

Tata Short Term Bond Fund

(An open ended short term debt scheme investing in instruments with Macaulay duration between 1 year and 3 years (Refer to page no. 15 of SID). A Relatively High Interest Rate Risk and Moderate Credit Risk.)

[ICRA]AAA mfs rating by ICRA

TATA
mutual fund

As on 30th June 2025

INVESTMENT STYLE

A debt scheme that invests in short term debt instruments having high level of liquidity.

INVESTMENT OBJECTIVE

The investment objective is to generate regular income/appreciation over a short term period. There can be no assurance that the investment objective of the Scheme will be realised.

DATE OF ALLOTMENT

August 8, 2002

FUND MANAGER

Amit Somani (Managing Since 11-Jun-25 and overall experience of 23 years)& Abhishek Sonthalia (Managing Since 06-Feb-20 and overall experience of 16 years)

BENCHMARK

CRISIL Short Duration Debt A-II Index

NAV (in Rs.)

Direct - Growth	: 53.1375
Direct - Monthly IDCW	: 24.1357
Direct -IDCW	: 28.1967
Reg - Growth	: 48.0285
Reg - Monthly IDCW	: 21.6907
Reg -IDCW	: 25.4487

FUND SIZE

Rs. 3494.96 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 3548.57 (Rs. in Cr.)

EXPENSE RATIO**

Direct	0.35
Regular	1.18

**Note: The rates specified are actual month end expenses charged as on Jun 30, 2025. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

VOLATILITY MEASURES^ FUND BENCHMARK

Std. Dev (Annualised)	1.06	0.77
Portfolio Beta	1.24	NA
R Squared	0.85	NA
Treynor	0.10	NA
Jenson	-0.09	NA

Portfolio Macaulay Duration : 2.95 Years
Modified Duration : 2.83 Years
Average Maturity : 3.69 Years

Gross Yield to Maturity (For Debt Component)* Including Net Current Assets : 6.64%

*Computed on the invested amount for debt portfolio.

^Risk-free rate based on the FBIL Overnight MIBOR rate of 5.52% as on Jun 30, 2025

For calculation methodology please refer Pg 106.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTMENT

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

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

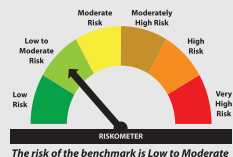
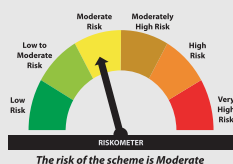
Rs. 1,000/- and multiples of Re. 1/- thereafter.

LOAD STRUCTURE

Entry Load: Not Applicable

Exit Load : Nil (w.e.f 24th January, 2019)

Please refer to our Tata Mutual Fund website for fundamental changes, wherever applicable



