


TATA

HOUSING OPPORTUNITIES FUND

(An open-ended equity scheme following housing theme.)

As on 30th June 2025

DATE OF ALLOTMENT

September 02, 2022

BENCHMARK

Nifty Housing TRI

FUND SIZE

Rs. 554.44 Crores

MONTHLY AVERAGE AUM

Rs. 547.89 Crores

FUND MANAGER

Tejas Gutka (Managing Since 02-Sep-22),
 Murthy Nagarajan (Managing Since 02-Sep-22),
 Has Mukh Vishariya (Managing Since 01-Mar-25)

EXPENSE RATIO**

Direct - 0.70
 Regular - 2.35

EXIT LOAD

• Redemption / Switch-out / SWP / STP on or before expiry of 30 days from the date of allotment: 1%

MINIMUM INITIAL 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.



ABOUT THE FUND

A house and everything that goes into making one, is one of the most cherished investments we make in our lifetimes. This is an opportunity to create wealth from it, by investing in companies that supply materials, products and services that go into building a house.

Housing Demand is driven by improved affordability, increasing urbanisation, supplier consolidation among other factors.

As the demand for housing increases, so does the **demand for products that go into building a house**. These products have their own cycles. In Housing sector upcycles they draw from the tailwinds In Housing sector downcycles, they do not necessarily mimic the sector

Investing in Housing Sector Allied Products also provides an opportunity to tap into Better Quality Businesses and Reduce dependence on Micro Markets.

Note: Theoretically, allied sectors are expected to perform well when Housing Sector grows, actual performance may be impacted by other external factors and may not align with the above representation



INVESTMENT OBJECTIVE

To generate long-term capital appreciation by investing predominantly in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing theme. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

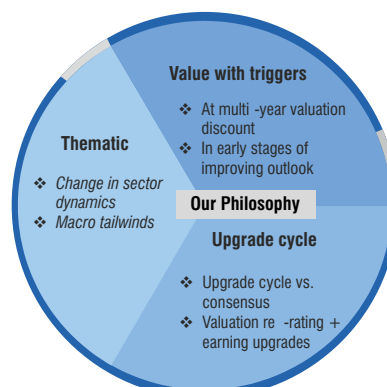


GROWTH AT REASONABLE PRICE – GARP

Our investment philosophy is to navigate between the two extremes of Growth at any price and Deep Value, through a combination of the two—Growth at Reasonable Price.

DEEP VALUE

Valuation is right, timing may or may not be



GROWTH AT ANY PRICE

Typically associated with high perceived quality

*each investment decision to be in conformity with the portfolio characteristics / process mentioned in the SID. **Based on current market views & subject to change.



HIGHLIGHTS

Tata Housing Opportunities Fund aims to offer a **portfolio of businesses that benefits from the real estate sector:**

The fund focuses on businesses that are better quality compared to pure-play real estate companies

These businesses tend to exhibit significantly lower cyclicalities compared to pure-play real estate companies

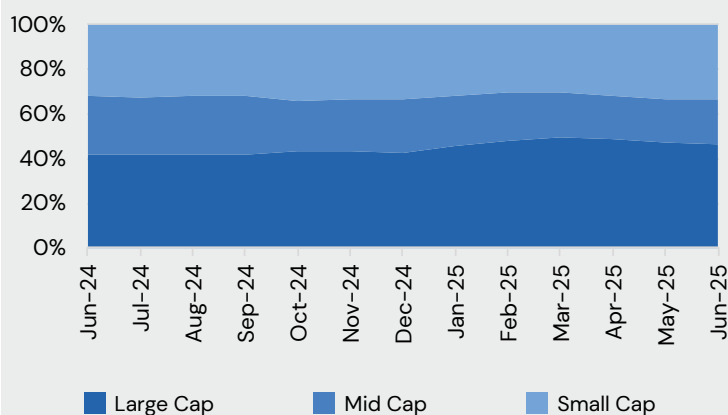


TOP HOLDINGS

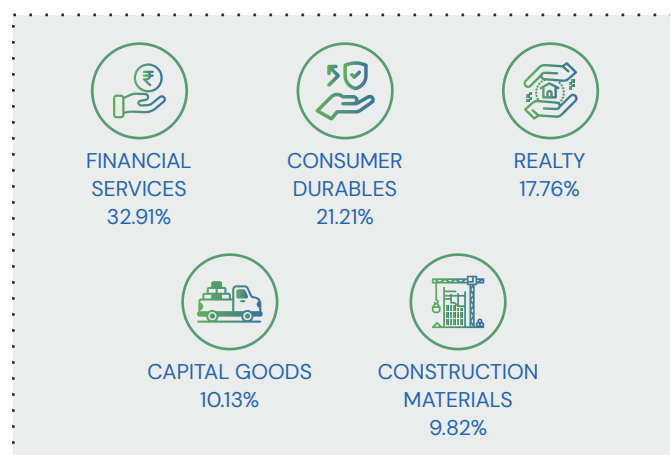
Issuer Name	% to NAV	Issuer Name	% to NAV
Equity & Equity Related Total	98.31	Finance	
Banks		Can Fin Homes Ltd.	4.89
HDFC Bank Ltd.	9.70	Pnb Housing Finance Ltd.	3.60
ICICI Bank Ltd.	4.82	Bajaj Finance Ltd.	2.53
State Bank Of India	2.81	India Shelter Finance Corporation Ltd.	2.40
Kotak Mahindra Bank Ltd.	2.15	Industrial Products	
Cement & Cement Products		Kei Industries Ltd.	3.56
Ambuja Cements Ltd.	4.23	Supreme Industries Ltd.	2.93
Ultratech Cement Ltd.	4.04	R R Kabel Ltd.	2.23
The Ramco Cements Ltd.	1.55	Astral Ltd. (Erstwhile Astral Poly Technik Ltd.)	1.41
Construction		Realty	
Larsen & Toubro Ltd.	5.59	Prestige Estates Projects Ltd.	6.52
Consumer Durables		Dlf Ltd.	4.61
Voltas Ltd.	3.13	Brigade Enterprises Ltd.	3.40
Kajaria Ceramics Ltd.	2.92	Tarc Ltd.	2.34
Havells India Ltd.	2.66	Suraj Estate Developers Ltd.	0.90
Blue Star Ltd.	2.48	Retailing	
Asian Paints (India) Ltd.	2.48	Electronics Mart India Ltd.	0.89
Cera Sanitaryware Ltd.	2.46	Repo	0.27
Greenply Industries Ltd.	2.06	Portfolio Total	98.58
Greenpanel Industries Ltd.	1.81	Cash / Net Current Asset	1.42
Orient Electric Ltd.	1.21	Net Assets	100.00



MARKET CAPITALISATION TREND



TOP 5 SECTORS



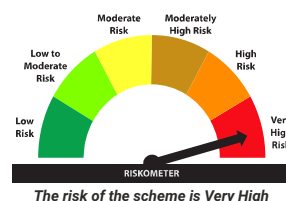
Product Label

This product is suitable for investors who are seeking*:

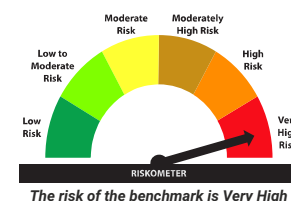
- Long Term Capital Appreciation.
- Investment in equity & equity related instruments in housing theme.

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

Tata Housing Opportunities Fund



Nifty Housing TRI



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

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