This product is suitable for investors who are seeking:

• Income/Capital Appreciation over medium 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.

WHY TATA MEDIUM TERM FUND?

• Currently positioned as an accrual fund which aims at earning accrual income better than the traditional fixed tenure instruments available to retail investors
• The current strategy of the Scheme is to run the portfolio with an average Macaulay Duration of in the range of 2-3 years
• Investors having a more than 1-2 years investment horizon and comfortable with relatively higher volatility as compared to Ultra Short term fund and low duration fund.

RATING PROFILE (For Main Portfolio)

VOLATILITY MEASURES (For Main Portfolio)
- Portfolio Macaulay Duration: 3.68 Years
- Modified Duration: 3.45 Years
- Average Maturity: 4.85 Years
- Gross YTM - Excl. NCA: 7.16%

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

DATE OF ALLOTMENT: November 11, 2002
BENCHMARK: Crisil Medium Term Debt Index
FUND SIZE
Main Portfolio: Rs. 48.87 (Rs. in Cr.)
MONTHLY AVERAGE AUM
Main Portfolio: Rs. 48.95 (Rs. in Cr.)
EXIT LOAD: 1) On or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment: NIL. 2) On or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment: 1%. 3) Redemption after expiry of 365 days from the date of allotment: NIL (w.e.f. 5th November, 2018)
EXPENSE RATIO:
Main Portfolio: 0.38
Segregated Portfolio: NA
Direct: 1.38
Regular: NA

PORTFOLIO COMPOSITION (For Main Portfolio)

GROSS YEARLY RETURN: 42.18%
RISK OF RETURN: 17.68%
CASH & CASH EQUIVALENTS: 31.95%
GOVERNMENT SECURITIES: 42.18%
NON CONVERTIBLE DEBENTURES: 8.19%

As on 31st January 2020

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.
**Maturity Ladder Wise Exposure** (For Main Portfolio)

<table>
<thead>
<tr>
<th>Period</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Others</td>
<td>1.34%</td>
</tr>
<tr>
<td>0 - 1 Yrs</td>
<td>16.34%</td>
</tr>
<tr>
<td>1 - 3 Yrs</td>
<td>16.28%</td>
</tr>
<tr>
<td>3 - 7 Yrs</td>
<td>47.82%</td>
</tr>
<tr>
<td>7 - 10 Yrs</td>
<td>7.52%</td>
</tr>
<tr>
<td>Abv 10 Yrs</td>
<td>10.71%</td>
</tr>
</tbody>
</table>

**Last 12 Months Rating Wise Portfolio** (For Main Portfolio)

![Portfolio Chart]

**SLR – Guiding Philosophy for Debt Investments**

- **Safety**: Safety of the portfolio
- **Liquidity**: Adequate Liquidity in the portfolio
- **Returns**: Providing higher risk adjusted Returns

**Approach to Debt Investments**

- **Focus on Fundamentals**:
  - Investment decisions are based on fundamental analysis and research
- **Exposure**:
  - Focus on good quality papers on the basis of qualitative and quantitative filters

**Fund Managers**

- **Murthy Nagarajan** (Fund Manager)
  - Managing Since 01-April-17 and overall experience of 22 years

For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com

Data as on 31st January 2020