Make the most of the investment





As on 30th June 2025

DATE OF ALLOTMENT

December 28, 2015

BENCHMARK

Nifty Financial Services TRI

FUND SIZE

Rs. 2796.92 Crores

MONTHLY AVERAGE AUM

Rs. 2957.93 Crores

FUND MANAGER

Amey Sathe (Managing Since 14-Oct-2021)

EXPENSE RATIO**

Direct - 0.46 Regular - 1.90

EXIT LOAD

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

MINIMUM INVESTMENT

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

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



FUND OVERVIEW

Tata Banking and Financial Services Fund is an open-ended equity scheme investing in Banking and Financial Services Sector.



ABOUT THE FUND



The Indian Banking and Financial Services sector encompasses entities providing financial services to both commercial and retail consumers, spanning banks, financial institutions, insurance, investment firms, HFCs, NBFCs, microfinance companies, fintech entities, and others.

This sector is intricately tied to the economic environment, influencing, and being influenced by various economic cycles and factors. Growth prospects are shaped by cycles like credit growth, net interest margin, credit, and valuation. The sector's dynamics are further influenced by factors such as the repo rate, government policies, and the involvement of Foreign Institutional Investors.





The investment objective of the scheme is to seek long term capital appreciation by investing 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 PHILOSOPHY

- Growth At Reasonable Price (GARP) is our predominant investment style.
- · Value + Catalyst, is also used selectively.



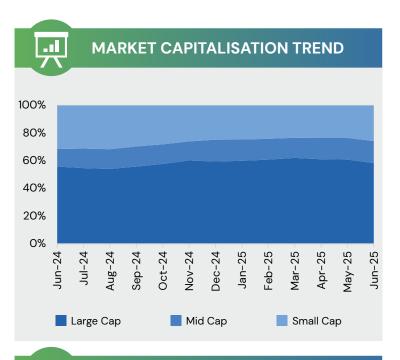
Macroeconomic

Domestic Macroeconomic, Global Equity Indices, Dispersion between expected and real Index earnings, Yield Spreads, Credit Spread, India Volatility index etc.

Security Performance Parameters

Price momentum, Jensen Alpha, Price to Earnings, Price to Book value, Return On Capital Employed, Debt to Equity, Dividend Yield, Return On Equity, Earnings Per Share.

These variables are illustrative in nature and may include other factors based on market behaviour.





TOP 10 HOLDINGS

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

FINANCIAL SERVICES 94.82%

Product Label Tata Banking & Financial Service Fund Nifty Financial Services TRI This product is suitable for investors who are seeking*: Long Term Capital Appreciation. Investment in equity/equity related instruments of the companies in Banking and Financial Services sector in India. *Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Tata Banking & Financial Service Fund Nifty Financial Services TRI Nifty Financial Services TRI Nifty Financial Services TRI **Risk** **Moderate Moderately High Risk High Risk **Risk** **Risk** **Investors should consult their financial advisors if in doubt about whether the product is suitable for them. **The risk of the scheme is Very High** The risk of the benchmark is Very High**

It may be noted that risk-o-meter specified above is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.

DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

Market capitalization as per SEBI circular: A) Large Cap: 1st-100th company in terms of full market capitalization. B) Mid Cap: 101st-250th company in terms of full market capitalization. C) Small Cap: 251st company onwards in terms of full market capitalization. For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com