TATA mutual fund



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

TATA MULTI ASSET ALLOCATION FUND

(An open-ended scheme investing in equity, debt & exchange traded commodity derivatives)

As on 30th September 2026

DATE OF ALLOTMENT
March 04, 2020
BENCHMARK
65% BSE 200 TRI + 15% CRISIL Short Term Bond Index + 20% iCOMDEX Composite Index
FUND SIZE
Rs. 4999.63 Crores
MONTHLY AVERAGE AUM
Rs. 5164.37 Crores
FUND MANAGER
Rahul Singh, Sailesh Jain (Managing Since 04-Mar-20),
Murthy Nagarajan (Managing Since 02-Feb-23) & Tapan Patel (Managing Since 16-Aug-23)
ASSISTANT FUND MANAGER
Amit Somani (Managing Since 01-Jun-2026)
EXPENSE RATIO**
Direct - 0.45
Regular - 1.57
EXIT LOAD
1) On or before 30 days from the date of allotment: 0.50%.
2) After 30 days from the date of allotment: NIL. (w.e.f 19th August, 2025)
MINIMUM INVESTMENT
Growth option: Rs. 5,000/- and in multiples of Re. 1/ thereafter.
IDCW Option: Rs. 5,000/- and in multiples of Re. 1/ thereafter.

Annualized Portfolio YTM*	8.02%
Modified Duration	2.32 Years
Macaulay Duration	2.42 Years
Residual Maturity	3.13 Years

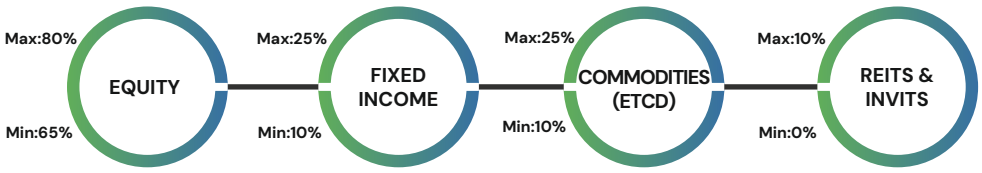
*In case of semi-annual YTM, it will be annualized. Current YTM is not an indicative for future YTM. It is subject to change on daily basis depending on market conditions.
**Note: The rates specified are actual month end expenses charged as on September 30, 2026. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

Watch the video guide

FUND OVERVIEW

Tata Multi Asset Allocation Fund is an open-ended multi-asset allocation fund having multi-strategies, investing in equity, debt, exchange-traded commodity derivatives and Reits & Invits. The fund seeks to generate long term capital appreciation. The Equity portfolio aims to create long term capital appreciation and Fixed Income portfolio is ideal for generation of regular income. The commodity portfolio (Exchange Traded commodity derivative portfolio or ETCD) seeks to generate returns through arbitrage and directional strategies in derivatives.

TATA MULTI ASSET ALLOCATION FUND



BENEFITS OF COMMODITY INVESTING

BETTER RISK ADJUSTED RETURNS
High volatility in commodity prices provides opportunity to make higher than normal returns.

DIVERSIFICATION
Factors affecting Equity or Debt returns do not affect commodity returns in a similar manner.

INFLATION PROTECTION
Commodities help hedge against inflation.

COMMODITY ARBITRAGE
Potential for higher returns through commodity arbitrage.

LIQUIDITY OF COMMODITY DERIVATIVES
Easy to buy and sell commodity derivatives.

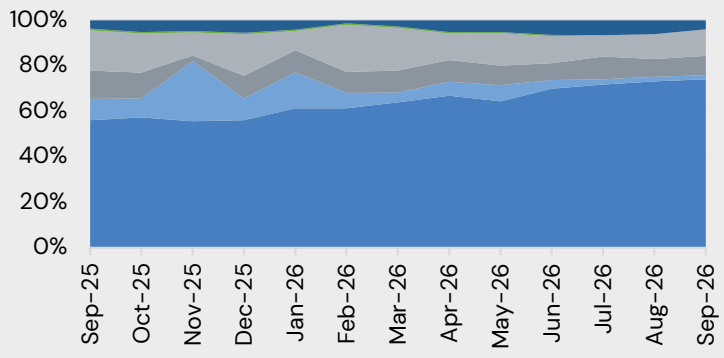
LOWER MARGIN
Margin for commodity derivatives is much lower than that for other asset classes.

