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

TATA mutual fund



TATA

FLOATING INTEREST RATE FUND

(An open ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives), A Relatively High Interest Rate Risk and Moderate Credit Risk).

Registered Name: Tata Mutual Fund
Registration No. MF/023/95/9

You work hard to earn money. Invest it wisely

As on 30th September 2

DATE OF ALLOTMENT
July 07, 2021

BENCHMARK
CRISIL Short Duration Debt A-II Index

FUND SIZE
Rs. 114.49 Crores

MONTHLY AVERAGE AUM
Rs. 116.77 Crores

FUND MANAGER
Akhil Mittal (Managing Since 21-Jun-21)

EXPENSE RATIO**
Direct - 0.26
Regular - 0.62

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 September 30, 2026. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

FUND OVERVIEW

The fund invests in either floating rate instruments (instruments whose yields change with change in benchmark rates) or in fixed coupon instruments which are converted to floating rate by using Swaps/Overnight Index Swap (OIS).

Tata Floating Interest Rate fund provides flexibility in response to a changing interest rate environment. The fund aims to utilize the flexibility to manage interest rate risk and enable investors earn reasonable accrual returns. The Fund aims to create a portfolio of optimal credit quality along with lower net duration risk enabling investors to earn reasonable accrual returns.

Portfolio Composition

The portfolio must hold at least 65% of the fund in floating rate instruments, which are of two types:

a) Pure floating rate instruments. The fund holds ~41% of the portfolio in these instruments.

b) Synthetic Instruments which convert fixed rate securities into floating instruments through swaps. ~25% of the portfolio is comprised of these instruments.

Positioning the Portfolio*

The portfolio of a Floating Interest Rate Fund may be positioned along 3 broad lines:

a) Buying into a particular maturity and swapped using OIS. The fund manager can then let the maturity of the portfolio run down over time.

b) A credit strategy where the portfolio is built by buying higher yield papers and gaining accrual returns.

c) A Flexible strategy where the position is built to sit astride the accrual cycle in order to generate reasonable accrual returns with flexibility in terms of maturity and duration.

SLR PHILOSOPHY GRAPH

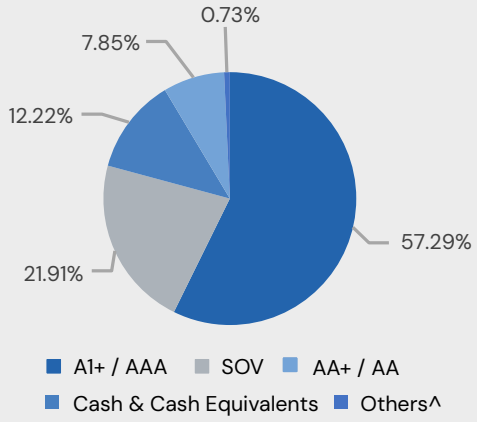
Debt Investment Philosophy

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

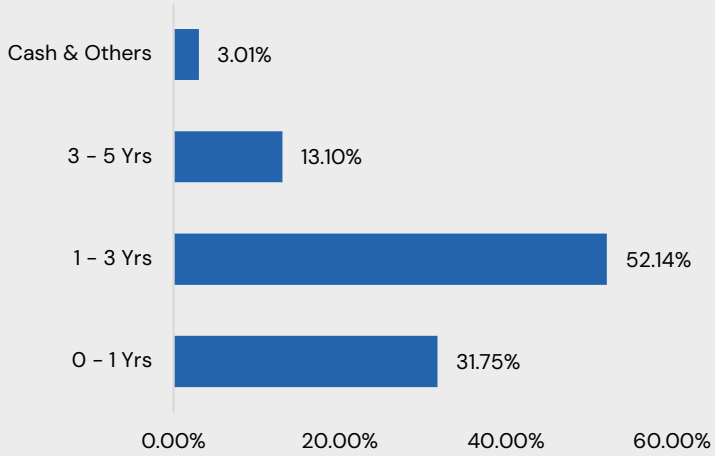


KEY MEASURES

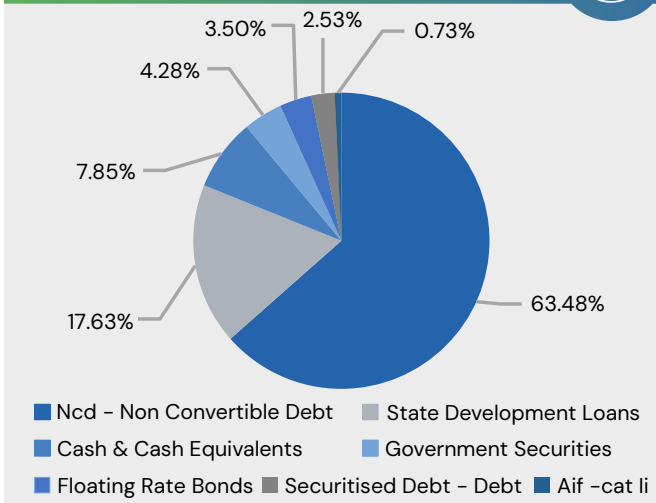
Annualized Portfolio YTM*	7.43%
Modified Duration	1.22 Years
Macaulay Duration	1.29 Years
Residual Maturity	1.67 Years

* In case of semi-annual YTM, it will be annualized. Current YTM is not an indicative for future YTM. It is subject to change on daily basis depending on market conditions.

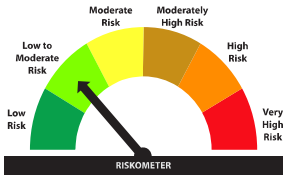
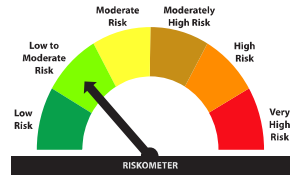
MATURITY LADDER



INSTRUMENT WISE COMPOSITION



^Note: Includes amount of ~Rs. 69.61 lakhs (at cost) for 696.07 units allotted towards Initial Contribution by the scheme (i.e. 25 bps of the schemes AUM as on December 31, 2022), as per SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023.

Product Label	Tata Floating Interest Rate Fund	CRISIL Short Duration Debt A-II Index
This product is suitable for investors who are seeking*: • Regular Income by investing predominantly in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives) ***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**	 *The risk of the scheme is Low to Moderate*	 *The risk of the benchmark is Low to Moderate*

It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 6.16.1.j of SEBI Master Circular on Mutual Fund dated 20.03.2026, 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

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