

Type of Scheme: A high liquidity income scheme that aims to generate reasonable returns.

Product labelling: • Regular Income for Short Term.
• Investment in Debt / Money Market Instruments.

As on 30 September 2026

Fund Details

Date of Inception / Allotment	01 September 2004
Benchmark Name:	CRISIL Liquid Debt A-I Index
NAV as on September 30, 2026	
Regular Plan - Growth Option	₹ 4436.7125
Regular Plan - Daily IDCW Option	₹ 1001.5157
Regular Plan - Annual IDCW Option	₹ 1065.5471
Direct Plan - Growth Option	₹ 4496.5804
Direct Plan - Daily IDCW Option	₹ 1001.5187
Direct Plan - Weekly IDCW Option	₹ 1070.6471
AUM as on September 30, 2026	₹ 28,037.42 Cr
AAUM as on September 30, 2026	₹ 34,314.20 Cr

Fund Manager Details

Name of Fund Managers	
• Mr. Dhawal Joshi	
• Mr. Harsh Dave	
Total Experience	12 / 3
Managing Since	01-Jun-2026 / 01-Aug-2024

Minimum Investment

Lumpsum Amount: Rs. 5,000/- and in multiples of Re. 1/- thereafter.

SIP: Rs. 500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: 1 day - 0.0070% of redemption proceeds
2 days - 0.0065% of redemption proceeds
3 days - 0.0060% of redemption proceeds
4 days - 0.0055% of redemption proceeds
5 days - 0.0050% of redemption proceeds
6 days - 0.0045% of redemption proceeds
7 days or more - Nil

Base Expense Ratio**

Regular plan :	0.29%
Direct plan :	0.19%

Risk Measures*

1 Standard Deviation (%)	0.21
2 Beta	1.01
3 Tracking Error (%)	
1 year	NA
3 years	NA
4 Sharpe Ratio (%)	7.56
5 Tracking Difference (%)	
1 year	NA
3 year	NA
5 year	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for detail description in tabular format

NA stands for "Not Applicable"

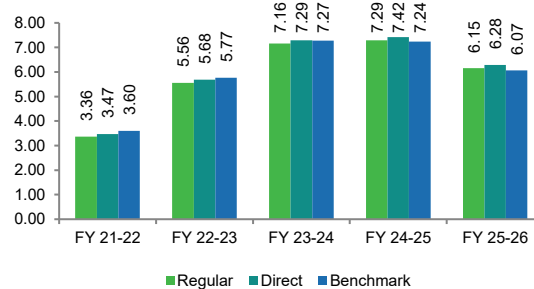
**Note: The rates specified are actual month end BER charged as on 30th Sep 2026. The above ratio excludes other expenses charged under TER. For more details kindly refer to the TER disclosure on website.
<https://www.tatamutualfund.com/expense-ratio/total-expense-ratio>

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	6.36	6.48	6.21
Returns for last 3 years	6.83	6.95	6.76
Returns for last 5 years	6.25	6.37	6.29
Returns since inception	6.98	6.86	6.64

Performance as on September 30, 2026.

Absolute Returns (in %)



Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

Top 10 Holdings	% to Net Assets
1 Treasury Bill (91D)	15.56%
2 HDFC Bank Ltd.	8.75%
3 Angel One Ltd. (Erstwhile Angel Broking Ltd.) (91D)	4.75%
4 Small Industries Development Bank Of India (91D)	4.41%
5 Bank Of Baroda	4.35%
6 National Bank For Agriculture & Rural Development (Nabard) (91D)	4.15%
7 Reliance Industries Ltd. (91D)	3.96%
8 HDFC Securities Ltd. (91D)	3.71%
9 Central Bank Of India	3.37%
10 Yes Bank Ltd.	2.65%

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities

[Click Here](#)

Allocation of Net Asset by Sectors

[Click Here](#)

Allocation of Net Asset by Asset Class

[Click Here](#)

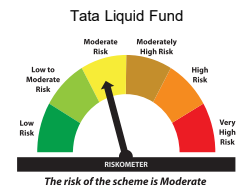
Allocation of Net Assets by Credit Rating

[Click Here](#)

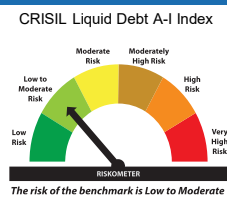
Allocation of Net Assets by region/country

[Click Here](#)

Scheme Riskometer



Benchmark Riskometer



Major Risk Factors

- 1 Credit risk
- 2 Interest rate risk
- 3 Liquidity risk
- 4 Reinvestment risk

*with a detailed explanation in the Important Link Section

Quantitative Measures* (as applicable)

1 Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover (%)	NA
b) Gross Exposure Turnover (%)	NA
(Equity + Debt + Derivatives)	
2 Average Maturity (days):	53
3 Macaulay Duration (days):	53
4 Modified Duration (days):	53
5 Annualized Portfolio Yield:	NA
6 Yield to Maturity (%)	6.44