RISK AND RISK MITIGATION MEASURES FOR COMMODITY DERIVATIVES (ETCD)

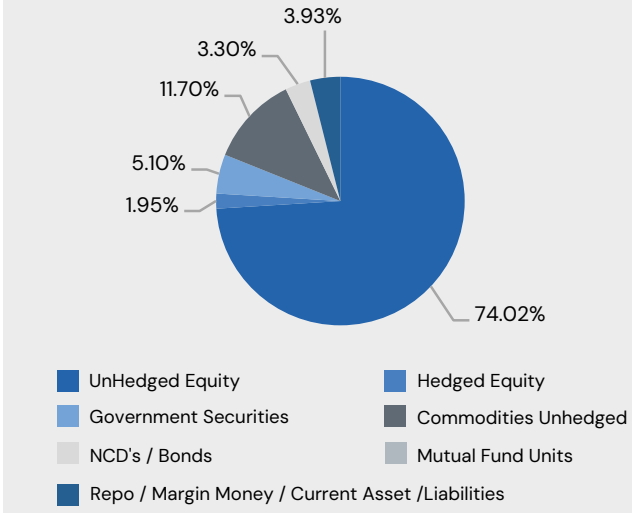
ETCD Strategies	Risk	Mitigation
Commodity Arbitrage	Damage Risk: Risk of detoriation/damage of physical commodity	Exchange ensures quality of the commodity Fully insured from theft, fire, terrorist activities, natural calamities etc. diversification across commodities
	Fraud Risk: Risk of Undelivered due to fraud	Physical stocks monitored by the exchange regularly Fidelity coverage of the underlying
Directional Commodity	Market Directional Risk: Movement of underlying commodity	Exchange ensures quality of the commodity Fully insured from theft, fire, terrorist activities, natural calamities etc. diversification across commodities
	Intraday volatility: Risk of opening at gap up/down	Extreme volatility closely monitored at exchange level as well as at scheme level.

Investments in commodity has some inherent risks different from other asset classes, which cannot be mitigated fully. SEBI has allowed participation in ETCDs in commodities which likely to have enough liquidity in the market. Commodity investments are generally done using Derivative instruments which are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor.

ASSET ALLOCATION TREND



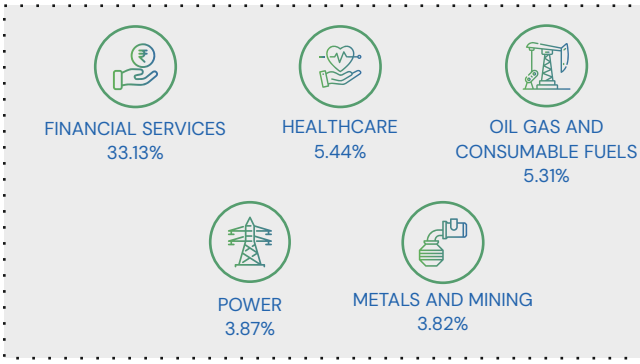
ASSET ALLOCATION

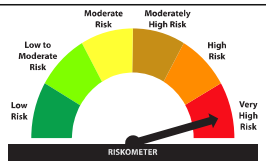
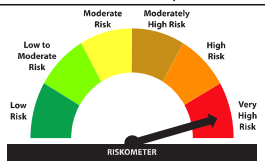


TOP CASH EQUITY HOLDINGS

Issuer Name	% to NAV
Tata Mutual Fund	8.30
Reliance Industries Ltd.	3.81
HDFC Bank Ltd.	3.58
ICICI Bank Ltd.	3.15
Bharti Airtel Ltd.	2.66
Kotak Mahindra Bank	2.03
Axis Bank Ltd.	1.73
State Bank Of India	1.55
Dr. Agarwals Health Care Ltd.	1.53
Federal Bank Ltd.	1.47
Total	**29.81**

TOP 5 SECTORS



Product Label	Tata Multi Asset Allocation Fund	65% BSE 200 TRI + 15% CRISIL Short Term Bond Index + 20% iCOMDEX Composite Index
This product is suitable for investors who are seeking*: • Long Term Capital Appreciation. • Investment in equity & equity related instruments, debt instruments, exchange traded commodity derivatives and other instruments. ***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**	 *The risk of the scheme is Very High*	 *The risk of the benchmark is Very High*

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.