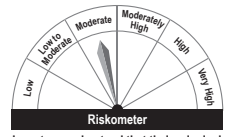


Tata Banking & PSU Debt Fund

(An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)



Investors understand that their principal will be at Moderate Risk

As on 31st August 2021

INVESTMENT STYLE

Debt Fund predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

DATE OF ALLOTMENT

October 10, 2019

FUND MANAGER

Amit Somani (Managing Since 06-Sep-19 and overall experience of 20 years)

BENCHMARK

CRISIL Banking and PSU Debt Index
Benchmark Risk-O-Meter - Moderate

NAV

Direct - IDCW	:	11.6276
Direct - Growth	:	11.6276
Regular - IDCW	:	11.5161
Regular - Growth	:	11.5161

FUND SIZE

Rs. 396.02 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 417.91 (Rs. in Cr.)

EXPENSE RATIO**

Direct	0.26
Regular	0.71

**Note: The rates specified are actual month end expenses charged as on Aug 31, 2021. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

VOLATILITY MEASURES ^ FUND BENCHMARK

Std. Dev (Annualised)	2.80	2.32
Portfolio Beta	0.99	1.00
R Squared	0.70	1.00
Treynor	0.33	0.22
Jenson	0.11	NA

Portfolio Macaulay Duration	:	2.64 Years
Modified Duration	:	2.50 Years
Average Maturity	:	3.11 Years

Gross Yield to Maturity (For Debt Component)*
- Including Net Current Assets : 5.00%

*Computed on the invested amount for debt portfolio.

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.38% as on Aug 31, 2021

For calculation methodology please refer Pg 70

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTMENT

Rs. 5,000/- and in multiples of Re. 1/- thereafter.

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Rs. 1,000/- and in multiples of Re. 1/- thereafter.

LOAD STRUCTURE

Entry Load : Not Applicable
Exit Load : Nil

Please refer to our Tata Mutual Fund website for fundamental changes, wherever applicable



PORTFOLIO

Name of the Instrument	Ratings	Market Value Rs. Lakhs	% to NAV
Debt Instruments			
Government Securities		5581.75	14.09
GOI - 4.26% (17/05/2023)	SOV	1002.31	2.53
GOI - 5.63% (12/04/2026)	SOV	999.13	2.52
GOI - 6.18% (04/11/2024)	SOV	727.48	1.84
SDL West Bengal 7.82% (14/08/2023)	SOV	529.15	1.34
GOI - 5.22% (15/06/2025)	SOV	499.17	1.26
SDL Uttar Pradesh SDL Special 8.55% (04/10/2022)	SOV	385.32	0.97
SDL Gujarat 8.58% (23/01/2023)	SOV	361.17	0.91
SDL Rajasthan 8.29% (29/07/2025)	SOV	305.51	0.77
SDL Maharashtra 9.60% (14/08/2023)	SOV	218.45	0.55
SDL Gujarat 8.84% (17/10/2022)	SOV	210.54	0.53
SDL Kerala 4.85% (03/02/2023)	SOV	116.25	0.29
SDL Karnataka 8.22% (09/12/2025)	SOV	93.16	0.24
SDL Kerala 9.41% (30/01/2024)	SOV	55.00	0.14
SDL Tamilnadu 8.00% (28/10/2025)	SOV	44.85	0.11
SDL Karnataka 9.55% (12/02/2024)	SOV	34.26	0.09
Non-Convertible Debentures/Bonds		30133.48	76.11
05.32 % National Housing Bank	CRISIL AAA	4060.85	10.25
06.44 % Indian Oil Corp Ltd.	CRISIL AAA	3096.33	7.82
06.24 % State Bank Of India (Basel III Tier II Bonds)	CRISIL AAA	2794.85	7.06
07.42 % Power Finance Corporation	CRISIL AAA	2648.47	6.69
06.55 % NTPC Ltd.	CRISIL AAA	2581.11	6.52
06.91 % Nhpc Ltd.	ICRA AAA	2572.20	6.50
06.19 % Indian Railways Finance Corporation Ltd.	CRISIL AAA	2569.67	6.49

Name of the Instrument	Ratings	Market Value Rs. Lakhs	% to NAV
06.45 % ICICI Bank Ltd.	CRISIL AAA	2475.17	6.25
08.00 % Ongc Petro-Additions Ltd.	ICRA AAA(CE)	2191.33	5.53
04.78 % Housing & Urban Development Corporation Ltd.	ICRA AAA	1495.96	3.78
07.13 % Nhpc Ltd.	ICRA AAA	1037.57	2.62
09.20 % ICICI Bank Ltd. (Basel III Tier I Bonds)	ICRA AA+	917.39	2.32
09.34 % Rec Ltd.	CRISIL AAA	554.46	1.40
08.49 % NTPC Ltd.	CRISIL AAA	538.68	1.36
08.50 % LIC Housing Finance Ltd.	CRISIL AAA	517.15	1.31
08.85 % HDFC Bank Ltd. (Basel III Tier I Bonds)	CRISIL AA+	82.29	0.21
Money Market Instruments		2432.38	6.14
Kotak Mahindra Bank - CD	CRISIL A1+	2432.38	6.14

Treps	1100.00	2.78
Repo	60.09	0.15
Portfolio Total	39307.70	99.26
Cash / Net Current Asset	294.42	0.74
Net Assets	39602.12	100.00

SIP - If you had invested INR 10000 every month

	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception
Total Amount Invested (Rs.)	120,000	NA	NA	NA	NA	220,000
Total Value as on August 31, 2021 (Rs.)	123,377	NA	NA	NA	NA	234,046
Returns	5.27%	NA	NA	NA	NA	6.63%
Total Value of B: CRISIL Banking and PSU Debt Index	123,622	NA	NA	NA	NA	234,197
B: CRISIL Banking and PSU Debt Index	5.65%	NA	NA	NA	NA	6.70%
Total Value of AB: CRISIL 10 Year Gilt Index	121,785	NA	NA	NA	NA	228,733
AB: CRISIL 10 Year Gilt Index	2.78%	NA	NA	NA	NA	4.14%

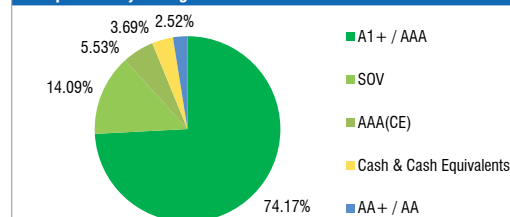
(Inception date : 10-Oct-2019) (First Installment date : 01-Nov-2019)

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken in to consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

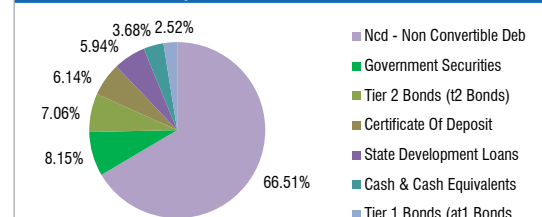
For scheme performance refer pages 54- 68.

*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 69 of Factsheet. Source: MFI Explorer

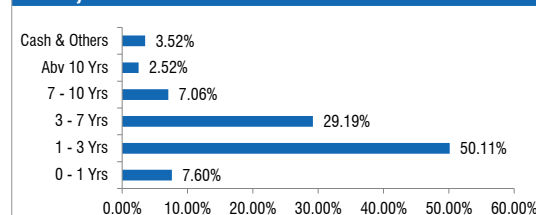
Composition by Ratings



Instrument Wise Composition



Maturity Ladder



NAV Movement

