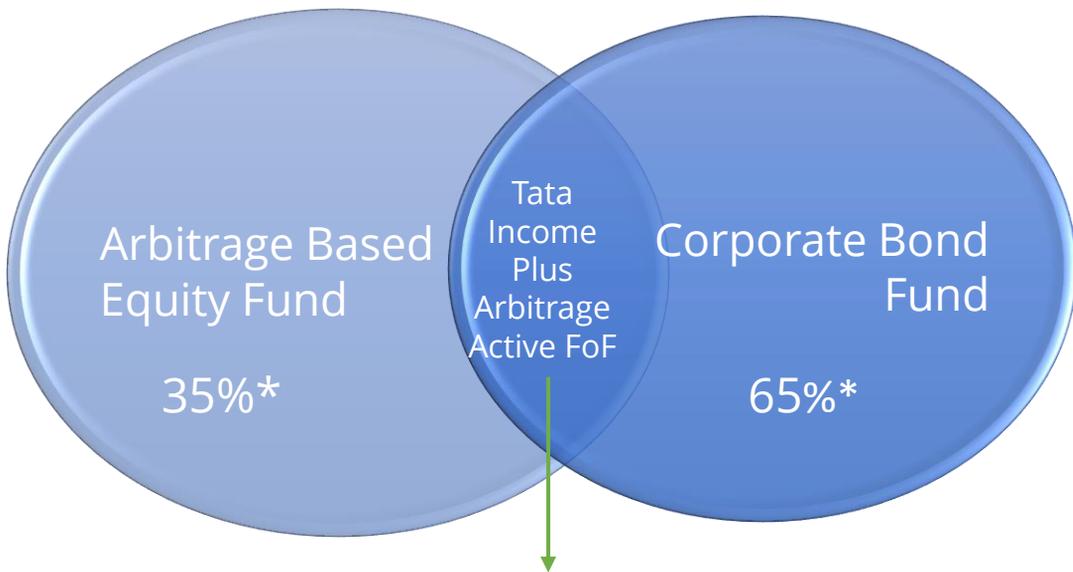


## What is Tata Income Plus Arbitrage Active FoF?



Blended strategy aiming for Low Volatility, Accrual + Equity Arbitrage returns

\*Allocation in fund can range from 55-65%, 35-40% for Arbitrage fund & 0-5% for debt & money market instruments

Feature	Tata Arbitrage Fund	Feature	Tata Corporate Bond Fund
<b>Return Drivers</b>	Rollover spreads + intra-month trades	<b>Credit Quality</b>	80%+ in AAA/sovereign + strong internal filters
<b>Strategy</b>	100% hedged equity, Dynamic churn, market cap shifts	<b>Duration Strategy</b>	Active, between 1-4 years
<b>Liquidity Control</b>	Active exposure and stock selection. Actively manages collateral for margin requirements to maximise return generating potential.	<b>Liquidity</b>	High – diversified + active trading
<b>Taxation</b>	Equity Taxation	<b>Yield Management</b>	Smart bond selection to enhance returns without compromising on quality

Credit Quality and Duration as on 31<sup>st</sup> March 2025

### Who is it for?

- I. Suitable for conservative investors who aim for accrual returns + equity taxation benefit
- II. Investors with investment horizon greater than 2 years to avail the benefit of equity taxation

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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

### Better Tax Efficiency – Tata Income Plus Arbitrage Active FoF

\*Assuming ₹1 lakh investment, 30% tax bracket\*

Particulars	1 Year			2 Year		
	Arbitrage Fund	Corporate Bond	Income Plus Arbitrage	Arbitrage Fund	Corporate Bond	Income Plus Arbitrage
<b>Amount Invested</b>	₹1,00,000.00	₹1,00,000.00	₹1,00,000.00	₹1,00,000.00	₹1,00,000.00	₹1,00,000.00
<b>Return</b>	7.23%	8.41%	8.00%	7.33%	7.90%	8.00%
<b>Final Amount</b>	₹1,07,230.00	₹1,08,410.00	₹1,07,997.00	₹1,15,197.29	₹1,16,424.10	₹1,16,633.52
<b>Tax Rate</b>	20.00%	30.00%***	30.00%	12.50%**	30.00%***	12.50%*
<b>Redemption Amount Post Tax</b>	<b>₹1,05,784.00</b>	<b>₹1,05,887.00</b>	<b>₹1,05,597.90</b>	<b>₹1,13,297.63</b>	<b>₹1,11,496.87</b>	<b>₹1,14,554.33</b>
<b>Post Tax Return</b>	<b>5.78%</b>	<b>5.89%</b>	<b>5.60%</b>	<b>6.44%</b>	<b>5.59%</b>	<b>7.03%</b>

\* 2 Year Return assumption are based on selling the holdings at the end of Year 2 i.e. 2 years + 1 day to avail the benefits of LTCG taxation

\*\* Arbitrage Fund is taxed at 12.5% when holding period is greater than 1 year i.e. 1 year +1 day onwards

\*\*\* Assuming the investor falls in the highest tax bracket

The Return figures for Tata Income Plus Arbitrage Active FoF are based on 65% allocation to Corporate Bond and 35% to Arbitrage Funds.

