

**TATA****NIFTY FINANCIAL SERVICES  
INDEX FUND**

(An open-ended scheme replicating/tracking Nifty Financial Services Index)

**TATA**  
**mutual fund**

# INVEST IN THE FINANCIAL SERVICES SECTOR AND BANK ON THE PILLARS OF INDIA'S ECONOMY



## **TATA NIFTY FINANCIAL SERVICES FUND**

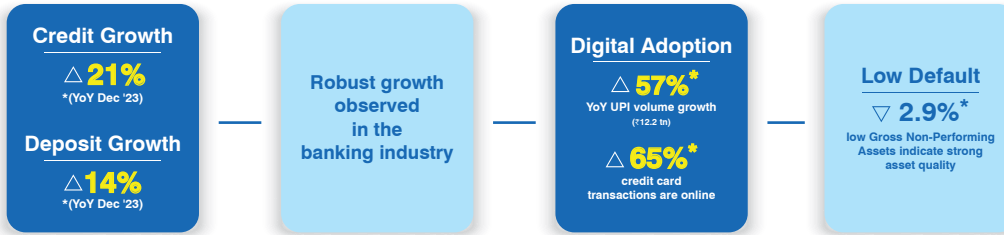
The Tata Nifty **Financial Services Index Fund** seeks to replicate the **Nifty Financial Services Index**. The index is designed to reflect the behaviour and performance of the Indian financial market such as banks, financial institutions, housing finance, NBFC, Insurance and other financial services companies.

**Financial services stocks** as defined by the index, include **23 basic industries**. Currently, the index constituents cover 10 of the universe of 23 basic industries. (Subject to change as per modifications in Index composition of NSE Indices & Industry classification as per AMFI.)

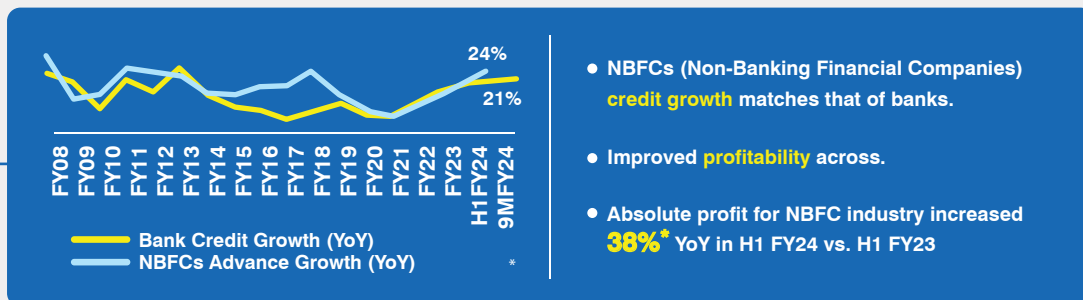
The index includes Nifty 500 constituents that represent Financial Services.



The Indian Banking industry is experiencing significant growth:



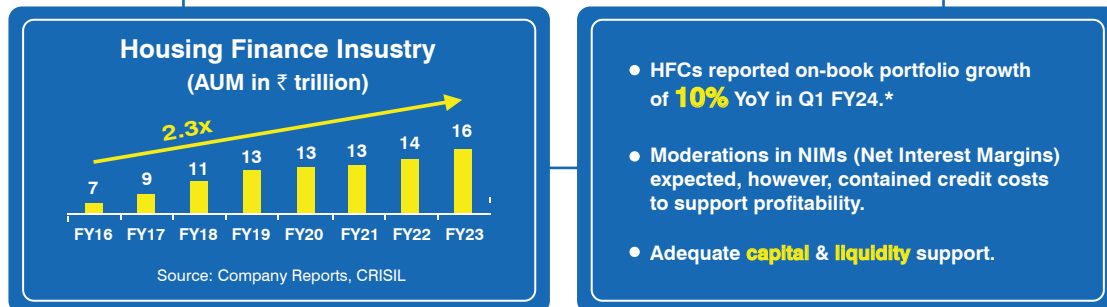
Source: \*BCG Banking Sector Roundup 9MFY24



