

TATA mutual fund

# 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.)

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

**As on 30th September 2026**

**DATE OF ALLOTMENT**
May 20, 2021

**BENCHMARK**
Nifty 500 TRI

**FUND SIZE**
Rs. 1109.01 Crores

**MONTHLY AVERAGE AUM**
Rs. 1137.06 Crores

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

**EXPENSE RATIO****
Direct - 0.57
Regular - 1.88

**EXIT LOAD**

- Redemption/Switch-out/SWP/STP on or before 30 days from the date of allotment: 0.50%.
- After 30 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 September 30, 2026. 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

The 3 Broad components of the Portfolio

*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 & InvITs
Investment in overseas securities

**Overseas Securities & REITS & InvITs***

# KEY CHARACTERISTICS OF PORTFOLIO

## 1 Quality Companies with stable Business Models

- Companies with sustainable businessgrowth 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

## 2 Contra to Consensus

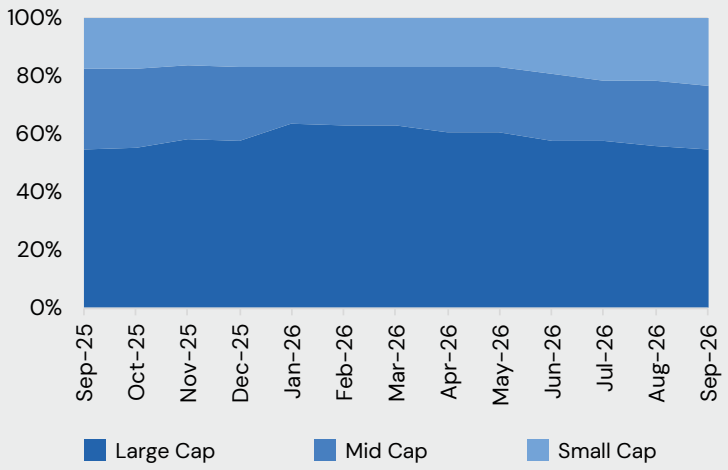
- Out-of-Favour stocks: industry cycle, capital allocation or balance sheet stress
- Identifying potential for improvement in cash flows and higher dividend yield based on turnaround in above factors
- Capture value re-rating in the process
- Actively managed to identify and generate alpha

## 3 Diversified Portfolio

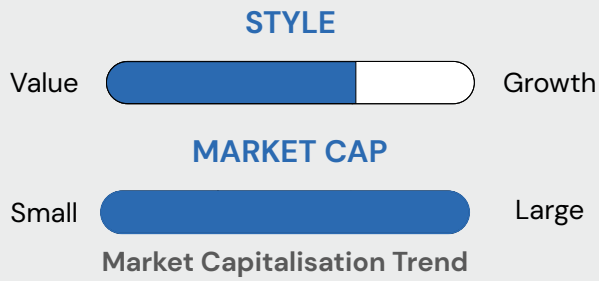
- Seek to keep predominant exposure to Large cap
- Active exploration of capital appreciation opportunities across sectors
- REITs & InvITs have potential to add stability and enhanced yields
- Flexibility to exploit tactical opportunities in domestic and overseas markets

*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



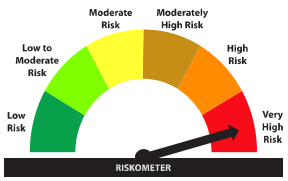
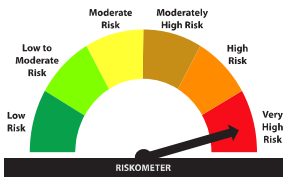

Market Capitalisation Trend

## TOP 10 HOLDINGS

| Issuer Name | % to NAV |
|---|---|
| Radico Khaitan Ltd. | 3.14 |
| ICICI Bank Ltd. | 3.04 |
| HDFC Bank Ltd. | 2.97 |
| Larsen & Toubro Ltd. | 2.80 |
| Pnb Housing Finance Ltd. | 2.66 |
| Syrma Sgs Technology Ltd | 2.52 |
| Multi Commodity Exchange Of India Ltd. | 2.40 |
| Runwal Enterprises Ltd. | 2.25 |
| Bharat Electronics Ltd. | 2.25 |
| Rbl Bank Ltd. | 2.20 |
| **Total** | **26.23** |

## TOP 5 SECTORS

- FINANCIAL SERVICES 33.00%
- CAPITAL GOODS 14.00%
- POWER 8.51%
- AUTOMOBILE AND AUTO COMPONENTS 7.07%
- FAST MOVING CONSUMER GOODS 4.87%

| Product Label | Tata Dividend Yield Fund | Nifty 500 TRI |
|---|---|---|
| **This product is suitable for investors who are seeking*:**<br>• Long Term Capital Appreciation.<br>• An open ended equity scheme that aims for growth by primarily investing in equity and equity related instruments of dividend yielding companies.<br>***Investors should consult their financial advisors if in doubt about whether the product is suitable for them.** | <br>*The risk of the scheme is Very High* | <br>*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.**