* Please refer to the next page for detail description in tabular format
NA stands for "Not Applicable"

Major Changes w.r.t previous month –

As on 30 September 2026

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Reliance Industries Ltd. (91D)		3.96%
	LIC Housing Finance Ltd. (91D)	3.47%
Export Import Bank Of India (143D)		2.38%
	Hindustan Petroleum Corporation Ltd. (85D)	1.84%
Bank Of India		1.76%
Bajaj Finance Ltd. (95D)		1.76%
	Treasury Bill (182D)	1.69%
Export Import Bank Of India		1.68%
	Federal Bank Ltd.	1.54%
	Indian Overseas Bank	1.54%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
Direct	0.19%	0.19%
Regular	0.29%	0.29%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Changes in Risk-o-Meter of scheme		
Fund Name	Previous Month	Current Month
Scheme Riskometer	Low to Moderate	Moderate

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	Measures the volatility of the fund
2	Beta	Shows fund's sensitivity to market movements
3	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4	Tracking Error	Indicates how closely fund tracks the Benchmark
5	Tracking Difference	Difference between the fund and its benchmark return
6	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7	Average Maturity	Weighted average residual maturity
8	Macaulay Duration	Fund's sensitivity to interest rate changes
9	Modified Duration	Fund's sensitivity to interest rate changes
10	Annualized Portfolio Yield	Total income generated by the portfolio
11	Yield to Maturity	weighted average expected annual return

Important Weblinks		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered.
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme.
4		Link for SID on AMC website.
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor).
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix.

INVESTMENT OBJECTIVE

The investment objective is to generate reasonable returns with high liquidity to the unitholders.

SIP - If you had invested INR 10000 every month

	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	26,40,000
Total Value as on Sep 30, 2026 (Rs.)	1,24,146	3,97,891	7,09,489	10,46,379	16,33,455	59,56,989
Returns	6.47%	6.61%	6.64%	6.18%	6.01%	6.81%
Total Value of B: CRISIL Liquid Debt A-I Index	1,24,053	3,97,235	7,08,739	10,46,817	16,34,183	58,24,444
B: CRISIL Liquid Debt A-I Index	6.33%	6.5%	6.6%	6.19%	6.02%	6.63%
Total Value of AB: CRISIL 1 Year T-Bill Index	1,22,511	3,90,433	6,95,092	10,25,496	16,09,821	54,68,797
AB: CRISIL 1 Year T-Bill Index	3.91%	5.34%	5.82%	5.61%	5.73%	6.13%

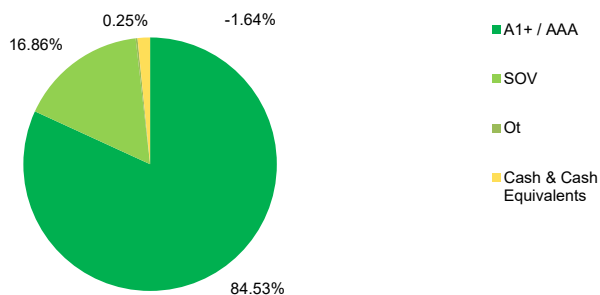
(Inception date :01-Sep-2004) (First Installment date : 01-Oct-2004)

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered. For scheme performance refer pages 220 - 257.

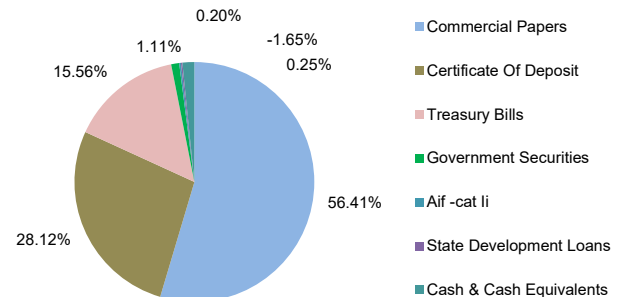
*B: Benchmark, AB: Additional Benchmark For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 158 of Factsheet.

Source: MFI Explorer

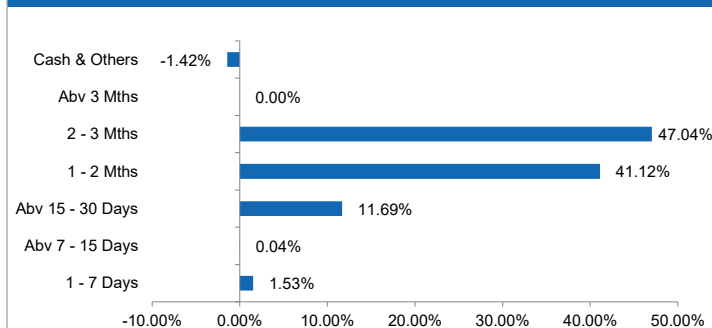
Composition by Ratings



Instrument Wise Composition



Maturity Ladder



NAV Movement

