

TATA

SHORT TERM BOND FUND

(An open ended short term debt scheme investing in instruments with Macaulay duration between 1 year and 3 years. A Relatively High Interest Rate Risk and Moderate Credit Risk.)

(The scheme had 1 segregated portfolio which was created under Tata Corporate Bond Fund. Main portfolio Tata Corporate Bond Fund was merged with Tata Short Term Bond Fund w.e.f. 14th December 2019).

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

PRC Matrix is as on 30th April 2022



You work hard to earn money. Invest it wisely

As on April 30 2022

DATE OF ALLOTMENT

August 08, 2002

BENCHMARK

CRISIL Short Duration Fund All Index

FUND SIZE

Rs. 2395.69 Crores

MONTHLY AVERAGE AUM

Rs. 2395.81 Crores

FUND MANAGER

Murthy Nagarajan (Managing Since 01-Apr-17)

EXPENSE RATIO**

Direct - 0.37

Regular - 1.21

EXIT LOAD

Exit Load is Nil. (w.e.f 24th January, 2019)

MINIMUM INVESTMENT

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

**Note: The rates specified are actual month end expenses charged as on Apr 30, 2022. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.



FUND OVERVIEW

Tata Short Term Bond Fund is an open-ended short-term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. The fund aims to create a liquid portfolio to provide reasonable returns and liquidity to investors. The investment objective of the fund is to generate regular income over the short to medium term.



INVESTMENT PHILOSOPHY

The fund invests in a portfolio of corporate debt, money market instruments and government securities to gain accruals over the short term with a focus on safety and liquidity. The portfolio is biased towards instruments with moderate credit and high interest rate risk.



Safety



Accrual



Investor Suitability

Safety Focus: The fund portfolio is predominantly comprised of debt instruments issued by PSU companies and with highly rated corporates.

Accrual Focus: The fund seeks to generate returns predominantly through accruals from high quality bonds and from government securities.

Investor Suitability: The fund is suitable for investors looking for regular income/appreciation over a short-term period.



SLR PHILOSOPHY GRAPH

Debt Investment Philosophy

S

Safety

Safety of the Portfolio

L

Liquidity

Adequate Liquidity in the Portfolio

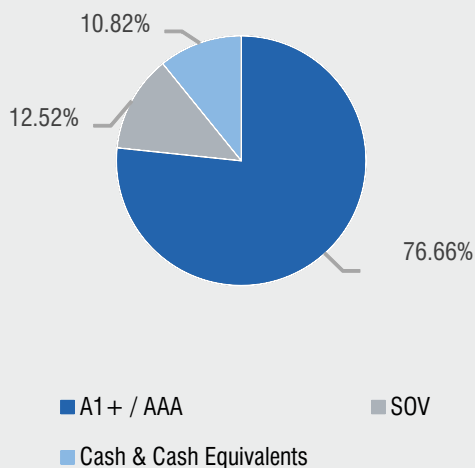
R

Return

Seeking to provide higher risk-adjusted Return



COMPOSITION BY RATINGS



KEY MEASURES ^



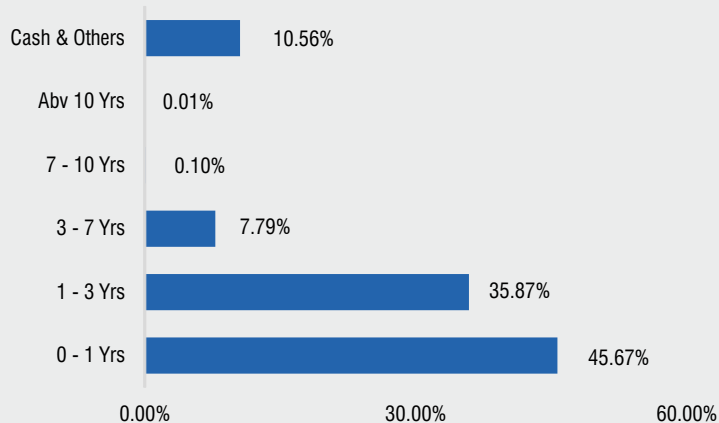
KEY MEASURES	FUND	BENCHMARK
Standard Deviation	1.97	1.69
Portfolio Beta	1.15	1.00
R Squared	0.87	1.00
Treynor	0.18	0.24
Jenson	-0.07	NA
Portfolio Macaulay Duration		1.21 Years
Modified Duration		1.16 Years
Average Maturity		1.29 Years
YTM*		5.38%

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.93% as on Apr 29, 2022.

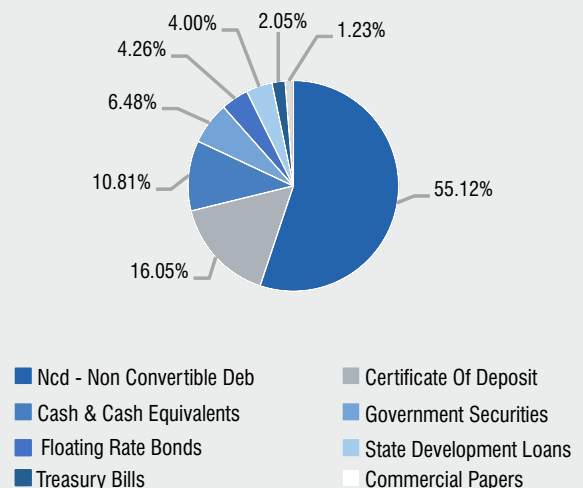
* Computed on the invested amount for debt portfolio.



MATURITY LADDER



INSTRUMENT WISE COMPOSITION



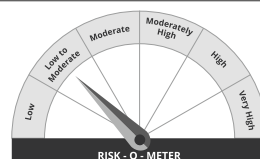
Product Label

This product is suitable for investors who are seeking*:

- Regular Fixed Income for Short Term.
- Investment in Debt/Money market instruments /Government Securities.

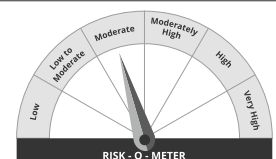
***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

Tata Short Term Bond Fund



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

CRISIL Short Duration Fund All Index



DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com
 Main portfolio of Tata Corporate Bond Fund was merged with Tata Short Term Bond Fund wef 14th December 2019. Fund manager for Tata Corporate Bond Fund was Amit Somani. Due to credit event (Default of Debt Servicing by Dewan Housing Finance Ltd (DHFL) on 4th June'2019), segregated portfolio of securities of DHFL was created in Tata Corporate Bond Fund on 15th June 2019.

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