

Pursuant to the SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 & SEBI (Mutual Funds) (Second Amendment) Regulations, 2012, investors are advised to take note of the following changes in the Scheme Information Documents of various schemes of Tata Mutual Fund.

1. Renaming of plans /options & revised minimum investment amount (effective from 1st October 2012):

Current			Changes effective from 1st October 2012			
Scheme Name	Option / Plan Name	Current Minimum Investment Rs.	Option / Plan Name	New Minimum Investment Rs.	Additional Minimum Investment Rs.	
Tata Liquid Fund	Tata Liquid Fund - Super High Investment Plan – Appreciation	10,000,000	Tata Liquid Fund Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Liquid Fund - Super High Investment Plan -Weekly Dividend	10,000,000	Tata Liquid Fund Plan A - Weekly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Liquid Fund - Super High Investment Plan-Monthly Dividend	10,000,000	Tata Liquid Fund Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Liquid Fund - Super High Investment Plan - Daily Dividend	10,000,000	Tata Liquid Fund Plan A - Daily Dividend	5,000	1000 & in multiples of Re 1/-	
Tata Money Market Fund	Tata Money Market Fund Institutional Plan - Daily Dividend	10,000,000	Tata Money Market Fund Plan A - Daily Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Money Market Fund Institutional Plan – Growth	10,000,000	Tata Money Market Fund Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
Tata Treasury Manager Fund	Tata Treasury Manager Fund - High Investment Plan - Daily Dividend	1,000,000	Tata Treasury Manager Fund Plan A - Daily Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Treasury Manager Fund - High Investment Plan – Growth	1,000,000	Tata Treasury Manager Fund Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Treasury Manager Fund - HIP Monthly Dividend	1,000,000	Tata Treasury Manager Fund Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Treasury Manager Fund - HIP Weekly Dividend	1,000,000	Tata Treasury Manager Fund Plan A - Weekly Dividend	5,000	1000 & in multiples of Re 1/-	
Tata Dynamic Bond Fund	Tata Dynamic Bond Fund Option A - Bonus/Income plan	5,000	Tata Dynamic Bond Fund Plan A - Bonus/Dividend plan	5,000	1000 & in multiples of Re 1/-	
	Tata Dynamic Bond Fund Option A - Growth	5,000	Tata Dynamic Bond Fund Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
Tata Income Plus Fund	Tata Income Plus Fund (Plan A) - Bonus/Income	5,000	Tata Income Plus Fund Plan A - Bonus/Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Income Plus Fund (Plan A) Growth	5,000	Tata Income Plus Fund Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
Tata Gilt Securities Fund	Tata Gilt Securities Fund - Appreciation	10,000	Tata Gilt Securities Fund Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Gilt Securities Fund - Dividend	10,000	Tata Gilt Securities Fund Plan A - Dividend	5,000	1000 & in multiples of Re 1/-	
Tata Fixed Income Portfolio Fund	Tata Fixed Income Portfolio Fund Scheme A1 Regular -Monthly Dividend	10,000	Tata Fixed Income Portfolio Fund Scheme A1 Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme A1 Regular -Growth	10,000	Tata Fixed Income Portfolio Fund Scheme A1 Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme A2 Institutional Monthly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme A2 Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme A2 Institutional Growth	10,000,000	Tata Fixed Income Portfolio Fund Scheme A2 Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme A3 Institutional Growth	10,000,000	Tata Fixed Income Portfolio Fund Scheme A3 Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme A3 Institutional Monthly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme A3 Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme B2 Institutional Quarterly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme B2 Plan A - Quarterly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme B2 Institutional Monthly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme B2 Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme B2 Institutional Growth	10,000,000	Tata Fixed Income Portfolio Fund Scheme B2 Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme B3 Institutional Growth	10,000,000	Tata Fixed Income Portfolio Fund Scheme B3 Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme B3 Institutional Quarterly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme B3 Plan A - Quarterly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme B3 Institutional Monthly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme B3 Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme C2 Institutional Growth	10,000,000	Tata Fixed Income Portfolio Fund Scheme C2 Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme C2 Institutional Half Yearly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme C2 Plan A - Half Yearly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme C2 Institutional Monthly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme C2 Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme C3 Institutional Growth	10,000,000	Tata Fixed Income Portfolio Fund Scheme C3 Plan A - Growth	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme C3 Institutional Monthly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme C3 Plan A - Monthly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Fixed Income Portfolio Fund Scheme C3 Institutional Half Yearly Dividend	10,000,000	Tata Fixed Income Portfolio Fund Scheme C3 Plan A - Half Yearly Dividend	5,000	1000 & in multiples of Re 1/-	
	Tata Index Fund	Tata Index Fund - Option A (Sensex)	5,000	Tata Index Fund - Plan A (Sensex)	5,000	1000 & in multiples of Re 1/-
		Tata Index Fund - Option A (Nifty)	5,000	Tata Index Fund - Plan A (Nifty)	5,000	1000 & in multiples of Re 1/-

