in money market instruments <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	Scheme	Tier I Benchmark	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
			Interest Rate Risk ↓				
	Investors understand that their principal will be at Low to Moderate Risk	CRISIL Money Market Fund BI Index	Relatively Low (Class I)		B-I		
			Moderate (Class II)				
			Relatively High (Class III)				

Continuous offer for Units at NAV based prices.

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

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regards to the scheme.

NAME OF THE ASSET MANAGEMENT COMPANY	NAME OF MUTUAL FUND	NAME OF TRUSTEE COMPANY
TRUST Asset Management Private Limited (The AMC) 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302677 Website: www.trustmf.com	TRUST Mutual Fund 801, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000	TRUST AMC Trustee Private Limited 802, 8th Floor, Naman Centre, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Phone: +91 22 6274 6000 CIN: U65929MH2017PTC302821

Name of the Scheme	TRUSTMF Money Market Fund		
Type of the Scheme	An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.		
Mutual Fund Scheme Code	TRUS/O/D/MMF/22/03/0005		
Investment Objective	To generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year. However, there can be no assurance that the investment objective of the scheme will be realized.		
Asset Allocation Pattern of the Scheme	Under normal circumstances the asset allocation will be as follows:		
	Instruments	Indicative allocation (as % of total assets)	
		Minimum	Maximum
	Money Market Instruments^	0%	100%
			Low - Medium
<p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 and SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/583 dated June 25, 2021, the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <p>^Money market instruments would include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting / bill of exchange/ promissory notes, Repos, Reverse Repo, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations (SEBI / RBI) prevailing from time to time.</p> <ul style="list-style-type: none"> Investment in Securitised Debt- up to 40% of the total assets. Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time. The scheme will not invest in foreign securities. Investment for imperfect hedging up to 20% of total assets. Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets. The scheme shall invest in liquid schemes or schemes that invest in money market instruments/ securities only. The Scheme may engage in short selling of securities in accordance with the applicable guidelines / regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/ RBI up to the extent permitted by the regulations. The cumulative gross exposure through debt & money market instruments, fixed income derivatives, repo transactions and credit default swaps in corporate debt securities, and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme. <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p> <p>Change in Investment Pattern</p> <p>Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders.</p> <p>Pursuant to SEBI circular no. IIMARP/MF/CIR/01/294/98 dated February 04, 1998, and SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation can be altered for a short-term period on defensive considerations. In this event where the asset allocation falling outside the limits specified in the asset allocation table due to defensive considerations (active breaches), the Scheme will rebalance the portfolio within thirty (30) days. However, justification for the same shall be provided to the Investment Management Committee in writing. The Investment Management Committee shall then decide on the course of action.</p> <p>Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Management Committee. The Investment Management Committee shall then decide on the course of action and if they so desires can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, compliances relating to disclosures etc. shall be adhered in line with the said circular.</p> <p>It may please be noted that the AMC shall adhere to all the SEBI guidelines regarding the rebalancing of the asset allocation as stipulated from time to time.</p>			

Differentiation with existing open-ended Debt schemes

Differentiation with the existing open-ended debt scheme of TRUST Mutual Fund is as follows:

Name of the Scheme: **TRUSTMF Banking & PSU Debt Fund** (An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.)

Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments	Indicative allocation (as % of total assets)	Risk Profile	To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there can be no assurance that the investment objective of the scheme will be realised.	414.94	460
Debt Securities* (including securitised debt) & Money Market Instruments^ issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	80% - 100%	Low - Medium			
Government Securities (including State Development Loans, Treasury Bills/Cash Management Bills), Debt Securities (including securitised debt) & Money Market Instruments issued by other entities and Units issued by REITs & InvITs, within which	0% - 20%	Medium			
Units issued by REITs & InvITs	0% - 10%	Medium -High			
Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.					
^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREPS, bill rediscounting, bills of exchange/promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.					
*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans, UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.					

	<ul style="list-style-type: none">Investment in Securitised Debt - up to 40% of the total assetsInvestment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assetsGross Exposure to Repo of Corporate Debt Securities – up to the extent permitted by the Regulations (currently up to 10% of total assets, subject to change in line with the regulations from time to time).The scheme shall not invest in foreign securities.Investment for imperfect hedging up to 20% of Net assetsTotal Exposure to structured obligations such as corporate/promotor guarantee etc. may be to the extent of 10% of the net assets <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines/regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p>																									
	Name of the Scheme: TRUSTMF Liquid Fund (An open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.)																									
	<table><tr><th colspan="3">Asset Allocation Pattern</th><th rowspan="2">Investment Objective</th><th rowspan="2">Assets under management as on September 30, 2022 (Rs. in crores)</th><th rowspan="2">No. of Folios as on September 30, 2022</th></tr><tr><th>Instruments</th><th colspan="2">Indicative allocation (as % of total assets)</th><th>Risk Profile</th></tr><tr><td></td><th>Minimum</th><th>Maximum</th><td></td><td></td><td></td></tr><tr><td>Money market^ & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days</td><td>0%</td><td>100%</td><td>Low</td><td></td><td></td></tr></table> <p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of 1 year and such other instruments as eligible from time to time.</p> <p>*Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <p>Pursuant to SEBI Circular dated September 20,2019, the scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, the liquid assets shall include Cash, Government Securities, T-bills and Repo on Government Securities.</p>	Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022	Instruments	Indicative allocation (as % of total assets)		Risk Profile		Minimum	Maximum				Money market^ & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days	0%	100%	Low			<p>The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investments in high quality,debt and money market instruments.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realised.</p>	197.13	243
Asset Allocation Pattern			Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)				No. of Folios as on September 30, 2022																		
Instruments	Indicative allocation (as % of total assets)				Risk Profile																					
	Minimum	Maximum																								
Money market^ & Debt instruments* [including Tri-Party Repo/ Reverse Repo (including Corporate Bond Repo)] with maturity up to 91 days	0%	100%	Low																							

	<p>In case, the exposure in such liquid assets falls below 20% of the net assets of the scheme. The AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p> <p>The scheme may engage in short selling in accordance with the framework defined by SEBI in this regard from time to time.</p> <p>This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, The Scheme may invest in debt securities with a government guarantee as permitted by SEBI.</p> <ul style="list-style-type: none"> • The Scheme will not invest in securitised debt instruments. • The gross exposure of any mutual fund scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme. • The Scheme may invest in derivatives up to 50% of the total assets of the Scheme for the purpose of hedging and portfolio balancing purposes. These may include instruments such as interest rate swaps, interest rate futures, credit default swaps, forward rate agreements, etc. • The cumulative gross exposure through repo transactions in corporate debt securities along with, debt and derivatives shall not exceed 100% of the net assets of the scheme. • The scheme will not invest in foreign securities. • The scheme will undertake repo and stock lending transaction. • Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets. <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall not invest in / purchase debt and money market securities having a maturity of more than 91 days.</p> <p>Explanation:</p> <ul style="list-style-type: none"> • In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean unexpired maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated based on the weighted average maturity of the security. • In case of securities with put and call options (daily or otherwise) the unexpired maturity of the securities shall not be greater than 91 days. • In case the maturity of the security falls on a non- business day then the settlement of securities will take place on the next business day. • Inter-scheme transfers of securities held in other schemes shall be permitted in the Liquid Schemes, provided the unexpired maturity of securities so transferred does not exceed 91 days. 			
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Name of the scheme: **TRUSTMF Short Term Fund** (An open-ended short-term debt scheme investing in instruments such that the Macaulay Duration[#] of the portfolio is between 1 to 3 years. A moderate interest rate risk and relatively low credit risk.)

Asset Allocation Pattern				Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022
Instruments	Indicative allocation (as % of total assets)		Risk Profile	The scheme will endeavor to generate stable returns for investors with a short term investment horizon by investing in debt and money market instruments.	95.99	540
	Minimum	Maximum				
Debt Securities* & Money Market Instruments^	0%	100%	Low - Medium			
Units issued by REITs & InvITs	0%	10%	Medium - High			
<p>Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 the scheme shall hold at least 10% of their net assets in liquid assets. "Liquid assets" for this purpose shall include Cash, Government Securities, T-bills and Repo on Government Securities. The said threshold shall be modified based on the guidelines received from SEBI from time to time.</p> <p>^Money market instruments would include certificate of deposits, commercial papers, T-bills, repo, reverse repos and TREP, bill rediscounting, bills of exchange / promissory notes and government securities with unexpired maturity of upto 1 year and such other instruments as eligible from time to time.</p> <p>*Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, body corporates, central government securities, state development loans , UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <ul style="list-style-type: none">Investment in Securitised Debt- up to 40% of the total assets.Investment in Securities lending – up to 20% of the total assets with maximum single party exposure restricted to 5% of the total assets.Gross Exposure to Repo of Corporate Debt Securities –up to 10% of total assets, subject to changes in line with the regulations from time to time.The scheme will not invest in foreign securities.Investment for imperfect hedging up to 20% of total assets.Investment in structured obligations such as corporate / promotor guarantee etc. may be to the extent of 10% of the net assets.Investment in liquid schemes or schemes that invest predominantly in money market instruments/securities will be made for funds pending deployment. <p>The Scheme may engage in short selling of securities in accordance with the applicable guidelines/regulations. The scheme may invest in Credit Default Swaps (CDS) in accordance with the applicable regulations as and when permitted by SEBI/RBI up to the extent permitted by the regulations.</p> <p>The cumulative gross exposure through derivatives and debt & money market instruments along with repo transactions in corporate debt securities, credit default swaps and units issued by REITs & InvITs shall not exceed 100% of the net assets of the Scheme.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and / or AMFI guidelines as specified from time to time.</p> <p>#Macaulay duration is the measure of the weighted average time taken to get back the cash flows and is one comprehensive parameter portraying the risk-return profile of the bond. For further details please refer to the respective scheme information document.</p>				However, there can be no assurance that the investment objective of the scheme will be achieved.		

Name of the scheme: TRUSTMF Overnight Fund (An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)																
Asset Allocation Pattern				Investment Objective	Assets under management as on September 30, 2022 (Rs. in crores)	No. of Folios as on September 30, 2022										
<table><tr><td rowspan="2">Instruments</td><td colspan="2">Normal allocation (as % of total assets)</td><td rowspan="2">Risk Profile</td></tr><tr><td>Minimum</td><td>Maximum</td></tr><tr><td>Overnight Instruments / Debt Securities *</td><td>0%</td><td>100%</td><td>Low</td></tr></table>				Instruments	Normal allocation (as % of total assets)		Risk Profile	Minimum	Maximum	Overnight Instruments / Debt Securities *	0%	100%	Low	The investment objective of the Scheme is to provide reasonable returns commensurating with overnight call rates and providing a high level of liquidity, through investments in overnight securities having maturity/ residual unexpired maturity of 1 business day. However, there can be no assurance that the investment objective of the scheme will be realised.	62.88	255
Instruments	Normal allocation (as % of total assets)		Risk Profile													
	Minimum	Maximum														
Overnight Instruments / Debt Securities *	0%	100%	Low													
<p>*instruments including money market instruments with unexpired maturity of not greater than 1 business day.</p> <p>Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/683 dated December 10, 2021, the scheme can deploy up to 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. (The same shall be effective from January 09, 2022).</p> <ul style="list-style-type: none">• The scheme can take an exposure in repos of corporate bonds up to 10% of its total assets of the Scheme.• The Scheme will not invest in Foreign Securities, securitized debt instruments and derivative instruments. The Scheme will not engage in short selling or securities lending.• This Scheme will not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, the Scheme may invest in debt securities with a government guarantee as permitted by SEBI.• The scheme will not invest in instruments having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre- specified event for loss absorption• The Scheme may undertake repo/reverse repo transactions in Corporate Debt Securities. <p>Inter-scheme transfers will be permitted for debt and money market securities with maturity of upto 1 day only.</p> <p>Further, the term 'maturity' shall mean:</p> <p>a) In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean unexpired maturity.</p> <p>In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.</p> <p>b) In case the maturity of the security falls on a non-Business Day then settlement of the securities will take place on the next Business Day. Please refer paragraph "Overview of Debt Market in India" to understand the debt markets and the instruments available in the debt markets.</p> <p>Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.</p>																

Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized in the SID. Certain key risks are summarised below:</p> <p>Interest Rate Risk: As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise.</p> <p>Spread Risk: Yield Spreads between fixed income securities might change. Example: Corporate Bonds are exposed to the risk of widening of the spread between corporate bonds and gilts. Prices of corporate bonds tend to fall if this spread widens which might adversely affect the NAV of the scheme.</p> <p>Liquidity Risk: This risk pertains to how saleable a security is in the market or the ease at which a security can be sold at or close to its true value. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of some of the investments. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p>Credit Risk/ Default Risk: Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest and /or principal payment obligations and/or on violation of covenant(s) and/or delay in scheduled payment(s). Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer.</p> <p>Please read the SID carefully for details on risk factors before investment. The Fund by utilizing a holistic risk management strategy will endeavour to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring risk through various risk measurement tools.</p>												
Risk Management Strategies	<p>Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The AMC has systems that enable the fund manager to calculate various risk ratios, average duration etc. Investment Committee may from time to time define internal investment norms for the scheme.</p> <p>The Fund Management proposes to use analytic risk management tools like VAR/convexity/ modified duration for effective portfolio management.</p> <p>The limits at an issuer level are defined based on the following parameters:</p> <ul style="list-style-type: none">i. Eligible Instruments: Defines the eligible instruments where the scheme can investii. Minimum Liquidity: Defines the instruments considered as liquid instruments and the minimum investments in these instruments as a percentage of total net assetsiii. Maximum Illiquid component: Defines the instruments considered as illiquid and the maximum investment that can be made in these instruments as a percentage of net assetsiv. Rating: Defines minimum and/ or maximum investment in a particular rating as a percentage of total portfolios.v. Maturity: Defines the weighted average maturity of a portfolio. Also defines the weighted average maturity, maximum and maturity for certain asset types like corporate bond, PTCs, Gilts etc.												
Plans/Options & Default Plan/Option/Sub-option (In case the investor fails to specify their preference, the given default plan / option / sub-option would apply.)	<p>The Scheme offers Regular Plan and Direct Plan. Each Plan offers following Options.</p> <p>Regular Plan: This Plan is for investors who wish to route their investment through any distributor.</p> <p>Direct Plan: This Plan is for investors who invest directly without routing the investments through any distributors. Direct Plan has a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.</p> <p>Both Regular and Direct Plan(s), offer the below options / sub-options / facilities:</p> <table><tr><th>Options</th><th>Sub-Options/ Facilities</th><th>Frequency of Issuance*</th><th>Record Date*</th></tr><tr><td>Growth</td><td>Nil</td><td>NA</td><td>NA</td></tr><tr><td>Income Distribution cum Capital Withdrawal option (IDCW)</td><td>Monthly (IDCW rein-vestment and IDCW Payout)</td><td>Monthly</td><td>25th of each month</td></tr></table> <p>*or immediately succeeding Business Day if that is not a Business Day. The Trustee/AMC reserves the right to change the frequency/ record date from time to time.</p> <p>Please note that where the Unitholder has opted for IDCW Pay-out option and in case the amount of IDCW payable to the Unitholder is Rs.100/- or less under a Folio, the same will be compulsorily reinvested in the Scheme. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Money Market Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>The Trustee may decide to distribute by way of IDCW option, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW option will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.</p>	Options	Sub-Options/ Facilities	Frequency of Issuance*	Record Date*	Growth	Nil	NA	NA	Income Distribution cum Capital Withdrawal option (IDCW)	Monthly (IDCW rein-vestment and IDCW Payout)	Monthly	25 th of each month
Options	Sub-Options/ Facilities	Frequency of Issuance*	Record Date*										
Growth	Nil	NA	NA										
Income Distribution cum Capital Withdrawal option (IDCW)	Monthly (IDCW rein-vestment and IDCW Payout)	Monthly	25 th of each month										

