



NOTICE CUM ADDENDUM

Notice cum addendum regarding Introduction of Instant Redemption facility in Tata Liquid Fund - Growth Option. (An open ended liquid scheme).

Effective Date: 12th September, 2018.

Under the Instant Redemption Facility ('Facility'), the Scheme shall endeavour to send the redemption proceeds into the registered bank account of the investor instantly from the time of receipt of Instant Redemption request using Immediate Payment Service (IMPS) provided by various banks. The facility shall be available on all days at all points of time through website and mobile application.

This facility will be in addition to the existing modes of redemption i.e., physical or online redemption requests through the official point of acceptance of transactions of Tata Mutual Fund.

The features of the Instant Redemption facility are as listed below.

Eligible schemes	This facility is available only in Tata Liquid Fund - Growth Option (Direct and Regular Plans).
Eligible investors & Pre-requisites	Instant Redemption facility shall be available only to investors whose: a. Status is Resident Individual. b. Complete Core Banking System (CBS) account number is registered in the folio along with IFSC code. c. Investor's bank is Immediate Payment Service (IMPS) enabled.
Mode of transaction	The facility of Instant Redemption shall be available on the website of Tata Mutual Fund i.e. www.tatamutualfund.com and Tata Mutual Fund Mobile Application. At the discretion of the Tata Asset Management Ltd (AMC) this facility subsequently, may be extended to other digital platforms or other official points of acceptance.
Minimum Redemption amount	Investor can submit redemption only in terms of amount. Minimum Redemption amount shall be Rs.1000/- and in multiples of Re.1/ thereafter.
Maximum Redemption amount	Investor can avail Instant Redemption facility for a maximum of Rs. 50,000/- or 90% of the Current Value of investments whichever is lower in a calendar day. This limit is applicable per day per investor across all folios. Please note that this facility is not available for units under lien / freeze and units held in Demat mode.
Scenarios under which this facility may be suspended	The AMC reserves the right to suspend the facility offered on account of circumstances leading to a systemic crisis or event(s) that severely constricts market liquidity or the efficient functioning of the markets or other technical or operational circumstances beyond the control of the AMC. A list of indicative circumstances under which the facility will be suspended are as follows: 1. Requests (under the facility) higher than cash set aside in the Scheme based on past track record of such requests. 2. Settlement / clearing issues at RBI / clearing bank. 3. Liquidity issues- when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; or 4. Market failures / Exchange closures; or 5. Operational issues / technical failures beyond the control of the AMC; 6. In the event AMC imposes restriction on normal redemptions due to any of the reasons specified in scheme related document of the Scheme and as per process approved by SEBI; or 7. If so directed by SEBI. In the event of suspension, the request shall be processed as a normal redemption request in accordance with the provisions stipulated in the scheme offering documents of the Scheme.
NAV applicability for Instant Redemption facility	Application received upto 3.00 pm - The lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received Application received after 3.00 pm - The lower of (i) NAV of calendar day on which such application is received, and (ii) NAV of the next calendar day. Applicable NAV for the transactions will be dependent upon the time of completion of the transaction as per records.

Illustration:

Description	Example 1	Example 2
A) Current Value of Available Units (Number of Available units X Latest NAV Declared)	50,000	100,000
B) Redeemable Balance (A X 90%)	45,000	90,000
Redeemable Amount B or Rs. 50,000, whichever is lower	45,000	50,000

The AMC reserves the right to discontinue/ modify/ alter/temporarily suspend the said facility without any prior notice or without assigning any reasons thereof on a prospective basis subject to compliance with the prevailing SEBI guidelines and regulations.

Notes:

- The above revision will be implemented prospectively and shall remain in force till further notice.
- This notice cum addendum will form an integral part of the Scheme Information Document (SID) / Key Information Memorandum (KIM).
- All other terms & conditions of the SID/KIM read with other addendums including the Risk-O-Meter of the scheme remain unchanged.

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