

for immediate use **PRESS RELEASE**

**Tata Mutual Fund launches Tata Housing Opportunities Fund
~ NFO opens on 16th August 2022 and closes on 29th August 2022~**

Tata Housing Opportunities Fund aims to offer a portfolio of businesses that benefit from the real estate sector:

- The portfolio will consist of growth-oriented businesses that supply the materials, products, and services that go into making a house
- These businesses tend to witness an acceleration in growth rates during a real estate up-cycle, while during a down cycle the growth rates slow down, but don't turn negative for extended periods. They thus offer good upcycle participation with some downcycle protection

Mumbai, August 16, 2022: Tata Mutual Fund announces the launch of Tata Housing Opportunities Fund - an open-ended Equity Scheme following housing theme. The New Fund Offer (NFO) opens on 16th August 2022 and will close on 29th August 2022.

A better way to invest is to find companies whose products we like and use. One of the places that we spend the most amount of money on is our house. Think about all the things that go into making a home - cement, steel, paints, tiles, electricals, plumbing, bathware, etc. A number of companies that make these products are listed in the Indian equity market. Most of these are good quality businesses that offer reasonable growth prospects as well. Thus, the housing theme offers a good long term investment opportunity.

TATA ASSET MANAGEMENT PRIVATE LIMITED

1903 B-Wing Parinee Crescenzo G-Block Bandra Kurla Complex Bandra East Mumbai 400 051
Tel 91 22 6657 8282 Fax 91 22 6617 8288
e-mail service@tataamc.com website www.tatamutualfund.com
U65990 MH 1994 PTC 077090

for immediate use **PRESS RELEASE**

Tata Housing Opportunities Fund is an open-ended fund that will invest in a portfolio of companies that mainly supply the materials, products, and services that go into building a house. This is an opportunity to potentially create wealth for your future, by investing in companies whose products you may purchase.

Speaking on the launch **fund manager, Tejas Gutka** who will be managing this fund said that ***"A house is one of the most cherished investments that we make. And this could be an opportunity to potentially generate long term wealth from such investments.*** This is a more structural offering rather than a time-bound tactical portfolio. Many of the companies that fit into this theme also benefit from the demographic dividend of our country in the form of a rising per-capita incomes, increasing urbanisation, rising middleclass, nuclear families, young and educated workforce etc. Thus, the portfolio would qualify as a good long-term investment."

"The NIFTY Housing Index (TRI) - is broader, in the sense that it has a wider industry classification. In our view, some of these businesses are indirect beneficiaries of the real estate sector. A large part of our portfolio expected to be direct beneficiary of a housing up-cycle and as such, our portfolio will have a reasonable divergence from the benchmark. We will thus focus on more bottom-up stock selection based on our research framework. The overall portfolio will be guided by our house philosophy of Growth-At-A-Reasonable-Price (GARP)".

Anand Vardarajan, Business Head – Banking, Alternate Products & Product Strategy shares his perspective at the launch, The housing sector has gone through almost a decade long underperformance with both price and time correction. The 2007 -08 of real estate and infra boom was led by a lot of speculative interest rather than end user demand. The sector subsequently went through a long period of consolidation with regulatory environment getting strengthened with RERA, deleveraging by large developers, consolidation of the

TATA ASSET MANAGEMENT PRIVATE LIMITED

1903 B-Wing Parinee Crescenzo G-Block Bandra Kurla Complex Bandra East Mumbai 400 051
Tel 91 22 6657 8282 Fax 91 22 6617 8288
e-mail service@tataamc.com website www.tatamutualfund.com
U65990 MH 1994 PTC 077090

for immediate use **PRESS RELEASE**

smaller players with larger ones. Lower interest rates, lack of supply, higher affordability and absorption and benign price environment led to increase in end user demand which got further accelerated in a post covid world with hybrid working and need for more space. While the set up looks good for what looks like a start of a new cycle for housing, the demand drivers for the underlying themes that convert a house into a home like paints, pipes, plywood, tiles etc. have been strong and may benefit even more from a tailwinded environment. Tata Housing Opportunities Fund aims to capture that entire value chain by taking exposure through a single fund."

Fund Details:

Scheme Name	TATA HOUSING OPPORTUNITIES FUND
NFO Date	NFO Opens: 16th August 2022 NFO Closes: 29th August 2022
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.
Type Of Scheme	An open-ended equity scheme following housing theme.
Fund Manager	Tejas Gutka, Venkat Samala and Murthy Nagarajan
Benchmark	NIFTY Housing Index (TRI)

TATA ASSET MANAGEMENT PRIVATE LIMITED

1903 B-Wing Parinee Crescenzo G-Block Bandra Kurla Complex Bandra East Mumbai 400 051
Tel 91 22 6657 8282 Fax 91 22 6617 8288
e-mail service@tataamc.com website www.tatamutualfund.com
U65990 MH 1994 PTC 077090

for immediate use **PRESS RELEASE**

Min. Investment Amount Rs. 5,000/- and in multiple of Re.1/- thereafter

Load Structure **Entry Load:** N.A.

Exit Load: Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment-NIL

Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment-1%

TATA

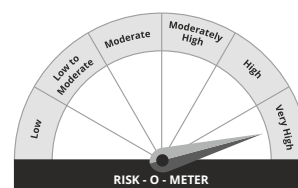
HOUSING OPPORTUNITIES FUND

(An open-ended equity scheme following housing theme)

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation.
- An Open-ended equity scheme following housing theme.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at Very High Risk

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

TATA ASSET MANAGEMENT PRIVATE LIMITED

1903 B-Wing Parinee Crescenzo G-Block Bandra Kurla Complex Bandra East Mumbai 400 051
Tel 91 22 6657 8282 Fax 91 22 6617 8288
e-mail service@tataamc.com website www.tatamutualfund.com
U65990 MH 1994 PTC 077090

for immediate use **PRESS RELEASE**

Redemption/Switch-out/SWP/STP after expiry of 365 days
from the date of allotment-NIL

About Tata Asset Management

Established in 1994, Tata Asset Management Pvt Ltd is the investment manager for Tata Mutual Fund. It is one of the oldest mutual funds in India from one of India's most Trusted business house, with an investor base of over 25,00,000. Tata Mutual Fund takes pride in managing the investments of the common man right from childhood to retirement. It offers a wide choice of funds for every need across the entire risk return spectrum. These include equity funds, hybrid funds and fixed income funds.

For further information, contact:

Heena Uttamchandani

Corporate Communication

Email: huttamchandani@tataamc.com

TATA ASSET MANAGEMENT PRIVATE LIMITED

1903 B-Wing Parinee Crescenzo G-Block Bandra Kurla Complex Bandra East Mumbai 400 051

Tel 91 22 6657 8282 Fax 91 22 6617 8288

e-mail service@tataamc.com website www.tatamutualfund.com

U65990 MH 1994 PTC 077090