Tata Banking And Financial Services Fund

Type of Scheme: Primarily focuses on investment in at least 80% of its net assets in equity/equity related instruments of the companies in the Banking and Financial Services sector in India.

Product labelling:
- Investment in equity/equity related instruments of the companies in Banking and Financial Services sector in India.
- Long Term Capital Appreciation.

As on 31 August 2026

Fund Details

Date of Inception / Allotment	28 December 2015
Benchmark Name	Nifty Financial Services TRI
NAV as on August 31, 2026	
Regular Plan - Growth Option	₹ 45.2457
Regular Plan - IDCW Option	₹ 39.9463
Direct Plan - Growth Option	₹ 53.5361
Direct Plan - IDCW Option	₹ 51.8592
AUM as on August 31, 2026	₹ 3,300.88 Cr
AAUM as on August 31, 2026	₹ 3,235.84 Cr

Fund Manager Details

Name of Fund Managers
- **Mr. Kapil Malhotra**

Total Experience	16
Managing Since	31-Oct-2025

Minimum Investment

Lumpsum Amount	Rs. 5,000/- and in multiples of Re. 1/- thereafter.
SIP	Rs. 100/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: 0.25% of NAV if redeemed/switched out before 30 days from the date of allotment.

Base Expense Ratio**

Regular plan :	1.65%
Direct plan :	0.49%

RiskMeasures*

1	Standard Deviation (%)	15.75
2	Beta	0.93
3	Tracking Error (%)	
	1 year	NA
	3 years	NA
4	Sharpe Ratio (%)	0.50
5	Tracking Difference (%)	
	1 year	NA
	3 year	NA
	5 year	NA
	Since Inception	NA
6	Information Ratio	NA

***Please refer to the next page for detail description in tabular format**

NA stands for "Not Applicable"

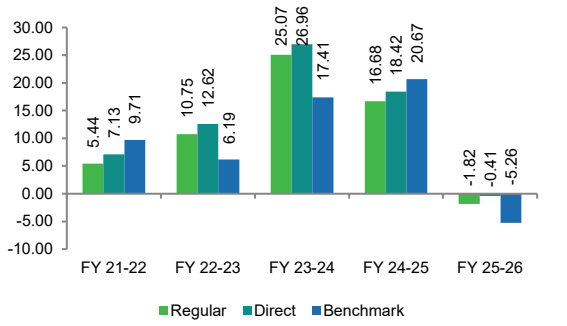
****Note: The rates specified are actual month end BER charged as on 31st May 2026. The above ratio excludes other expenses charged under TER. For more details kindly refer to the TER disclosure on website. https://www.tatamutualfund.com/expense-ratio/total-expense-ratio**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	9.64	11.20	3.75
Returns for last 3 years	12.15	13.80	11.35
Returns for last 5 years	11.40	13.10	8.80
Returns since inception	15.18	17.01	14.09

Performance as on August 31, 2026.

Absolute Returns (in %)



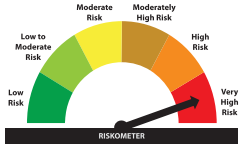
Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

	Top 10 Holdings	% to Net Assets
1	ICICI Bank Ltd.	10.57%
2	HDFC Bank Ltd.	9.15%
3	State Bank Of India	8.81%
4	Axis Bank Ltd.	8.21%
5	Kotak Mahindra Bank	5.22%
6	Shriram Finance Ltd.	4.92%
7	Pb Fintech Ltd.	4.58%
8	Sbi Life Insurance Company Ltd.	3.54%
9	HDFC Asset Management Company Ltd.	2.98%
10	Bajaj Finance Ltd.	2.90%

Scheme Riskometer

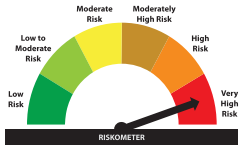
Tata Banking And Financial Services Fund



The risk of the scheme is Very High

Benchmark Riskometer

Nifty Financial Services TRI



The risk of the benchmark is Very High

Major Risk Factors

1	Equity Market Risk
2	Sector Concentration Risk
3	Liquidity risk
4	Interest rate risk

*with a detailed explanation in the Important Link Section

Quantitative Measures* (as applicable)

1	Portfolio Turnover Ratio (Annualized)	
	a) Equity Turnover (%)	79.47
	b) Gross Exposure Turnover (%) (Equity + Debt + Derivatives)	79.47
2	Average Maturity (years):	NA
3	Macaulay Duration (years):	NA
4	Modified Duration (years):	NA
5	Annualized Portfolio Yield:	NA
6	Yield to Maturity (%)	NA

*** Please refer to the next page for detail description in tabular format**

NA stands for "Not Applicable"