#### Key Details

- I. Scheme Type:** An open-ended fund of fund investing in domestic mutual funds including debt oriented mutual fund schemes & arbitrage-based equity mutual fund schemes.
- II. Scheme Category:** Other Schemes - Fund of Fund (Domestic, Active Hybrid Category)
- III. NFO Open:** 5th May 2025
- IV. NFO Close:** 19th May 2025
- V. Fund Managers:** Mr. Sailesh Jain & Mr. Abhishek Sonthalia
- VI. Minimum Investment:** Rs. 5,000/- and in multiples of Re. 1/- thereafter.
- VII. Exit Load:** 0.25 % of the applicable NAV, if redeemed / switched out / withdrawn on or before expiry of 30 Days from the date of allotment.

Data based on regular growth funds as on 31<sup>st</sup> March 2025

Source: ICRA MFI

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## Performance of Schemes Managed by Mr. Sailesh Jain

Returns	Tata Arbitrage Fund		Nifty 50 Arbitrage Index		CRISIL 1 Year T-Bill Index	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	7.23%	10,723	7.65%	10,765	7.49%	10,749
3 Year	6.54%	12,091	7.01%	12,249	6.39%	12,037
5 Year	5.42%	13,016	5.42%	13,014	5.51%	13,072
Since Inception	5.66%	14,133	5.59%	14,069	5.97%	14,393
Inception Date	18-Dec-18				Managing Since	10-Dec-18

Returns	Tata Balanced Advantage Fund		CRISIL Hybrid 50+50 - Moderate Index		Nifty 50 TRI	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	4.73%	10,473	7.78%	10,778	6.65%	10,665
3 Year	10.23%	13,388	10.43%	13,460	11.77%	13,956
5 Year	15.89%	20,884	16.16%	21,129	23.72%	28,957
Since Inception	11.52%	19,590	12.46%	20,632	15.04%	23,722
Inception Date	28-Jan-19				Managing Since	09-Jan-19

Returns	Tata Business Cycle Fund		Nifty 500 TRI		Nifty 50 TRI	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	2.36%	10,236	6.37%	10,637	6.65%	10,665
3 Year	17.86%	16,357	13.89%	14,761	11.77%	13,956
5 Year	NA	NA	NA	NA	NA	NA
Since Inception	16.53%	17,474	13.41%	15,830	11.89%	15,067
Inception Date	04-Aug-21				Managing Since	16-Dec-21

Returns	Tata Dividend Yield Fund		Nifty 500 TRI		Nifty 50 TRI	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	2.73%	10,273	6.37%	10,637	6.65%	10,665
3 Year	13.22%	14,505	13.89%	14,761	11.77%	13,956
5 Year	NA	NA	NA	NA	NA	NA
Since Inception	13.47%	16,281	15.52%	17,445	13.92%	16,533
Inception Date	20-May-21				Managing Since	03-May-21

Returns	Tata ELSS Tax Saver Fund		Nifty 500 TRI		Nifty 50 TRI	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	9.45%	10,945	6.37%	10,637	6.65%	10,665
3 Year	12.87%	14,369	13.89%	14,761	11.77%	13,956
5 Year	23.81%	29,054	26.27%	32,055	23.72%	28,957
Since Inception	18.06%	12,36,510	14.21%	4,72,968	12.88%	3,36,324
Inception Date	31-Mar-96				Managing Since	16-Dec-21

Returns	Tata Equity Savings Fund		NIFTY Equity Savings Index		CRISIL 10 Year Gilt Index	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	8.92%	10,885	7.81%	10,774	9.95%	10,986
3 Year	8.83%	12,883	8.80%	12,873	7.26%	12,334
5 Year	11.53%	17,245	12.35%	17,888	5.26%	12,916
Since Inception	7.46%	60,189	NA	NA	NA	NA
Inception Date	27-Apr-00				Managing Since	09-Nov-18

Data based on regular growth funds as on 31<sup>st</sup> March 2025; Source: ICRA MFI

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Returns	Tata Multi Asset Opportunities Fund		65% BSE 200 TRI + 15% CRISIL Short Term Bond Index + 20% iCOMDEX Composite Index		Nifty 50 TRI	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	7.08%	10,708	8.62%	10,862	6.65%	10,665
3 Year	12.07%	14,067	10.37%	13,439	11.77%	13,956
5 Year	19.53%	24,377	20.56%	25,438	23.72%	28,957
Since Inception	16.74%	21,914	15.42%	20,687	17.02%	22,178
Inception Date	04-Mar-20			Managing Since		14-Feb-20

