

ADDENDUM

Effective Date: 10th August 2016.

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

- **Prudential limits for sector exposure in all debt-oriented schemes:**

The existing investment restriction of 25% relating to sector exposure in the SID & KIM under the heading 'Investment Restrictions' is hereby modified as follows:

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 10% 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.

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