

Type of Scheme: The Scheme will invest in various money market and fixed income securities with objective of providing liquidity and generating reasonable returns with lower interest rate risk. The average maturity of the portfolio shall be between three months to six months.

Product labelling:

- Regular Income Over Short Term
- Investment in Debt & Money Market instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months.

As on 30 September 2026

Fund Details

Date of Inception / Allotment	22 January 2019
Benchmark Name:	CRISIL Ultra Short Duration Debt A-I Index
NAV as on September 30, 2026	
Regular Plan - Growth Option	₹ 15.2549
Regular Plan - Weekly IDCW Option	₹ 10.3798
Regular Plan - Monthly IDCW Option	₹ 15.2615
Direct Plan - Growth Option	₹ 16.2051
Direct Plan - Weekly IDCW Option	₹ 10.4065
Direct Plan - Monthly IDCW Option	₹ 16.2267
AUM as on September 30, 2026	₹ 5,404.36 Cr
AAUM as on September 30, 2026	₹ 6,419.12 Cr

Fund Manager Details**Name of Fund Managers**

- Mr. Amit Somani
- Mr. Dhawal Joshi

Total Experience 24 / 12**Managing Since:** 15-Oct-2025 / 15-Oct-2025**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:** Nil**Base Expense Ratio****

Regular plan :	1.00%
Direct plan :	0.26%

Risk Measures*

1 Standard Deviation (%)	0.41
2 Beta	1.16
3 Tracking Error (%)	
1 year	NA
3 years	NA
4 Sharpe Ratio (%)	3.29
5 Tracking Difference (%)	
1 year	NA
3 year	NA
5 year	NA
Since Inception	NA
6 Information Ratio	NA

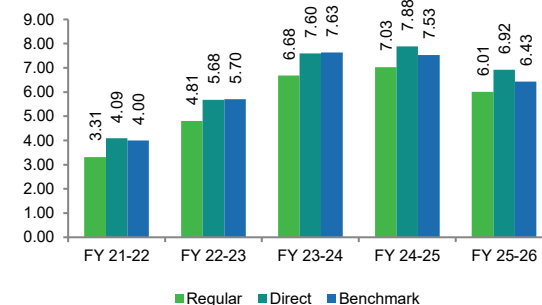
*Please refer to the next page for detail description in tabular format
NA stands for "Not Applicable"

**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	6.07	6.98	6.40
Returns for last 3 years	6.60	7.50	7.08
Returns for last 5 years	5.91	6.79	6.54
Returns since inception	5.64	6.48	6.33

Performance as on September 30, 2026.

Absolute Returns (in %)

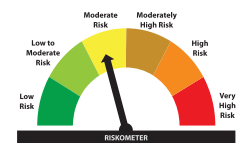
Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

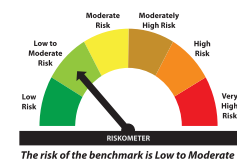
Top 10 Holdings	% to Net Assets
1 Interest Rate Swap	20.79%
2 HDFC Bank Ltd.	9.98%
3 Canara Bank	8.11%
4 Treasury Bill (91D)	5.06%
5 Yes Bank Ltd.	4.94%
6 Small Industries Development Bank Of India	4.87%
7 7.8 National Bank For Agriculture & Rural Development (Nabard) Mar 15 2027	4.63%
8 Ujjivan Small Finance Bank Ltd.	4.02%
9 Federal Bank Ltd.	4.00%
10 Equitas Small Finance Bank Ltd.	3.57%

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**

Tata Ultra Short Term Fund

**Benchmark Riskometer**

CRISIL Ultra Short Duration Debt A-I Index

**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 (months):	7.23
3 Macaulay Duration (months):	5.66
4 Modified Duration (months):	5.45
5 Annualized Portfolio Yield:	NA
6 Yield to Maturity (%)	7.46

* 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 %
	Indian Bank	5.30%
Punjab National Bank		3.16%
7.95 REC Ltd. Mar 12 2027		2.69%
IIFL Finance Ltd. (Erstwhile India Infoline Finance Limited) (169D)		2.68%
7.71 REC Ltd. Feb 26 2027		2.32%
	7.9123 Sundaram Home Finance Ltd. (Erstwhile Sundaram Bnp Paribas Home Finance Ltd.) Nov 27 2026	2.31%
	IIFL Finance Ltd. (Erstwhile India Infoline Finance Limited) (179D)	2.30%
	Treasury Bill (182D)	1.85%
	Export Import Bank Of India (143D)	1.51%
	Axis Bank Ltd.	1.50%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
Direct	0.26%	0.26%
Regular	1.00%	1.00%