Source: \*BCG NBFC Sector Roundup H1FY24, BCG Banking Sector Roundup 9MFY24

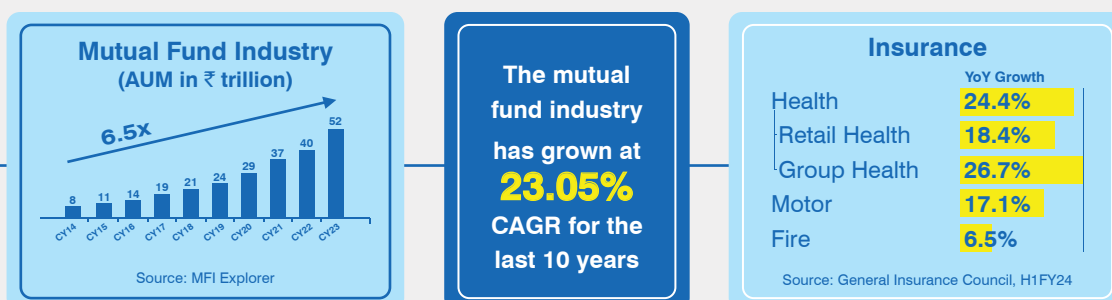


Housing Finance Companies (HFCs) have a huge potential:



Source: Company Reports, CRISIL

Source: \*ICRA Housing Finance Statistics



Other financial institutions such as Mutual Funds and Insurance companies have also exhibited growth.

## STOCK SELECTION CRITERIA

1. Subsector weights calculated based on average free-float market capitalization.
2. Companies within each subsector sorted in descending order based on average free-float market capitalization.
3. Stocks are selected in a manner such that weightage of selected constituents in a subsector is identical to weightage of the subsector as determined in step1. (A preference given to stocks available in Futures & Options segment.)

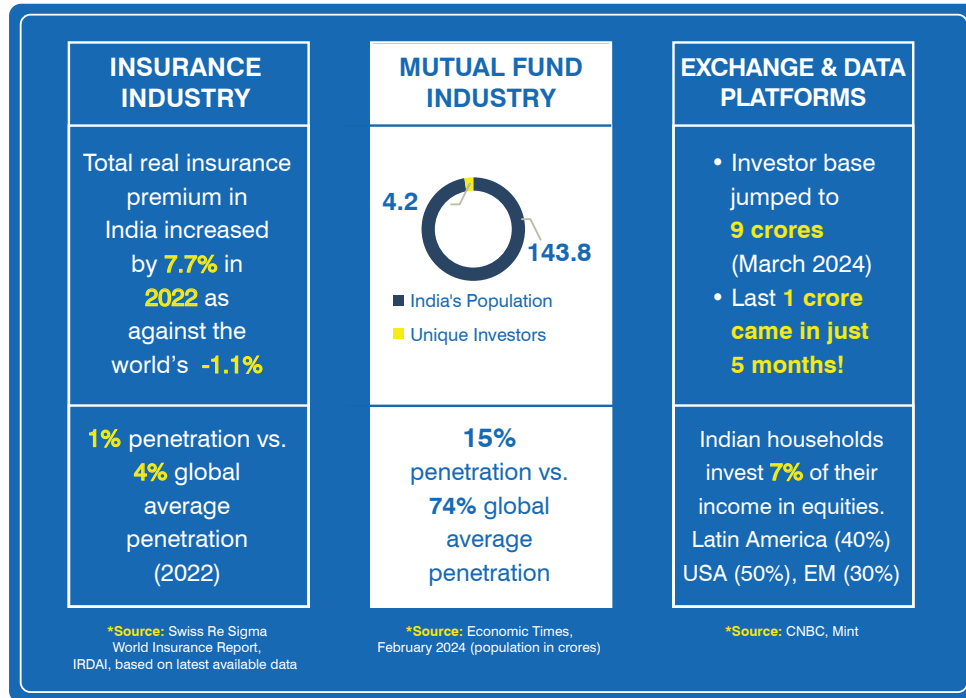
The Nifty Financial Services Index can consist of a **maximum of 20 stocks**.

- **Single stock weight** <= 33% of weight.
- **Top 3 stocks** cumulative weight <= 62%

Semi-annual review and reconstitution occurs for the same.

