

ADDENDUM

Effective Date: 15Th February 2016.

This addendum sets out the changes regarding Prudential Limits for Sector & Group exposure in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of All Debt Oriented Schemes of Tata Mutual Fund

1. Prudential limits for sector exposure in all existing debt-oriented schemes:

The existing investment restriction of 30% relating to sector exposure in the SID & KIM under the heading 'Investment Restrictions' is hereby replaced with the following:

The total exposure of debt schemes of Tata Mutual Fund in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme.

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 5% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs).

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

2. Prudential limits for group exposure in all existing debt-oriented schemes:

The total exposure of the Scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

The above mentioned revised investment restrictions shall be applicable to fresh investments by existing schemes from February 15, 2016. The existing schemes shall comply with the above mentioned revised investment restrictions within a period of one year from February 15, 2016.

Existing close ended schemes of Tata Mutual Fund shall not be required to sell their investments to comply with the above restrictions. However, if the existing close ended schemes sell their investments then their fresh investments shall be subject to the above restrictions.

Notes:-

- The above revision will be implemented prospectively and shall remain in force till further notice.
- This addendum will form an integral part of the SID/KIM.
- All other terms and conditions of the SID/KIM read with other addendums if any remain unchanged.

Risk Factor: Mutual Fund Investments are subject to market risks, read all scheme related documents carefully