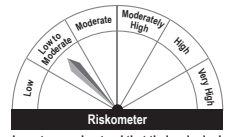


# Tata Liquid Fund

(An open-ended liquid Scheme)

[ICRA]A1 + mfs rating by ICRA



Investors understand that their principal will be at Low to Moderate Risk

As on 31st August 2021

## INVESTMENT STYLE

A high liquidity income scheme that aims to generate reasonable returns.

## INVESTMENT OBJECTIVE

The investment objective is to generate reasonable returns with high liquidity to the unitholders.

## DATE OF ALLOTMENT

September 01, 2004

## FUND MANAGER

Amit Somani (Managing Since 16-Oct-13 and overall experience of 20 years) & Abhishek Sonthalia (Managing Since 06-Feb-20 and overall experience of 13 years)

## BENCHMARK

Crisil Liquid Fund Index  
Benchmark Risk-O-Meter - Low to Moderate

## NAV

|                     |   |           |
|---------------------|---|-----------|
| Direct - Growth     | : | 3293.1462 |
| Direct - Daily IDCW | : | 1001.5187 |
| Reg - Growth        | : | 3268.4508 |
| Reg - Daily IDCW    | : | 1001.5157 |

## FUND SIZE

Rs. 12146.80 (Rs. in Cr.)

## MONTHLY AVERAGE AUM

Rs. 11334.09 (Rs. in Cr.)

## EXPENSE RATIO\*\*

|         |      |
|---------|------|
| Direct  | 0.22 |
| Regular | 0.33 |

\*\*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) | 0.52  | 0.47      |
| Portfolio Beta        | 1.07  | 1.00      |
| R Squared             | 0.94  | 1.00      |
| Treynor               | 0.13  | 0.17      |
| Jenson                | -0.04 | NA        |

|                             |   |         |
|-----------------------------|---|---------|
| Portfolio Macaulay Duration | : | 33 Days |
| Modified Duration           | : | 33 Days |
| Average Maturity            | : | 33 Days |

Gross Yield to Maturity (For Debt Component)\*  
- Including Net Current Assets : 3.24%

\*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 to 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 multiples of Re. 1/- thereafter.

## LOAD STRUCTURE

|            |   |
|------------|---|
| Entry Load | : Not Applicable  |
| Exit Load  | : 1 day - 0.0070% of redemption proceeds<br>2 days - 0.0065% of redemption proceeds<br>3 days - 0.0060% of redemption proceeds<br>4 days - 0.0055% of redemption proceeds<br>5 days - 0.0050% of redemption proceeds<br>6 days - 0.0045% of redemption proceeds<br>7 days or more - Nil |

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



## PORTFOLIO

| Name of the Instrument                | Ratings    | Market Value<br>Rs. Lakhs | % to<br>NAV |
|---------------------------------------|------------|---------------------------|-------------|
| <b>Debt Instruments</b>               |            |                           |             |
| <b>Government Securities</b>          |            |                           |             |
| GOI - 8.79% (08/11/2021)              | SOV        | 40402.00                  | 3.33        |
| SDL Rajasthan 9.06% (19/10/2021)      | SOV        | 503.73                    | 0.04        |
| SDL Karnataka 9.19% (09/11/2021)      | SOV        | 505.38                    | 0.04        |
| <b>Money Market Instruments</b>       |            |                           |             |
| Treasury Bill 91 Days (02/09/2021)    | SOVRN SOV  | 111490.75                 | 9.18        |
| Treasury Bill 364 Days (09/09/2021)   | SOVRN SOV  | 74950.58                  | 6.17        |
| Treasury Bill 91 Days (28/10/2021)    | SOVRN SOV  | 71144.50                  | 5.86        |
| Treasury Bill 91 Days (23/09/2021)    | SOVRN SOV  | 70867.59                  | 5.83        |
| Reliance Industries Ltd. - CP         | CRISIL A1+ | 67331.66                  | 5.54        |
| Treasury Bill 91 Days (19/11/2021)    | SOVRN SOV  | 59579.64                  | 4.90        |
| Kotak Securities Ltd. - CP            | CRISIL A1+ | 49943.25                  | 4.11        |
| HDFC Ltd. - CP                        | CRISIL A1+ | 39828.28                  | 3.28        |
| Reliance Jio Infocomm Ltd. - CP       | CRISIL A1+ | 39843.72                  | 3.28        |
| Bajaj Finance Ltd. - CP               | CRISIL A1+ | 39707.68                  | 3.27        |
| Treasury Bill 91 Days (11/11/2021)    | SOVRN SOV  | 33290.19                  | 2.74        |
| HDFC Ltd. - CP                        | CRISIL A1+ | 29852.10                  | 2.46        |
| Indian Oil Corp Ltd. - CP             | CRISIL A1+ | 24982.75                  | 2.06        |
| Treasury Bill 91 Days (09/09/2021)    | SOVRN SOV  | 24983.53                  | 2.06        |
| EXIM - CP                             | CRISIL A1+ | 24982.85                  | 2.06        |
| Larsen & Toubro Ltd. - CP             | CRISIL A1+ | 24884.58                  | 2.05        |
| Reliance Jio Infocomm Ltd. - CP       | CRISIL A1+ | 24893.28                  | 2.05        |
| NABARD - CP                           | CRISIL A1+ | 24943.78                  | 2.05        |
| NABARD - CP                           | CRISIL A1+ | 24815.20                  | 2.04        |
| Reliance Industries Ltd. - CP         | CRISIL A1+ | 24807.60                  | 2.04        |
| NTPC Ltd. - CP                        | CRISIL A1+ | 19989.74                  | 1.65        |
| HDFC Ltd. - CP                        | CRISIL A1+ | 19978.78                  | 1.64        |
| IDFC First Bank Ltd. - CD             | CRISIL A1+ | 17458.04                  | 1.44        |
| Rbl Bank Ltd. - CD                    | ICRA A1+   | 14969.15                  | 1.23        |
| Reliance Jio Infocomm Ltd. - CP       | CRISIL A1+ | 14921.06                  | 1.23        |
| Treasury Bill 91 Days (30/09/2021)    | SOVRN SOV  | 13966.26                  | 1.15        |
| Axis Bank Ltd. - CD                   | CRISIL A1+ | 12482.76                  | 1.03        |
| Reliance Retail Ventures Ltd. - CP    | CRISIL A1+ | 12442.29                  | 1.02        |
| Stdchtd Inv & Loans (India) Ltd. - CP | CRISIL A1+ | 10460.71                  | 0.86        |
| Axis Bank Ltd. - CD                   | CRISIL A1+ | 9954.93                   | 0.82        |
| Julius Baer Capital Ind Pvt Ltd. - CP | CRISIL A1+ | 9940.29                   | 0.82        |
| LIC Housing Finance Ltd. - CP         | CRISIL A1+ | 9950.68                   | 0.82        |
| Iifi Wealth Management Ltd. - CP      | CRISIL A1+ | 9963.39                   | 0.82        |
| Axis Securities Ltd. - CP             | ICRA A1+   | 4997.62                   | 0.41        |
| HDFC Ltd. - CP                        | CRISIL A1+ | 2487.00                   | 0.20        |
| Treasury Bill 91 Days (07/10/2021)    | SOVRN SOV  | 1495.43                   | 0.12        |

