TATA mutual fund



Essential for your portfolio's health

TATA
INDIA PHARMA & HEALTHCARE FUND

(An open-ended equity scheme investing in Pharma & Healthcare 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
BSE HC TRI

FUND SIZE
Rs. 1511.49 Crores

MONTHLY AVERAGE AUM
Rs. 1547.79 Crores

FUND MANAGER
Rajat Srivastava
(Managing Since 16-Sep-24)

EXPENSE RATIO**
Direct - 0.63
Regular - 1.80

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.

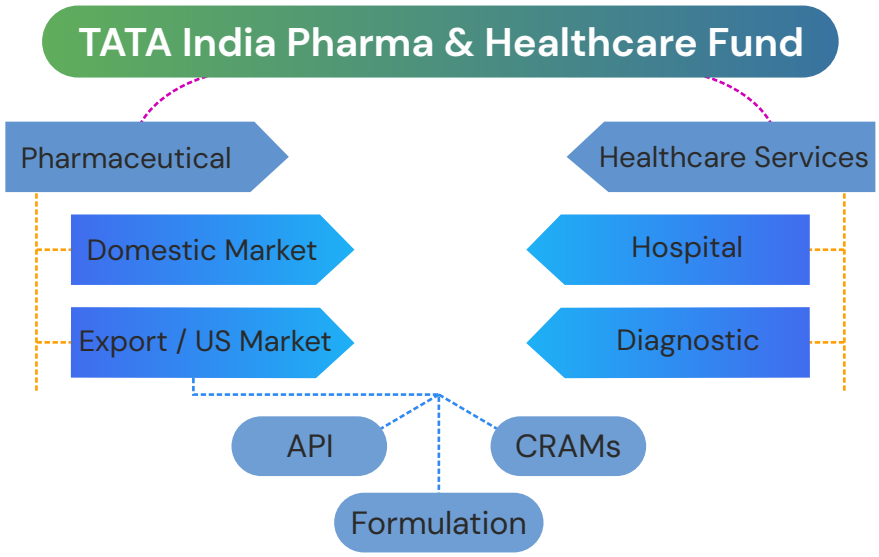
SECTOR ADVANTAGE

- India-A global hub & largest producer of generic drugs. Branded generics has stable cash flows, low capex & high RoE with high barriers to entry.
- Government initiatives on R&D policy & PLI scheme.
- Rising lifestyle and chronic diseases & focus on niche segments presents a big opportunity.
- Pharma sector plays a defensive shield during high market volatility.
- Strong domestic demand & export market dominancy by formulation product makes it a structural growth story.

WHY THIS FUND?

- A pure play pharma sector fund which invests only in the core sector companies.
- Fund's philosophy to follow bottom up approach & growth at a reasonable price (GARP).

How the fund is structured:



Domestic: Manufacturing branded generic drugs and supplements for consumption in the domestic market.

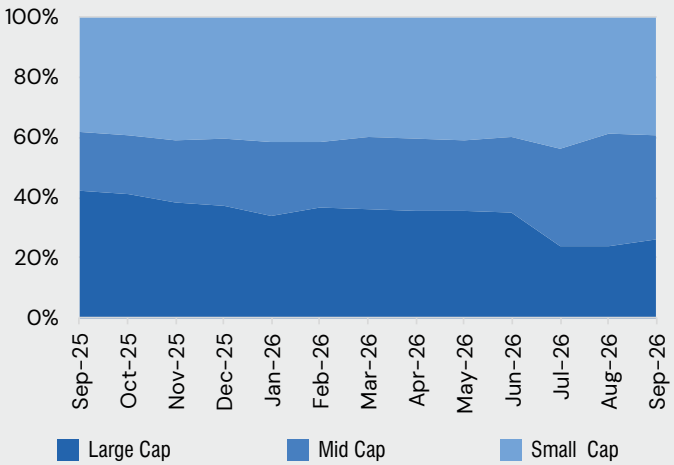
Export: Manufacturing branded generic drugs for consumption by overseas markets. Export of generic drugs to the US is the largest export market.

API: The active pharmaceutical ingredient (API) is the active ingredient which is contained in medicine. Production of APIs has traditionally been done by the pharma companies themselves in their home countries. In recent years many countries have seen dependency on China for APIs increase considerably.

Contract Manufacturing (CRAMs): These are companies that serve other companies in the pharmaceutical industry on a contract basis to provide comprehensive services from drug development through drug manufacturing.

Healthcare Services: These are companies that serve other companies in the pharmaceutical industry on a contract basis to provide comprehensive services from drug development through drug manufacturing.

MARKET CAPITALISATION TREND



KEY MEASURES^

KEY MEASURES#	FUND	BENCHMARK
Standard Deviation	16.71	16.22
Sharpe Ratio	0.70	0.95
Portfolio Beta	0.91	NA
R Squared	0.82	NA
Treynor	1.08	NA
Jenson	-0.19	NA

^Risk-free rate based on the FBIL Overnight MIBOR rate of 5.28% as on Sep 30, 2026.
#For the period of 3 years.

TOP 10 HOLDINGS

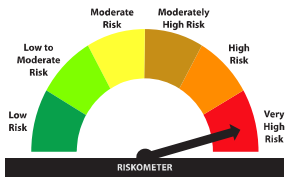
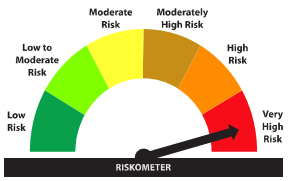
Issuer Name	% to NAV
Sun Pharmaceutical Industries Ltd.	7.99
Abbott India Ltd.	5.94
Healthcare Global Enterprises Ltd.	5.92
Divi Laboratories Ltd.	5.68
Dr. Reddys Labaratories Ltd.	4.65
Apollo Hospitals Enterprise Ltd.	4.36
Rainbow Childrens Medicare Ltd.	4.30
Cipla Ltd.	4.22
Torrent Pharmaceuticals Ltd.	3.76
Max Healthcare Institute Ltd.	3.71
Total	**50.53**

TOP SECTORS

HEALTHCARE
88.99%

CHEMICALS
9.51%

FAST MOVING CONSUMER GOODS
1.23%

Product Label	Tata India Pharma & Healthcare Fund	BSE HC TRI
This product is suitable for investors who are seeking*: • Long Term Capital Appreciation. • Investment in equity/equity related instruments of the companies in the Pharma & Healthcare 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.