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





# Participate in one of the key drivers of Growth & **Development in** India

As on 28th February 2021

## DATE OF ALLOTMENT:

December 28, 2015

#### BENCHMARK:

Nifty Financial Services TRI

#### **FUND SIZE:**

Rs. 668.37 (Rs. in Cr.)

## **MONTHLY AVERAGE AUM:**

Rs. 670.69 (Rs. in Cr.)

## EXIT LOAD:

0.25% of NAV if redeemed /switched out before 30

# **EXPENSE RATIO**

Direct	1.03
Regular	2.56

# VOLATILITY MEASURES

TOLATILITI INLAGGILLO	
Std. Dev (Annualised)	28.85
Sharpe Ratio	0.13
Portfolio Beta	0.92

# **Minimum Investment**

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



Investors understand that their principal will be at Very High Risk

# 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

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

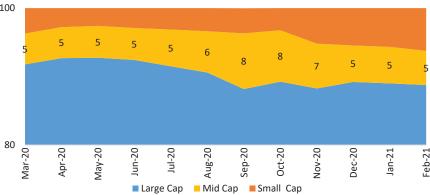
# WHY TATA BANKING AND FINANCIAL SERVICES FUND?

- Aggregate deposits grew 10.10% in the quarter ended June 2019, against 7.00% for quarter ended June 2018, The total savings deposits in 2018-19 stood at Rs 40.31 lakh crore, up from Rs 36.55 lakh crore in 2017-18 (Source: https://economictimes.indiatimes.com)
- As of Q3 FY19, total credit extended surged to US\$ 1,30 Trillion FY19 data upto September 2019 Source: https://www.ibef.org/industry/banking-presentation
- Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY), have also increased. Rs 1,10,161.26 crore were deposited and 378.25 million accounts were opened in India. ^ (figures mentioned are subject to change) ^ - as of January, 2020. Source:https://pmjdy.gov.in/statewise-statistics

## **TOP 10 EQUITY HOLDINGS**

Issuer Name	% to NAV
HDFC Bank Ltd.	19.42
ICICI Bank Ltd.	15.70
HDFC Ltd.	11.25
Axis Bank Ltd.	9.40
Kotak Mahindra Bank	8.10
State Bank Of India	7.52
HDFC Life Insurance Co. Ltd.	4.76
Sbi Cards & Payment Services Ltd.	4.36
Max Financial Services Ltd.	2.62
ICICI Lombard General Insurance Co. Ltd.	2.49

# MARKET CAPITALIZATION WISE EXPOSURE



Last 12 months Market cap history. For details please see disclaimer

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

#### ADVANTAGE INDIA ADVANTAGE BANKING

#### **Robust Demand**

- 1. Increase in working population & growing disposable incomes will raise demand for banking & related services.
- 2. 1st Time Modern Trade Shoppers spend was estimated to be tripled to US\$1 billion by 2015
- 3. Investment corpus in Indian insurance sector can rise to US\$ 1 trillion by 2025

#### **Innovation Ahead**

- 1. Mobile, Internet banking & extension of facilities at ATM stations to improve operational efficiency
- 2. India benefits from a large cross-utilisation of channels to expand reach of financial services
- 3. Vast un-banked population highlights scope for innovation in delivery

## **Growing Penetration**

- 1. Credit, insurance and investment penetration is rising in rural areas
- 2. Lower mutual fund penetration of 5–6 per cent reflects latent growth opportunities
- 3. Rising fee incomes improving the revenue mix of banks

## **Policy Support**

- 1. Government has approved new banking licenses and increased the FDI limit in the insurance sector
- 2. Healthy regulatory oversight & credible Monetary Policy by the Reserve Bank of India (RBI) have lent strength & stability to the country's banking sector

Source: IMF, World Bank, KPMG report "Indian Mutual Fund Industry", Ministry of External Affairs

## **OUR APPROACH TO EQUITY INVESTMENTS**



# **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

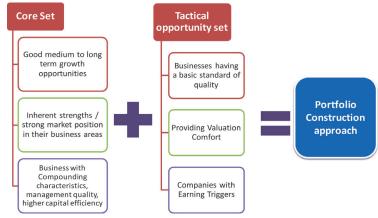
## WHAT MIGHT DRIVE THE INDIAN BANKING STORY?

Aggregate deposits grew 10.10% in the quarter ended June 2019, against 7.00% for quarter ended June 2018, The total savings deposits in 2018- 19 stood at Rs 40.31 lakh crore, up from Rs 36.55 lakh crore in 2017-18 (Source: https://economictimes.indiatimes.com)

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Note: CAGR - Compounded Annual Growth Rate,  $\star$  - FY18 data upto September 2017,  $\,^{\smallfrown}$  - as of March 7, 2018.Source: Reserve Bank of India (RBI), Aranca Research



# **FUND MANAGERS**



Sonam Udasi (Fund Manager)

(Managing Since 1st April 2016 and overall experience of 21 years)



Amey Sathe (Assistant Fund Manager)

(Managing Since 18th June 2018 and overall experience of 12 years)

Distributed by:			