## Performance of Schemes Managed by Mr. Abhishek Sonthalia

Returns	Tata Corporate Bond Fund		CRISIL Corporate Bond A-II Index		CRISIL 10 Year Gilt Index	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	8.43%	10,836	7.97%	10,790	9.95%	10,986
3 Year	6.33%	12,017	6.46%	12,060	7.26%	12,334
5 Year	NA	NA	NA	NA	NA	NA
Since Inception	5.96%	12,123	6.18%	12,204	6.13%	12,187
Inception Date	01-Dec-21			Managing Since		22-Nov-21

Returns	Tata Liquid Fund		CRISIL Liquid Debt A-I Index		CRISIL 1 Year T-Bill Index	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
7 Days	11.74%	10,018	9.46%	10,015	7.69%	10,012
15 Days	9.69%	10,036	8.56%	10,032	8.86%	10,033
30 Days	8.03%	10,062	7.48%	10,057	7.07%	10,054
1 Year	7.29%	10,729	7.24%	10,724	7.49%	10,749
3 Year	6.66%	12,137	6.75%	12,168	6.39%	12,043
5 Year	5.37%	12,993	5.51%	13,075	5.51%	13,079
Since Inception	7.02%	40,453	6.68%	37,838	6.08%	33,712
Inception Date	01-Sep-04			Managing Since		06-Feb-20

Returns	Tata Short Term Bond Fund		CRISIL Short Duration Debt A-II Index		CRISIL 10 Year Gilt Index	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	7.74%	10,767	8.07%	10,800	9.95%	10,986
3 Year	6.15%	11,957	6.51%	12,080	7.26%	12,334
5 Year	5.83%	13,270	6.28%	13,557	5.26%	12,916
Since Inception	7.06%	46,943	7.10%	47,326	6.42%	40,920
Inception Date	08-Aug-02			Managing Since		06-Feb-20

Returns	Tata Treasury Advantage Fund		CRISIL Low Duration Debt A-I Index		CRISIL 1 Year T-Bill Index	
Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
1 Year	7.50%	10,744	7.64%	10,757	7.50%	10,743
3 Year	6.45%	12,060	6.80%	12,177	6.39%	12,037
5 Year	5.94%	13,343	6.11%	13,450	5.51%	13,072
Since Inception	7.13%	38,516	7.27%	39,522	6.14%	32,121
Inception Date	06-Sep-05			Managing Since		06-Feb-20

Data based on regular growth funds as on 31<sup>st</sup> March 2025; Source: ICRA MFI

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Returns	Tata Ultra Short Term Fund		CRISIL Ultra Short Duration Debt A-I Index		CRISIL 1 Year T-Bill Index		
	Period	Return %	Rs.	Return %	Rs.	Return %	Rs.
	1 Year	7.04%	10,698	7.54%	10,747	7.50%	10,743
	3 Year	6.16%	11,961	6.94%	12,227	6.39%	12,037
	5 Year	5.21%	12,884	5.99%	13,371	5.51%	13,072
	Since Inception	5.50%	13,921	6.27%	14,568	5.93%	14,276
	Inception Date	22-Jan-19			Managing Since	01-Sep-24	

- Disclaimer:**
- 1) Scheme returns in terms of CAGR are provided for past 1 year, 3 years, 5 years and since inception.
  - 2) Point-to-point returns on a standard investment of Rs. 10,000/- are in addition to CAGR for the schemes.
  - 3) Different plans shall have a different expense structure. The performance details provided herein are of regular plan growth option
  - 4) NA stands for schemes in existence for more than 1 year but less than 3 years or 5 years, or instances where benchmark data for corresponding period not available.
  - 5) Period for which schemes performance has been provided is computed basis last day of the month - ended preceding the date of advertisement.
  - 6) Past performance may or may not be sustained in future. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00.
  - 7) For Benchmark Indices Calculations , Total Return Index (TRI) has been used. Where ever TRI not available Composite CAGR has been disclosed. Please refer Disclaimer sheet for composite CAGR disclosure.
  - 8) Scheme in existence for more than six months but less than one year, simple annualized growth rate of the scheme for the past 6 months from the last day of month-end is provided.
  - 9) Number of schemes managed by Sailesh Jain: 7 and Abhishek Sonthalia: 5

<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment in domestic mutual funds including debt oriented mutual fund schemes &amp; arbitrage-based equity mutual fund schemes.</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Scheme Risk-O-Meter</b></p> <p><b>The risk of the scheme is Low to Moderate</b></p>	<p><b>Benchmark Risk-O-Meter</b></p> <p><b>The risk of the benchmark is Low to Moderate</b></p>
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