- For the above schemes the minimum redemption amount shall be Rs 500/- or 50 units. However there is no minimum amount requirement in case unitholder is opting for an all units switch.
- For the above schemes (except Tata Fixed Income Portfolio Fund Scheme A1, A2, A3, B2, B3, C2 and C3), the minimum Systematic Investment Plan (SIP) amount and minimum number of SIP installments shall be as under

SIP Frequency	Monthly	Monthly	Quarterly	Quarterly
Minimum SIP Amount	500	1000	1000	1500
Minimum Number of Installments	12	6	6	4

2. Ongoing subscription/switch-in is suspended in following plans/options of various schemes (effective from 1st October 2012):

Scheme Name	Options/ Plans suspended for ongoing subscription
Tata Liquid Fund	Tata Liquid Fund - Retail Investment Plan Appreciation Tata Liquid Fund - Retail Investment Plan Daily Dividend Tata Liquid Fund - Retail Investment Plan - Fortnightly Dividend Tata Liquid Fund - High Investment Plan - Daily Dividend Tata Liquid Fund - High Investment Plan - Fund Weekly Dividend Tata Liquid Fund - High Investment Plan - Growth Tata Liquid Fund - High Investment Plan - Monthly Dividend Tata Liquid Fund - Super High Investment Plan Plus - Daily Dividend Tata Liquid Fund - Super High Investment Plan Plus - Weekly Dividend Tata Liquid Fund - Super High Investment Plan Plus - Monthly Dividend Tata Liquid Fund - Super High Investment Plan Plus - Growth
Tata Money Market Fund	Tata Money Market Fund - Growth Tata Money Market Fund - Regular (Bonus/Dividend)
Tata Treasury Manager Fund	Tata Treasury Manager Fund - Retail Investment Plan - Growth Tata Treasury Manager Fund - Retail Investment Plan - Monthly Dividend Tata Treasury Manager Fund - Retail Investment Plan - Daily Dividend Tata Treasury Manager Fund - Super High Investment Plan - Daily Dividend Tata Treasury Manager Fund - Super High Investment Plan - Growth Tata Treasury Manager Fund - Super High Investment Plan - Monthly Dividend Tata Treasury Manager Fund - Super High Investment Plan - Weekly Dividend
Tata Dynamic Bond Fund	Tata Dynamic Bond Fund Option B - Income/Bonus Tata Dynamic Bond Fund Option B - Growth
Tata Income Plus Fund	Tata Income Plus Fund (Plan B) - Bonus/Income Tata Income Plus Fund (Plan B) Growth Tata Income Plus Fund (Plan C) Dividend Tata Income Plus Fund (Plan C) Growth
Tata Gilt Securities Fund	Tata Gilt Securities Fund - Bonus Tata Gilt Securities High Investment Plan - Dividend Tata Gilt Securities High Investment Plan - Growth Tata Gilt Securities Retirement Planning - 28/2/2013 Maturity - Dividend Tata Gilt Securities Retirement Planning - 28/2/2013 Maturity - Growth Tata Gilt Securities Retirement Planning - 28/2/2025 Maturity - Dividend Tata Gilt Securities Retirement Planning - 28/2/2025 Maturity - Growth
Tata Fixed Income Portfolio Fund	Tata Fixed Income Portfolio Fund Scheme A1 Institutional Plan - Growth Tata Fixed Income Portfolio Fund Scheme A1 Institutional Plan - Monthly Dividend Tata Fixed Income Portfolio Fund Scheme A2 Regular - Growth Tata Fixed Income Portfolio Fund Scheme A2 Regular Monthly Dividend Tata Fixed Income Portfolio Fund Scheme A3 Regular Growth Tata Fixed Income Portfolio Fund Scheme A3 Regular Monthly Dividend

