Make the most of the investment



TATA mutual fund

TATA
BANKING & FINANCIAL SERVICES FUND

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

Registered Name: Tata Mutual Fund
Registration No. MF/023/95/9

As on 30th September 2026

DATE OF ALLOTMENT
December 28, 2015

BENCHMARK
Nifty Financial Services TRI

FUND SIZE
Rs. 3053.35 Crores

MONTHLY AVERAGE AUM
Rs. 3189.68 Crores

FUND MANAGER
Kapil Malhotra
(Managing Since 31-Oct-25)

EXPENSE RATIO**
Direct - 0.50
Regular - 1.66

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 September 30, 2026. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

Watch the video guide

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.

THE MACHINE LEARNING MODELS WORK ON TWO BROAD CATEGORIES OF INPUTS VARIABLES

Macroeconomic

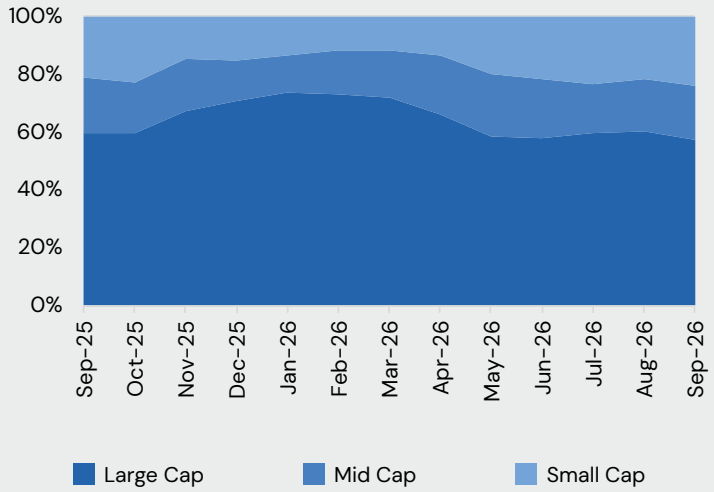
Domestic Macroeconomic, Global Equity Indices, Dispersion between expected and real Index earnings, Yield Spreads, Credit Spread, India Volatility index etc.

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.

MARKET CAPITALISATION TREND



STYLE BOX



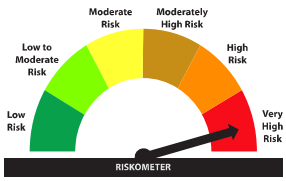
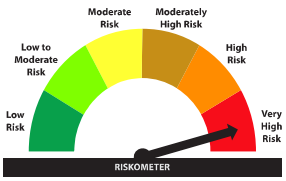
Market Capitalisation Trend

TOP 10 HOLDINGS

Issuer Name	% to NAV
HDFC Bank Ltd.	11.94
ICICI Bank Ltd.	10.39
State Bank Of India	7.20
Axis Bank Ltd.	6.75
Kotak Mahindra Bank	5.61
Bajaj Finance Ltd.	4.49
Sbi Life Insurance Company Ltd.	3.73
Shriram Finance Ltd.	2.97
Pb Fintech Ltd.	2.81
One 97 Communications Ltd.	2.80
Total	**58.69**

TOP SECTORS

FINANCIAL SERVICES
98.67%

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.**	 *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 internal assessment. The same shall be updated as per provision no. 6.16.1.j of SEBI Master Circular on Mutual Fund dated 20.03.2026, 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.