



## NOTICE CUM ADDENDUM

Pursuant to SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/101 dated 20 September 2019 regarding Risk Management Framework for Liquid and Overnight funds and norms governing investment in short term deposits, this notice cum addendum sets out changes in Scheme Information Documents (SIDs) & Key Information Memorandums (KIMs) of Tata Liquid Fund & Tata Overnight Fund.

Effective Date: 19th October 2019

- 1) **Cut-off time for applicability of Net Asset Value in respect of Purchase of units in Tata Liquid Fund & Tata Overnight Fund:**

**Applicable NAV for Ongoing Subscription/Purchase/Switch-in for Regular Plan and Direct Plan**

Subscriptions & Switch-ins*	Applicable NAV
In respect of valid application is received upto 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme before the cut-off time. **	The closing NAV of the day immediately preceding the day of receipt of application.
In respect of valid application received after 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme after the cut-off time.	The closing NAV of the day immediately preceding the next Business Day.
Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.

\* 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.

\*\*In respect of valid application received upto 1.30 p.m. on a Business Day but funds are available for utilization after 1.30 p.m. - applicable NAV will be the closing NAV of the day immediately preceding the next Business Day.

- 2) **Levy of graded Exit Load has been introduced on investors/unitholders who exit from Tata Liquid Fund before completion of 6 days of their investments (i.e. from date of applicable NAV):**

Current Exit Load	NIL
<b>Revised Exit Load (w.e.f. 19th October 2019)</b>	
<b>Investment Period – i.e. Number of Days from the date of Subscription NAV</b>	<b>Exit Load %</b>
1 day	0.0070% of redemption proceeds
2 days	0.0065% of redemption proceeds
3 days	0.0060% of redemption proceeds
4 days	0.0055% of redemption proceeds
5 days	0.0050% of redemption proceeds
6 days	0.0045% of redemption proceeds
7 days or more	Nil

The above revision in exit load will be applicable on the following:

- 1) Investments made in the above-mentioned scheme(s) on or after the effective date.
- 2) The above revision in exit load will also be applicable to instalments of existing SIPs/STPs falling due after the effective date.

**Notes: -**

- This notice cum addendum will form an integral part of the SIDs and KIMs of the schemes.
- All other terms & conditions of the SIDs/KIMs read with other addendums including the Risk-O-Meters of the schemes remain unchanged.

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