

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. A Relatively High Interest Rate Risk and Moderate Credit Risk)

As on 31st August 2022

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

NAV

Direct - IDCW	:	11.9535
Direct - Growth	:	11.9535
Regular - IDCW	:	11.7802
Regular - Growth	:	11.7802

FUND SIZE

Rs. 308.84 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 288.72 (Rs. in Cr.)

EXPENSE RATIO**

Direct	0.23
Regular	0.72

**Note: The rates specified are actual month end expenses charged as on Aug 31, 2022. 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)	2.45	2.38
Portfolio Beta	0.90	1.00
R Squared	0.74	1.00
Treynor	0.02	-0.06
Jenson	0.08	NA

Portfolio Macaulay Duration	:	1.18 Years
Modified Duration	:	1.11 Years
Average Maturity	:	1.31 Years

Gross Yield to Maturity (For Debt Component)*	:	6.50%
- Including Net Current Assets	:	6.50%

*Computed on the invested amount for debt portfolio.

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 5.34% as on Aug 31, 2022

For calculation methodology please refer Pg 74

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		3899.49	12.65
SDL West Bengal 7.82% (19/06/2023)	SOV	505.30	1.64
SDL Kerala 9.75% (26/02/2024)	SOV	468.65	1.52
SDL Maharashtra 9.60% (14/08/2023)	SOV	307.95	1.00
SDL Madhya Pradesh 9.53% (01/08/2023)	SOV	307.39	1.00
SDL Gujarat 9.39% (20/11/2023)	SOV	309.19	1.00
SDL Rajasthan 8.29% (29/07/2025)	SOV	289.33	0.94
SDL Karnataka 9.39% (04/12/2023)	SOV	257.88	0.83
SDL Karnataka 9.55% (12/02/2024)	SOV	239.73	0.78
SDL Uttar Pradesh SDL Special 8.55% (04/10/2022)	SOV	228.59	0.74
SDL Andhra Pradesh 9.39% (20/11/2023)	SOV	206.05	0.67
SDL Kerala 9.46% (26/03/2024)	SOV	103.94	0.34
SDL West Bengal 9.84% (28/08/2023)	SOV	102.98	0.33
SDL West Bengal 9.72% (01/08/2023)	SOV	102.64	0.33
SDL Chattisgarh Uday 8.53% (28/03/2024)	SOV	96.11	0.31
SDL Karnataka 8.22% (09/12/2025)	SOV	88.01	0.28
SDL Punjab 8.50% (30/03/2024)	SOV	51.10	0.17
SDL Kerala 9.41% (30/01/2024)	SOV	51.75	0.17
SDL Kerala 9.72% (28/08/2023)	SOV	51.42	0.17
SDL Tamilnadu 8.00% (28/10/2025)	SOV	42.49	0.14
SDL Tamilnadu 8.25% (25/04/2023)	SOV	38.75	0.13
SDL Madhya Pradesh 8.64% (20/02/2023)	SOV	26.90	0.09
SDL Bihar 8.64% (20/03/2023)	SOV	13.17	0.04
SDL Rajasthan 8.21% (31/03/2024)	SOV	10.17	0.03

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.)	1,20,000	NA	NA	NA	NA	3,40,000
Total Value as on Aug 31, 2022 (Rs.)	1,21,517	NA	NA	NA	NA	3,60,930
Returns	2.37%	NA	NA	NA	NA	4.16%
Total Value of B: CRISIL Banking and PSU Debt Index	1,21,646	NA	NA	NA	NA	3,61,699
B: CRISIL Banking and PSU Debt Index	2.57%	NA	NA	NA	NA	4.31%
Total Value of AB: CRISIL 10 Year Gilt Index	1,20,983	NA	NA	NA	NA	3,48,910
AB: CRISIL 10 Year Gilt Index	1.53%	NA	NA	NA	NA	1.79%

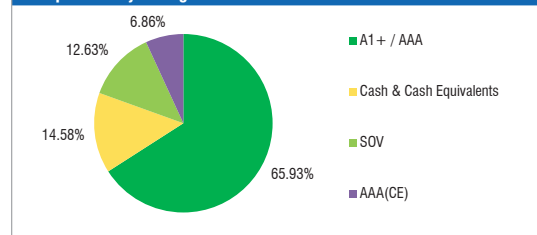
(Inception date :10-Oct-2019) (First Installment date : 01-Nov-2019)

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.

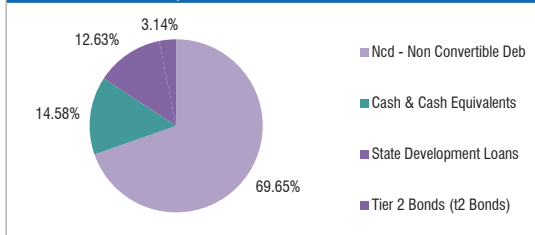
For scheme performance refer pages 58- 72.

*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 73 of Factsheet. Source: MFI Explorer

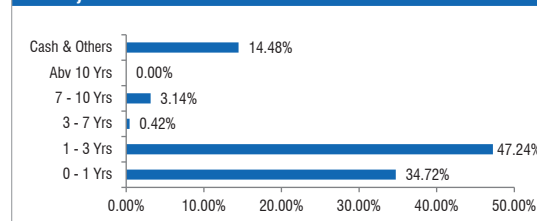
Composition by Ratings



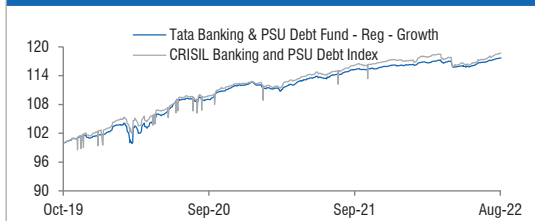
Instrument Wise Composition



Maturity Ladder



NAV Movement



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



Benchmark Riskometer is at Moderate Risk

Name of the Instrument	Ratings	Market Value Rs. Lakhs	% to NAV
Non-Convertible Debentures/Bonds		22478.34	72.78
07.42 % Power Finance Corporation	CRISIL AAA	2519.07	8.16
06.80 % Rec Ltd.	CRISIL AAA	2503.10	8.10
06.55 % NTPC Ltd.	CRISIL AAA	2498.95	8.09
06.44 % Indian Oil Corp Ltd.	CRISIL AAA	2499.65	8.09
05.32 % National Housing Bank	CRISIL AAA	2467.73	7.99
05.40 % Exim	CRISIL AAA	2446.90	7.92
05.14 % Nabard	CRISIL AAA	2442.89	7.91
08.00 % Ongc Petro-Additions Ltd.	ICRA AAA(CE)	2117.41	6.86
06.91 % Nhpc Ltd.	ICRA AAA	1500.53	4.86
06.24 % State Bank Of India (Basel III Tier II Bonds)	CRISIL AAA	969.44	3.14
08.49 % NTPC Ltd.	CRISIL AAA	512.67	1.66
Treps		3600.00	11.66
Repo		34.70	0.11
Portfolio Total		30012.53	97.18
Cash / Net Current Asset		870.99	2.82
Net Assets		30883.52	100.00