	Tata Fixed Income Portfolio Fund Scheme B2 Regular Growth Tata Fixed Income Portfolio Fund Scheme B2 Regular Monthly Dividend Tata Fixed Income Portfolio Fund Scheme B2 Regular Quarterly Dividend Tata Fixed Income Portfolio Fund Scheme B3 Regular Growth Tata Fixed Income Portfolio Fund Scheme B3 Regular Monthly Dividend Tata Fixed Income Portfolio Fund Scheme B3 Regular Quarterly Dividend Tata Fixed Income Portfolio Fund Scheme C2 Regular Growth Tata Fixed Income Portfolio Fund Scheme C2 Regular Half-yearly Dividend Tata Fixed Income Portfolio Fund Scheme C2 Regular Monthly Dividend Tata Fixed Income Portfolio Fund Scheme C3 Regular Growth Tata Fixed Income Portfolio Fund Scheme C3 Regular Half Yearly Dividend Tata Fixed Income Portfolio Fund Scheme C3 Regular Monthly Dividend
Tata Index Fund	Tata Index Fund - Option B (Sensex) Tata Index Fund - Option B (Nifty)

Notes:

- Wef 1st November 2012, all existing SIP/STP & corporate actions like Dividend Reinvestment, Bonus etc under the options in suspended plans will be processed in the same option under the continued plan of the respective Scheme except for Tata Liquid Fund – Regular Income Plan – Fortnightly Dividend & Tata Money Market Fund – Regular Plan – Weekly Dividend. In case of Tata Liquid Fund – Regular Income Plan – Fortnightly Dividend Option all existing SIP/STP & corporate actions like Dividend Reinvestment, Bonus etc will be processed under Tata Liquid Fund – Plan A – Weekly Dividend Option & in case of Tata Money Market Fund – Regular Plan – Weekly Dividend option all existing SIP/STP & corporate actions like Dividend Reinvestment, Bonus etc will be processed under Tata Money Market Fund Plan A - Daily Dividend Option.
- If fresh subscriptions / switch request is received under any option of the suspended plans, the same will be processed under the same option or other option as mentioned above of the continued plan of the respective schemes.
- Where the investor has units in both the suspended & continued plans, then the investor must submit separate redemption / switch request for each plan.

3. Clause B Under Section Annual Scheme Recurring Expenses to be replaced with the following (effective from 3rd October 2012)

A Fees & Expenses:

The maximum recurring expenses of the scheme(s) are estimated below:

(i) For all Equity & Balanced Schemes of Tata Mutual Fund except Tata Index Fund

Particulars	% of Daily Average Net Assets
Investment Management & Advisory Fee	2.64
Trustee Fees (incl service tax)	0.06
Total *	2.70

It is envisaged that Tata Asset Management Ltd will bear all the expenses of the scheme, except trustee fees as mentioned above & those expenses given below in clause B, and in lieu of that it will charge the investment management & advisory fees as estimated above.

The maximum recurring expenses shall be subject to following limits*

- on the first Rs.100 crores of the daily average net assets 2.70%
- on the next Rs.300 crores of the daily average net assets 2.45%
- on the next Rs.300 crores of the daily average net assets 2.20%
- on the balance of the assets 1.95%

* including additional limit of 0.20% specified in sub regulation (6A)(c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996.

(ii) Tata Index Fund

Particulars	% of Daily Average Net Assets
Investment Management & Advisory Fee	1.64
Trustee Fees (incl service tax)	0.06
Total *	1.70

It is envisaged that Tata Asset Management Ltd will bear all the expenses of the scheme, except trustee fees as mentioned above & those expenses given below in clause B, and in lieu of that it will charge the investment management & advisory fees as estimated above.

* including additional limit of 0.20% specified in sub regulation (6A)(c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996.