	<p>Income Distribution cum Capital Withdrawal (IDCW) - The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of IDCW shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time. Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains. Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" in the application form e.g. "TRUSTMF Money Market Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date.</p> <p>Default Option: Growth option</p> <p>In case of valid application received without indicating choice between options under the scheme, the same shall be considered as Growth Option and processed accordingly.</p> <p>IDCW Frequency:</p> <p>IDCW Payout and IDCW Re-investment options are available with Monthly frequency only.</p> <p>Default Plan:</p> <p>Investors are requested to note the following scenarios for the applicability of "Direct Plan or Regular Plan" for valid applications received under the Scheme:</p> <table><tr><th>Scenario</th><th>Broker (ARN) Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	Scenario	Broker (ARN) Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
Scenario	Broker (ARN) Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
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4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not mentioned	Regular Plan																																		
Applicable NAV (after the scheme opens for repurchase and sale)	<p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular dated No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS:</p> <ol style="list-style-type: none">where the application is received upto 3.00 pm on a Business Day and funds are available for utilization before the cut-off time – the closing NAV of the Business Day shall be applicable;where the application is received after 3.00 pm on a Business Day and funds are available for utilization on the same day or before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of Business Day on which the funds are available for utilization shall be applicable. <p>For determining the applicable NAV for allotment of units in respect of purchase / switch in the Scheme, it shall be ensured that:</p> <ol style="list-style-type: none">Application is received before the applicable cut-off timeFunds for the entire amount of subscription/purchase as per the application are credited to the bank account of the scheme before the cut-off time.The funds are available for utilization before the cut-off time. <p>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS</p> <ul style="list-style-type: none">In respect of valid applications received up to 3.00 p.m., the closing NAV of the day immediately preceding the next business day.In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. <p>The above mentioned cut off timing shall be applicable to transactions through the online trading platform, systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc offered by scheme. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unit holder.</p>																																				

Investment Strategy	<p>The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</p> <p>The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.</p> <p>Investment views/decisions will be taken based on the following parameters:</p> <ol style="list-style-type: none"> Prevailing interest rate scenario Quality of the security/ instrument (including the financial health of the issuer) Maturity profile of the instrument Liquidity of the security Growth prospects of the company/industry Any other factors in the opinion of the fund management team 				
Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes	<p>Total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks and such other instruments if any, as may be specified by SEBI from time to time) shall not exceed 20%. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose.</p> <p>An additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) rated AA and above and registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. The total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.</p> <p>The Debt Schemes shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>The aforesaid limits shall be as prescribed by SEBI from time to time.</p>				
Creation of segregated portfolio	<p>In case of a credit event, the Scheme may create a segregated portfolio of debt and money market instruments as per applicable SEBI regulations/ circulars.</p>				
Minimum Application Amount / Number of Units	<table border="1"> <thead> <tr> <th data-bbox="448 1086 1007 1122">Purchase (Incl. Switch-in)</th><th data-bbox="1007 1086 1482 1122">Additional Purchase (Incl. Switch-in)</th></tr> </thead> <tbody> <tr> <td data-bbox="448 1122 1007 1435"> <p>Minimum of Rs. 1,000/- and in multiples of any amount thereafter</p> <p>Monthly SIP: Rs. 1,000/- (plus in multiple of any amount)</p> <p>Minimum instalments: 6</p> <p>Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount)</p> <p>Minimum instalments – 4</p> <p>The applicability of the minimum amount of instalment mentioned is at the time of registration only.</p> </td><td data-bbox="1007 1122 1482 1435"> <p>Minimum of Rs. 1,000/- and in multiples of any amount thereafter</p> </td></tr> </tbody> </table> <p>The same will not be applicable for any investment made in compliance with the SEBI circular no. SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).</p>	Purchase (Incl. Switch-in)	Additional Purchase (Incl. Switch-in)	<p>Minimum of Rs. 1,000/- and in multiples of any amount thereafter</p> <p>Monthly SIP: Rs. 1,000/- (plus in multiple of any amount)</p> <p>Minimum instalments: 6</p> <p>Quarterly SIP: Rs. 3,000/- (plus in multiple of any amount)</p> <p>Minimum instalments – 4</p> <p>The applicability of the minimum amount of instalment mentioned is at the time of registration only.</p>	<p>Minimum of Rs. 1,000/- and in multiples of any amount thereafter</p>
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Minimum redemption amount	<p>There will be no minimum redemption criterion.</p>				
Despatch of Proceeds of Repurchase (Redemption) Request	<p>As per SEBI Regulations, the Mutual Fund shall dispatch the redemption proceeds within the maximum period allowed, which is currently 10 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centres.</p> <p>However, under normal circumstances, the Mutual Fund shall endeavour to dispatch the redemption proceeds within 1-4 working days from the date of receipt of a valid redemption request at the Designated Investor Service Centres.</p> <p>All payments shall be dispatched by ordinary mail (with or without UCP) or Registered Post or by Courier, unless otherwise required under the Regulations, at the risk of the unit holder.</p>				

Benchmark Index	Tier I Benchmark- CRISIL Money Market Fund BI Index The aforesaid benchmark adequately represents the scheme’s category and is most suited for scheme performance comparison. The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the compliance with Regulations/ circulars issued by SEBI and AMFI in this regard from time to time.																																
IDCW Policy	The Trustee will endeavour to declare the pay-out for as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the SEBI (Mutual Funds) Regulations, 1996 ('SEBI (MF) Regulations'). The actual declaration of pay-out under IDCW option and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of pay-out IDCW option nor that the pay-out will be made regularly. When units are sold, and sale price (NAV) is higher than the face value of the unit, a portion of the sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to IDCW payout. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.																																
Name of the Fund Manager and Tenure for which the fund manager has been managing the scheme	Fund Manager – Mr. Anand Nevatia Tenure- Mr. Anand Nevatia is managing the scheme since its launch i.e. August 05, 2022.																																
Name of the Trustee Company	TRUST AMC Trustee Private Limited																																
Performance of the Scheme (as on September 30, 2022)	Performance details as on September 30, 2022 is as follows: <table><tr><th>Period</th><th>TRUSTMF Money Market Fund</th><th>CRISIL Money Market Fund BI Index (Benchmark Index)</th></tr><tr><td>Returns for the last 1 year</td><td>--</td><td>--</td></tr><tr><td>Returns for the last 3 years</td><td>--</td><td>--</td></tr><tr><td>Returns for the last 5 years</td><td>--</td><td>--</td></tr><tr><td>Returns since Inception</td><td>5.30%</td><td>5.04%</td></tr></table> Inception Date of the Scheme (Allotment Date): August 17, 2022. Returns furnished are that of Direct Plan – Growth Option. Returns (%) for less than 1 year are calculated on simple annualized basis. Different plans have a different expense structure. Past performance may or may not be sustained in future. Note: The scheme has not completed a financial year, hence the absolute returns bar diagram has not been represented.	Period	TRUSTMF Money Market Fund	CRISIL Money Market Fund BI Index (Benchmark Index)	Returns for the last 1 year	--	--	Returns for the last 3 years	--	--	Returns for the last 5 years	--	--	Returns since Inception	5.30%	5.04%																	
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Portfolio Disclosures	ADDITIONAL SCHEME RELATED DISCLOSURES a. Scheme’s portfolio holdings as on September 30, 2022: (i) Top 10 holdings (Issuer-wise): <table><tr><th>Name of Issuer</th><th>% to Net Assets</th></tr><tr><td>Government of India</td><td>29.10</td></tr><tr><td>National Bank for Agriculture and Rural Development</td><td>11.64</td></tr><tr><td>HDFC Bank Limited</td><td>11.62</td></tr><tr><td>ICICI Home Finance Company Limited</td><td>8.75</td></tr><tr><td>Axis Bank Limited</td><td>8.68</td></tr><tr><td>Tata Capital Financial Services Limited</td><td>8.65</td></tr><tr><td>ICICI Securities Limited</td><td>8.64</td></tr><tr><td>Small Industries Development Bank of India</td><td>5.80</td></tr><tr><td>EXIM Bank</td><td>5.77</td></tr><tr><td>TOTAL</td><td>98.65</td></tr></table> (ii) Sector Allocation (% of Net Assets): <table><tr><th>Sector</th><th>% to Net Assets</th></tr><tr><td>Financial Services</td><td>69.55</td></tr><tr><td>Sovereign</td><td>29.10</td></tr><tr><td>Others**</td><td>1.35</td></tr><tr><td>Total</td><td>100.00</td></tr></table> **Others under sector disclosure include Reverse Repo and cash & cash equivalents. For complete details and scheme’s latest monthly portfolio holding, investors are requested to visit www.trustmf.com .	Name of Issuer	% to Net Assets	Government of India	29.10	National Bank for Agriculture and Rural Development	11.64	HDFC Bank Limited	11.62	ICICI Home Finance Company Limited	8.75	Axis Bank Limited	8.68	Tata Capital Financial Services Limited	8.65	ICICI Securities Limited	8.64	Small Industries Development Bank of India	5.80	EXIM Bank	5.77	TOTAL	98.65	Sector	% to Net Assets	Financial Services	69.55	Sovereign	29.10	Others**	1.35	Total	100.00
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	<p>b. Scheme's portfolio turnover ratio: N.A.</p> <p>c. Aggregate investment in the scheme by the following categories of person(s) as on September 30, 2022</p> <table><tr><th>Sr. No.</th><th>Category of Persons</th><th>Net Asset Value of Units held (Rs. in Lacs)</th></tr><tr><td>1</td><td>AMC's Board of Directors</td><td>0.00</td></tr><tr><td>2</td><td>Fund Manager(s)</td><td>0.16</td></tr><tr><td>3</td><td>Other key managerial personnel (Other than Scheme's Fund Manager(s))</td><td>0.82</td></tr></table>	Sr. No.	Category of Persons	Net Asset Value of Units held (Rs. in Lacs)	1	AMC's Board of Directors	0.00	2	Fund Manager(s)	0.16	3	Other key managerial personnel (Other than Scheme's Fund Manager(s))	0.82																																	
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<p>Expenses of the Scheme</p> <p>(i) Load Structure</p>	<p>Entry Load: Not applicable</p> <p>According to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 01, 2009. The upfront commission, if any, on the investment made by the investor shall be paid by the investor directly to the Distributor, based on their assessment of various factors including the service rendered by the Distributor.</p> <p>Exit Load: Nil</p> <ul style="list-style-type: none">No Exit Loads will be charged in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme.No entry or exit load shall be charged in respect of units issued to unit holders on IDCW Reinvestments and units issued to unit holders as Bonus units.Switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load, if any, and vice versa.Pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unit holders shall be credited to the Scheme immediately, net of GST, if any.																																													
<p>(ii) Recurring expenses</p> <p>(As a % of daily net assets)</p>	<p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC and other expenses as given in the table below:</p> <p>The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change. Further Actual Expense ratio will be disclosed at the following link www.trustmf.com.</p> <table><tr><th>Expense Head / Nature of expense</th><th>% of daily net assets</th></tr><tr><td>Investment Management and Advisory Fees (AMC fees)</td><td rowspan="15">Upto 2.00%</td></tr><tr><td>Trustee fee</td></tr><tr><td>Registrar & Transfer Agent (RTA) Fees</td></tr><tr><td>Audit fees</td></tr><tr><td>Custodian fees</td></tr><tr><td>Marketing & Selling expense including agent commission</td></tr><tr><td>Cost related to investor communications</td></tr><tr><td>Cost of fund transfer from location to location</td></tr><tr><td>Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants</td></tr><tr><td>Costs of Statutory advertisements</td></tr><tr><td>Cost towards investor education & awareness (at least 2 bps)^</td></tr><tr><td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td></tr><tr><td>GST on expenses other than investment management and advisory fees</td></tr><tr><td>GST on brokerage and transaction cost</td></tr><tr><td>Other expenses</td></tr><tr><td>Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)</td><td>Upto 2.00%</td></tr><tr><td>Additional expenses under regulation 52(6A) (c)\$</td><td>Upto 0.05%</td></tr><tr><td>B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</td><td>Upto 0.30%</td></tr></table> <table><tr><th colspan="3">Illustration – Impact of Expense Ratio on the Returns</th></tr><tr><th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr><tr><td>Amount Invested at the beginning of the year</td><td>10,000</td><td>10,000</td></tr><tr><td>Returns before Expenses</td><td>1,500</td><td>1,500</td></tr><tr><td>Expenses other than Distribution Expenses</td><td>150</td><td>150</td></tr><tr><td>Distribution Expenses</td><td>50</td><td>-</td></tr><tr><td>Returns after Expenses at the end of the Year</td><td>1,300</td><td>1350</td></tr></table> <p>The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</p>	Expense Head / Nature of expense	% of daily net assets	Investment Management and Advisory Fees (AMC fees)	Upto 2.00%	Trustee fee	Registrar & Transfer Agent (RTA) Fees	Audit fees	Custodian fees	Marketing & Selling expense including agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements/allotment advice and dividend/redemption cheques and warrants	Costs of Statutory advertisements	Cost towards investor education & awareness (at least 2 bps)^	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	GST on expenses other than investment management and advisory fees	GST on brokerage and transaction cost	Other expenses	Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	Upto 2.00%	Additional expenses under regulation 52(6A) (c)\$	Upto 0.05%	B. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.	Upto 0.30%	Illustration – Impact of Expense Ratio on the Returns			Particulars	Regular Plan	Direct Plan	Amount Invested at the beginning of the year	10,000	10,000	Returns before Expenses	1,500	1,500	Expenses other than Distribution Expenses	150	150	Distribution Expenses	50	-	Returns after Expenses at the end of the Year	1,300	1350
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Note:

- a. The TER of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan. No commission for distribution of Units will be paid/charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.
- b. \$ The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case the exit load is not levied/ not applicable.
- c. ^ In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.
- d. Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent and 0.05 per cent of the value of trades of cash market. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent and 0.05 per cent of the value of trades of cash market and derivatives market transactions respectively. Any payment towards brokerage and transaction costs (Goods and Service Tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent of cash market may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- e. The expense of 30 bps shall be charged if the new inflows from B30 cities from retail investors as specified 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 B30 cities from retail investors 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 utilized for distribution expenses incurred for bringing inflows from B30 cities from retail investors. Provided further that amount incurred as expense on account of inflows from B30 cities from retail investors 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.
- f. In case inflows from retail investors from beyond the top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from individuals from beyond top 30 cities}}{365 \times \text{Higher of (i) or (ii) above} \times 366, \text{ wherever applicable.}}$$
For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.
- g. In terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, AMC may charge GST on following Fees and expenses as below:
- Investment Management and Advisory Fees: AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations
 - Other than Investment Management and Advisory Fees: AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for the execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- h. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to the following limits as specified below:

Assets under management Slab (In Rs. crore)	Total expense ratio limits
on the first Rs. 500 crores of the daily net assets	2.00%
on the next Rs. 250 crores of the daily net assets	1.75%
on the next Rs. 1,250 crores of the daily net assets	1.50%
on the next Rs. 3,000 crores of the daily net assets	1.35%
on the next Rs. 5,000 crores of the daily net assets	1.25%
On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily Net assets or part thereof.
On balance of the assets	0.80%

i. Maximum Permissible expense:

The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.

The total expenses of the scheme including investment management and advisory fee shall not exceed beyond the limits as prescribed under clause 52(6) of SEBI (Mutual Funds) Regulations, 1996.

Investors are requested to refer to SID under "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" for further details on total expenses permissible to be charged to the scheme in accordance with Regulation 52 of the SEBI (MF) Regulations.