PORTFOLIO

Company Name	No. of Shares	Market Value Rs. Lakhs	% of Assets
Transport Infrastructure		150.00	0.04
Roadstar Infra Investment Trust - Inv-It	200000	150.00	0.04
Government Securities			
Name of the Instrument	Ratings	Market Value Rs. Lakhs	% to NAV
Debt Instruments		89237.59	25.55
GOL - 7.32% (13/11/2030)	SOV	23180.70	6.63
GOL - 7.10% (08/04/2034)	SOV	17357.38	4.97
Sgs Maharashtra 6.76% (23/04/2037)	SOV	9405.14	2.69
Sgs Maharashtra 6.77% (30/04/2037)	SOV	8917.30	2.55
GOL - 6.92% (19/11/2039)	SOV	8181.70	2.34
GOL - 7.17% (17/04/2039)	SOV	6785.99	1.94
GOL - 7.02% (18/06/2031)	SOV	3636.99	1.04
GOL - 6.79% (07/10/2034)	SOV	3598.68	1.03
Sgs Maharashtra 7.13% (05/02/2037)	SOV	2547.50	0.73
Sgs Gujarat 7.64% (10/01/2031)	SOV	1350.29	0.39
Sgs Maharashtra 7.49% (07/02/2036)	SOV	1110.84	0.32
Sgs Tamilnadu 7.44% (05/06/2034)	SOV	523.33	0.15
Sgs Tamilnadu 7.44% (20/03/2034)	SOV	522.89	0.15
Sgs Maharashtra 7.63% (31/01/2036)	SOV	528.72	0.15
GOL - 7.27% (08/04/2026)	SOV	486.17	0.14
GOL - 7.38% (20/06/2027)	SOV	385.81	0.11
GOL - 7.26% (06/02/2033)	SOV	269.01	0.08
Sgs Tamilnadu 7.42% (03/04/2034)	SOV	208.92	0.06
Sgs Maharashtra 7.63% (31/01/2035)	SOV	126.62	0.04
GOL - 5.77% (03/09/2030)	SOV	59.93	0.02
Sgs Maharashtra 7.70% (08/11/2034)	SOV	53.25	0.02
SDL Tamilnadu 8.18% (19/12/2028)	SOV	0.43	0.00
Non-Convertible Debentures/Bonds		177642.78	50.83
06.60 % Rec Ltd.	CRISIL AAA	20005.52	5.72
07.53 % Nabard	CRISIL AAA	10188.74	2.92
07.42 % Small Indust Devlop Bank Of India	CRISIL AAA	10175.65	2.91
07.60 % Poonawalla Fincorp Ltd.	CRISIL AAA	10015.75	2.87
07.55 % Power Finance Corporation	CRISIL AAA	7588.13	2.17
07.57 % Nabard	CRISIL AAA	7552.40	2.16
06.40 % Jamnagar Utilities & Power Pvt. Ltd. (Mukesh Ambani Group)	CRISIL AAA	7479.52	2.14
08.24 % Power Grid Corporation Of India Ltd. (Mukesh Ambani Group)	CRISIL AAA	5258.57	1.50
07.90 % Jamnagar Utilities & Power Pvt. Ltd. (Mukesh Ambani Group)	CRISIL AAA	5127.57	1.47
07.45 % Exim	CRISIL AAA	5112.29	1.46
07.46 % Rec Ltd.	CRISIL AAA	5101.50	1.46
07.59 % National Housing Bank	CRISIL AAA	5111.21	1.46
08.45 % Normura Capital (India) Pvt. Ltd.	IND AAA	5069.94	1.45
07.84 % LIC Housing Finance Ltd.	CRISIL AAA	5078.39	1.45
07.64 % Power Finance Corporation	CRISIL AAA	5057.57	1.45
07.23 % Indian Railways			
Finance Corporation Ltd.	CRISIL AAA	5045.48	1.44
07.07 % LIC Housing Finance Ltd.	CRISIL AAA	5010.24	1.43
06.90 % Housing & Urban Development Corporation Ltd.	ICRA AAA	4981.07	1.43
07.43 % Small Indust Devlop Bank Of India	CRISIL AAA	4035.71	1.15
07.45 % Power Finance Corporation	CRISIL AAA	2549.16	0.73
08.10 % Bajaj Housing Finance Ltd.	CRISIL AAA	2551.66	0.73
07.40 % Nabard	CRISIL AAA	2552.05	0.73
07.48 % Nabard	CRISIL AAA	2552.10	0.73
07.57 % LIC Housing Finance Ltd.	CRISIL AAA	2549.11	0.73
07.59 % Power Finance Corporation	CRISIL AAA	2551.82	0.73
07.55 % Rec Ltd.	CRISIL AAA	2553.73	0.73
07.73 % Tata Capital Housing Finance Ltd.	CRISIL AAA	2550.77	0.73

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	27,40,000
Total Value as on Jun 30, 2025 (Rs.)	1,25,393	4,03,934	7,05,232	10,50,836	16,33,614	65,12,577
Returns	8.52%	7.64%	6.41%	6.30%	6.01%	6.95%
Total Value of B: CRISIL Short Duration Debt A-II Index	1,25,896	4,07,583	7,16,055	10,75,850	17,24,474	69,73,114
B: CRISIL Short Duration Debt A-II Index	9.33%	8.25%	7.02%	6.97%	7.05%	7.46%
Total Value of AB: CRISIL 10 Year Gilt Index	1,26,800	4,16,215	7,22,912	10,76,882	16,95,444	61,82,252
AB: CRISIL 10 Year Gilt Index	10.78%	9.67%	7.40%	6.99%	6.73%	6.55%

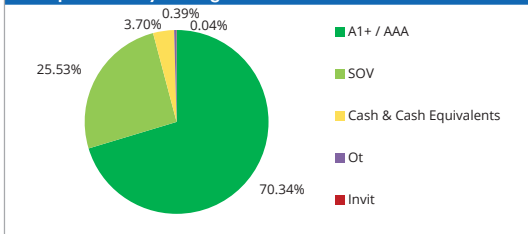
(Inception date :08-Aug-2002) (First Installment date : 01-Sep-2002)

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.

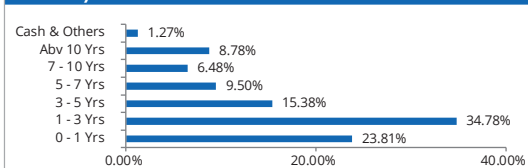
For scheme performance refer pages 85 - 104.

*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 105 of Factsheet. Source: MFI Explorer

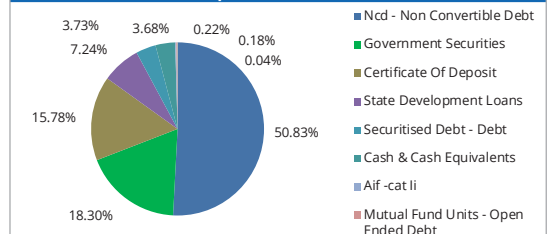
Composition by Ratings



Maturity Ladder



Instrument Wise Composition



NAV Movement

