

# TATA DIVIDEND YIELD FUND

(An open ended equity scheme that aims for growth by primarily investing in equity and equity related instruments of dividend yielding companies.)

As on 30th June 2025

## DATE OF ALLOTMENT

May 20, 2021

## BENCHMARK

Nifty 500 TRI

## FUND SIZE

Rs. 997.06 Crores

## MONTHLY AVERAGE AUM

Rs. 977.58 Crores

## FUND MANAGER

Sailesh Jain, Murthy Nagarajan  
(Managing Since 20-May-21) &  
Hasmukh Vishariya (Managing Since  
01-Mar-25)

## EXPENSE RATIO\*\*

Direct - 0.54

Regular - 2.17

## EXIT LOAD

- Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment-NIL
- Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment-1%
- Redemption/Switch-out/SWP/STP after expiry of 365 days from the date of allotment-NIL

## 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

A good track record of dividend payments is a strong sign of reliability and an indication that the company has stable business revenue model with sustainable profit growth expectations. High dividend yield stocks are more likely to provide greater degree of protection to investors than other stocks in falling equity market. On the other hand, these stocks show good possibilities of capital appreciation in reviving market. An investment in these stocks in volatile market could unlock significant value as and when the markets pick up .

A careful selection of high dividend yield stocks in portfolio could therefore unlock value, providing potential for wealth creation over the medium to long term investment horizon.



## BROAD PORTFOLIO APPROACH



\*Prefer to invest in Companies with Dividend yields higher than Nifty 50 Dividend Yield (Companies with high dividend yield and dividends paid (or done a buyback) in 1 out of last 3 FY)

### High Dividend Yield Companies



The Fund would actively seek to capture the journey of Companies from Contrarian to Consensus (Stable companies currently out of favor to being preferred stock by investors)

### Contra to Consensus approach



Enabled for stable income from REITs & InvTs  
Investment in overseas securities

### Overseas Securities & REITs & InvTs\*

The 3 Broad components of the Portfolio



## KEY CHARACTERISTICS OF PORTFOLIO

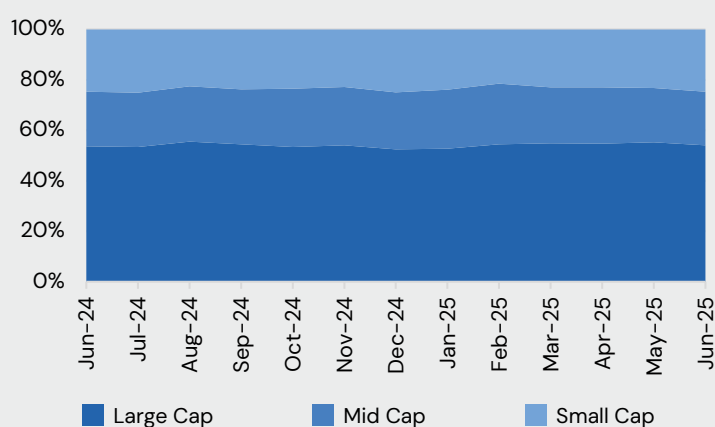
### 1 Quality Companies with stable Business Models 2 Contra to Consensus 3 Diversified Portfolio

- Companies with sustainable business growth prospect
- Track record of Dividend payouts.
- Ability to increase dividend across different economic environments
- Good Capital efficiency
- Stable cash flows Mix of high asset base and capital light companies
- Out-of-Favour stocks: industry cycle, capital allocation or balance sheet stress
- Identifying potential for improvement in cash flows and higher dividend yield based on turnaround in above factors
- Capture value re-rating in the process
- Actively managed to identify and generate alpha
- Seek to keep predominant exposure to Large cap
- Active exploration of capital appreciation opportunities across sectors
- REITs & InvITs have potential to add stability and enhanced yields
- Flexibility to exploit tactical opportunities in domestic and overseas markets

\*The above are broad characteristics of intended portfolio of Tata Dividend Yield Fund. The portfolio of the Fund may or may not display the above characteristics across time periods.



### MARKET CAPITALISATION TREND



### STYLE BOX



### TOP 10 HOLDINGS

Issuer Name	% to NAV
HDFC Bank Ltd.	4.37
ICICI Bank Ltd.	4.16
Bharat Electronics Ltd.	3.52
Pnb Housing Finance Ltd.	2.93
Larsen & Toubro Ltd.	2.81
Infosys Ltd.	2.53
Polycab India Ltd.	2.40
Power Grid Corporation Of India Ltd.	2.38
Radico Khaitan Ltd.	2.33
Au Small Finance Bank	2.20
Total	29.63

### TOP 5 SECTORS



FINANCIAL SERVICES  
32.21%



CAPITAL GOODS  
13.71%



POWER  
9.15%



INFORMATION TECHNOLOGY  
7.00%



FAST MOVING CONSUMER GOODS  
6.18%

Product Label

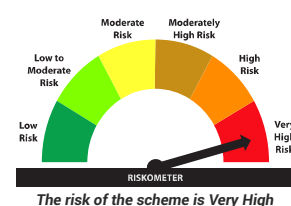
**This product is suitable for investors who are seeking\*:**

- Long Term Capital Appreciation.
- An open ended equity scheme that aims for growth by primarily investing in equity and equity related instruments of dividend yielding companies.

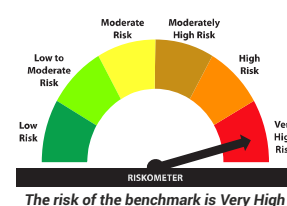
**\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.**

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.

Tata Dividend Yield Fund



Nifty 500 TRI



#### 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](http://www.tatamutualfund.com)

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