SUMMARY OF SCHEME CATEGORIZATION
CATEGORISATION OF MUTUAL FUND SCHEMES

BROAD SCHEME CLASSIFICATION

- Equity Schemes: 12 schemes
- Hybrid Schemes: 2 schemes
- Solution Oriented Schemes: 4 schemes
- Debt Schemes: 9 schemes
- Index Funds Schemes: 2 schemes
# EQUITY SCHEMES – MARKET CAP / STRATEGY BASED

<table>
<thead>
<tr>
<th>Old Scheme Name</th>
<th>New Scheme Name</th>
<th>Category Of Schemes</th>
<th>Key Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tata Large Cap Fund</td>
<td>Tata Large Cap Fund</td>
<td>Large Cap</td>
<td>Asset Allocation: Large Cap Equity - 80% to 100%. Non Large Cap equity or Debt or Money Market instruments - 0% to 20%</td>
</tr>
<tr>
<td>Tata Equity Opportunities Fund</td>
<td>Tata Large &amp; Mid Cap Fund</td>
<td>Large &amp; Mid Cap</td>
<td>Asset Allocation: Large Cap Equity -35% to 65%, Mid Cap Equity -35% to 65%, Other Equity/ Securities - 0% to 30%</td>
</tr>
<tr>
<td>Tata Mid Cap Growth Fund</td>
<td>Tata Mid Cap Fund</td>
<td>Mid Cap Fund</td>
<td>Asset Allocation: Mid Cap Equity - 65% to 100%. Non Mid Cap equity or Debt or Money Market instruments - 0% to 35%</td>
</tr>
<tr>
<td>Tata Equity P/E Fund</td>
<td>Tata Equity P/E Fund</td>
<td>Value Fund</td>
<td>Exit load: 1% if redeemed before 18 months from the date of allotment</td>
</tr>
<tr>
<td>Tata India Tax Savings Fund</td>
<td>Tata India Tax Savings Fund</td>
<td>ELSS</td>
<td>No Change</td>
</tr>
</tbody>
</table>

- **Large Cap**
  - Predominantly investing in companies between 1st to 100th by market capitalization.

- **Large & Mid Cap**
  - Predominantly investing in companies between 1st to 250th by market capitalization.

- **Mid Cap Fund**
  - Predominantly investing in companies between 101st to 250th by market capitalization.

- **Value Fund**
  - No Change
<table>
<thead>
<tr>
<th>Old Scheme Name</th>
<th>New Scheme Name</th>
<th>Category of Schemes</th>
<th>Key Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tata Ethical Fund</td>
<td>Tata Ethical Fund</td>
<td>Sectoral/Thematic</td>
<td>• Asset Allocation: 80-100% in Shariah Compliant Stocks, 20% in other Shariah Compliant instruments including Cash.</td>
</tr>
<tr>
<td>Tata Infrastructure Fund</td>
<td>Tata Infrastructure Fund</td>
<td>Sectoral/Thematic</td>
<td>• Asset Allocation: Exposure to equity /equity related instruments of companies in Infrastructure Sector - between 80% to 100%, Other Securities / Instruments - 0% to 20%</td>
</tr>
<tr>
<td>Tata Banking And Financial Services Fund</td>
<td>Tata Banking And Financial Services Fund</td>
<td>Sectoral/Thematic</td>
<td>No Change</td>
</tr>
<tr>
<td>Tata Digital India Fund</td>
<td>Tata Digital India Fund</td>
<td>Sectoral/Thematic</td>
<td>No Change</td>
</tr>
<tr>
<td>Tata India Consumer Fund</td>
<td>Tata India Consumer Fund</td>
<td>Sectoral/Thematic</td>
<td>No Change</td>
</tr>
<tr>
<td>Tata India Pharma And Healthcare Fund</td>
<td>Tata India Pharma And Healthcare Fund</td>
<td>Sectoral/Thematic</td>
<td>No Change</td>
</tr>
<tr>
<td>Tata Resources &amp; Energy Fund</td>
<td>Tata Resources &amp; Energy Fund</td>
<td>Sectoral/Thematic</td>
<td>No Change</td>
</tr>
</tbody>
</table>
HYBRID SCHEMES

Old Scheme Name
- Tata Balanced Fund
- Tata Hybrid Equity Fund
- Tata Regular Saving Equity Fund
- Tata Equity Savings Fund

New Scheme Name
- Tata Hybrid Equity Fund
- Tata Equity Savings Fund
- Aggressive Hybrid
- Equity Savings

