Tata Floating Interest Rates Fund

Type of Scheme: An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)

Product labelling:
- Regular Income by investing predominantly in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives)

As on 31 October 2026

Fund Details

Date of Inception / Allotment	07 July 2021
Benchmark Name	CRISIL Short Duration Debt A-II Index
NAV as on October 30, 2026	
Regular Plan - Growth Option	₹ 13.6771
Regular Plan - Monthly IDCW Option	₹ 13.6771
Regular Plan - Quarterly IDCW Option	₹ 13.6771
Regular Plan - Periodic IDCW Option	₹ 13.6771
Direct Plan - Growth Option	₹ 13.9940
Direct Plan - Monthly IDCW Option	₹ 13.9940
Direct Plan - Quarterly IDCW Option	₹ 13.9940
Direct Plan - Periodic IDCW Option	₹ 13.9940
AUM as on October 31, 2026	₹ 117.77 Cr
AAUM as on October 31, 2026	₹ 118.78 Cr

Fund Manager Details

Name of Fund Managers

- **Mr. Akhil Mittal**

Total Experience	24
Managing Since	21-Jun-2021

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

Expense Ratio

Regular plan : BER	0.62%
Direct plan : BER	0.26%

Quantitative Measures*

1	Standard Deviation (%)	1.26
2	Beta	0.88
3	Tracking Error (%)	
	1 year	NA
	3 years	NA
4	Sharpe Ratio (%)	0.67
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**

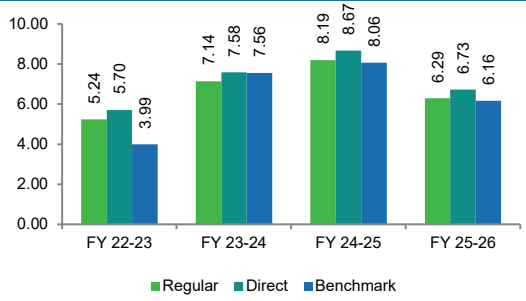
NA stands for "Not Applicable"

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	4.89	5.33	4.28
Returns for last 3 years	6.78	7.24	6.85
Returns for last 5 years	6.21	6.66	6.06
Returns since inception	6.07	6.52	6.04

Performance as on October 30, 2026.

Absolute Returns



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

Portfolio Data

	Top 10 Holdings	% to Net Assets
1	Interest Rate Swap	59.40%
2	Repo	12.69%
3	7.7 Andhra Pradesh SDL Dec 6 2029	8.47%
4	7.59 National Housing Bank Sep 8 2027	8.46%
5	7.5285 Poonawalla Fincorp Ltd. (Erstwhile Magma Fincorp Ltd.) Sep 24 2027	8.41%
6	7.35 Export Import Bank Of India Jul 27 2028	8.39%
7	6.47 Indian Railway Finance Corporation Ltd. May 30 2028	8.28%
8	8.35 Gujarat SDL Mar 6 2029	4.31%
9	8.3 Godrej Properties Ltd. Mar 19 2027	4.24%
10	8.2 Can Fin Homes Ltd. May 18 2027	4.23%

Scheme Riskometer

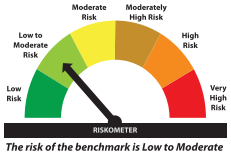
Tata Floating Interest Rates Fund



The risk of the scheme is Low to Moderate

Benchmark Riskometer

CRISIL Short Duration Debt A-II Index



The risk of the benchmark is Low to Moderate

Major Risk Factors

1	Investment Risk
2	Liquidity and Settlement Risks
3	Reinvestment Risk
4	Credit Risk
5	Interest Rate Risk

*with a detailed explanation in the Important Link Section

Quantitative Measures/Risk Measures* (as applicable)

1	Portfolio Turnover Ratio (Annualized)	
	a) Equity Turnover (%)	NA
	b) Gross Exposure Turnover (%) (Equity + Debt + Derivatives)	137.48
2	Average Maturity (years):	1.36
3	Macaulay Duration (years):	1.07
4	Modified Duration (years):	1.00
5	Annualized Portfolio Yield:	NA
6	Yield to Maturity (%)	7.80

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

NA stands for "Not Applicable"

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

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month –

As on 31 October 2026

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	**Name of securities deleted/reduced**	**Total Weightage in %**
	6.36 GOI Feb 16 2031	4.28%

Changes in Expense Ratio of the scheme		
Change in	**Previous Month**	**Current Month**
Direct	0.26%	0.26%
Regular	0.62%	0.62%

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	Low to 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.

Tata Floating Interest Rates Fund

TATA mutual fund

Additional Disclosure by AMC

As on 31 October 2026

INVESTMENT OBJECTIVE

The objective of the scheme is to generate income through investment primarily in floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns and money market instruments.
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 10,000 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	NA	NA	6,40,000
Total Value as on Oct 31, 2026 (Rs.)	1,22,914	3,95,191	7,06,438	NA	NA	7,60,889
Returns	4.57%	6.17%	6.48%	NA	NA	6.43%
Total Value of B: CRISIL Short Duration Debt A-II Index	1,22,536	3,94,198	7,05,092	NA	NA	7,59,209
B: CRISIL Short Duration Debt A-II Index	3.97%	6.00%	6.40%	NA	NA	6.35%
Total Value of AB: CRISIL 10 Year Gilt Index	1,19,232	3,78,053	6,77,782	NA	NA	7,28,310
AB: CRISIL 10 Year Gilt Index	-1.19%	3.21%	4.83%	NA	NA	4.80%

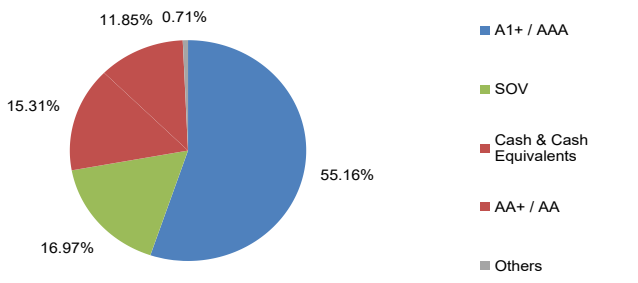
(Inception date :07-Jul-2021) (First Installment date : 01-Aug-2021)

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 - 251.

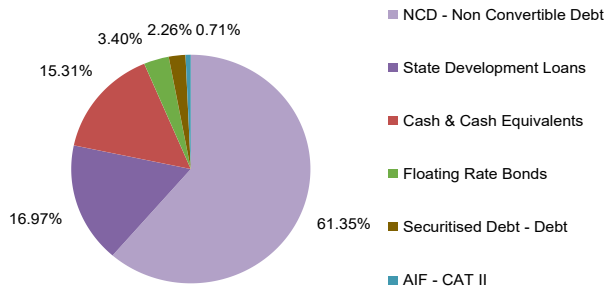
*B: Benchmark, AB: Additional Benchmark. For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 252 of Factsheet.

Source: MFI Explorer

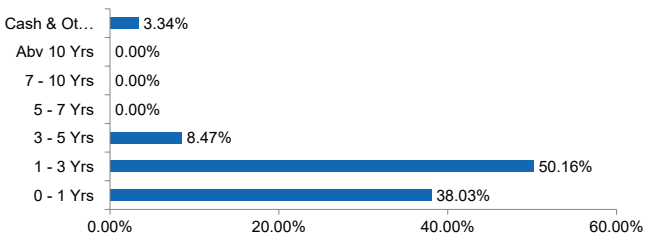
Composition by Ratings



Instrument Wise Composition



Maturity Ladder



NAV Movement