Waiver of Load for Direct Applications	Not Applicable				
Tax treatment for the Investors (Unit holders) Taxation Rates applicable for FY 2022-23. The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult their own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of their participation in the schemes	I. TAX RATES FOR MUTUAL FUND INVESTORS				
	OTHER THAN EQUITY ORIENTED FUNDS				
	Tax Status of Investor	Capital Gains Tax¹¹		Tax on Distributed Income under Dividend Option	TDS on Capital Gains^{6,7}
		Short Term	Long Term		
	Resident Individual / HUF / AOP / BOI / Domestic Companies	At the applicable Tax slab rate	20%*	At the applicable Tax slab rate	NIL
	Domestic Companies / Firms	15% ¹³ / 22% ¹⁴ / 25% ¹⁵ / 30%			
	NRIs ⁴	At the applicable Tax slab rate	<ul style="list-style-type: none"> • 20%*(Listed Units) • 10%⁵⁵ (Unlisted Units) 	At the applicable Tax slab rate STCG – 30% LTCG – <ul style="list-style-type: none"> • 20%*(Listed Units) • 10%⁵⁵ (Unlisted Units)⁵ 	20% ²
<p>*With indexation ⁵Without indexation</p> <p>Tax & TDS are subject to applicable Surcharge and Health & Education Cess at the rate of 4%. Please see the Notes below</p> <p>NOTES:</p> <ol style="list-style-type: none"> 1. Provided that the mutual fund units are held as capital assets. 2. Tax to be deducted at source as per section 196A of the Income tax Act, 1961 ('the Act') [plus applicable surcharge (please refer to Note 7 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge]. 3. Securities Transaction Tax ('STT') is applicable only in respect of sale of units of Equity-oriented funds (EOFs) on a recognized stock exchange and a repurchase (redemption) of units of EOFs by the mutual fund. STT is not applicable in respect of purchase/sale/redemption of units of other schemes (other than EOFs). 4. Non-resident individuals (NRI) shall be entitled to be governed by provisions of the applicable Tax Treaty, which India has entered with the country of residence of the NRI, if that is more beneficial than the provisions of the Act, subject to certain conditions. As per section 90(4) of the Act, a non-resident shall not be entitled to claim treaty benefits, unless the non-resident obtains a Tax Residency Certificate of being a resident of home country. Furthermore, as per section 90(5) of the Act, non-resident is also required to provide such other documents and information, as prescribed by CBDT, as applicable. 5. As per section 112 of the Act, long-term capital gains in case of NRIs would be taxable @ 10% on transfer of capital assets, being unlisted securities, computed without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. 6. Relaxation to NRIs from deduction of tax at higher rate (except income distributed by mutual fund) in the absence of Permanent Account Number (PAN) is subject to the NRI providing specified information and documents. As per provisions of Section 206AA of the Act, if there is default on the part of a NRI (entitled to receive redemption proceeds from the Mutual Fund on which tax is deductible under Chapter XVII of the Act) to provide its PAN, the tax shall be deducted at higher of the following rates: i) rates specified in relevant provisions of the Act; or ii) rate or rates in force; or iii) rate of 20%. However, the provisions of section 206AA of the Act shall not apply, if the requirements as stated in Rule 37BC of the Income-tax Rules, 1962, are met. 7. Further, a new section i.e. 206AB has been proposed to be inserted vide Finance Bill 2021 providing for higher rate for TDS for the non-filers of income-tax return. The proposed TDS rate in this section is higher of the followings rates: i) twice the rate specified in the relevant provision of the Act; or ii) twice the rate or rates in force; or iii) the rate of five per cent. However, the said proposed provisions will not apply to a non-resident who does not have a permanent establishment in India. 					

8. Surcharge Rate as a percentage of Income-tax :-

Tax Status	Income < ₹50 lakh	Income > ₹50 lakh but < / = ₹1 crore	Income > ₹1 crore but < / = ₹2 crore	Income > ₹2 crore but < / = ₹5 crore	Income > ₹5 crore
Individual / HUF/ AOP (resident & foreign)*	NIL	10%	15%	25%	37%
Tax Status	Income < / = ₹1 crore	Income > ₹1 crore, but < / = ₹10 crore	Income > ₹10 crore	-	-
Partnership Firm (Domestic / foreign)	NIL	12%	12%	-	-
Domestic company	NIL	7%	12%	-	-
Domestic company (opting for new tax regime)	NIL	10%	10%	-	-
Foreign company	NIL	2%	5%	-	-

In addition, "Health and Education Cess" @ 4% shall be applicable on aggregate of base tax and surcharge.

* Enhanced surcharge rates shall not apply in case of capital gains earned under section 112A and 111A i.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to Securities Transaction Tax)

9. There shall be no TDS deductible if dividend income paid / credited in respect of units of a mutual fund is below ₹ 5,000 in a financial year.
10. Capital gains arising on the transfer or redemption of equity-oriented units held for a period of more than 12 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'.
11. Capital gains arising on transfer or redemption of Units of schemes other than EOF shall be regarded as long-term capital gains, if such units are held for a period of more than 36 months immediately preceding the date of such transfer.
12. As per section 112A of the Act, long-term capital gains on transfer of units of EOFs exceeding ₹ 100,000 shall be taxable @10% provided transfer of such units is subject to STT, without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. Further, cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.
13. The lower rate @ 15% is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions as provided in the section 115BAB.
14. If a company decides to opt for the new taxation regime as per the Taxation Law Amendment Act, 2019, then tax shall be levied at the rate of 22%. i.e., the lower rate of 22% is optional and subject to fulfilment of certain conditions as provided in section 115BAA.
15. Tax shall be levied @ 25%, if the total turnover or gross receipts of the financial year does not exceed ₹ 400 crores. 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.
16. Various Categories of MF Schemes which fall under "Other than Equity Oriented Funds":
 - Liquid Funds / Overnight Funds / Money Market Funds / Income Funds (Debt Funds) / Gilt Funds
 - Hybrid Fund (Equity exposure < 65%)
 - Gold ETFs / Bond ETF / Liquid ETF
 - Fund of Funds (Domestic) other than Fund of funds as defined under the "Equity Oriented Fund" definition under section 112A of the Act.

Daily Net Asset Value (NAV) Publication

The AMC will calculate and disclose the first NAV of the Scheme within 5 business days from the date of allotment. Subsequently, The NAV will be calculated and disclosed for every Business Day. The NAVs of the Scheme will be calculated up to four decimals. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.trustmf.com) by 11.00 pm on the day of declaration of the NAV/business day.

For Investor Grievances please contact

Trust Asset Management Private Limited
 Mr. Nilesh Bhurke
 801, 8th Floor, Naman Centre, G - Block,
 Bandra Kurla Complex, Bandra (East),
 Mumbai – 400051
 Phone: +91 22 6274 6000
 CIN: U65929MH2017PTC302677
 Email- investor.service@trustmf.com

Registrar & Transfer Agents:
 KFin Technologies Limited.
 Karvy Selenium Tower B, Plot No 31 & 32
 Gachibowli Financial District,
 Nanakramguda, Serilingampally,
 Hyderabad – 500032

Unit holders information	<p>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</p> <p>Account Statements:</p> <ul style="list-style-type: none"> AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. <p>Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unit holder in whose folio transactions viz. subscriptions, redemptions, switches, IDCW pay-out, etc. have taken place during that month, on or before 15th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. The CAS shall also provide the details of actual commission paid and such other disclosures in line with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 read with SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016. ** The word 'transaction' shall include purchase, redemption, switch, IDCW pay-out, IDCW reinvestment, and Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</p> <ul style="list-style-type: none"> In case of specific request is received from investors, an account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before 15th of the succeeding month to the unitholders in whose folio(s)/ demat account(s) transactions have taken place during that month. SCAS shall be sent by Depositories every half-yearly (September/ March), on or before 21st day of succeeding month detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period. In case of demat accounts with nil balance and no transactions in securities and mutual fund folios, the depository shall send an account statement in terms of regulations applicable to the depositories. Consolidation shall be done based on the Permanent Account Number (PAN). In the event, the folio/ demat account has more than one registered holder, the first-named Unit holder/Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds/demat accounts across depository participants. In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unit holders. Unit holders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unit holders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For Unit holders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail. The Unit holders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unit holders, an account statement shall be provided to the unit holders within 5 business days from the receipt of such request. No account statements will be issued to unit holders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions. SCAS sent within the time frame mentioned above is provisional and is subject to the realisation of payment instrument and/or verification of documents, including the application form. <p>Half-Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half-yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive it in physical form. Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by the depository participant will contain the details of transactions <p>For more details, Investors are requested to refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p>
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- Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before 15th of the succeeding month to the unitholders in whose folio(s)/ demat account(s) transactions have taken place during that month.
- SCAS shall be sent by Depositories every half-yearly (September/ March), on or before 21st day of succeeding month detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.
- In case of demat accounts with nil balance and no transactions in securities and mutual fund folios, the depository shall send an account statement in terms of regulations applicable to the depositories.
- Consolidation shall be done based on the Permanent Account Number (PAN). In the event, the folio/ demat account has more than one registered holder, the first-named Unit holder/Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds/demat accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unit holders.
- Unit holders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unit holders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unit holders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unit holders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unit holders, an account statement shall be provided to the unit holders within 5 business days from the receipt of such request.
- No account statements will be issued to unit holders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to the realisation of payment instrument and/or verification of documents, including the application form.

Portfolio Disclosures:

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the last day of the month/ half-year for all Schemes on its website and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spread-sheet format. The Mutual Fund/AMCs will send to Unit holders a complete statement of the scheme portfolio, within ten days from the close of each month/ half-year or within such other frequency as may be specified from time to time, whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund/ AMC shall publish an advertisement disclosing the hosting of such a half-yearly scheme portfolio on its website and on the website of AMFI (www.amfiindia.com). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on a specific request received from a unit holder.

Half-Yearly Results:

Mutual Fund/AMC shall within one month from the close of each half-year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.trustmf.com). Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of such unaudited half-yearly financial results on their website.

Annual Report:

The scheme-wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of the Scheme-wise Annual report will also be made available to the unit holders, at the registered offices at all times. The scheme-wise annual report will also be hosted on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).

The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unit holder. Further, the Mutual Fund/AMC shall publish an advertisement disclosing the hosting of scheme-wise annual report on its website (www.trustmf.com) and on the website of AMFI (www.amfiindia.com).

Communication through Email:

For those unit holders who have provided an e-mail address, the AMC will send the communication by email. Unit holders who receive e-mail statements may download the documents after receiving an e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual 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. For ease of communication, the first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.

Riskometer	Based on the scheme characteristics, the Mutual Fund/AMC shall assign a risk level for the scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on the AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with the number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of the SEBI circular dated October 5, 2020.						
Potential Risk Class (PRC) Matrix	Pursuant to SEBI circular ref. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, the Potential Risk Class (PRC) Matrix for TRUSTMF Money Market Fund, based on interest rate risk and credit risk is provided on the front page of the SID and KIM. The PRC Matrix displays the Interest rate risk (measured by Macaulay Duration) and Credit risk (measured by Credit Risk Value) associated with the Scheme. While the scheme Risk-o-meter reflects the current risk of the scheme, the PRC Matrix informs the investors about the maximum risk a fund manager can take in a debt fund and thus enable investors to make an informed decision. The compliance of the PRC Matrix will be as per the said circular and such other guidelines as may be issued from time to time.						
Swing Pricing Framework & Disclosure Requirements	<p>Swing pricing refers to a process for adjusting a fund's net asset value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity during the life of a fund, excluding ramp-up period or termination. In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market.</p> <p>The swing pricing framework shall apply in case of scenarios related to net - outflows from the schemes. Presently, the AMC has decided not to adopt the swing pricing framework for normal times.</p> <p>For more details, please refer the Scheme Information Document.</p>						
Transaction Charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent)	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase the reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for a subscription of Rs. 10,000/- and above.</p> <p>In accordance with the said circular, Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of the type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <ol style="list-style-type: none"> Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/agent: <table border="1"> <thead> <tr> <th>Investor Type</th><th>Transaction charges[^]</th></tr> </thead> <tbody> <tr> <td>First Time Mutual Fund Investor (across Mutual Funds)</td><td>Rs.150 for subscription application of Rs.10, 000 and above.</td></tr> <tr> <td>Investor other than First Time Mutual Fund Investor</td><td>Rs.100 for subscription application of Rs.10, 000 and above.</td></tr> </tbody> </table> <p>[^] The transaction charge, if any, shall be deducted by the TRUST AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN)/ PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN/ PEKRN/ KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. KFin Technologies Ltd in this regard.</p> <ol style="list-style-type: none"> Transaction charges shall not be deducted/applicable for: <ol style="list-style-type: none"> Where the distributor of the investor has not opted to receive any transaction charges. Purchases/subscriptions for an amount less than Rs. 10,000/-. Transaction other than purchases/subscriptions relating to new inflows such as Switches, etc. Purchases/subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor/agent). Transactions carried out through the Stock Exchange Platforms for Mutual Funds. An Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on the investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on their assessment of various factors including the service rendered by the Distributor. 	Investor Type	Transaction charges [^]	First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10, 000 and above.	Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10, 000 and above.
Investor Type	Transaction charges [^]						
First Time Mutual Fund Investor (across Mutual Funds)	Rs.150 for subscription application of Rs.10, 000 and above.						
Investor other than First Time Mutual Fund Investor	Rs.100 for subscription application of Rs.10, 000 and above.						

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.

Date: October 29, 2022

Place: Mumbai



TRUST
MUTUAL
FUND

CLEAR • CREDIBLE • CONSISTENT

RISKOMETER, PRODUCT SUITABILITY & PRC

TRUSTMF Banking & PSU Debt Fund

(An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
PRODUCT LABEL: This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Regular income over short to medium termInvestment primarily in debt and money market securities issued by Banks, PSU, PFI and Municipal Bonds *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Scheme RISKOMETER Investors understand that their principal will be at Moderate Risk	Benchmark RISKOMETER CRISIL Banking & PSU Debt Index	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Relatively Low (Class I)			
			Moderate (Class II)			
			Relatively High (Class III)	A-III		

TRUSTMF Liquid Fund

(An open-ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 to 3 Years. A moderate interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Income over short termInvestment in debt & money market instruments with portfolio Macaulay Duration between 1 - 3 years *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Scheme RISKOMETER Investors understand that their principal will be at Low to Moderate Risk	Benchmark RISKOMETER CRISIL Short Duration Fund AII Index	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Relatively Low (Class I)			
			Moderate (Class II)	A-II		
			Relatively High (Class III)			

TRUSTMF Short Term Fund

(An open-ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 to 3 Years. A moderate interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Income over short termInvestment in debt & money market instruments with portfolio Macaulay Duration between 1 - 3 years *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Scheme RISKOMETER Investors understand that their principal will be at Low to Moderate Risk	Benchmark RISKOMETER CRISIL Short Duration Fund AII Index	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Relatively Low (Class I)			
			Moderate (Class II)	A-II		
			Relatively High (Class III)			

TRUSTMF Overnight Fund

(An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label			Potential Risk Class			
PRODUCT LABEL: This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Regular income over short term that may be in line with overnight call rates with low risk and high level of liquidityInvestment in debt and money market instruments with overnight maturity *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Scheme RISKOMETER Investors understand that their principal will be at Low Risk	Benchmark RISKOMETER CRISIL Overnight Fund AI Index	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Relatively Low (Class I)	A-I		
			Moderate (Class II)			
			Relatively High (Class III)			

TRUSTMF Money Market Fund

(An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

Riskometer and Product Suitability Label			Potential Risk Class			
PRODUCT LABEL: This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Income over short termInvestment in money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	Scheme RISKOMETER Investors understand that their principal will be at low to moderate risk	Tier I Benchmark RISKOMETER CRISIL Money Market Fund BI Index	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Relatively Low (Class I)		B-I	
			Moderate (Class II)			
			Relatively High (Class III)			

COMMON APPLICATION FORM

Please read instructions carefully. Please strike off any sections that are not relevant or not applicable.