(iii) For all Debt Oriented Schemes of Tata Mutual Fund

Particulars	% of Daily Average Net Assets
Investment Management & Advisory Fee	2.39
Trustee Fees (incl service tax)	0.06
Total *	2.45

It is envisaged that Tata Asset Management Ltd will bear all the expenses of the scheme, except trustee fees as mentioned above & those expenses given below in clause B, and in lieu of that it will charge the investment management & advisory fees as estimated above.

The maximum recurring expenses shall be subject to following limits*

- on the first Rs.100 crores of the daily average net assets 2.45%
- on the next Rs.300 crores of the daily average net assets 2.20%
- on the next Rs.300 crores of the daily average net assets 1.95%
- on the balance of the assets 1.70%

* including additional limit of 0.20% specified in sub regulation (6A)(c) of Regulation 52 of SEBI (Mutual Funds) Regulations, 1996.

B) In addition to the above, the following expenses will be charged to the scheme:

- The service tax on investment management & advisory fees
- Brokerage & transaction costs (including service tax) which are incurred for the purpose of execution of trade & is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions & 0.05 per cent in case of derivatives transactions
- Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least –
 - 30 per cent of gross new inflows in the scheme, or;
 - 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

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

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

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

4. Prudential limits on portfolio concentration risk in debt-oriented mutual fund schemes (effective from 1st October 2012):

The total exposure of debt schemes of Tata Mutual Fund in a particular sector as defined by Association of Mutual Funds in India (AMFI) (excluding investments in Bank CDs, CBLD, G-Secs, T-Bills & AAA rated securities issued by Public Financial Institutions & Public Sector Banks) shall not exceed 30% of the net assets of the scheme.

5. Periodic Disclosures (effective from 1st October 2012):

Section III Units & Offer

Clause Half Yearly Disclosures / Portfolio / Financial Results to be replaced with the following

Half Yearly Disclosures / Portfolio / Financial Results

Portfolio Disclosure

Tata Mutual Fund / Tata Asset Management Ltd shall disclose portfolio (along with ISIN) as on the last day of the month for all their schemes on its website on or before the tenth day of the succeeding month.

The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 & September 30, publish its complete statement of the scheme portfolio in one English daily newspaper having all India circulation & in a newspaper published in the language of the region where the Head Office of the Fund is situated & update the same on AMC's website www.tatamutualfund.com & AMFI's website within 30 days in format prescribed by SEBI.

Unaudited Financial Results

Tata Mutual Fund/ Tata Asset Management Ltd shall within one month from the close of each half year, that is on 31st March & on 30th September, host a soft copy of its unaudited financial results on its website.

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

6. Harmonizing applicability of NAV across schemes (effective from 1st October 2012):

Section III Units & Offer

Cut off timing for subscriptions (including switch in) for all open ended schemes of Tata Mutual Fund except Tata Liquid Fund, Tata Liquidity Management Fund & Tata Money Market Fund is revised as under

Application Size	Applicable NAV
For application amount of Rs. 2 Lacs* & above	NAV of the day on which the funds are realized up to 3.00 p.m
* Multiple applications (purchase including switch in) submitted by investor on same day for the same scheme, shall be aggregated at investor level (i.e. First holder / Sole Holder) for determination of Rs. 2 Lacs.	(Subject to transaction being time-stamped upto 3 p.m. on the date of realization of funds).
For application amount upto Rs. 2 Lacs	If application is time stamped before 3 p.m on any business day - Applicable NAV shall be the closing NAV of the date of receipt of the application.
	If application is time stamped after 3 p.m on any business day - Applicable NAV shall be the closing NAV of the next business day.

In case of switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch out scheme.

There is no change in the applicable NAV for Redemption / Switch Out transactions.

7. Transaction charges (opt-in / opt out by distributors) (effective from 1st November 2012): Distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the Scheme.

8. Exit Load (applicable for all schemes): w.e.f October 1, 2012 any exit load charged (inclusive of applicable service tax) shall be credited back to the respective Scheme, net off service tax, if any.

Notes:

- The above revision will be implemented prospectively & shall remain in force till further notice.
- All other terms & conditions of the SID/KIM read with other addendums if any remain unchanged.