


TATA mutual fund

# Built on Quality Debt Designed for the Short–Term

## TATA CRISIL-IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND

(An open-ended scheme replicating / tracking CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk.)

**Tata CRISIL-IBX Financial Services 3-6 Months Debt Index Fund** is an open-ended passive debt fund that seeks to replicate the performance of the CRISIL-IBX Financial Services 3-6 Months Debt Index.

### Instrument Profile

It provides exposure to high-quality, AAA-rated financial services through a portfolio of Certificates of Deposit (CDs), Commercial Papers (CPs), and Corporate Bonds with a targeted maturity profile of 3-6 months.

### Investment Approach

Aims to combine elevated accrual income at quarter ends, roll-down return potential, high liquidity, and relatively low interest rate and credit risk through a rules-based passive approach.

## Why invest in this fund?

### High-Quality Credit Exposure

Financial services sector AAA-rated issuers

### Accrual Plus Roll-Down Strategy

Strategy benefits from upward sloping yield curve

### Low Risk Framework

Relatively low duration risk passive strategy

### Cost Efficient & Transparent

Rules-based investing with potentially lower costs

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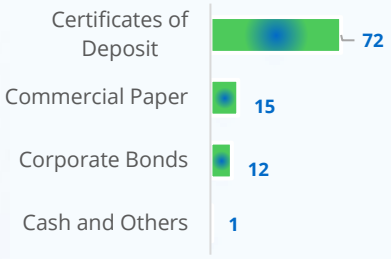
# Portfolio Snapshot

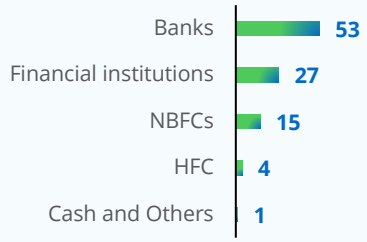
## Debt Quants

| Parameters | Quants |
|---|---|
| YTM* | 6.93% |
| Average Duration | 4.75 mths |
| Macaulay duration | 4.75 mths |
| Modified Duration | 4.71 mths |

## Instrumental Composition




## Sector Composition




# Key Terms

| | |
|---|---|
| **Name of the Scheme** | **Tata Crisil-IBX Financial Services 3-6 Months Debt Index Fund** |
| **Type of Scheme** | An open-ended scheme replicating / tracking CRISIL-IBX Financial Services 3-6 Months Debt Index. A relatively low interest rate risk and relatively low credit risk. |
| **Investment Objective** | The investment objective of the scheme is to track the CRISIL-IBX Financial Services 3-6 Months Debt Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved, and the scheme does not assure or guarantee any returns. |
| **Fund Manager** | Dhawal Joshi |
| **Benchmark** | Crisil-IBX Financial Services 3-6 Months Debt Index |
| **Minimum subscription amount:** | Rs 5,000/- and in multiple of Re.1/- thereafter |
| **Load Structure** | Entry Load : NIL<br>Exit Load: NIL |

*Portfolio Data as on 30th September 2026*

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**Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**

**Scheme Riskometer**




*The risk of the scheme is Low to Moderate*

**Benchmark Riskometer**




*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.

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

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**