

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)



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



Benchmark Riskometer is at Moderate Risk

As on 31st July 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	:	11.8787
Direct - Growth	:	11.8787
Regular - IDCW	:	11.7116
Regular - Growth	:	11.7116

FUND SIZE

Rs. 291.89 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 290.01 (Rs. in Cr.)

EXPENSE RATIO**

Direct	0.23
Regular	0.72

**Note: The rates specified are actual month end expenses charged as on Jul 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)	2.49	2.37
Portfolio Beta	0.90	1.00
R Squared	0.75	1.00
Treynor	0.03	-0.05
Jenson	0.07	NA

Portfolio Macaulay Duration	:	1.49 Years
Modified Duration	:	1.40 Years
Average Maturity	:	1.68 Years

Gross Yield to Maturity (For Debt Component)*	
- Including Net Current Assets	: 6.66%

*Computed on the invested amount for debt portfolio.

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 5.25% as on Jul 29, 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		3903.22	13.38
SDL West Bengal 7.82% (19/06/2023)	SOV	505.82	1.73
SDL Kerala 9.75% (26/02/2024)	SOV	469.27	1.61
SDL Madhya Pradesh 9.53% (01/08/2023)	SOV	307.94	1.06
SDL Maharashtra 9.60% (14/08/2023)	SOV	308.47	1.06
SDL Gujarat 9.39% (20/11/2023)	SOV	309.67	1.06
SDL Rajasthan 8.29% (29/07/2025)	SOV	288.37	0.99
SDL Karnataka 9.39% (04/12/2023)	SOV	258.34	0.89
SDL Karnataka 9.55% (12/02/2024)	SOV	240.16	0.82
SDL Uttar Pradesh SDL Special 8.55% (04/10/2022)	SOV	229.04	0.78
SDL Andhra Pradesh 9.39% (20/11/2023)	SOV	206.42	0.71
SDL Kerala 9.46% (26/03/2024)	SOV	104.05	0.36
SDL West Bengal 9.72% (01/08/2023)	SOV	102.82	0.35
SDL West Bengal 9.84% (28/08/2023)	SOV	103.14	0.35
SDL Chattisgarh Uday 8.53% (28/03/2024)	SOV	96.17	0.33
SDL Karnataka 8.22% (09/12/2025)	SOV	87.64	0.30
SDL Kerala 9.41% (30/01/2024)	SOV	51.82	0.18
SDL Punjab 8.50% (30/03/2024)	SOV	51.14	0.18
SDL Kerala 9.72% (28/08/2023)	SOV	51.50	0.18
SDL Tamilnadu 8.00% (28/10/2025)	SOV	42.31	0.14
SDL Tamilnadu 8.25% (25/04/2023)	SOV	38.80	0.13
SDL Madhya Pradesh 8.64% (20/02/2023)	SOV	26.96	0.09
SDL Bihar 8.64% (20/03/2023)	SOV	13.19	0.05
SDL Rajasthan 8.21% (31/03/2024)	SOV	10.18	0.03

Name of the Instrument	Ratings	Market Value Rs. Lakhs	% to NAV
Non-Convertible Debentures/Bonds		23727.21	81.28
07.42 % Power Finance Corporation	CRISIL AAA	2516.15	8.62
06.80 % Rec Ltd.	CRISIL AAA	2502.92	8.57
06.55 % NTPC Ltd.	CRISIL AAA	2498.91	8.56
06.44 % Indian Oil Corp Ltd.	CRISIL AAA	2497.39	8.56
05.32 % National Housing Bank	CRISIL AAA	2467.68	8.45
05.40 % Exim	CRISIL AAA	2447.02	8.38
05.14 % Nabard	CRISIL AAA	2441.21	8.36
08.00 % Ongc Petro-Additions Ltd.	ICRA AAA(CE)	2103.29	7.21
06.91 % Nhpc Ltd.	ICRA AAA	2001.98	6.86
06.24 % State Bank Of India (Basel III Tier II Bonds)	CRISIL AAA	1737.45	5.95
08.49 % NTPC Ltd.	CRISIL AAA	513.21	1.76

Treps	650.00	2.23
Repo	41.10	0.14
Portfolio Total	28321.53	97.03
Cash / Net Current Asset	867.24	2.97
Net Assets	29188.77	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.)	1,20,000	NA	NA	NA	NA	3,30,000
Total Value as on Jul 31, 2022 (Rs.)	1,21,053	NA	NA	NA	NA	3,48,837
Returns	1.66%	NA	NA	NA	NA	3.99%
Total Value of B: CRISIL Banking and PSU Debt Index	1,20,868	NA	NA	NA	NA	3,48,656
B: CRISIL Banking and PSU Debt Index	1.36%	NA	NA	NA	NA	3.95%
Total Value of AB: CRISIL 10 Year Gilt Index	1,19,104	NA	NA	NA	NA	3,33,793
AB: CRISIL 10 Year Gilt Index	-1.40%	NA	NA	NA	NA	0.81%

(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

