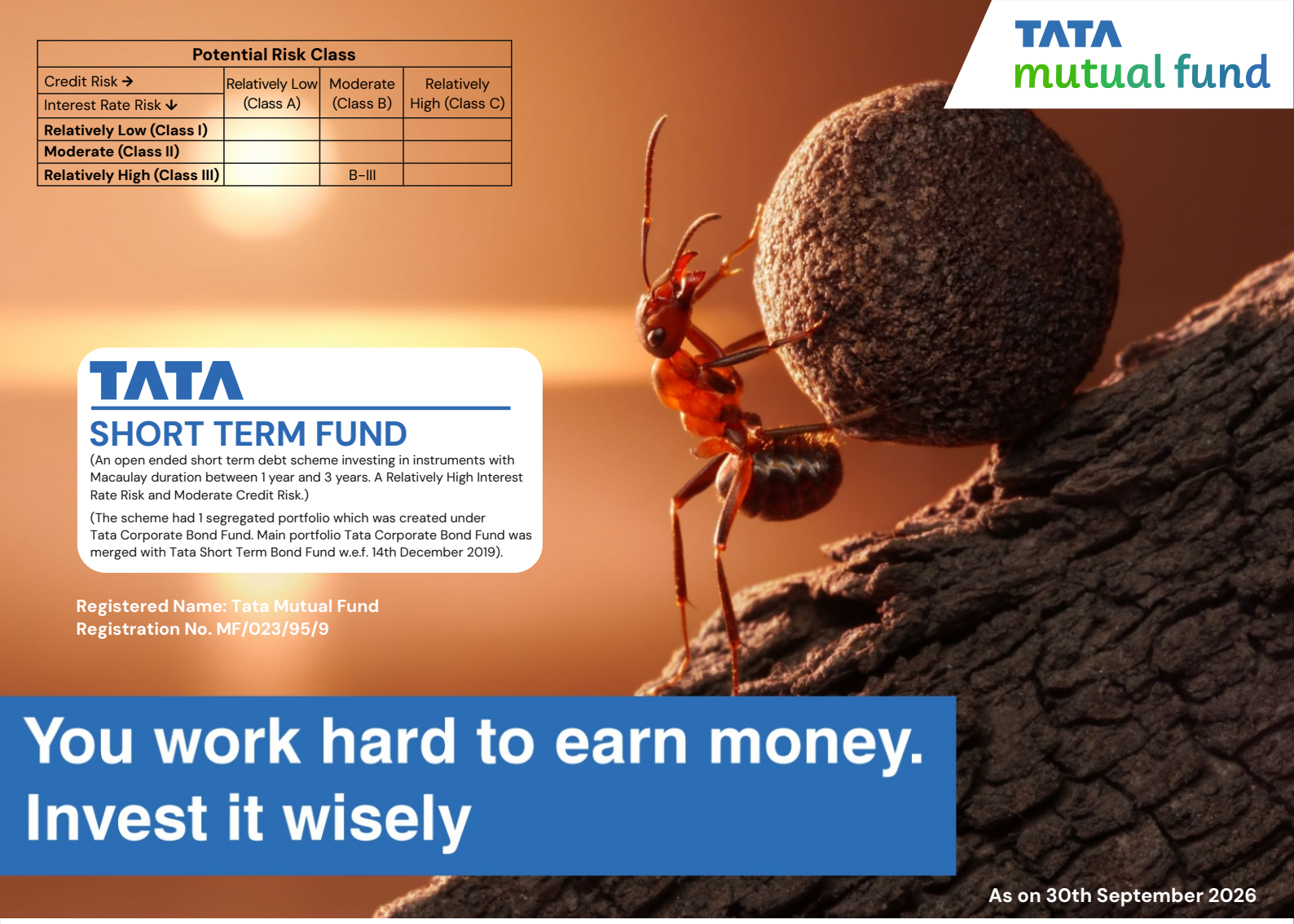
Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

TATA mutual fund



TATA SHORT TERM 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).

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

You work hard to earn money. Invest it wisely

As on 30th September 2026

DATE OF ALLOTMENT
August 08, 2002

BENCHMARK
CRISIL Short Duration Debt A-II Index

FUND SIZE
Rs. 2911.82 Crores

MONTHLY AVERAGE AUM
Rs. 2927.20 Crores

FUND MANAGER
Amit Somani
(Managing Since 11-Jun-25)

ASSISTANT FUND MANAGER
Dhawal Joshi
(Managing Since 01-Jun-26)

