

TATA mutual fund

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

TATA HOUSING OPPORTUNITIES FUND

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

As on 30th September 2026

DATE OF ALLOTMENT
September 02, 2022

BENCHMARK
Nifty Housing TRI

FUND SIZE
Rs. 450.84 Crores

MONTHLY AVERAGE AUM
Rs. 464.9 Crores

FUND MANAGER
Murthy Nagarajan (Managing Since 02-Sep-22), Hasmukh Vishariya (Managing Since 01-Mar-25), Aditya Bagul (Managing Since 01-Jul-25)

ASSISTANT FUND MANAGER
Kapil Malhotra (Managing Since 01-Jul-25)

EXPENSE RATIO**
Direct - 0.75
Regular - 2.09

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 September 30, 2026. 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

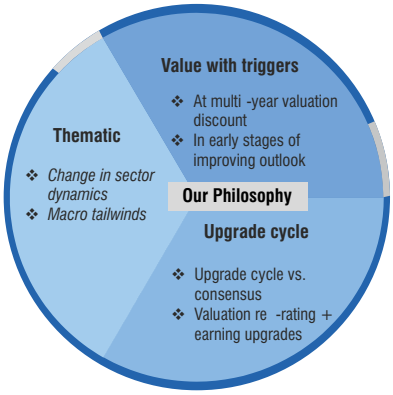
INVESTMENT OBJECTIVE

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

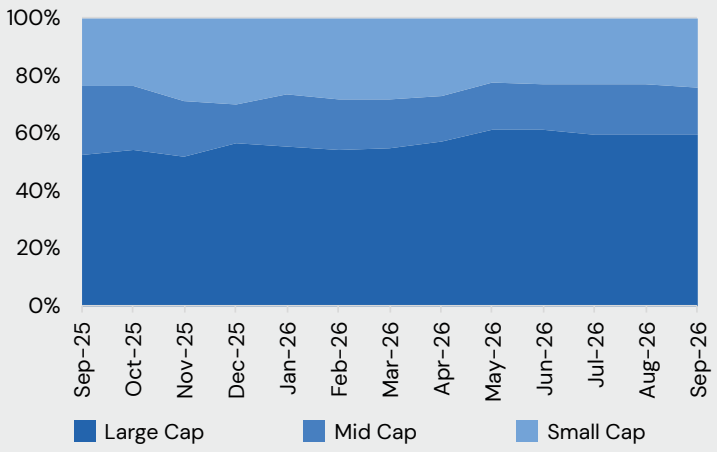
These businesses tend to exhibit significantly lower cyclicality compared to pure-play real estate companies

TOP HOLDINGS

Issuer Name	% to NAV
Equity & Equity Related Total	**95.81**
Banks	
HDFC Bank Ltd.	9.38
ICICI Bank Ltd.	7.04
Kotak Mahindra Bank Ltd.	2.64
State Bank Of India	1.92
IDFC First Bank Ltd.	1.82
Cement & Cement Products	
Ultratech Cement Ltd.	8.45
Ambuja Cements Ltd.	3.37
The Ramco Cements Ltd.	0.96
Construction	
Larsen & Toubro Ltd.	5.57
Consumer Durables	
Pg Electroplast Ltd.	3.17
Asian Paints Ltd.	3.15
Voltas Ltd.	2.73
Orient Electric Ltd.	2.26
Jsw Dulux Ltd.	1.47
Bajaj Electricals Ltd.	1.19
Lg Electronics India Ltd.	1.15
Electrical Equipment	
Diamond Power Infrastructure Ltd.	2.42

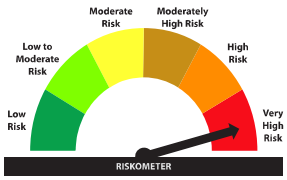
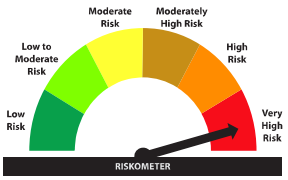
Issuer Name	% to NAV
Ferrous Metals	
Jsw Steel Ltd.	4.86
Tata Steel Ltd.	1.82
Jindal Steel Ltd.	1.10
Finance	
Home First Finance Company India Ltd.	2.25
Aavas Financiers Ltd.	1.73
Gas	
Petronet Lng Ltd.	3.79
Industrial Products	
Venus Pipes & Tubes Ltd.	4.70
Power	
NTPC Ltd.	5.44
Adani Energy Solutions Ltd.	2.07
Realty	
Prestige Estates Projects Ltd.	5.09
Keystone Realtors Ltd.	2.27
Godrej Properties Ltd.	1.52
Tarc Ltd.	0.48
Repo	**0.46**
Portfolio Total	**96.27**
Cash / Net Current Asset	**3.73**
Net Assets	**100.00**

MARKET CAPITALISATION TREND



TOP 5 SECTORS

- FINANCIAL SERVICES 26.78%
- CONSUMER DURABLES 15.13%
- CONSTRUCTION MATERIALS 12.78%
- REALTY 9.37%
- METALS AND MINING 7.78%

Product Label	Tata Housing Opportunities Fund	Nifty Housing TRI
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.**	 *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.