

# 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.)

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

PRC Matrix is as on 31st August 2022



# Invest in your Peace Of Mind with Tata Banking & PSU Debt Fund



As on 31st August 2022

#### DATE OF ALLOTMENT

October 10, 2019

#### BENCHMARK

CRISIL Banking and PSU Debt Index

#### FUND SIZE

Rs. 308.84 Crores

#### MONTHLY AVERAGE AUM

Rs. 288.72 Crores

#### FUND MANAGER

Amit Somani (Managing Since 10-Oct-19)

#### EXPENSE RATIO\*\*

Direct - 0.23

Regular - 0.72

#### EXIT LOAD

Nil

#### MINIMUM INVESTMENT

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

\*\*Note: The rates specified are actual month end expenses charged as on August 31, 2022. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.



### FUND OVERVIEW

Tata Banking & PSU Debt Fund will predominantly invest in Debt instruments issued by Banks, Public Sector Undertakings and Public Financial Institutions while maintaining an optimum balance of yield, safety, and liquidity. The Funds aims to benefit from accrual income, moderate credit risk and relatively better liquidity through investments in instruments issued by these Institutions.



### INVESTMENT PHILOSOPHY

At least 80% of the portfolio is invested in Debt & Money Market Instruments issued by well-researched Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds. The portfolio is created with the intent of generating reasonable income and at the same time ensuring reasonable liquidity for investors.

#### Safety



#### Accrual



#### Investor Suitability



**Safety Focus:** The fund aims to invest in instruments from issuers that have major government shareholdings (PSUs) as well stable Financial Institutions and in Government Securities with the aim of building a portfolio with relatively moderate credit and high interest rate risk. The fund endeavours to provide reasonable returns with low volatility,

**Accrual Focus:** The fund seeks to generate returns predominantly through accruals from high quality bonds and from government securities with a lower focus on alpha generation from rate movements.

**Investor Suitability:** The fund is suitable for investors looking for regular accrual income from a portfolio of instruments from high-quality issuers over the short to medium term horizon.



# SLR PHILOSOPHY GRAPH

## Debt Investment Philosophy

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### Safety

Safety of the Portfolio

L

### Liquidity

Adequate Liquidity in the Portfolio

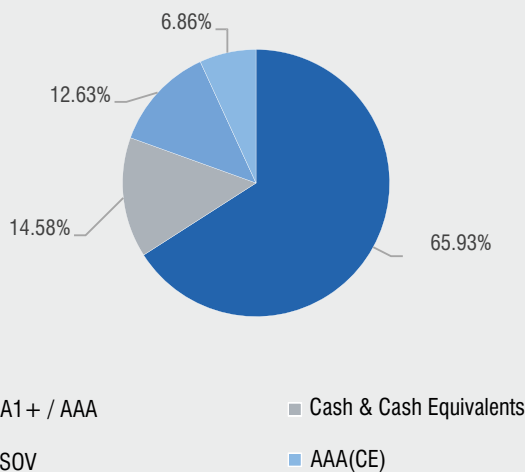
R

### Return

Providing higher risk adjusted Return



## COMPOSITION BY RATINGS



## KEY MEASURES ^

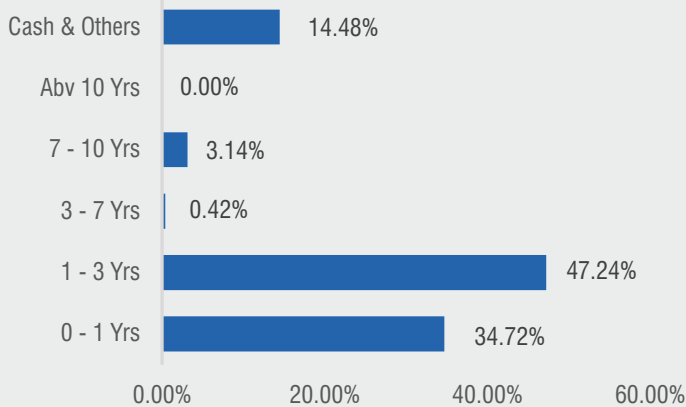


KEY MEASURES**	FUND	BENCHMARK
Standard Deviation	2.45	2.38
Portfolio Beta	0.90	1.00
R Squared	0.74	1.00
Treynor	0.02	-0.06
Jenson	0.08	NA
Portfolio Macaulay Duration		1.18 Years
Modified Duration		1.11 Years
Average Maturity		1.31 Years
YTM*		6.50%

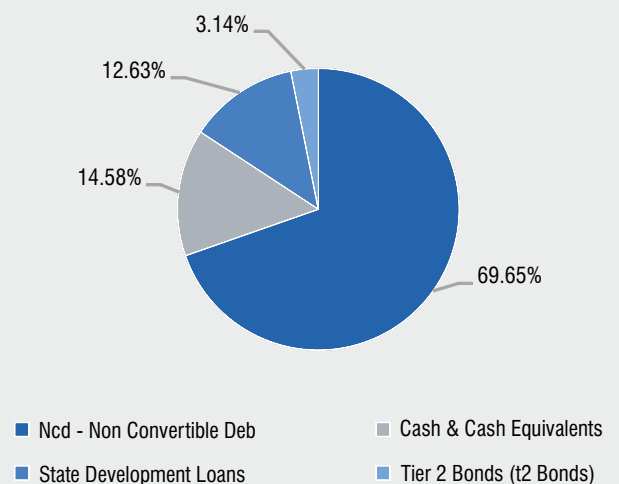
^ Risk-free rate based on the FBIL Overnight MIBOR rate of 5.34% as on Aug 31, 2022  
 \* Computed on the invested amount for debt portfolio. Current YTM is not an indicative for future YTM. It is subject to change on daily basis depending on market conditions.  
 \*\* For the period of 3 years



## MATURITY LADDER



## INSTRUMENT WISE COMPOSITION



Product Label	Tata Banking & PSU Debt Fund	CRISIL Banking and PSU Debt Index
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Regular Income Over Short Term to Medium Term.</li> <li>Predominant investment in Debt &amp; Money Market instruments issued by Banks, Public Sector Undertakings &amp; Financial Institutions.</li> </ul> <p><b>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</b></p>	<p>Investors understand that their principal will be at Low to Moderate Risk</p>	<p>Investors understand that their principal will be at Low to Moderate Risk</p>

It may be noted that risk-o-meter specified above is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.

### DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: [www.tatamutualfund.com](http://www.tatamutualfund.com)

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