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	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 of the Scheme is to generate returns through investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

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	NA	9,20,000
Total Value as on Sep 30, 2026 (Rs.)	1,24,030	3,96,883	7,04,869	10,37,080	NA	11,56,295
Returns	6.32%	6.45%	6.38%	5.93%	NA	5.86%
Total Value of B: CRISIL Ultra Short Duration Debt A-I Index	1,24,184	3,99,062	7,14,118	10,59,126	NA	11,84,296
B: CRISIL Ultra Short Duration Debt A-I Index	6.56%	6.82%	6.9%	6.52%	NA	6.47%
Total Value of AB: CRISIL 1 Year T-Bill Index	1,22,482	3,90,331	6,94,977	10,25,348	NA	11,45,094
AB: CRISIL 1 Year T-Bill Index	3.88%	5.33%	5.82%	5.61%	NA	5.61%

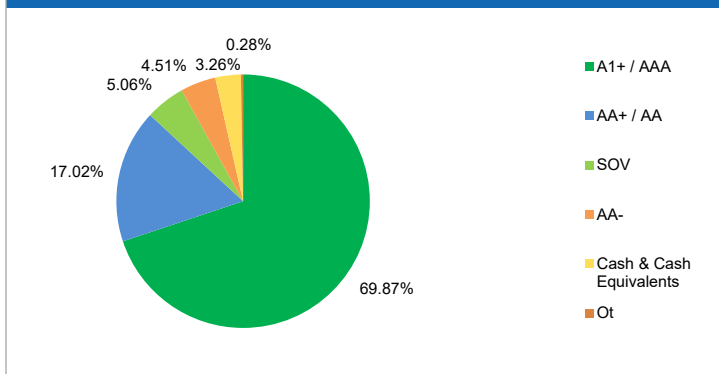
(Inception date :22-Jan-2019) (First Installment date : 01-Feb-2019)

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.

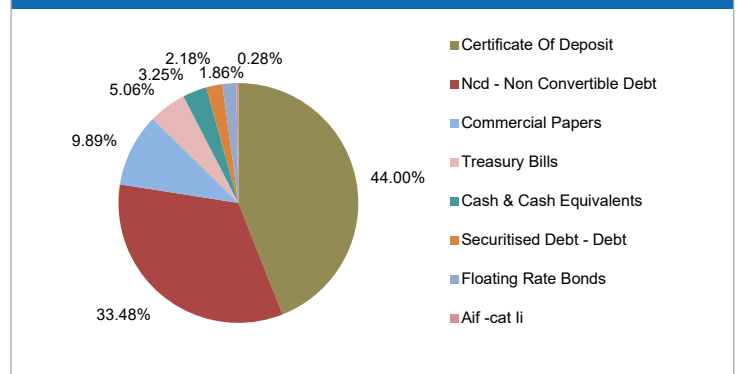
*B: Benchmark, AB: Additional Benchmark For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 158 of Factsheet.

Source: MFI Explorer

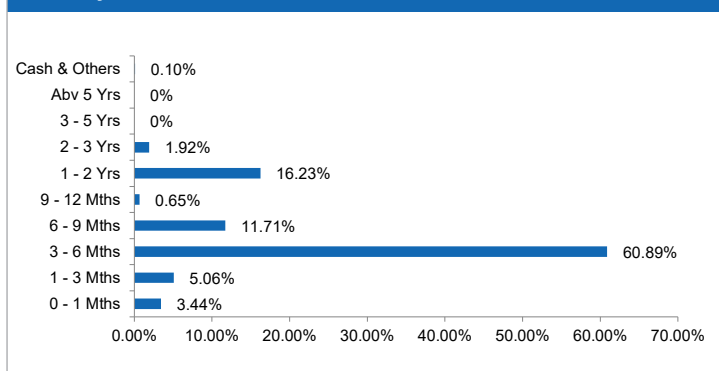
Composition by Ratings



Instrument Wise Composition



Maturity Ladder



NAV Movement