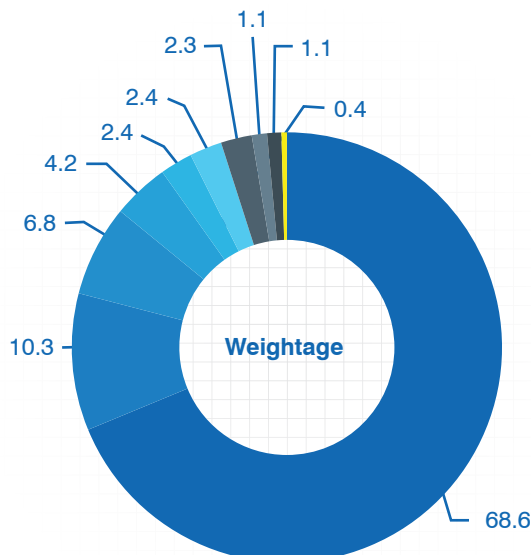
## NON-LENDING FINANCIAL INSTITUTIONS

(Have a huge potential for growth)



## NIFTY FINANCIAL SERVICES INDEX

(Basic industry weights)



- |                           |                            |
|---------------------------|----------------------------|
| ■ Private Sector Bank     | ■ NBFCs                    |
| ■ Public Sector Bank      | ■ Life Insurance           |
| ■ Financial Institution   | ■ Holding Company          |
| ■ Investment Company      | ■ Asset Management Company |
| ■ General Insurance       |                            |
| ■ Housing Finance Company |                            |

Source: NSE. Data as on 30th June 2025

(Subject to change as per modifications in Index composition of NSE Indices & Industry classification as per AMFI.)

## Holdings (as on 30th June 2025)

NAME OF THE INSTRUMENT	% TO NAV
HDFC Bank Ltd.	32.44
ICICI Bank Ltd.	21.91
Axis Bank Ltd.	7.30
Kotak Mahindra Bank Ltd.	6.91
State Bank Of India	6.84
Bajaj Finance Ltd.	5.40
Bajaj Finserv Ltd.	2.42
Jio Financial Services Ltd	2.32
Shriram Finance Ltd.	2.15
HDFC Life Insurance Co. Ltd.	1.89

NAME OF THE INSTRUMENT	% TO NAV
Sbi Life Insurance Company Ltd.	1.79
Cholamandalam Investment & Finance Co Ltd.	1.49
Power Finance Corporation Ltd.	1.35
HDFC Asset Management Company Ltd.	1.14
Rec Ltd.	1.09
ICICI Lombard General Insurance Co. Ltd.	1.06
Sbi Cards And Payment Services Ltd.	0.62
Muthoot Finance Ltd.	0.61
ICICI Prudential Life Insurance Company Ltd.	0.56
LIC Housing Finance Ltd.	0.40

## Highlights of the Scheme

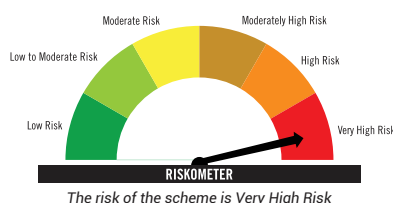
<b>Scheme Name</b>	Tata Nifty Financial Services Index Fund
<b>Investment Objective</b>	The investment objective of the scheme is to provide returns, before expenses, that commensurate with the performance of NIFTY Financial Services Index (TRI), subject to tracking error. There is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.
<b>Type Of Scheme</b>	An open-ended scheme replicating/tracking NIFTY Financial Services Index (TRI)
<b>Fund Manager</b>	Kapil Menon
<b>Benchmark</b>	NIFTY Financial Services Index (TRI)
<b>Min. Application Amount (During NFO)</b>	Rs 5,000/- and in multiple of Re. 1/- thereafter
<b>Load Structure</b>	Entry Load: Not Applicable Exit Load: Exit Load: 0.25 % of the applicable NAV, if redeemed on or before 15 days from the date of allotment.

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

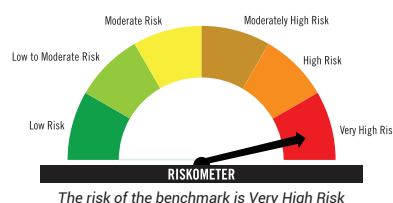
- Long Term Capital Appreciation.
- Investment in equity and equity related instruments comprised in Nifty Financial Services Index.

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

### Scheme Risk-O-Meter



### Benchmark Risk-O-Meter



It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 17.4.1.i of SEBI Master Circular on Mutual Fund dated 27.06.2024, on Product labelling in mutual fund schemes on ongoing basis.

**Mutual Fund investments are subject to market risks, read all scheme-related documents carefully.**