All sections should be filled in English and in BLOCK LETTERS only.

Application No. _____

1. DISTRIBUTOR INFORMATION

ARN/RIA Code/Portfolio Manager's Registration (PMRN) #	Sub Broker's ARN	Internal Code for Sub-Broker/ Employee	Employee Unique Identification Number (EUIN)	FOR OFFICE USE ONLY Registrar/Bank Serial No./ Date and Time of Receipt
ARN-	ARN-		E- (Of Individual ARN holder or of employee/ Relationship Manager/Sales Person of the Distributor)	

#By mentioning RIA / PMRN code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of TRUST Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No.II(10)). – 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 /sub broker of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First/Sole Unit Holder/Guardian	Signature of Second Unit Holder	Signature of Third Unit Holder
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TRANSACTION CHARGES

(Please ✓ any one of the below)
(Refer Instruction No.XII)

☐ I am a first time investor in mutual funds (₹150 will be deducted) OR ☐ I am an existing investor in mutual funds (₹ 100 will be deducted)
Applicable for transactions routed through a distributor who has 'opted in' for transaction charges. Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including service rendered by the distributor.

2. APPLICANT'S DETAILS (Please refer Instruction No. II) All fields are mandatory.

MODE OF OPERATION

☐ Single ☐ Anyone or Survivor
☐ Joint (Default Option is Joint)

Folio No

1st APPLICANT* Mr Ms. M/S

Date of Birth

PAN/PEKRN*

KIN[^] ☐ Proof Attached

Aadhar (Optional)

GUARDIAN NAME IF MINOR /CONTACT PERSON
(FOR NON INDIVIDUALS) /POA HOLDER

Date of Birth

LEGAL ENTITY IDENTIFICATION (LEI) CODE[§]

Mandatory in case of Minor**

GUARDIAN/POA HOLDER

Guardian's Relationship with minor -

☐ Father ☐ Mother ☐ Court Appointed Guardian

Proof of Date of Birth -

☐ Birth Certificate ☐ Passport ☐ Others _____

PAN/PEKRN*

KIN[^] ☐ Proof Attached

Aadhar (Optional)

2nd APPLICANT*

Mr Ms. M/S

Date of Birth

PAN/PEKRN*

KIN[^] ☐ Proof Attached

Aadhar (Optional)

3rd APPLICANT*

Mr Ms. M/S

Date of Birth

PAN/PEKRN*

KIN[^] ☐ Proof Attached

Aadhar (Optional)

*Mandatory information - If left blank, the application is liable to be rejected.** Mandatory in case the Sole/First applicant is minor. ^ Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN).

§LEI is applicable for Non-Individual investor including HUF, not applicable to individuals, minor & NRI investor.

3. CORRESPONDENCE DETAILS OF SOLE/FIRST APPLICANT (AS PER KYC RECORDS)

Correspondence Address		Overseas Address (Mandatory for NRI / FII Applicants)	
HOUSE / FLAT NO.		HOUSE / FLAT NO.	
STREET ADDRESS		STREET ADDRESS	
CITY / TOWN	STATE	CITY / TOWN	STATE
COUNTRY	PINCODE	COUNTRY	PINCODE
Tel No.		Mobile No.	
Email ID		If not filled, default ISD code will be assumed as +91 (India)	

This email id belongs to (Mandatory Please ✓): ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ POA ☐ Custodian (for FPIs only) ☐ PMS
This mobile number belongs to (Mandatory Please ✓): ☐ Self ☐ Sp ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ POA ☐ Custodian (for FP ☐ PMS

☐ All communications will be sent by default to the registered E-mail ID / Mobile No. In case you wish to receive physical communication (please ✓ here) Trees are green gold – Save Trees

4 TAX STATUS (Please ✓)

- | | | | | | |
|--|--|--|---|---|--|
| <input type="checkbox"/> Resident Individual | <input type="checkbox"/> Foreign National | <input type="checkbox"/> Public Limited Company | <input type="checkbox"/> Government Body | <input type="checkbox"/> AOP/BOI | <input type="checkbox"/> Defence Establishment |
| <input type="checkbox"/> Guardian | <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Private Limited Company | <input type="checkbox"/> Financial Institution | <input type="checkbox"/> *Trust / Society / NGO | <input type="checkbox"/> Person of Indian Origin |
| <input type="checkbox"/> HUF | <input type="checkbox"/> Partnership Firm | <input type="checkbox"/> Body Corporate | <input type="checkbox"/> FII | <input type="checkbox"/> QFI | <input type="checkbox"/> Provident fund |
| <input type="checkbox"/> NRI-NRE | <input type="checkbox"/> LLP | <input type="checkbox"/> Bank | <input type="checkbox"/> Foreign Portfolio Investor / FII | | <input type="checkbox"/> National Pension System |
| <input type="checkbox"/> NRI-NRO | <input type="checkbox"/> Gratuity Fund | <input type="checkbox"/> Other _____ | | | |

*We are falling under "Non-Profit Organization" [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). Yes No
If yes, please quote Registration No. of Darpan portal of Niti Aayog _____

If not, please register immediately and confirm with the above information. Failure to get above 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. We are aware that 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.

5. DEMAT ACCOUNT DETAILS (OPTIONAL)

NSDL: Depository Participant (DP) ID (NSDL only)	Beneficiary Account Number (NSDL only)	CDSL: Depository Participant (DP) ID (CDSL only)

Enclosure (Please tick any box) ☐ Client Master List (CML) ☐ Transaction cum holding Statement ☐ Cancelled Delivery Transaction Slip (DIS)

Investor opting to hold units in Demat Form, may provide a copy of the DP statement which will enable us to match Demat details as stated in the Application Form...

6. BANK DETAILS (MANDATORY) (Please refer Instruction No. V)

Mandatory information - If left blank the application is liable to be rejected. (Mandatory to attach proof i.e. Cancelled cheque with name pre-printed/Bank Statement with the latest Transactions of two months in case the pay-out bank account is different from the source bank account.) For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account Number Account Type ☐ Current ☐ Savings ☐ NRO ☐ NRE ☐ FCNR ☐ Others (please specify)

Bank Name & Branch

Branch City IFSC Code MICR Code

7. FATCA AND CRS DETAILS - For Individuals [Including Sole Proprietor] (MANDATORY) (Refer Instruction III)

Non-Individual investors should mandatorily fill separate FATCA Form (Annexure 1B). The below information is required for all applicants / guardian

Are you a tax resident (i.e. are you assessed for tax) in any other country outside India? ☐ Yes ☒ No (please tick ✓)

If "YES" please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/ Resident/ Green Card holder/ Tax Resident in the respective countries.

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <input type="text"/>
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <input type="text"/>
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others <input type="text"/>

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type TIN or other please specify)
First Applicant / Guardian			Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Second Applicant			Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
Third Applicant			Reasons <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

☐ Reason A → The country where the Account Holder is liable pay to tax does not issue Tax Identification Number to its residents ☐ Reason B → No TIN required (Select this reasons Only if the authorities of the country of tax residence do not require the TIN to be collected) ☐ Reason C → Others please state the reasons thereof :

Address Type of Sole /1st Holder	Address Type of 2nd Holder	Address Type of 3rd Holder
<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business

Annexure 1A (Form for Additional KYC, FATCA & CRS Annexure for Individual Accounts) and 1B (Form for Ultimate Beneficial Owner including additional FATCA & CRS information - for Non-Individuals / Legal Entity) are available on the website of AMC i.e. www.trustmf.com or at the Official Point of Acceptance of TRUST MF.

8. KYC DETAILS (MANDATORY)

OCCUPATION [Please tick (✓)]

	Private Sector Service	Public Sector Service	Government Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Forex Dealer	Others
First Applicant / Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Please specify)
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Please specify)
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

	<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
First Applicant / Guardian	OR Net worth (Mandatory for Non-Individuals) ₹ <input type="text"/> as on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> as on (Not older than 1 year)
Second Applicant	<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 OR Net worth ₹ <input type="text"/>
Third Applicant	<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 OR Net worth ₹ <input type="text"/>

9. PEP DETAILS** (MANDATORY)

	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you Politically Exposed Person? (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you related to a Politically Exposed Person? (PEP)**	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

10. INVESTMENT & PAYMENT DETAILS Please refer SID of respective scheme for Plans, Sub-options and Dividend frequency (Refer Instructions VI)

Scheme name **TRUSTMF** Plan: ☐ Direct ☐ Regular Option: ☐ Growth (Default) ☐ IDCW* Reinvestment ☐ IDCW* Payout

IDCW* Income Distribution cum Capital Withdrawal option

Mode of payment : ☐ Self ☐ Third Party Payment

(Please fill the 'Third Party Payment Declaration Form')

Payment mode: ☐ DD ☐ Cheque ☐ Fund Transfer ☐ RTGS/NEFT

Amount (figures) Cheque/DD/UTR/UMR No. Cheque Date

Account No. Account Type ☐ Saving ☐ Current ☐ NRO ☐ NRE ☐ FCNR ☐ Others (please specify)

Bank & Branch Name

Default frequency for Dividend Reinvestment of IDCW option would be Daily; *Default frequency for Dividend Payout of IDCW* option would be Monthly.

11. NOMINATION DETAILS - I/We wish to nominate - ☐ Yes ☐ No If ticked "No", please sign here FOR INDIVIDUALS (SINGLE OR JOINT APPLICANTS) (REFER INSTRUCTIONS XIII)

SIGNATURE

Sr. No	Name of Nominee	In case of Minor, Date of Birth of Minor & Guardian Name	Allocation %	Relationship with Investor	Nominee's Signature (Optional)/In case of Minor-Guardian's Signature (Mandatory)
1					
2					
3					

The percentage of allocation / share in favour of each of the nominees should be indicated against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent.

12. DECLARATION & SIGNATURE(S)

I / We have read, understood the terms and conditions of the scheme related documents and agree to comply with the same as an Unitholder. I / We hereby apply for allotment of Units of the Scheme(s) and confirm and declare as under:

- I/We am/are eligible Investor(s) as per the scheme related documents and not prohibited by any order/ruling /judgement passed by any Statutory Authority. 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. I/We hereby consent for providing transactions data feed, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RIA/Portfolio Managers registered in the concerned folio, if applicable.
- I/We hereby provide my/our consent to TRUST Asset Management Private Limited for (i) collecting, / sharing (ii) validating/authenticating with Unique Identification Authority of India ("UIDAI") by itself or through its Registrar and Transfer Agent ("RTA"); and (ii) downloading and updating my/our Aadhaar number(s) and associated demographic information (including updated information) in my/our accounts/folios under the scheme, based on my/our Income Tax Permanent Account Number ("PAN") in accordance with the Aadhaar Act, 2016, PMLA and rules & regulations made thereunder and applicable SEBI guidelines. I/We hereby further authorise TRUST MF /AMC for sharing/disclosing of the Aadhaar number(s) and associated demographic information (including any updated information) by itself or through its RTA, depository participants, and asset management companies of other SEBI registered mutual funds, and their RTAs, for the purpose of updating the same in my/our accounts/folios based on my/our PAN.
- I / We confirm that I am / we are Non Resident Indians / Person(s) of Indian Origin / Foreign Portfolio Investors but not (i) United States persons as per applicable Regulations or (ii) residents of Canada, and I / we have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account maintained in accordance with applicable RBI guidelines.
- The information given by me /us in or along with this application form is true and correct and I / We agree to furnish such other further/additional information as may be required by the TRUST MF /AMC. I/We undertake to promptly inform the TRUST MF /AMC/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished by me/us from time to time.
- I/We shall be liable and responsible for any loss, claims suffered, directly or indirectly by TRUST MF /AMC / RTA/ SEBI Intermediaries, arising out of any false, misleading, inaccurate and incomplete information furnished by me/us at the time of investing/redeeming the units. I/We hereby unconditionally and irrevocably indemnify and at all time keep indemnified, save and harmless TRUST MF /AMC /Trustee and their officers, directors and employees against all actions, proceedings, claims, losses, damages, charges and expenses incurred or suffered /paid by TRUST MF /AMC in this regard and in case of any dispute 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 TRUST MF /AMC /its distributor for this investment and have not received nor been induced by any rebate or gifts, directly or indirectly, to make this investment.
- I / We will be bound and shall abide by the terms and conditions as prescribed by the TRUST MF /AMC as amended from time to time.

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant
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TRUST MUTUAL FUND - ACKNOWLEDGMENT SLIP

(To be filled in by the investor)

Application No.

From

Stamp & Signature



Instrument No.	Dated	Amount (Rs.)	Scheme
	D D M M Y Y		

Toll Free Number	Email ID	Website
1800 267 7878	investor.service@trustmf.com	www.trustmf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

CHECKLIST FOR DOCUMENTATION

Please submit the following documents with your application (where applicable).

	Documents	Individuals	NRIs	Minors	^Companies/ Body Corporates	^Trusts	^Societies	^HUF	^Partnership	^FPIs	^IIP/ FILs*	Investments through Constituted Attorney
1.	Certificate of Incorporation/Registration				✓	✓			✓	✓	✓	
2.	Resolution/Authorization to invest				✓	✓	✓		✓	✓	✓	
3.	List of Authorized Signatories with Specimen Signature(s)@			✓	✓	✓		✓	✓	✓	✓	
4.	Memorandum & Articles of Association				✓							
5.	Trust Deed					✓					✓	
6.	Bye-Laws						✓					
7.	Partnership Deed/Deed of Declaration							✓	✓			
8.	Notarized Power of Attorney											✓
9.	Proof of PAN (including for guardian)	✓#	✓	✓#	✓	✓	✓	✓	✓	✓	✓	✓
10.	Proof of KYC/CKYC - KIN number	✓#	✓	✓#	✓	✓	✓	✓	✓	✓	✓	✓
11.	Proof of Aadhaar Card (Optional)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	Overseas Auditor's Certificate (applicable for DTAA)		✓							✓		
13.	Foreign Inward Remittance Certificate		✓							✓		
14.	Date of Birth Certificate or School Living Certificate or Passport of Minor			✓								
15.	Document evidencing relationship with Guardian			✓								
16.	Declaration for Identification of Beneficial ownership			✓	✓	✓		✓	✓	✓		
17.	FATCA/CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

All documents for entities above should be originals/true copies certified by the Director/Trustee/Company Secretary/Authorized Signatory/Notary Public.

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

* For FILs, 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.

^ Existing Mutual Fund investor who are KYC compliant, the above mentioned documents are not required. Board Resolution & Authorised Signatory List with specimen signatures is mandatory.

Instructions to Unit holders to fill the Application form

I General Instruction

Please read the Key Information Memorandum/Scheme Information Document of the Scheme and Statement of Additional Information and addendum issued from time to time carefully before investing in the Scheme. Unit holders are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the unit holders have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of TRUST Mutual Fund /TRUST Asset Management Private Company.

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction/ changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes. Applications incomplete in any respect are liable to be rejected. TAMPL /TRUST AMC Trustee Company Private Limited have absolute discretion to reject such Application Forms.

II Application Information

- Name should be given in full without any abbreviations. Preferably write exactly as it appears in your PAN or as it appears in the incorporation document as the case may be.
- Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
- Name of the contact person, email and telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of HUF, the Karta should sign on behalf of the HUF.
- In case an unit holder opts to hold the Units in demat form, the applicant(s) details mentioned in Section 2, should be the same as appearing in demat account held with the investor's Depository Participant.
- The Official Point of Acceptance Center/Collection Center will affix time stamp/manual stamp and return the acknowledgement slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
- Please fill in all the fields to prevent rejection of your Application Form. Please refer to the checklist provided herein to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/fund transfer instructions must be submitted to the nearest Official Point of Acceptance/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
- Unit holders must write the Application Form number/Folio number on the reverse of the cheques accompanying the Application Form.
- Direct Application: Unit holders subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" against the scheme name in the application. Unit holders should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for 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. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/ sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/ her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

- In case of NRI investment, complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FIIs should necessarily state their overseas address failing which application may be rejected. In addition, Indian address should be stated for correspondence.