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

As on 31 August 2026

Major Changes w.r.t previous month –

(Top 10 changes in Holding) in portfolio of the scheme

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	PNB Housing Finance Ltd.	3.80%
Bajaj Finance Ltd.		2.90%
Piramal Finance Ltd.(Erstwhile Piramal Capital & Housing Finance Ltd.)		2.16%
Life Insurance Corporation of India		1.53%
Karur Vysya Bank Ltd.		1.45%
RBL Bank Ltd.		1.42%
Cholamandalam Investment & Finance Company Ltd.		1.00%
	Motilal Oswal Financial Services Ltd.	0.40%
Prudent Corporate Advisory Services Ltd.		0.13%
Au Small Finance Bank Ltd.		0.08%

Changes in Expense Ratio of the scheme

Change in	Previous Month	Current Month
Direct	0.47%	0.49%
Regular	1.65%	1.65%

Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Changes in Risk-o-Meter of scheme

Fund Name	Previous Month	Current Month
Scheme Riskometer	Very High	Very High

Description/inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	Measures the volatility of the fund
2	Beta	Shows fund's sensitivity to market movements
3	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4	Tracking Error	Indicates how closely fund tracks the Benchmark
5	Tracking Difference	Difference between the fund and its benchmark return
6	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7	Average Maturity	Weighted average residual maturity
8	Macaulay Duration	Fund's sensitivity to interest rate changes
9	Modified Duration	Fund's sensitivity to interest rate changes
10	Annualized Portfolio Yield	Total income generated by the portfolio
11	Yield to Maturity	weighted average expected annual return

Important Weblinks

Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered.
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme.
4		Link for SID on AMC website.
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor.
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix.

Past Performance is not an indicator or guarantee of future results

Tata Banking And Financial Services Fund

Additional Disclosure by AMC

As on 31 August 2026

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing atleast 80% of its net assets in equity/equity related instruments of the companies in the Banking and Financial Services sector in India.

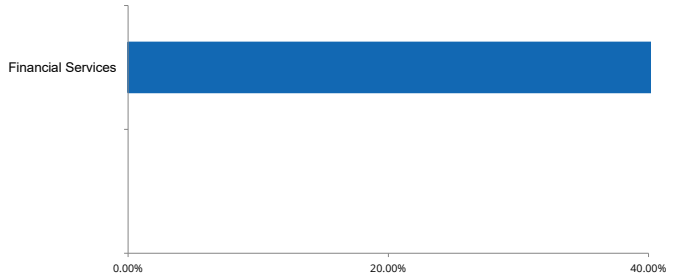
SIP - If you had invested INR 10000 every month

	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	12,80,000
Total Value as on Aug 31, 2026 (Rs.)	1,25,403	4,17,787	8,27,698	13,84,631	23,92,798	27,35,984
Returns	8.47%	9.92%	12.83%	14.03%	13.23%	13.57%
Total Value of B: Nifty Financial Services TRI	1,20,192	4,04,088	7,68,189	12,81,796	22,81,233	26,15,777
B: Nifty Financial Services TRI	0.3%	7.65%	9.82%	11.87%	12.34%	12.79%
Total Value of AB: Nifty 50 TRI	1,18,048	3,77,601	7,22,179	12,39,084	21,89,162	24,66,427
AB: Nifty 50 TRI	-3.01%	3.13%	7.35%	10.92%	11.56%	11.76%

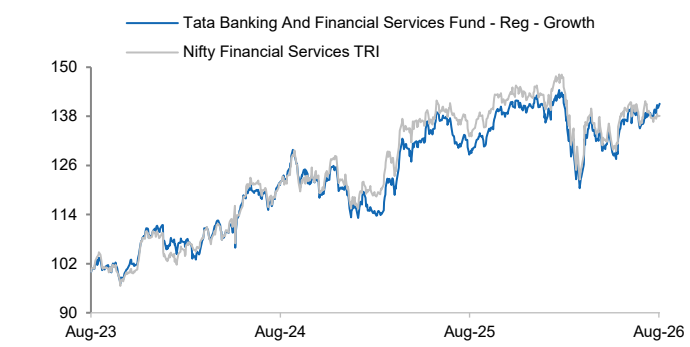
(Inception date :28-Dec-2015) (First Installment date : 01-Jan-2016)

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered. For scheme performance refer pages 217 - 254.
*B: Benchmark, AB: Additional Benchmark. For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 255 of Factsheet.
Source: MFI Explorer

Sector Allocation



NAV Movement



Market Capitalisation wise Exposure

Large Cap	59.93%
Mid Cap	18.29%
Small Cap	21.79%

Market Capitalisation is as per list provided by AMFI.

Past Performance is not an indicator or guarantee of future results