EXPENSE RATIO**
Direct - 0.30
Regular - 1.02

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

FUND OVERVIEW

Tata Short Term 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

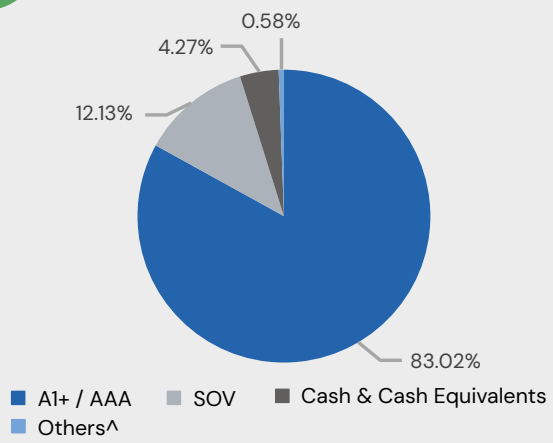
Debt Investment Philosophy

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

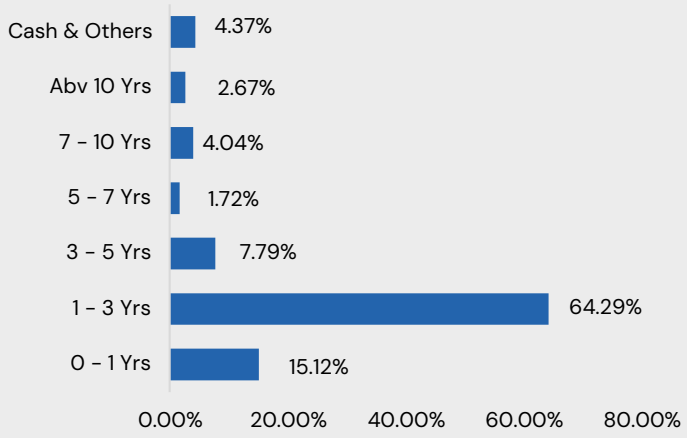


KEY MEASURES^

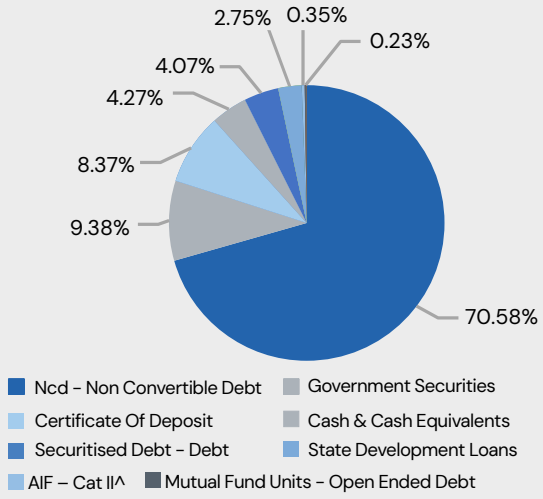
KEY MEASURES#	FUND	BENCHMARK
Standard Deviation	1.31	1.13
Portfolio Beta	1.08	NA
R Squared	0.93	NA
Treynor	0.07	NA
Jenson	-0.08	NA
Annualized Portfolio YTM*		7.68%
Modified Duration		1.91 Years
Macaulay Duration		2.02 Years
Residual Maturity		2.42 Years

^Risk-free rate based on the FBIL Overnight MIBOR rate of 5.28% as on Sept 30, 2026.
* 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.
#For the period of 3 years.

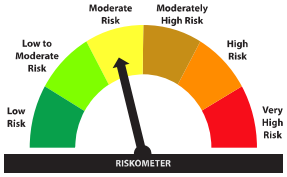
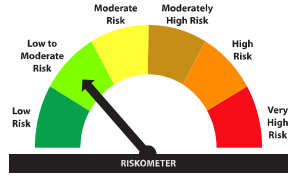
MATURITY LADDER



INSTRUMENT WISE COMPOSITION



^ Note: Includes amount of ~Rs.5.59 Crores (at cost) for 5,587.02 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 Short Term Fund	CRISIL Short Duration Debt A-II Index
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.**	 *The risk of the scheme is 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
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.
a. In the performance data of Tata Short Term Bond Fund there is no impact of segregated portfolio which was created in Tata Corporate Bond Fund. The creation of Segregated Portfolio, had impacted the NAV of the Tata Corporate Bond Fund to the extent of (-15.02%) of NAV.
b. As per National Company Law Tribunal (NCLT) approved resolution plan on 7th June 2021, the segregated portfolio of the scheme (i.e. Tata Corporate Bond Fund-Segregated Portfolio) has received Rs. 25.67 Crores against gross receivable of Rs.57.80 Crores. The final repayment were in the form of upfront cash and secured 10 year 6.75% par bonds issued by Piramal Capital and Housing Finance Ltd. (PCHFL). The segregated portfolio of the scheme has received Rs. 11.66 Crores in Cash and total face value of Rs.14.01 crores of PCHFL bonds. The cash component was paid out to the investors immediately and the payout amount was credited to the investors bank account on October 12, 2021. The Bonds of Piramal Capital and Housing Finance Ltd (PCHFL) bonds were sold in the open market and the proceeds of Rs 12.03 crores were distributed to investors on February 14, 2022.

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