| Name of the Instrument   | Ratings | Market Value<br>Rs. Lakhs | % to<br>NAV |
|--------------------------|---------|---------------------------|-------------|
| Treps                    |         | 86700.00                  | 7.14        |
| Repo                     |         | 11827.11                  | 0.97        |
| Portfolio Total          |         | 1212519.86                | 99.82       |
| Cash / Net Current Asset |         | 2160.04                   | 0.18        |
| Net Assets               |         | 1214679.90                | 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 | 360,000 | 600,000 | 840,000   | 1,200,000 | 2,030,000       |
| Total Value as on Aug 31, 2021 (Rs.)          | 122,070 | 384,084 | 683,971 | 1,030,583 | 1,677,777 | 3,855,745       |
| Returns                                       | 3.21%   | 4.25%   | 5.18%   | 5.75%     | 6.52%     | 7.13%           |
| Total Value of B: Crisil Liquid Fund Index    | 122,331 | 386,211 | 688,956 | 1,038,255 | 1,686,926 | 3,796,964       |
| B: Crisil Liquid Fund Index                   | 3.62%   | 4.61%   | 5.47%   | 5.96%     | 6.62%     | 6.96%           |
| Total Value of AB: CRISIL 1 Year T-Bill Index | 122,588 | 390,505 | 696,734 | 1,047,909 | 1,684,247 | 3,610,057       |
| AB: CRISIL 1 Year T-Bill Index                | 4.02%   | 5.35%   | 5.91%   | 6.63%     | 9.79%     | 7.14%           |

(Inception date :01-Sep-2004) (First Installment date : 01-Oct-2004)

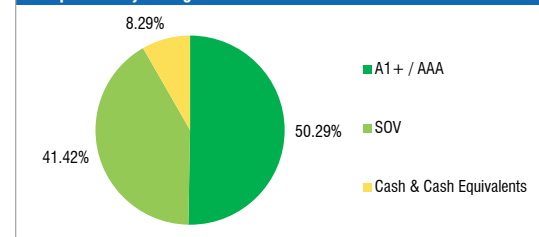
Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken in to consideration. For SIP returns, monthly investment of equal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

For scheme performance refer pages 54 - 68.

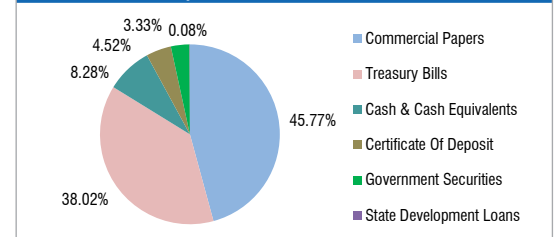
\*B: Benchmark, AB: Additional Benchmark: For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 69 of Factsheet.

Source: MFI Explorer

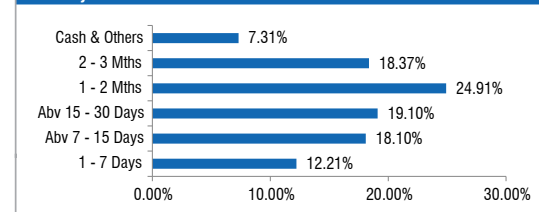
## Composition by Ratings



## Instrument Wise Composition



## Maturity Ladder



## NAV Movement

