

Tata Banking & Financial Services Fund

(An open ended equity scheme investing in Banking & Financial Services Sector)

TATA
mutual fund

As on 30th June 2025

INVESTMENT STYLE

Primarily focuses on investment in at least 80% of its net assets in equity/equity related instruments of the companies in the Banking and Financial Services sector in India.

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing atleast 80% of its net assets in equity/equity related instruments of the companies in the Banking and Financial Services sector in India.

DATE OF ALLOTMENT

December 28, 2015

FUND MANAGER

Amey Sathe (Managing Since 14-Oct-2021 and overall experience of 17 years) (Managed in the past from 18-Jun-2018 till 13-Oct-2021 as Assistant Fund Manager)

BENCHMARK

Nifty Financial Services TRI

NAV (in Rs.)

Direct - IDCW	:	51.7352
Direct - Growth	:	51.7352
Regular - IDCW	:	40.8850
Regular - Growth	:	44.4520

FUND SIZE

Rs. 2957.93 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 2868.50 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Equity component only) 21.93%

EXPENSE RATIO**

Direct	0.46
Regular	1.90

**Note: The rates specified are actual month and 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)	13.99	15.17
Sharpe Ratio	1.35	1.02
Portfolio Beta	0.72	NA
R Squared	0.64	NA
Treynor	2.19	NA
Jenson	0.65	NA

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

For calculation methodology please refer to Pg 106.

MINIMUM INVESTMENT / MULTIPLES FOR NEW INVESTMENT

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

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

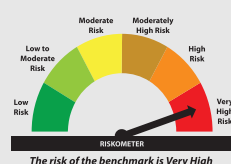
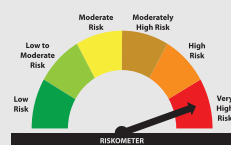
Rs. 1,000/- and in multiples of Re. 1/- thereafter.

LOAD STRUCTURE

Entry Load: Not Applicable

Exit Load : 0.25% of NAV if redeemed/switched out before 30 days from the date of allotment.

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
Equity & Equity Related Total		280473.18	94.81
Banks			
HDFC Bank Ltd.	3200000	64048.00	21.65
Axis Bank Ltd.	2120000	25423.04	8.59
Kotak Mahindra Bank Ltd.	1150000	24880.25	8.41
ICICI Bank Ltd.	1665000	24072.57	8.14
State Bank Of India	990000	8121.47	2.75
Au Small Finance Bank Ltd.	850000	6948.75	2.35
Rbl Bank Ltd.	2775000	6895.32	2.33
Bandhan Bank Ltd.	3200000	6068.48	2.05
Dcb Bank Ltd.	2880022	4181.79	1.41
Indusind Bank Ltd.	420000	3662.82	1.24
City Union Bank Ltd.	1600000	3499.36	1.18
IDFC First Bank Ltd.	4300000	3132.12	1.06
Fino Payments Bank Ltd.	693000	1964.38	0.66
Capital Markets			
Multi Commodity Exchange Of Ind Ltd.	30000	2683.20	0.91
Finance			
Bajaj Finserv Ltd.	469857	9660.26	3.27
Pnb Housing Finance Ltd.	750000	8320.50	2.81
Bajaj Finance Ltd.	800000	7492.00	2.53
Sbi Cards And Payment Services Ltd.	750000	7148.25	2.42
Home First Finance Company India Ltd.	450000	6203.25	2.10
India Shelter Finance Corporation Ltd.	650000	5723.25	1.93
Five-Star Business Finance Ltd.	668533	5159.74	1.74
Aavas Financiers Ltd.	244620	5118.67	1.73
Aptus Value Housing Finance India Ltd.	1400000	4535.30	1.53
Repco Home Finance Ltd.	750000	3304.88	1.12
L&T Finance Ltd.	1500000	3090.15	1.04

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	11,40,000
Total Value as on Jun 30, 2025 (Rs.)	1,36,219	4,93,216	9,71,256	15,67,568	NA	25,44,226
Returns	26.23%	21.60%	19.37%	17.52%	NA	16.21%
Total Value of B: Nifty Financial Services TRI	1,36,131	4,81,237	9,28,959	15,03,470	NA	25,27,490
B: Nifty Financial Services TRI	26.09%	19.83%	17.54%	16.35%	NA	16.07%
Total Value of AB: Nifty 50 TRI	1,27,829	4,56,731	8,96,353	14,95,983	NA	24,33,201
AB: Nifty 50 TRI	12.43%	16.12%	16.08%	16.21%	NA	15.32%

(Inception date :28-Dec-2015) (First Installment date : 01-Jan-2016)

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 in to 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

Top 10 Holdings Equity

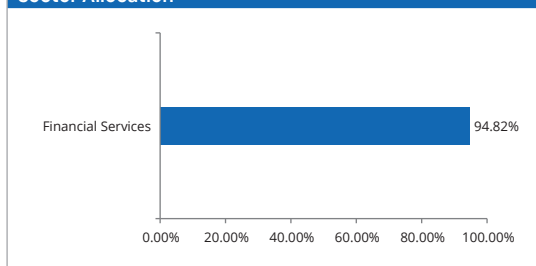
Issuer Name	% to NAV
HDFC Bank Ltd.	21.65
Axis Bank Ltd.	8.59
Kotak Mahindra Bank	8.41
ICICI Bank Ltd.	8.14
Bajaj Finserv Ltd.	3.27
Pnb Housing Finance Ltd.	2.81
State Bank Of India	2.75
ICICI Lombard General Insurance Co. Ltd.	2.59
Bajaj Finance Ltd.	2.53
Max Financial Services Ltd.	2.51
Total	63.25

Market Capitalisation wise Exposure

Large Cap	58.31%
Mid Cap	15.90%
Small Cap	25.80%

Market Capitalisation is as per list provided by AMFI.

Sector Allocation



NAV Movement