Category Of Schemes
- Aggressive
- Hybrid
- Equity
- Savings

Key Changes
- Asset Allocation: 65% to 80%
  Debt & Money market inst. - 20% to 35%
- Change in Benchmark: CRISIL Hybrid 25+75 Aggressive Index
- Asset Allocation: Removal of application of net long equity exposure based on Market P/E (i.e Valuation Overlay).
## SOLUTION ORIENTED SCHEMES

<table>
<thead>
<tr>
<th>Old Scheme Name</th>
<th>New Scheme Name</th>
<th>Category of Schemes</th>
<th>Key Changes</th>
</tr>
</thead>
</table>
| Tata Retirement Savings Fund - Moderate Plan    | Tata Retirement Savings Fund - Moderate Plan    | Solutions - Retirement Fund  | - Compulsory Lock-in period of 5 years or till retirement age (i.e. 60 years of age) whichever is earlier  
- Change in Benchmark: CRISIL Hybrid 25+75 - Aggressive Index  
- Exit Load: Compulsory Lock in of at least 5 Years or retirement age (Whichever is earlier). If redeemed before 60 years of age, Exit load is 1% |
| Tata Retirement Savings Fund - Progressive Plan | Tata Retirement Savings Fund - Progressive Plan | Solutions - Retirement Fund  | - Compulsory Lock-in period of 5 years or till retirement age (i.e. 60 years of age) whichever is earlier  
- Exit Load: Compulsory Lock in of at least 5 Years or retirement age (Whichever is earlier). If redeemed before 60 years of age, Exit load is 1% |
| Tata Retirement Savings Fund - Conservative Plan| Tata Retirement Savings Fund - Conservative Plan| Solutions - Retirement Fund  | - Compulsory Lock-in period of 5 years or till retirement age (i.e. 60 years of age) whichever is earlier  
- Change in Benchmark: CRISIL Short Term Debt Hybrid 75+25 Fund Index  
- Exit Load: Compulsory Lock in of at least 5 Years or retirement age (Whichever is earlier). If redeemed before 60 years of age, Exit load is 1% |
| Tata Young Citizens’ Fund                       | Tata Young Citizens’ Fund                       | Solutions - Children’s Fund  | - Asset Allocation: Equity - 65% to 85%, Debt & Money market inst. - 15% to 35%.  
- Compulsory Lock-in period of 5 years or till the child attains age of majority (whichever is earlier)  
- Change in Benchmark: CRISIL Hybrid 25+75 Aggressive Index  
- The scheme will be classified as equity oriented  
- The facility of personal accident insurance cover would be withdrawn for existing as well as for new investors  
- Exit Load: Compulsory Lock-in Option 5 years or till the child attains age of majority(whichever is earlier). If redeemed before 18 years of age, Exit load is 1% |
## DEBT SCHEMES

<table>
<thead>
<tr>
<th>Old Scheme Name</th>
<th>New Scheme Name</th>
<th>Category of Schemes</th>
<th>Key Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tata Liquid Fund</td>
<td>Tata Money Market Fund</td>
<td>Money Market Fund</td>
<td>• <strong>Asset Allocation</strong>: Money market inst. With upto 1 year maturity - up to 100%</td>
</tr>
<tr>
<td>Tata Money Market Fund</td>
<td>Tata Liquid Fund</td>
<td>Liquid Fund</td>
<td>• <strong>Change in Benchmark</strong>: CRISIL Ultra Short Term Index</td>
</tr>
<tr>
<td>Tata Ultra Short Term Fund</td>
<td>Tata Treasury Advantage Fund</td>
<td>Low Duration Fund</td>
<td>• <strong>Asset Allocation</strong>: Debt &amp; Money Market Inst. With residual maturity up to 91 days maturity - up to 100%</td>
</tr>
<tr>
<td>Tata Short Term Bond Fund</td>
<td>Tata Short Term Bond Fund</td>
<td>Short Duration Fund</td>
<td>• <strong>Portfolio Macaulay Duration</strong>: 6 - 12 months</td>
</tr>
<tr>
<td>Tata Medium Term Fund</td>
<td>Tata Medium Term Fund</td>
<td>Medium Duration Fund</td>
<td>• <strong>Change in Benchmark</strong>: CRISIL Medium Term Debt Index</td>
</tr>
<tr>
<td>Tata Long Term Debt Fund</td>
<td>Tata Income Fund</td>
<td>Medium to Long Duration Fund</td>
<td>• <strong>Portfolio Macaulay Duration</strong>: 1 - 3 years</td>
</tr>
<tr>
<td>Tata Corporate Bond Fund</td>
<td>Tata Corporate Bond Fund</td>
<td>Corporate Bond Fund</td>
<td>• <strong>Change in Benchmark</strong>: CRISIL Medium to Long Term Debt Index</td>
</tr>
<tr>
<td>Tata Dynamic Bond Fund</td>
<td>Tata Dynamic Bond Fund</td>
<td>Dynamic Bond</td>
<td>• <strong>Asset Allocation</strong>: AA+ and above rated Corporate Debt Instruments - 80% to 100%, Other Debt &amp; Money Market Inst. - 0% to 20%.</td>
</tr>
<tr>
<td>Tata Gilt Securities Fund</td>
<td>Tata Gilt Securities Fund</td>
<td>Gilt Fund</td>
<td>• <strong>Change in Benchmark</strong>: CRISIL Composite Bond Fund Index</td>
</tr>
</tbody>
</table>