The physical application form(s) for transactions (in non- demat mode) from such U.S. person will be accepted only at the Official Point of Acceptance of transactions of the Fund in India. Additionally, such transactions in physical application form(s) will also be accepted through

Distributors of the AMC and other platforms in India, subject to receipt of such additional documents/undertakings, etc., as may be stipulated by the AMC/Trustee from time to time.

- Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
 - In case of application by minor, they shall only be the sole unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor. Please fill the parent's name in case of first applicant and date of birth of all unit holders. Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
 - As per AMFI Circular No. 135/BP/77/2018-19, email ID and Mobile Number of the Primary Unit Holder of the folio to be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided. In cases where the email address/mobile No. is not provided in the application form, the email address/mobile no. of the first applicant as per the KYC data will be taken as the email address/mobile No. The email address of one unit holder shall not be allowed/updated against folios of other/multiple unit holders, unless a specific written request is received in this regard, duly signed by the unit holders in such folios belong to the same family (applicable in respect of individual unit holders only).
- 'Family' for this purpose shall mean self, spouse, dependent children, dependent parents, dependent siblings as specified in SEBI Circular No. CIR/MIRSD/15/2011 dated Aug 02, 2011, addressed to all Stock Exchanges.
- In case, if the application has more than one unit holder and the mode of holding is not specified in the application form, the default option for holding would be considered to be "Joint". However, in all such cases, communications, proceeds of all dividend/redemption will be paid to the first named holder.

- Legal Entity Identifier (LEI) - The Legal Entity Identifier (LEI) is a 20-digit number used to uniquely identify parties to financial transactions worldwide. The LEI system has been introduced 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).

The circular states that "Entities can obtain LEI from any of the Local Operating Units (LOUs) accredited by the Global Legal Entity Identifier Foundation (GLEIF), the body tasked to support the implementation and use of LEI. In India, LEI can be obtained from Legal Entity Identifier India Ltd. (LEIL) (<https://www.cciindia-lei.co.in>), which is also recognized as an issuer of LEI by the Reserve Bank under the Payment and Settlement Systems Act, 2007"

III FATCA & CRS details

beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green cardholder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. The Fund/AMC reserves the right to reject any application or compulsorily redeem the units held directly or beneficially in case the applicant/unit holder fails to furnish the relevant information and/or documentation or is found to be holding units in contravention of the FATCA provisions.

IV Implementation of Aadhaar & PAN requirements

It is mandatory for all unit holders to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted.

Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number:

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. However, the date for mandatory submission of Aadhaar in respect for accounts/folios of a new investor has been deferred by an order passed by Hon'ble Supreme Court. Further, pursuant to the notification on Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2019, Aadhar can be accepted as a valid document for proof of address or proof of identity, provided the investor redact or blackout their Aadhaar number

of address or proof of identity, provided the investor redact or blackout their Aadhaar number while submitting the applications for investments. The said guidelines may change from time to time.

For more details kindly refer SAI

Unit holders residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission. However sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the unit holders.

For NRIs/ Residents of Assam and Meghalaya States

1. If PAN is not submitted, following documents to be submitted
2. Any one Officially Valid Document (OVD) containing name, identity and address details
3. Recent Photograph
4. Any other document including in respect of the nature of business and financial status of the client as may be required by the reporting entity

Officially Valid Documents (OVD)

1. Passport
2. Driving License
3. Voter's Identity Card
4. NREGA Job Card duly signed by an officer of State Government
5. Letter issued by National Population Register containing details name, address
6. Any other document as notified by Central Government in consultation with Regulator

V Bank Account details

It is mandatory to attach cancelled original cheque/self-certified copy of blank cheque/self-certified Bank Statement/first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/Bank Pass Book/Bank Statement) is required as an incremental additional document in case of:

Registration of the unit holder's Bank Mandate at the time of investment

Subsequent change in the unit holder's Bank Mandate.

SEBI Regulations have made it mandatory for unit holders to mention the Bank Name & address of branch and Bank Account Number in their Investment application form in order to protect the interest of unit holders from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/Adding Multiple Bank Accounts. Individuals/HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

VI Investment details

Unit holders should indicate the Plan/Option for which the application is made. In case unit holders wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected the default option/Sub option as prescribed in KIM will be applicable.

If the scheme name on the application form and on the payment instrument is different, the application will be processed and units will be allotted as per the Scheme name mentioned in the application/transaction slip duly signed by unit holder(s).

1. Systematic Investment Plan (SIP):

Unit holders are given an additional facility of Systematic Investment Plan (SIP) in the Scheme(s) of TRUST MF. Thus, by investing a fixed amount at regular interval, Unit holders can take advantage of the benefits of Rupee Cost Averaging; such facility will be treated as Subscription along with the applicable NAV/load, if any. Unit holder can enroll themselves for SIP by submitting the enrolment form alongwith the relevant documents like debit instructions, the first cheque to start SIP and a cancelled cheque or a copy of cheque in case of NACH mandate as the case may be, at any of our ISCs. Unit holders should note that AMC may take initial transaction processing time upto 30 days. Unit holder will have right to discontinue the SIP at any time, if they so desire.

Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):

NACH/Direct Debits/Standing Instructions mode of payments will be available for investments in SIP. NACH is an electronic payment facility launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing System (ECS) mandates. Unit holders can avail NACH facility by duly filling up and submitting the SIP Enrolment cum NACH Mandate Form. The NACH facility shall be available subject to the terms and conditions contained in the Mandate Form and other guidelines as prescribed by NPCI from time to time.

2. Investment through MICRO SIP:

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012, addressed to AMFI, Investments in the mutual fund schemes [including investments through Systematic Investment Plans (SIP)] up to Rs. 50,000/- per unit holder per year shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, unit holders seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian

citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of unit holders will not be eligible for this exemption.

The AMC/Trustee reserve the right to change/modify the terms and conditions under the SIP prospectively at a future date.

VII Mode of Payment

1. Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted.

No money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. 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 ISC available for unit holders.

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

2. Payment through Stock invest, outstation cheques and cash will not be accepted
3. As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', TRUST Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further information please refer SAI.
4. Cheque should be drawn in favor of "**Scheme name of TRUST MF**" and should be crossed Account Payee Only.
5. Returned Cheques will not be presented again for collection and the accompanying application will be rejected.
6. Single Cheque for investments in multiple schemes and multiple cheques for investments in single scheme will not be accepted. In case investor wishes to invest in multiple schemes, they will need to provide multiple payment instruments / instructions and similarly, single payment instrument for investment in single scheme.
7. In case of investment through electronic mode (NEFT/RTGS/ Transfer letter), you are requested to contact the nearest AMC/KFintech ISCs for the Bank Account Number to which the purchase/additional purchase amount is to be credited.
8. NRIs/FII's:

Repatriation basis: - Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.

Non Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

9. In case of payment through electronic mode (NEFT/RTGS or Transfer Letter), need to provide the bank acknowledgement copy along with purchase application.
10. Third party payments

- a) Third party payments (i.e where payment is made from a source other than that of the first holder) will not be accepted by the Fund, except if made under the following exceptional categories, i) employer on behalf of employee as payroll deductions for SIP/Lumpsum investments, ii) Custodian on behalf of FII/client and iii) Payment by Asset Management Company (AMC) to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by the AMC through Systematic Investment Plans or Lumpsum Investment v) Payment by a Corporate to its Agent/Distributor/ Dealer, on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plan or Lumpsum Investment. In such cases, KYC acknowledgement along with additional declarations will have to be submitted along with the application form, failing which the application will be rejected. Such declaration to be submitted in original & in the prescribed standard format and unique across each lumpsum investment.

In case of payment from a joint bank account, first holder in the folio has to be one of the joint holders of the bank account from which the payment is made. Hence, joint holders may pre-register their bank accounts (single/ multiple) with the AMC/RTA, by completing the Multiple Bank Account Registration Form, if they intend to make payment on behalf of other joint holder(s) in the folio. In such cases the application will be accepted and not treated as a third party payment.

- b) Where the payment instrument does not mention the bank account holders name/s, unit holder should attach bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a pre-funded instrument, a bank certification of the bank account no. and account holders name should be attached, in the required format. Pre-funded instrument issued against cash shall not be accepted for investments of Rs. 50,000/- or more.

For RTGS/NEFT/online bank transfer etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application.

The AMC reserves the right to reject the application, post acceptance of the same, if any of the requisite documents/declarations are unavailable or incomplete, in which case the AMC shall refund the subscription money. No interest will be payable on the subscription money refunded. Refund orders will be marked 'A/c. payee only' and will be in favour of and be dispatched to the Sole/First Applicant, by courier/speed post/ registered post.

VIII Payment of redemption/dividend

Unit holders are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of dividend/redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

- The 11 digit IFSC (Indian Financial System Code)
- The 9 digit MICR (Magnetic Ink Character Recognition) - Number appearing next to the cheque number in the cheque leaf (attach copy of the cancelled cheque for verification)

Based on the above information AMC will enable secure transfer of your redemption and dividend payouts via the various electronic mode of transfers (RTGS/NEFT/Direct Credit mode that are available in the banking system).

"If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible". For validation of IFSC/MICR code, unit holder to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the AMC will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

IX Purchase/Redemption of Units through Stock exchange Infrastructure

Unit holders can purchase and redeem units of the on Mutual Fund Services System (MFSS), NMF II of the National Stock Exchange of India Ltd. (NSE) and on the BSE STAR MF System of Bombay Stock Exchange Ltd. (BSE). Please refer Scheme Information Document(s) of the Scheme(s) for further details.

X Prevention of Money Laundering and Know your Customer (KYC)

According to SEBI Guidelines under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 on December 23, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New unit holders are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.trustmf.com.
- The Fund shall perform the initial KYC of its new unit holders and may undertake enhanced KYC measures commensurate with the risk profile of its unit holders in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the unitholders on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. KFIN Technologies Ltd. ("Kfintech") may also undertake the KYC of the unit holders on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a letter to the unit holder within SEBI stipulated timelines, confirming the details thereof.
- Once the unit holder has done KYC with a SEBI registered intermediary, the unit holder need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.
- It is mandatory for intermediaries including mutual funds to carry out IPV of its new unit holders. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. TAMPL and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund unit holders. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the unit holders, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant unit holders of the Fund can continue to invest as per the current practice. However, existing unit holders are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the unit holders/applicant/ reject applications/subsequent application in order to fulfil the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

Implementation of Central KYC (CKYC)

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.

Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalisation of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual unit holders investing into the Fund are requested to note the following changes, from February 1, 2017.

- New individual unit holders who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund.
- If any new individual unit holder uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such unitholder will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form.

Unit holders who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the unit holder's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.

XI Ultimate Beneficial Owner (UBO)

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, unit holders (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proofs to identify the UBO, i.e., identity and address proof.

Ultimate Beneficial Owner (UBO) is the natural person, who ultimately owns or controls, directly or indirectly your organisation. Controlling ownership interest has been defined as ownership of/ entitlement to:

- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership or;
- 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;
- In case of Trust, beneficial owners of the trust needs to be known by determining the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership;
- In case the unit holder is a listed company or a subsidiary where the majority is held by a listed company, then the details of shareholders or beneficial owners is not required;
- 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.

Unit holders (other than Individuals & listed companies) shall be mandatorily required to submit the following additional documents along with the declaration, to the Fund at the time of an investment transaction. Additionally, unit holders shall be required to notify the fund, when there is a change in the beneficial ownership:

- Copy of the latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the Company Secretary/Whole time director/MD.
- Documents confirming identity and address of the UBOs of the entity.

Unit holders are requested to note that, the fund shall reserve the right to seek additional information to ascertain the beneficial or controlling ownership in the entity investing with the fund. Applications without the information are subject to rejection/ refund.

XII Transaction Charge in respect of Applications routed through Distributors/Brokers

In terms of SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs 10,000/- and above shall be charged to the unit holders w.e.f. November 1, 2011 and paid to the distributors/ brokers (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

- For existing mutual fund unit holders: Rs.100/- per subscription of Rs.10,000/- and above;
- For the first time mutual fund unit holders: Rs. 150/- per subscription of Rs. 10,000/- and above;
- In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/- and above. In such cases the transaction charge would be recovered in 4 installments, starting from the 2nd to 5th instalment;
- There shall be no transaction charge on subscription of below Rs. 10,000/-;
- There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows;
- There shall be no transaction charge on direct investments;
- There shall be no transaction charge on subscriptions carried out through the Stock Exchange Platform.

In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012,

distributors shall also have an option either to opt in or opt out of levying transaction charge based on type of the product. The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unit holder and paid to the distributor and the balance shall be invested.

XIII Nomination details

Applicants applying for Units singly/jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for/holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. W.e.f. April 1, 2011, nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (PoA) holders.
2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
4. Nomination in respect of the units stands rescinded upon the redemption/transfer/transmission of units.

5. Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
7. Nomination shall be maintained at the folio/account level and shall be applicable for all schemes in the folio/account.

XIV Declaration and Signatures

1. Signature should be in black or blue ink only.
2. Signatures should be in English or in any Indian language. Thumb impressions and Signatures in languages not specified in the Eight 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. In case of HUF, the Karta will sign on behalf of the HUF.
3. Applications on behalf of minors should be signed by their Guardian.

Trust MF/TAMPL, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the SID, SAI and furnishing necessary information to the satisfaction of the Mutual Fund/AMC.

COMMON SIP REGISTRATION FORM & NACH MANDATE

Please read instructions carefully. Please strike off any sections that are not relevant or not applicable.



Application No.

DISTRIBUTOR INFORMATION

ARN/RIA Code/Portfolio Manager's Registration (PMRN)#	Sub Broker's ARN	Internal Code for Sub-Broker/ Employee	Employee Unique Identification Number (EUIIN)	FOR OFFICE USE ONLY Registrar/Bank Serial No./ Date and Time of Receipt
ARN-	ARN-		E- (Of Individual ARN holder or of employee/ Relationship Manager/Sales Person of the Distributor)	

#By mentioning RIA / PMRN code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of TRUST Mutual Fund.

Declaration for "execution-only" transaction (only where EUIIN box is left blank) – I/We hereby confirm that the EUIIN 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 /sub broker of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of First/Sole Unit Holder/Guardian	Signature of Second Unit Holder	Signature of Third Unit Holder
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1. UNITHOLDER INFORMATION

Folio No.	<input type="text"/>	Legal Entity Identification(LEI) Code ⁵	<input type="text"/>
1st/Sole Unit Holder Name	Mr. Ms. M/s	<input type="text"/>	<input type="text"/>
Second Applicant Name	Mr. Ms. M/s	<input type="text"/>	<input type="text"/>
Third Applicant Name	Mr. Ms. M/s	<input type="text"/>	<input type="text"/>
PAN/PEKRN of First Applicant	<input type="text"/>	Second Applicant	<input type="text"/>
		Third Applicant	<input type="text"/>

2. INVESTMENT DETAILS (Choice of Plan [Please ✓])

Scheme	TRUSTMF	Plan (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW* Reinvestment <input type="checkbox"/> IDCW* Payout	Dividend Frequency	<input type="text"/>
*IDCW- Income Distribution cum Capital Withdrawal Option		5LEI is applicable for Non-Individual investor including HUF, not applicable to individuals, minor & NRI investor.	

