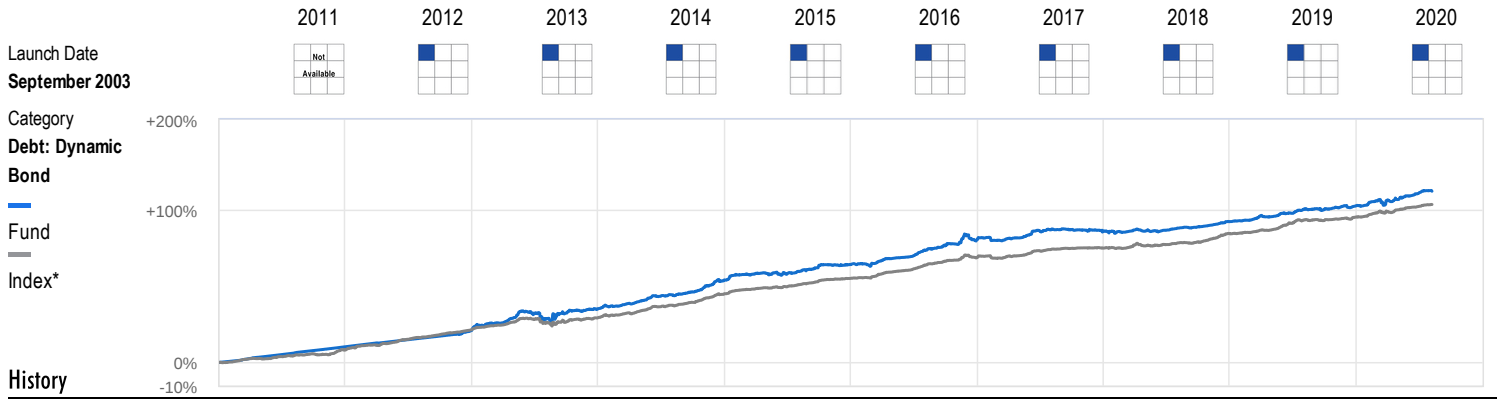


Tata Dynamic Bond Fund - Regular Plan - Regular



Rating	★	★★★	★★★★	★★★★★	★★★★★	★★★★	★★★	★★★	★★	★★
Nav(₹)	15.55	16.78	18.48	21.05	22.54	25.26	26.24	27.39	29.38	31.4190
Quartile Ranking	4	4	1	3	2	4	2	4	3	
Total Return(%)	7.31	7.88	10.10	13.92	7.10	12.04	3.90	4.35	7.27	6.94
Index*	5.73	9.64	5.60	11.39	7.15	9.94	4.31	6.77	7.69	5.91
Rank (Funds/Category)	23/29	20/20	1/25	14/26	8/26	21/27	11/27	21/25	20/29	15/28
Net Assets (₹Cr)	--	103	312	476	1,014	1,215	1,175	414	329	271

Suitability

Dynamic Bond funds have the freedom to invest in bonds of any duration. Depending on where it expects to earn maximum returns, the fund management team actively decides whether to invest in bonds maturing in a few months or in the ones maturing several years later. However, retail investors can avoid these funds altogether. There are far too many kinds of debt funds with a highly nuanced classification based on the type or duration of bonds they can invest in. We believe that so many fund categories add to complexity which is easily avoidable. Retail investors can simply invest in Liquid funds for an investment horizon of up to one year and Short Duration funds for the fixed income allocation (which should be 100 per cent for investment horizon of up to three years) in their longer-term portfolios.

Taxability of earnings:

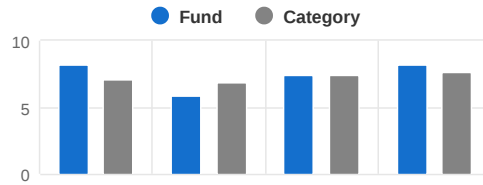
Capital gains: If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

Dividends: Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

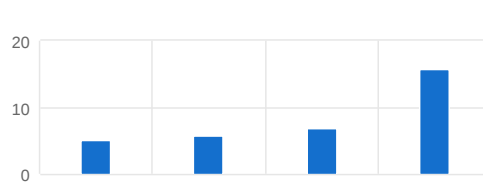
Expense Ratio (%)



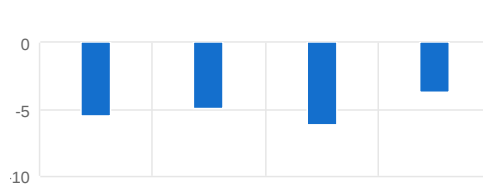
Trailing Returns (%)



Best (Period)



Worst (Period)



Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	2.41	1.95	3.22
Sharpe Ratio	0.31	0.81	0.49

Investment Information

AMC: Tata Asset Management Private Ltd
 Website: <http://www.tatamutualfund.com>
 Registrar: Computer Age Management Ser...
 Min Inv (₹): 5,000
 Min SIP Inv (₹): 500
 Exit Load: 0.5% for redemption within 30 days
Nav
 Growth: 31.4190
 Dividend Monthly: 18.1101

Portfolio Characteristics

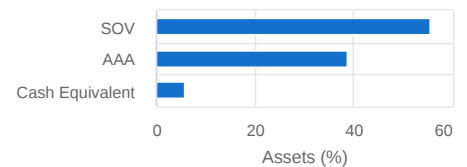
Number of Securities	16
Average Maturity (yrs)	10.08
Avg Maturity 52W High (yrs)	10.08
Avg Maturity 52W Low (yrs)	3.41
Avg Credit Rating	AAA



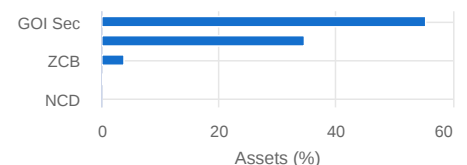
Top Holdings (%)

Company	Instrument	Assets
6.19% GOI 16/09/2034	GOI Securities	45.89
ONGC Petro Additions 27/03...	Debenture	9.30
7.43% National Bank Agr. Ru...	Debenture	8.07
6.68% GOI 17/09/2031	GOI Securities	5.74
7.35% Nat. Highways Authori...	Debenture	5.73
6.57% GOI 2033	GOI Securities	3.78
7.18% Canara Bank 2030	Zero Coupon Bonds	3.75
8.70% LIC Housing Fin. 23/0...	Debenture	2.02
7.13% NHPC 2027	Debenture	1.93
7.13% NHPC 2029	Debenture	1.93

Credit Rating Break-up (%)



Instrument Break-up (%)



All data as on 07-Aug-2020

*VR Bond