- **Portfolio Macaulay Duration**: 3 - 4 years
- **Change in Benchmark**: CRISIL Medium Term Debt Index
- **Portfolio Macaulay Duration**: 4 - 7 years
- **Change in Benchmark**: CRISIL Medium to Long Term Debt Index
- **Asset Allocation**: Gilt Securities - 80% to 100%, Money Market Instruments - 0% to 20%
- **Change in Benchmark**: CRISIL Gilt Index
DEBT SCHEMES - DURATION BASED

- Tata Liquid Fund
  - Liquid Instrument Maturity upto 91 days

- Tata Treasury Advantage Fund
  - Low Duration
  - Duration of 6-12 months

- Tata Short Term Bond
  - Short Duration
  - Duration of 1-3 years

- Tata Medium Term Fund
  - Medium Duration
  - Duration of 3-4 years

- Tata Dynamic Bond Fund
  - Medium to Low Duration
  - Duration of 4-7 years

Duration means Macaulay Duration
INDEX FUNDS / ETFS SCHEMES

<table>
<thead>
<tr>
<th>Old Scheme Name</th>
<th>New Scheme Name</th>
<th>Category of Scheme</th>
<th>Key Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tata Index Fund - Nifty Plan</td>
<td>Tata Index Fund - Nifty Plan</td>
<td>Index Funds/ETFs</td>
<td>No Change</td>
</tr>
<tr>
<td>Tata Index Fund - Sensex Plan</td>
<td>Tata Index Fund - Sensex Plan</td>
<td>Index Funds/ETFs</td>
<td>No Change</td>
</tr>
</tbody>
</table>
Product Labelling

- **Tata Large Cap Fund**
  - (An open-ended equity scheme predominantly investing in large cap stocks)
  - Long Term Capital Appreciation
  - Predominant investment in equity & equity related securities of large cap companies

- **Tata Large & Mid Cap Fund**
  - (An open ended equity scheme investing in both large cap and mid cap stocks)
  - Long Term Capital Appreciation
  - Investment in equity and equity related instruments of well researched value and growth oriented Large & Mid Cap Companies

- **Tata Mid Cap Growth Fund**
  - (An open-ended equity scheme predominantly investing in mid cap stocks)
  - Long Term Capital Appreciation
  - Investment predominantly in equity & equity related instruments of growth oriented mid cap companies

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

- **Tata Equity P/E Fund**
  - An open ended equity scheme following a value investment strategy
  - Long Term Capital Appreciation
  - Investment (minimum 70%) in equity & equity related instruments of companies whose rolling P/E is lower than rolling P/E of S&P BSE Sensex

- **Tata India Tax Saving Fund**
  - An open ended equity linked savings scheme with a statutory lock-in of 3 years & tax benefits
  - Long Term Capital Appreciation
  - An equity linked savings scheme (ELSS) Investing predominantly in Equity & Equity related instruments

- **Tata Retirement Savings Fund - Moderate Plan**
  - An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
  - TRSF Moderate Plan: Long Term Capital Appreciation & Current Income. A predominantly equity oriented (between 65%-85%) savings scheme which provides tool for retirement planning to individual investors

- **Tata Retirement Savings Fund - Progressive Plan**
  - An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
  - TRSF Progressive Plan: Long Term Capital Appreciation. An equity oriented (between 85% - 100%) savings scheme which provides tool for retirement planning to individual investors

- **Tata Retirement Savings Fund - Conservative Plan**
  - Long Term Capital Appreciation & Current Income.
  - TRSF Conservative Plan: Long Term Capital Appreciation & Current Income. A debt oriented (between 70%-100%) savings scheme which provides tool for retirement planning to individual investors

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

- **Tata Banking And Financial Services Fund** (An open ended equity scheme investing in Banking & Fund Financial Services Sector)
  - Long Term Capital Appreciation & investment in equity/equity related instruments of the companies in Banking & Financial Services sector in India through Tata Banking & Financial Services Fund