Note: Default Option will be Growth in case option not selected or in case of any ambiguity

Enrolment Period: From Date	<input type="text"/>	To Date	<input type="text"/>	OR Perpetual (99 years) (Default)	<input type="checkbox"/>
First SIP Instalment via: Cheque No	<input type="text"/>	Drawn on Bank and Branch	<input type="text"/>		
Amount: ₹	<input type="text"/>	A/c. No.	<input type="text"/>		
Each SIP Amount: ₹	<input type="text"/>	Amount in Words	<input type="text"/>		

Frequency: (Please ✓)	<input type="checkbox"/> Monthly (SIP) (Minimum instalment amounting to Rs. 1,000/- (plus in multiple of any amount thereafter) (Minimum instalments – 6)	<input type="checkbox"/> Quarterly (SIP) (Minimum instalment amounting to Rs. 3,000/- (plus in multiple of any amount thereafter) (Minimum instalments – 4)
Date <input type="text"/>	Preferred Debit Date (Any day from 1st to 28th of the month.)	Date <input type="text"/> Preferred Debit Date (Any day from 1st to 28th of the month.)

I/We hereby authorize TRUST Mutual Fund and their authorized service providers to debit my/our following bank account by NACH clearing for collection of SIP payments. Note: Please allow 1 month for NACH Mandate to register and start. ***Maximum SIP end period should be upto 30 years from the start date.**

3. DEMAT ACCOUNT DETAILS (OPTIONAL)

NSDL: Depository Participant (DP) ID (NSDL only)	Beneficiary Account Number (NSDL only)	CDSL: Depository Participant (DP) ID (CDSL only)
<input type="text"/>	<input type="text"/>	<input type="text"/>

4. DECLARATION & SIGNATURE(S)

I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of SIP enrolment through Direct Debit/NACH and agree to abide by the same. I/We hereby apply for the units of the scheme for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in NACH/Direct Debit.

I/We authorise the bank to honour the instructions as mentioned in the application form. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any. I/We agree that Trust Asset Management Private Limited / Trust Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the direct debit instructions of additional sum on a specified date from my account. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder 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.

Date	Signature of First Applicant.	Signature of Second Applicant.	Signature of Third Applicant.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

This form should be accompanied with One Time Mandate Form (OTM)

TRUST MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

From

Application No.

Stamp & Signature



Instrument No.	Dated	SIP Frequency	SIP Amount (Rs.)	Scheme
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



ONE TIME BANK MANDATE (NACH/OTM/DIRECT DEBIT FORM)

Tick (✓) CREATE ✓ MODIFY CANCEL	UMRN	F	O	R		O	F	F	I	C	E		U	S	E		O	N	L	Y		Date	D	D	M	M	Y	Y	Y	Y
	Sponsor Bank Code	FOR OFFICE USE ONLY										Utility Code	FOR OFFICE USE ONLY																	
	I/We hereby authorize	TRUST MUTUAL FUND										to debit (tick ✓)	SB	CA	CC	SB-NRE	SB-NRO	Other												
	Bank Account No.																													
With Bank	Name of customers bank	IFSC												or MICR																
an amount of rupees	IN WORDS															₹	IN FIGURES													
Frequency	<input checked="" type="checkbox"/> Monthly <input checked="" type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Half yearly <input checked="" type="checkbox"/> Annually <input checked="" type="checkbox"/> As & when presented										DEBIT TYPE <input checked="" type="checkbox"/> Fixed amount <input checked="" type="checkbox"/> Maximum Amount																			
Reference/Application No.																Phone No.														
Scheme Name																Email ID														

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD From To or <input type="checkbox"/> Until cancelled	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	Signature of Primary Account Holder As per Bank Record 1. Name as in Bank records	Signature of Account Holder As per Bank Record 2. Name as in Bank records	Signature of Account Holder As per Bank Record 3. Name as in Bank records
D	D	M	M	Y	Y	Y	Y													
D	D	M	M	Y	Y	Y	Y													

This is to inform that I/We have registered for NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my/our investments in the Schemes of TRUST Mutual Fund / TRUST AMC shall be made from my/our above mentioned bank account with your Bank. I/We hereby authorize the representatives of TRUST Asset Management Private Limited, Investment Manager to TRUST Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the Bank to debit my/our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my/our participation in NACH/Direct Debit/SI.

Terms and conditions

1. Please refer the Key Information Memorandum (KIM) and Scheme Information Document (SID) of the respective Scheme for applicable NAV, risk factors, load (exit entry) and other information on the respective schemes before investing.
2. Complete Application form and SIP Enrollment Form along with the first cheque should be submitted to the AMC/KFIN Investor Service Centres (ISCs).
3. Investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for NACH. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/ branch for which NACH is to be registered.
4. First SIP cheque and subsequent SIP installments via NACH should be of the same amount.
5. If the date of debit to the investors account happens to be a non business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of units will happen as per the terms and conditions listed in the concerned SID.
6. Incorrect/Incomplete applications are liable to be rejected.
7. TRUST Asset Management Private Limited reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP.
8. NACH instructions will take a minimum of one month for registration with the bank and hence the first debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in SID.
9. The mandate registration form will be submitted through National Automated Clearing House (NACH) and Banks participating in Direct Debit Facility. This facility is offered to investors having Bank accounts in select banks and the list is available on NPCI website. i.e. www.npci.org.in. The list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
10. In case investors bank account is available under NACH Facility; registration will be done through NACH platform.
11. New investors, who wish to enroll for SIP through NACH, should fill the Common Application Form & SIP NACH mandate.
12. Initial cheque should be drawn on any bank, which is situated at & is a member of the Banker's Clearing House located at the place where the SIP application is submitted or payable at par & should participate in local MICR clearing. Please contact the nearest designated Investor Service Centre for the updated list. For outstation applications, the initial DD has to be payable at the nearest AMC locations. No outstation cheques will be accepted. The cheque should be drawn in favor of the Scheme chosen (e.g. Pay **TRUSTMF LIQUID FUND**) & crossed A/c Payee Only.
13. Payments will be accepted by NACH mode. For this purpose, investors/ unit holders are required to give NACH mandate Form to debit their bank accounts at periodic intervals & credit the subscription proceeds to TRUST Mutual Fund Bank Account.
14. Returned/Dishonored cheque/NACH Rejects will not be presented again for collection. If the 1st installment cheque is dishonored, the SIP processing/registration will be rejected.
15. The SIP Enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the bank account is closed and no request for change in bank account has been submitted.
16. If investor has not provided the SIP frequency/period date, the default SIP frequency would be monthly & the SIP installments would be the minimum number of installments of the respective Schemes as specified in the SID. The default date will be considered as 10th of the month for Monthly option.
17. A duly filled & signed SIP NACH mandate along with the first cheque (if investment is in the new Scheme).
18. The investor may choose to discontinue this facility by giving 30 Calendar days written notice to any of AMC/ Registrar Investor Service centers.
19. Request for change in bank mandate to be submitted atleast 30 Calendar days before the due date of next SIP installment.
20. The bank account provided for NACH (Debit) should be in the list of banks participating in NACH.
21. MICR code or IFSC code should be mandatorily filled on NACH mandate, MICR code starting and or ending with 000 are not valid for NACH.
22. The investor agrees to abide by the terms and conditions of NACH facility of NPCI as applicable at the time of investment and as may be modified from time to time.
23. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks, computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
24. Investors will not hold TRUST Asset Management Private Limited, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to the local holidays or any other reason.
25. SIP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
26. SIP registration will be automatically terminated upon receipt of intimation of death of the Unit holder.
27. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
28. To avail of SIP in separate schemes via NACH facility, an investor will have to fill a separate form for each Scheme. A single form cannot be used for different Schemes simultaneously.
29. As per Prevention of Money Laundering Act, 2002, it is mandatory for all investors to be KYC compliant.
30. **Employee Unique Identification Number (EUIDN):**

SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of Mutual Fund products to quote the EUIDN obtained by him/her from AMFI in the Application Form. EUIDN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing.

Mutual Fund products are also required to obtain and quote EUIDN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIDN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIDN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIDN of the Sales Person (if any) in the EUIDN space.
31. **Legal Entity Identifier (LEI) -**

The Legal Entity Identifier (LEI) is a 20-digit number used to uniquely identify parties to financial transactions worldwide.

The LEI system has been introduced 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).

The circular states that "Entities can obtain LEI from any of the Local Operating Units (LOUs) accredited by the Global Legal Entity Identifier Foundation (GLEIF), the body tasked to support the implementation and use of LEI. In India, LEI can be obtained from Legal Entity Identifier India Ltd. (LEIL) (<https://www.cilindia-lei.co.in>), which is also recognized as an issuer of LEI by the Reserve Bank under the Payment and Settlement Systems Act, 2007".

INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

1. The Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form.
2. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque bank account details are subject to third party verification.
3. Investors are deemed to have read and understood the terms and conditions of NACH Facility, SIP registration through NACH facility, the Scheme Information Document, Statement of Additional Information, Key Information memorandum, Instructions and Addendum issued from time to time of the respective Scheme(s) of TRUST Mutual Fund.
4. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
5. Please mention the amount in figures and words.
6. Please fill all the required details in the Debit mandate Form for NACH. The sole/first holder must be one of the holders in the bank account.
7. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
8. The 9 digit MICR or the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You will be able to find these code on cheque leaf.
9. Maximum end period on the mandate can be upto 30 years from the start date.
10. Amount limit for NACH Mandate/E Mandate is upto 1 crore.

Toll Free Number	Email ID	Website
1800-267-7878	investor.service@trustmf.com	www.trustmf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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THIRD PARTY PAYMENT DECLARATION FORM

Third Party Payment Declaration Form should be completed in **English** and in **BLOCK LETTERS** only.
(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)
(This form should be enclosed with each Subscription Form/SIP Enrolment Form.)



Declaration Form No. _____

Date: _____

FOR OFFICE USE ONLY

Date of Receipt	Application number	Branch Transaction No.

1. UNIT HOLDER'S DETAILS (Refer Instruction No. 2)

Application No. _____

NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)

Mr. Ms. M/s _____

2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

Mr. Ms. M/s _____

Nationality _____ PAN# _____

KIN Number _____ KYC** [Please tick (✓)] ☐ Attached

#Mandatory for any amount. Refer instruction No. 6. **Refer instruction no XI

NAME OF CONTACT PERSON & DESIGNATION (in case of Non-Individual Third Party)

Mr. Ms. _____

Designation _____

MAILING ADDRESS (P.O. Box Address may not be sufficient)

CITY _____ STATE _____ PIN CODE _____

CONTACT DETAILS

STD Code _____

Tel. : Off. _____ Tel. : Res. _____ Mobile _____

Fax _____ Email _____

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Unit holder	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)	<input type="checkbox"/> Agent/ Distributor/ Dealer
Relationship of Third Party with the Beneficial Investor	Custodian - SEBI Registration No. of Custodian Registration valid till D D M M Y Y Y Y	Employer	Principal
Declaration by Third Party	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided by FII / Clients.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll deductions.	I/We declare that the payment is made on behalf of Agent/ Distributor/ Dealer under Systematic Investment Plans or as lump sum/ one-time subscription, in lieu of commission or incentive payable for sale of goods/ services.

3. THIRD PARTY OTHER DETAILS (MANDATORY)

Gross Annual Income (₹)* (Please ✓)

☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs-1 Crore ☐ >1 Crore

OR

Net worth (Mandatory for Non-individuals) ₹ _____

as on D D M M Y Y Y Y (not older than 1 year)

Occupation* (Please ✓)

☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired
☐ Housewife ☐ Student ☐ Defence ☐ Proprietorship ☐ Others _____ Please Specify

Legal Staus* (Please ✓)

☐ Resident Individual ☐ NRI-Repatriable ☐ NRI-Non-Repatriable ☐ PIO/OCI ☐ HUF ☐ LLP ☐ FII
☐ Sole-Proprietorship ☐ Partnership Firm ☐ Company ☐ Bank ☐ Financial Institution ☐ Other Body Corporate ☐ Trust ☐ AOP/BOI
☐ Charitable/Religious/Non-Profit Organisation ☐ Others _____ Please Specify

For Individual Unit Holder	Mandatory for Non-Individual Unit Holder
● I am Politically Exposed Person (PEP) <input type="checkbox"/> Yes <input type="checkbox"/> No ● I am Related to PEP <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the entity involved/providing any of the following services <input type="checkbox"/> Yes <input type="checkbox"/> No ● For Foreign Exchange/ Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No ● Gaming/Gambling/Lottery Services (i.e.casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No ● Money Lending/Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No

4. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument or Copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available or Copy of the passbook/bank statement evidencing the debit for issuance of the instrument.
Demand Draft <input type="checkbox"/>	
Banker's Cheque <input type="checkbox"/>	
RTGS <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
NEFT <input type="checkbox"/>	
Fund Transfer <input type="checkbox"/>	

TRUST Mutual Fund/TRUST Asset Management Private Limited reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#	in figures (Rs.)																				
	in words																				
Cheque/DD/PO/UTR No.												Cheque/DD/PO/RTGS Date		D	D	M	M	Y	Y	Y	Y
Pay- in Bank A/c No.																					
Name of the Bank																					
Branch												Bank City									
Account Type [Please tick (✓)]		<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)																			

including Demand Draft charges, if any.

5. DECLARATIONS & SIGNATURE(S) (Refer Instruction No 5)

THIRD PARTY DECLARATION

I/We hereby confirm and declare as under:- I/We have read and understood the Third Party Payment rules, as given below and agree to comply and be bound by the same.

The information provided is true and correct and Trust Mutual Fund ('Fund')/the TRUST Asset Management Private Limited (TAMPL) is entitled to verify the same directly or indirectly. I/We agree to furnish such further information as Mutual Fund/ TAMPL may require from me/us. I/We agree that if any of the declarations furnished by me/us are found to be incorrect or incomplete, the Mutual Fund / TAMPL shall have the absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies accordingly.

I/We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I/We shall be solely liable/responsible for any claim, loss and/ or damage of whatsoever nature that the Mutual Fund/ TAMPL may suffer as a result of accepting the aforesaid payment from me/us towards processing the transaction in favour of the Beneficial Investor(s) as detailed in the Application Form.

Applicable to NRIs/ PIO/OCIs only:

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.

Please (✓) ☐ Yes ☐ No
 If yes, (✓) ☐ Repatriation basis ☐ Non-repatriation basis

 Signature of the Third Party

Beneficial Unit Holder(S) Declaration

I/We confirm having read and understood the Third Party Payment rules and instructions. I/We confirm that the information declared herein by the Third Party is true and correct and have no objection to the funds received from the Third Party. The Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid. The Fund or the AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction.

DD	MM	YYYY

THIRD PARTY DECLARATION

I/We hereby confirm that the information provided herein by the Third Party is true and correct. <table border="1"> <tr> <td>DD</td> <td>MM</td> <td>YYYY</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	DD	MM	YYYY				SIGNATURE/S	First / Sole Applicant
	DD	MM	YYYY					
Second Applicant								
Third Applicant								

THIRD PARTY PAYMENT RULES

1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions except in prescribed circumstances.
- 2a. The following words and expressions shall have the meaning specified herein:
 - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- 2b. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:
 - (i) Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
 - (ii) Custodian on behalf of an FII or a Client.
 - (iii) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription.
- 2c. Applications submitted 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.
 - (i) Mandatory KYC for all investors and the person making the payment i.e. third party.
 - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors and the person making the payment i.e. third party.
 - (iii) Verifying the source of funds to ensure that funds have come from the drawer's account only.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of TRUST Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of TRUST AMC or visit our website www.trustmf.com for any further information or updates on the same.

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. Please do not overwrite. Any correction/ changes (if any) made in the Declaration Form, shall be authenticated by Cancelling and re-writing the correct details and counter signature of the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance of TRUST Mutual Fund ('Fund').

In case the Declaration Form does not comply with the above requirements and/or is incomplete in any respect, the Fund /AMC at its discretion may reject / not process such Declaration Form and where required, refund the subscription money to the bank account from which such money was remitted and shall not be liable/responsible for any such rejection.

2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having a folio with the Fund in Section 1. In case the Beneficial Investor does not have an existing Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

3. THIRD PARTY INFORMATION

The Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deduction.
- Custodian on behalf of an FII or a Client.
- Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund units through SIP or lump sum / one- time subscription.

Mailing address and contact details of Third Party must be written in full.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

- Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre- printed on the cheque, then the third party should provide any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of TRUST Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the TRUST AMC/ TRUST Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

- Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc.

The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available (iii) a copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as the bank details mentioned in the application form.

- Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT etc.

Acknowledged copy of the instruction to the bank stating the account number debited.

- Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash. The AMC/Mutual Fund /R&TA will not accept any purchase applications from third party if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs. 50,000 or more. The third party should submit a Certificate (in original) obtained from the bank giving name, bank account number (Mandatory) and PAN as per the bank records, if available of the person who has requested for the payment instrument. The said Certificate should be duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the name of the third party.

The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form.

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language.

6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the Permanent Account Number (PAN) irrespective of the amount of Purchase*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified.

*includes fresh/additional purchase, Systematic Investment Plan. Declaration Forms not complying with the above requirement will not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under the Statement of Additional Information available on our website www.trustmf.com

7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, the AMC/ Fund reserves the right to seek information, record investor's/Third party's telephonic calls and/or obtain and retain documentation for establishing the identity of the third party, their beneficial ownership, proof of residence, source of funds, etc. It may re-verify, identity and obtain any incomplete or additional information for this purpose.

Form for Additional KYC, FATCA & CRS Annexure for Individual Accounts (Form 1A)

(Including Sole Proprietor.) (Refer to instructions. Please consult your professional tax advisor for further guidance on your tax residency.)
(Fields marked with * are mandatory for all and @ are mandatory for PAN exempt cases.)



FIRST / SOLE APPLICANT

Name

PAN or PAN Exempt KYC Ref No. (PEKRN)

Place of Birth Country of Birth

Nationality ☐ Indian ☐ U.S. ☐ Others Please specify Tax Residence Address ☐ Residential ☐ Registered Office ☐ Business
(for KYC address)

Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'NO' please proceed for the signature of declaration. If 'YES', please fill for ALL countries (**other than India**) in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or Other, please specify)	If TIN is not available, please tick (✓) the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

SECOND APPLICANT

Name

PAN or PAN Exempt KYC Ref No. (PEKRN)

Place of Birth Country of Birth

Nationality ☐ Indian ☐ U.S. ☐ Others Please specify Tax Residence Address ☐ Residential ☐ Registered Office ☐ Business
(for KYC address)

Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'NO' please proceed for the signature of declaration. If 'YES', please fill for ALL countries (**other than India**) in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or Other, please specify)	If TIN is not available, please tick (✓) the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

THIRD APPLICANT

Name

PAN or PAN Exempt KYC Ref No. (PEKRN)

Place of Birth Country of Birth

Nationality ☐ Indian ☐ U.S. ☐ Others Please specify Tax Residence Address ☐ Residential ☐ Registered Office ☐ Business
(for KYC address)

Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'NO' please proceed for the signature of declaration. If 'YES', please fill for ALL countries (**other than India**) in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or Other, please specify)	If TIN is not available, please tick (✓) the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

GUARDIAN / POWER OF ATTORNEY / PROPRIETOR

Name

PAN or PAN Exempt KYC Ref No. (PEKRN)

Place of Birth Country of Birth

Nationality ☐ Indian ☐ U.S. ☐ Others Please specify _____ Tax Residence Address ☐ Residential ☐ Registered Office ☐ Business
(for KYC address)

Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

If 'NO' please proceed for the signature of declaration. If 'YES', please fill for ALL countries **(other than India)** in which you are Resident for tax purposes i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or Other, please specify)	If TIN is not available, please tick (✓) the reason A, B or C (as defined overleaf)
1.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
2.				→ Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
3.				→ 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 Number 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 reason thereof

Additional KYC Information*	First Applicant (Including Minor)	Second Applicant	Third Applicant	Guardian/POA/Proprietor
Gross Annual Income (Rs.) - Categories * Below 1 Lac, 1 - 5 Lac, 5 Lac - 10 Lac, 10 Lac - 25 Lac, 25 Lac - 1 Cr, 1 Cr - 5 Cr, 5 Cr - 10 Cr, above 10 Cr	Gross annual Income (Rs.)	Gross annual Income (Rs.)	Gross annual Income (Rs.)	Gross annual Income (Rs.)
Source of Wealth Occupation - Categories* Private Sector Service, Public Sector				
In case of business / profession, indicate the details (Including nature of goods/ services dealt in)				
Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/Promoters/Karta/Trustee /Whole time Directors)	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am a relative / associate of PEP <input type="checkbox"/> None of these
Any other KYC related information which you wish to provide				

Note : Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

*Under Rule 9 of PMLA Rules, 2005, investments in MF schemes of upto Rs. 50,000/- per investor per Mutual Fund per Financial year shall be exempted from requirement of Additional KYC information.

DECLARATION

I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete 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 shall be liable for it. I/We also undertake to keep you informed immediately in writing within 30 days about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents/service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

CERTIFICATION

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

First Sole Applicant/Guardian/ Authorised Signatory	Second Applicant	Third Applicant	POA Holder
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date

Place

TRUST MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

Received, subject to realisation, verification and conditions, form for application KYC Details, FATCA and

CRS declarations for Individual Accounts

Date



From				
Folio No/Application No				
Scheme Name				
Official Acceptance Point Stamp & Sign				

FATCA & CRS TERMS & CONDITIONS

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

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with TRUST Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

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 this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/CRS Indicia
U.S. place of birth	<ol style="list-style-type: none">1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND3. Any one of the following documents: Certified Copy of "Certificate of Loss of nationality" or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailling address in a country other than India	<ol style="list-style-type: none">1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and2. Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none">1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and2. Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none">1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

ADDITIONAL KYC DETAILS INSTRUCTIONS

- 1) Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state- owned corporations, important political party officials, etc.
- 2) Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

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FATCA & CRS information (For Non-Individuals / Legal Entity) (Form 1B)

(All fields are mandatory, please consult your professional tax advisor for further guidance on your tax residency)

**TRUST
MUTUAL
FUND**
CLEAR • CREDIBLE • CONSISTENTName of the entity Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

"Address of residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN Date of incorporation City of incorporation Country of incorporation **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			(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)
Sr. No.	Country	Tax Identification Number [®]	Identification Type (TIN or Other, please specify)
1.			
2.			
3.			

[®] In case Tax Identification Number is not available, kindly provide its functional equivalents.

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 (Refer Instruction No. viii)**FATCA /CRS Declaration****PART A (to be filled by Financial Institutions or Direct Reporting NFEs)**

We are a, Global Intermediary Identification Number (GIIN)

Financial institution² or ☐ ☐ 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

OR

Direct reporting⁴ NFE ☐ Name of sponsoring entity

(please tick as appropriate)

GIIN not available (please tick as applicable) ☐ Applied for

If the entity is a financial institution ☐ Not required to apply for - please specify 2 digits sub-category ☐ Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market). No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or Controlled by a Listed Company Name of stock exchange <input type="text"/>
3	Is the Entity an active¹ Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D)
4	Is the Entity a passive² Non Financial Entity (NFE) No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/>

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 |**ADDITIONAL KYC INFORMATION***Gross Annual Income (Rs.) [Please tick (✓)] ☐ Below 1 Lacs ☐ 1 Lacs - 5 Lacs ☐ 5 Lacs - 10 Lacs ☐ 10 Lacs - 25 Lacs ☐ 25 Lacs - 1 Crore
☐ 1 Crore - 5 Crore ☐ 5 Crore - 10 Crore ☐ above 10 Crore*Net-worth (Mandatory for Non-Individuals) Rs as on (Not older than 1 year) *MandatoryIn case of business / profession, indicate the details (including nature of goods/ services dealt in)

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 these**DECLARATION**

I/We hereby acknowledge and confirm that the information provided above is/are true, correct and complete 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 shall be liable for it. I/We also undertake to keep you informed immediately in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees, agents / service providers, other SEBI registered intermediaries or any Indian or foreign governmental or statutory or judicial authorities / agencies, the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick) (applicable category)	<input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Partnership Firm Limited	<input type="checkbox"/> Liability Partnership Company	<input type="checkbox"/> Unincorporated association / Body of Individuals
	<input type="checkbox"/> Private Trust	<input type="checkbox"/> Public Charitable Trust	<input type="checkbox"/> Religious Trust	<input type="checkbox"/> Others _____

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN#			
Address	Zip State: _____ Country: _____	Zip State: _____ Country: _____	Zip State: _____ Country: _____
Address Type	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Tax ID%			
Tax ID Type			
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name			
Gender	<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"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Percentage of Holding (%) ^s			

* To include US, where controlling person is a US citizen or green card holder.

If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position/Designation like Director/Settlor of Trust/ Protector of Trust to be specified wherever applicable.

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

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

The Central Board of Direct Taxes has notified Rules 114 F to 114H as part of the Income-tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required 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 in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If any controlling person of the entity is a US citizen or resident 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 issues such identifiers. If No TIN is yet available or has not yet been issued, please provide

an explanation and attach this to the form.

PART C - CERTIFICATION

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

Name	
Designation	

SIGNATURES

First Sole Applicant	Second Applicant	Third Applicant
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Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Place

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TRUST MUTUAL FUND - ACKNOWLEDGMENT SLIP (To be filled in by the investor.)

Received, subject to realisation, verification and conditions, form for application KYC Details,

FATCA and CRS declarations for Individual Accounts

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



From				Official Acceptance Point Stamp & Sign
Folio No/Application No.				
Scheme Name				

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- 1 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.
- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's 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.
 - Investment entity is any entity:
 - 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
- 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 31st 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 03, 04, 05 and 06 - refer point 2c.)

- 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.
- FI not required to apply for GIIN:

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	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

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 NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	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;
04	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;
05	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;
06	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;
07	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;
	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
	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.
	Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-
(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 including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a 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, options 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 such a dealer.

(iv) Controlling persons

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 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, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means '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 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.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(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) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner- documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

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

INVESTOR DETAILS

Sole Unit Holder Name																											
PAN						Application No./Folio No.											Transaction Date	D	D	M	M	Y	Y	Y	Y		
Scheme Name																											

Terms and conditions

- 1 I/We am/are Non Resident Indian(s) ("NRI")/Person(s) of Indian Origin ("PIO") as per the extant laws of the Republic of India and am/are resident(s) of the United States of America/ Canada.
- 2 I/We confirm that the transaction(s) in the scheme(s) of TRUST Mutual Fund (TRUST MF) was submitted by me/us, when I / We was/were physically present in India.
- 3 I/We hereby declare that TRUST MF/TRUST Asset Management Company Ltd. ("TAMPL") have not solicited subscription in scheme(s) of TRUST MF in any jurisdiction outside India.
- 4 I/We hereby declare that TRUST MF /TAMPL have not marketed/advertised any scheme(s) of TRUST MF /TAMPL by any means whatsoever in any jurisdiction outside India.
- 5 I/We am/are aware that TRUST MF / TAMPL have neither filed any of their scheme related documents nor registered their units with any regulator in any jurisdiction/region except India. The same has also been clearly mentioned in scheme related documents.
- 6 I/We hereby confirm that my/our application for subscription of units of scheme(s) of TRUST MF is in compliance with applicable laws and I am/We are not prohibited from accessing capital markets under any law/order/ruling/judgment etc. in any jurisdiction/by any regulator or authority.
- 7 I/We understand and acknowledge that TAMPL reserves that right to accept or reject any transactions and redeem any investments, at their sole discretion and as they may deem fit without assigning any reason thereto.
- 8 I/We hereby authorize TRUST MF /TAMPL, its employees, its agents, its Registrar to disclose, share, remit in any form/ manner/mode information with respect to investments made by me/us and/or any part of it including the changes/ updates that may be provided by me/us to its agents, third party service providers, SEBI registered intermediaries for the purposes of any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies requirements without any intimation/advice to me/us
9. I/We hereby agree to provide any additional information/ documentation to TAMPL, its agents, employees, registrar etc. that may be required in connection with the investments made by me/us.
10. I/We agree that TRUST MF/TAMPL/TRUST AMC Trustee Pvt Ltd. and/or their directors, officers and employees shall not be liable for any direct, indirect, special, incidental or consequential cost, loss, expenses, damages and claims arising out of, including but not limited to my/our investments or on account of any untrue/ misleading/ incomplete statement/ information provided by me or rejection of my/ our transactions/ reversal of units allotted, in the scheme.
11. I/We hereby declare that I/we am/are fully aware of the implications (legal, compliance, regulatory and tax related) of making such investment and I/we am/are taking this investment decision based on the advice of tax consultant(s) and legal counsel.
12. I/We hereby declare that the said investment(s) is being made by me/us under my/our free will and no person (directly or indirectly) whatsoever has made any communication/ solicitation/advertisement/marketing (active/passive) to me/ us for making such investment. In case of any inconsistency being found between the information being provided by me/ us in the application form provided by me/us for making investments and the information contained herein, the contents of this declaration shall prevail.

Signatures and Name of Holders

Sole/first Holder Signature	Second Holder Signature	Third Holder Signature
Name of first Holder	Name of Second Holder	Name of Third Holder

Date

D	D	M	M	Y	Y	Y	Y
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LIST OF OFFICIAL POINTS OF CONTACTS/ACCEPTANCE OF TRANSACTIONS

TRUST ASSET MANAGEMENT PRIVATE LIMITED*

Mumbai: 801, Naman Centre, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051, **New Delhi:** Unit No 909 & 910, 9th Floor, Tolstoy House, 15-17 Tolstoy Marg, New Delhi -110001, **Kolkata:** 230 A, A.J.C. Bose Road, Room#64, 6th Floor, Chitrakoot Building, Kolkata-700020, West Bengal, **Bengaluru:** Unit 305, 3rd Floor, Prestige Meridian II, MG Road, Bengaluru 560001

The following centers would be available for ongoing transactions - KFin Technologies Limited