- **Tata Digital India Fund** (An open ended equity scheme investing in Information Technology Sector)
  - Long Term Capital Appreciation & investment in equity/equity related instruments of the companies in Information Technology Sector in India through Tata Digital India Fund

- **Tata India Consumer Fund** (An open ended equity scheme investing in Consumption Oriented Sector)
  - Long Term Capital Appreciation & investment in equity/equity related instruments of the companies in Consumption Oriented sectors in India through Tata India Consumer Fund

- **Tata India Pharma And Healthcare Fund** (An open ended equity scheme investing in Pharma & Healthcare Services Sector)
  - Long Term Capital Appreciation & investment in equity/equity related instruments of the companies in Pharma & Healthcare sectors in India through Tata India Pharma & Healthcare Fund

- **Tata Resources & Energy Fund** (An open ended equity scheme investing in Resources & Energy Sector)
  - Long Term Capital Appreciation & investment in equity/equity related instruments of the companies in Resources & Energy sectors in India through Tata Resources & Energy Fund

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

Tata Index Fund - Nifty Plan
(An open ended equity scheme tracking Nifty 50 Index)

- Long Term Capital Appreciation
- To reflect/mirror the Nifty 50 returns by investing in the same stocks which comprises of Nifty 50 through Tata Index Fund - Nifty

Tata Index Fund - Sensex Plan
(An open ended equity scheme tracking S&P BSE Sensex)

- Long Term Capital Appreciation
- To reflect/mirror the S&P BSE Sensex returns by investing in the same stocks which comprises of S&P BSE Sensex through Tata Index Fund - SENSEX

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

**Tata Equity Savings Fund**
(An open-ended scheme investing in equity, arbitrage and debt)
- Long Term Capital Appreciation by investing in equity and equity related instruments
- Income distribution by investing in equity arbitrage opportunities and debt & money market instruments

**Tata Hybrid Equity Fund**
(An open ended hybrid scheme investing predominantly in equity & equity related instruments)
- Long Term Capital Appreciation
- Investment predominantly in equity & equity related instruments (65% - 80%) & some portion (between 20% to 35%) in fixed income instruments

**Tata Young Citizens’ Fund**
(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
- Long Term Capital Appreciation by investing predominantly in equity & equity related instruments

Investors understand that their principal will be at Moderately High Risk

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

Tata Infrastructure Fund
(An open ended equity scheme investing in Infrastructure Sector)

- Long Term Capital Appreciation
- Investment predominantly in equity /equity related instruments of the companies in the infrastructure sector in India

Tata Ethical Fund
(An open ended equity scheme following Shariah principles)

- Long Term Capital Appreciation
- Investment predominantly in equity & equity related instruments of shariah principles compliant companies and in other instruments allowed under shariah principles

Risk-O-Meter

Investors understand that their principal will be at High Risk

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

Tata Dynamic Bond Fund
(An open-ended dynamic debt scheme investing across duration)

- Short Term to Medium Capital Appreciation
- Investment in Debt / Money market Instruments / Government Securities

Tata Corporate Bond Fund
(An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds)

- Regular Income for medium term
- Investment in Debt / Money Market Instruments / Government Securities

Tata Gilt Securities Fund
(An open-ended debt scheme investing predominantly in government securities across maturity)

- Long Term Capital Appreciation & Regular Income
- Investment predominantly in Government Securities

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

Tata Money Market Fund
(An open ended debt scheme investing in money market instruments)

- Regular Income over Short Term
- Investment in Money Market Instruments

Tata Liquid Fund
(An open ended liquid Scheme)

- Regular Income for Short Term
- Investment in Debt / Money Market Instruments

Investors understand that their principal will be at Moderately Low Risk

Risk-O-Meter

Investors understand that their principal will be at Low Risk

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

**Tata Medium Term Fund**
(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years)

- Regular Fixed Income for short term
- Investment in Debt / Money Market Instruments / Government Securities

**Tata Income Fund**
(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 year and 7 years)

- Long Term Capital Appreciation & Regular Income

---

**Risk-O-Meter**

Investors understand that their principal will be at Moderate Risk.

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

**Tata Short Term Bond Fund**
(An open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years)

- Regular Fixed Income for short term
- Investment in Debt / Money Market Instruments / Government Securities

**Tata Treasury Advantage Fund**
(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of portfolio is between 6 months and 12 Months)

- Regular Fixed Income for short term
- Investment in Debt & Money Market Instruments

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.
Note: The effective date of the changes in the Schemes mentioned in this presentation has been/ will be communicated by AMC through public notice.

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