KFin Technologies Ltd, No 35, Puttanna Road, Basavanagudi, **Bangalore** 560004, KFin Technologies Ltd, Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, **Belgaum** 590011, KFin Technologies Ltd, Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, **Bellary** 583103, KFin Technologies Ltd, D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, **Davangere** 577002, KFin Technologies Ltd, H NO 2-231, Krishna Complex, 2nd Floor Opp., Opp. Municipal corporation Office, Jagat, Station Main Road, Kalaburagi, **Gulbarga** 585105, KFin Technologies Ltd, Sas No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, **Hassan** 573201, KFin Technologies Ltd, R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, **Hubbali** 580029, KFin Technologies Ltd, Mahendra Arcade, Opp Court Road, Karangal Padi, **Mangalore** 575003, KFin Technologies Ltd, Shop No 21, Osia Mall, 1st Floor, Near Ktc Bus Stand, Sgdpa Market Complex, **Margao** - 403601, KFin Technologies Ltd, NO 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, **Mysore** 570009, KFin Technologies Ltd, H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, **Panjim** 403001, KFin Technologies Ltd, Jayarama Nilaya, 2nd Corss, Mission Compound, **Shimoga** 577201, KFin Technologies Ltd, Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, **Ahmedabad** 380009, KFin Technologies Ltd, B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, **Anand** 380001, KFin Technologies Ltd,, 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri **Vadodara** 390007, KFin Technologies Ltd, 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, **Bharuch** 392001, KFin Technologies Ltd, 303 Sterling Point, Waghwadi Road, **Bhavnagar** 364001, KFin Technologies Ltd, Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, **Gandhidham** 370201, KFin Technologies Ltd, 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, **Gandhinagar** 382011, KFin Technologies Ltd, 131 Madhav Plaza, Opp Sbi Bank, Nr Lal Bungalow, **Jamnagar** 361008, KFin Technologies Ltd, Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, **Junagadh**, 362001, KFin Technologies Ltd, FF-21 Someshwar Shopping Mall, Modhera Char Rasta, **Mehsana** 384002, KFin Technologies Ltd, 311, 3rd Floor City Center, Near Paras Circle, **Nadiad** 387001, KFin Technologies Ltd, 103 1st Floore Landmark Mall, Near Sayaji Library, Navsari Gujarat, **Navsari** 396445, KFin Technologies Ltd, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, **Rajkot** Gujarat 360001, KFin Technologies Ltd, Ground Floor Empire State building, Near Udhna Darwaja, Ring Road, **Surat** 395002, KFin Technologies Ltd, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, **Valsad** 396001, KFin Technologies Ltd, A-8 Second Floor Solitaire Business Centre, Opp DCB Bank Gidc Char Rasta, Silvassa Road, **Vapi** 396191, KFin Technologies Ltd, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, **Chennai** - 600 034, KFin Technologies Ltd, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, **Calicut** 673001, KFin Technologies Ltd, Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, **Ernakulam** 682036, KFin Technologies Ltd, 2nd Floor, Global Village, Bank Road, **Kannur** 670001, KFin Technologies Ltd, Sree Vigneswara Bhavan, Shastri Junction, **Kollam** - 691001, KFin Technologies Ltd, 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, **Kottayam** 686002, KFin Technologies Ltd, No: 20 & 21, Metro Complex, H.P.O.Road, Palakkad, H.P.O.Road, **Palakkad** 678001, KFin Technologies. Ltd, 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, **Thiruvalla** 689107, KFin Technologies Ltd, 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, **Thrissur** 680001, KFin Technologies Ltd, Marvel Tower, 1st Floor, Ura-42 Statue, (Uppalam Road Residence Association), **Trivandrum** 695010, KFin Technologies Ltd, 3rd Floor Jaya Enclave, 1057 Avinashi Road, **Coimbatore** 641018, KFin Technologies Ltd, Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, **Erode** 638003, KFin Technologies Ltd, No 88/11, BB plaza, NRMP street, K S Mess Back side, **Karur** 639002, KFin Technologies Ltd, No. G-16/17, AR Plaza, 1st floor, North Veli Street, **Madurai** 625001, KFin Technologies Ltd, HNO 45, 1st Floor, East Car Street, **Nagercoil** 629001, KFin Technologies Ltd, No 122(10b), Muthumariamman koil street, Pondicherry 605001, KFin Technologies Ltd, No.6 NS Complex, Omalur main road, **Salem** 636009, KFin Technologies Ltd, 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, **Tirunelveli** 627001, KFin Technologies Ltd, No 23C/1 E V R road, Near Vekkaliyamman Kalyana Mandapam, Putthur, **Trichy** 620017, KFin Technologies Ltd, 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, **Tuticorin** 628003, KFin Technologies Ltd, No 2/19, 1st floor, Vellore city centre, Anna salai, **Vellore** 632001, KFin Technologies Ltd, Ols Rms Chowmuhani, Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point, Tripura West, **Agartala** 799001, KFin Technologies Ltd, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, **Assam** 781007, KFin Technologies Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, **Shillong** 793001, KFin Technologies Ltd, N.N. Dutta Road, Chowchakra Complex, Premtala, **Silchar** 788001, KFin Technologies Ltd., #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, **Ananthapur**-515001, KFin Technologies Ltd, 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, **Guntur** 522002, KFin Technologies Ltd, No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, **Hyderabad** 500016, KFin Technologies Ltd, 2nd Shutter, HNo. 7-2-607 Sri Matha, Complex Mankammathota, **Karimnagar** 505001, KFin Technologies Ltd, Shop No:47, 2nd Floor, S komda Shopping mall, **Kurnool** 518001, KFin Technologies Ltd, Shop No.4, Santakripa Market G G Road, Opp.Bank Of India, Nanded 431601, KFin Technologies Ltd, No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, AP - 533103, KFin Technologies Ltd, Block No 06, Vaman Nagar Opp D-Mart, Jule Solapur, **Solapur** 413004, KFin Technologies Ltd, D No 4-4-97 First Floor Behind Sri Vijayanagapathi Temple, Pedda relli veedhi, Palakonda Road, **Srikulam** 532001, KFin Technologies Ltd, Shop No:18-1-421/f1, City Center, K.T.Road, Airtel Backside office, **Tirupathi** - 517501, KFin Technologies Ltd, HNo26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, **Vijayawada** 520010, KFin Technologies Ltd, DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladage, **Visakhapatnam** 530016, KFin Technologies Ltd, Shop No22, Ground Floor Warangal City Center, 15-1-237, Mulugu Road Junction, **Warangal** 506002, KFin Technologies Ltd, 11-4-3/3 Shop No. S-9, 1st floor, Srivenkata Sairam Arcade, Old CPI Office Near PriyaDarshini CollegeNehru Nagar, **Khammam** 507002, KFin Technologies Ltd, Selenium Plot No: 31 & 32, Tower B Survey No.115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, **Hyderabad**, 500032, KFin Technologies Ltd, Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No- 06 Murtizapur Road, Opp Radhakrishna Talkies, **Akola** 444004, KFin Technologies Ltd, Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, **Amravathi** 444601, KFin Technologies Ltd, Shop no B 38, Motiwala Trade Center, Nirala Bazar, **Aurangabad** 431001, KFin Technologies Ltd, SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P nagar, **Bhopal** 462011, KFin Technologies Ltd, Ground Floor Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, **Dhule** 424001, KFin Technologies Ltd., 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, **Indore**, KFin Technologies Ltd, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, **Jabalpur** - 482001, KFin Technologies Ltd, 3rd floor, 269 JAEF Plaza, Baliram Peth near Kishore Agencies, **Jalgaon** 425001, KFin Technologies Ltd, Plot No. 2, Block No. B / 1 & 2, Shree Apratram, Khare Town, Mata Mandir Road, Dharampeth, **Nagpur** 440010, KFin Technologies Ltd, S-9 Second Floor, Suyojit Sankul, Sharanpur Road, **Nasik** 422002, KFin Technologies Ltd, II floor Above shiva kanch mandir, 5 civil lines, Sagar, **Sagar** 470002, KFin Technologies Ltd, Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, **Ujjain** 456001, KFin Technologies Ltd, 112/N G. T. Road Bhanga Pachil, G.T Road **Asansol** Pin: 713 303; Paschim Bardhaman West Bengal, **Asansol** 713303, KFin Technologies Ltd, 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, **Balasore** 756001, KFin Technologies Ltd, Plot nos- 80/1/Anatunchati Mahalla 3rd floor, Ward no-24 Opposite P.C Chandra, Bankura town, **Bankura** 722101, KFin Technologies Ltd, Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, **Berhampur** (Or) 760001, KFin Technologies Ltd, Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], **Bhilai** 490020, KFin Technologies Ltd, A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, **Bhubaneswar** 751007, KFin Technologies Ltd, Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, **Bilaspur** 495001, KFin Technologies Ltd, City Centre, Plot No. He-07, Sector-Iv, Bokaro Steel City, **Bokaro** 827004, KFin Technologies Ltd, Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: **Burdwan**-East, Pin: 713101, KFin Technologies Ltd, No : 96, PO: Chinsurah, Doctors Lane, **Chinsurah** 712101, KFin Technologies Ltd, Shop NO-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, **Cuttack** 753001, KFin Technologies Ltd, 208 New Market 2nd Floor, Bank More, **Dhanbad** 826001, KFin Technologies Ltd, MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan Durgapur-16, **Durgapur** 713216, KFin Technologies Ltd, Property No. 711045129, Ground FloorHotel Skylark, Swaraipuri Road, **Gaya** 823001, KFin Technologies Ltd, D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, **Jalpaiguri** 735101, KFin Technologies Ltd, Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, **Jamshedpur** 831001, KFin Technologies Ltd, Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, **Kharagpur** 721304, KFin Technologies Ltd, 2/1, Russel Street, 4thFloor, Kankaria, Centre, **Kolkata**, 70001, WB, KFin Technologies Ltd, Ram Krishna Pally; Ground Floor, English Bazar, **Malda** 732101, KFin Technologies Ltd, 3A 3Rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, **Patna** 800001, KFin Technologies Ltd, Office No S-13 Second Floor Reheja Tower, Fafadih Chowk, Jail Road, **Raipur** 492001, KFin Technologies Ltd, Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, **Ranchi** 834001, KFin Technologies Ltd, 2nd Floor, Main Road, Udit Nagar, Sundargarh, **Rourekla** 769012, KFin Technologies Ltd, First Floor; Shop No. 219, Sahej Plaza, Golebazar; Sambalpur, **Sambalpur** 768001, KFin Technologies Ltd, Nanak Complex, 2nd Floor, Sevoke Road, **Siliguri** 734001, KFin Technologies Ltd, House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, **Agra** 282002, KFin Technologies Ltd, 1st Floor Sevti Complex, Near Jain Temple, Samad Road **Aligarh**-202001, KFin Technologies Ltd, Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, **Allahabad** 211001, KFin Technologies Ltd, 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospitalambala Cant, **Ambala** 133001, KFin Technologies Ltd, House No. 290, Ground Floor, Civil lines, Near Sahara Office, **Azamgarh** 276001, KFin Technologies Ltd, 1st Floor, rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, **Bareilly** 243001, KFin Technologies Ltd, C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), **Begusarai** 851117, KFin Technologies Ltd, 2Nd Floor, Chandralok ComplexGhantaghar, Radha Rani Sinha Road, **Bhagalpur** 812001, KFin Technologies Ltd, 2nd Floor Raj Complex, Near Poor Home, **Darbhanga** -

846004, KFin Technologies Ltd, Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, **Dehradun**-248001, KFin Technologies Ltd, K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, **Deoria** 274001, KFin Technologies Ltd, A-2B 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, **Faridabad** 121001, KFin Technologies Ltd, FF - 31, Konark Building, Rajnagar, **Ghaziabad** 201001, KFin Technologies Ltd, House No. 148/19, Mahua Bagh, Raini Katra-, **Ghaziipur** 233001, KFin Technologies Ltd, H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, **Gonda** 271001, KFin Technologies Ltd, Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, **Gorakhpur** - 273001, KFin Technologies Ltd, No: 212A, 2nd Floor, Vipul Agora, M. G. Road, **Gurgaon** 122001, KFin Technologies Ltd, City Centre, Near Axis Bank, **Gwalior** 474011, KFin Technologies Ltd, Shoop No 5, KMVN Shopping Complex, **Haldwani** 263139, KFin Technologies Ltd, Shop No. - 17, Bhatia Complex, Near Jamuna Palace, **Haridwar** 249410, KFin Technologies Ltd, Shop No. 20, Ground Floor, R D City Centre, Railway Road, **Hissar** 125001, KFin Technologies Ltd, 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, **Jhansi** 284001, KFin Technologies Ltd, 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, **Kanpur** 208001, KFin Technologies Ltd, 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, **Lucknow** 226001, "KFin Technologies Ltd, House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, **Mandi** 175001, KFin Technologies Ltd, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, **Mathura** 281001, KFin Technologies Ltd, Shop No. 111, 1st Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, **Meerut** - 250001, KFin Technologies Ltd, Triveni Campus, Near SBI Life Ratanganj **Mirzapur** 231001, KFin Technologies Ltd, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, **Moradabad** 244001, KFin Technologies Ltd, House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, **Morena** 476001, KFin Technologies Ltd, First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, **Muzaffarpur** 842001, KFin Technologies Ltd, F-21, 2nd Floor, Near Kalyan Jewellers, Sector-18, **Noida** 201301, K Fin Technologies Ltd, Shop No. 20, 1st Floor BMK,Market, Behind HIVE Hotel, G.T.Road, **Panipat**-132103, KFin Technologies Ltd, C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), **Renukoot** 231217, KFin Technologies Ltd, Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, **Rewa** 486001, KFin Technologies Ltd, Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, **Rohtak** 124001, KFin Technologies Ltd, Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, **Roorkee** 247667, KFin Technologies Ltd, 1st Floor Gopal Complex, Near Bus Stand Rewa Roa, **Satna**, 485001, KFin Technologies Ltd, 1st Floor, Hills View Complex, Near Tara Hall, **Shimla** 171001, KFin Technologies Ltd, A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, **Shivpuri** 473551, KFin Technologies Ltd, 12/12 Surya Complex, Station Road, Uttar Pradesh, **Sitapur** 261001, KFin Technologies Ltd, Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, **Solan** 173212, KFin Technologies Ltd, Shop no. 205 PP Tower, Opp income tax office, Subhash chowk **Sonepat** 131001, KFin Technologies Ltd, 1st Floor, Ramashanker Market, Civil Line, **Sultanpur** 228001, KFin Technologies Ltd, D-64/132 KA, 2nd Floor, Anant Complex, Sagra, **Varanasi** 221010, KFin Technologies Ltd, B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, **Yamuna Nagar** 135001, KFin Technologies Ltd, 605/1/4 E Ward Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, **Kolhapur** 416001, KFin Technologies Ltd, 6/8 Ground Floor, Crossley House, Near BSE, Next to Union Bank, Fort, **Mumbai** - 400 001, KFin Technologies Ltd, Office # 207-210, second floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, **Pune** 411005, KFin Technologies Ltd, Vashi Plaza, Shop no. 324, C Wing, 1ST Floor, Sector 17, Vashi **Mumbai**, 400705, KFin Technologies Ltd, Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, **Vile Parle East**, 400057, KFin Technologies Ltd, Gomati Smuti Ground Floor, Jambli Gully, Near Railway Station, **Borivali** Mumbai, 400 092, KFin Technologies Ltd, Room No. 302 3rd Floor Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada **Thane West**, Mumbai, 400602, KFin Technologies Ltd, 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; **Ajmer** 305001, KFin Technologies Ltd, Office Number 137, First Floor, Jai Complex, Road No-2, **Alwar** 301001, KFin Technologies Ltd, SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, **Amritsar** 143001, KFin Technologies Ltd, MCB -Z-3-01043, 2 floor, Goniana Road, Opposite Nippon India MF GT Road, Near Hanuman Chowk, **Bhatinda** 151001, KFin Technologies Ltd, Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, **Bhilwara** 311001, KFin Technologies Ltd, 70-71 2Nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj, **Bikaner** 334003, KFin Technologies Ltd, First floor, SCO 2469-70, Sec. 22-C, **Chandigarh** 160022, KFin Technologies Ltd, The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, **Ferozepur** 152002, KFin Technologies Ltd, Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, **Hoshiarpur** 146001, KFin Technologies Ltd, Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, **Jaipur** 302001, KFin Technologies Ltd, Office No 7, 3rd Floor, City Square building, E-H197 Civil Line, Next to Kalyan Jewellers, **Jalandhar** 144001, KFin Technologies Ltd, 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, **Jammu** 180004, State - J&K, KFin Technologies Ltd, Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, **Jodhpur** 342003, KFin Technologies Ltd, 18/369 Char Chaman, Kunjpura Road, Behind Miglani Hospital, **Karnal** 132001, KFin Technologies Ltd, D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, **Kota** 324007, KFin Technologies Ltd, SCO 122, Second floor, Above HdFc Mutual fun, Feroze Gandhi Market, **Ludhiana** 141001, KFin Technologies Ltd, 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, **Moga** 142001, KFin Technologies Ltd, 305 New Delhi House, 27 Barakhamba Road, **New Delhi** 110001, KFin Technologies Ltd, 2nd Floor Sahni Arcade Complex, Adj. Indra colony Gate Railway Road, Pathankot, **Pathankot** 145001, KFin Technologies Ltd, B- 17/423, Lower Mall Patiala, Opp Modi College, **Patiala** 147001, KFin Technologies Ltd, First Floor Super Tower, Behind Ram Mandir Near Taparya Bagichi, **Sikar** 332001, KFin Technologies Ltd, Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, **Sri Ganganagar** 335001, KFin Technologies Ltd, Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle, **Udaipur** 313001, KFin Technologies Ltd, DNO-23A-7-72/73K K S Plaza Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, **Eluru** 534002.



TRUST Mutual Fund
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