



Aims to benefit from India's Global Service Advantage

TATA

SERVICE INDUSTRIES

(An Open-ended Equity Scheme)

FUND

▶▶▶ Services make up more than half of India's GDP Services, which is made up of a group of service providing industries like IT Enabled Services, Healthcare, Tourism and Hotels, Communications, Media and Entertainment, Trade and Retail, Banking and Financial Services, Transportation and Logistics, etc. form the mainstay of the Indian economy today.

Service industries have been contributing to over 50% of the country's GDP over the last several years. Service industries are expected to significantly power India's growth in the years to come.

▶▶▶ Services have been growing at a faster rate than Industry and Agriculture in India and in other large developed economies.

The average growth rate for Services in India for the last several years has been significantly higher than that of Industry and Agriculture sectors and the GDP as a whole. In fact over the past decade there has been no year of below 5.5% growth for Services.

This is in keeping with the trend that the more an economy gets developed, the faster is the growth of Services in comparison with the other sectors. (Source : CSO, Morgan Stanley)

▶▶▶ Service industries have witnessed significant value creation opportunities

Significant market value creation has already taken place in sectors like Information Technology, Media etc. over the past decade which has demonstrated the extent of value creation possible in the Service industries as a whole.

Reforms in sectors like Banking and Financial Services, Healthcare, Communications, Media and Entertainment, IT Enabled Services etc. have added to the investment attractiveness of Services industries for the future.

▶▶▶ Services growth is powered by consumer boom in India
The increasing income levels of the Indian population have resulted in a higher proportion of income being spent on

services. A burgeoning educated, middle class population with higher disposable income and higher spending on value added services like communications, entertainment, hospitality and healthcare is taking the Indian Service industries to high levels of sustained growth.

- Services growth rides on India's globally competitive advantages India, with its large pool of low cost, trained manpower and other strategic advantages, has the potential to emerge as a service hub to the world economy. Today, many segments of the Service industry are globally competitive and cater to the global market. This includes areas like IT Services, Business Process Outsourcing (BPO) and Contract Research Services in Healthcare. Thus, investment in Services provides opportunities for high growth which are often in tune with that possible in more advanced global markets.

Further, large parts of this segment do not depend entirely on physical infrastructure which has been the biggest problem for many other industries which want to compete globally.

- Offers opportunity for diversification
The Indian Service industries are well diversified and comprises several sub sectors and companies within each of them, which are well researched, investor friendly and offer adequate liquidity for investment.

Tata Service Industries Fund

- An open ended equity scheme.
- The investment objective is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity / equity related instrument of the companies in the services sector.
- Suitable option for those investors who share our view that an

accelerating growth in Service industries would lead to significant increase in market value in the long term.

Key Features

- The fund would predominantly invest in equity / equity related instrument of companies in the service sectors.
- Two options for investment. Dividend Option and Growth Option: Minimum application of ₹ 5,000/- and in multiples of ₹1/- thereafter for each application for both the options.

PERFORMANCE AT A GLANCE (% CAGR) - as on July 31, 2011

Since Inception	Last 5 Years	Last 3 Years	Last 1 Year
14.58(05-04-05)	11.07	10.08	-3.83

Past Performance of the Scheme may or may not be sustained in future. Returns are given for growth option. Benchmark Return(SENSEX) Last 1 year 1.84%, Last 3 years 8.22, Last 5 years 11.11, Since Inception 17.54%. Dividends assumed to be reinvested. While calculating returns dividend distribution tax is excluded.

Dividend History (Dividend Option)

Per unit value (on face value of ₹ 10/-)	NAV (₹) (Date of Declaration of dividend)
2.50	20.6531 (11/05/2007)
1.50	16.2660 (17/07/2009)
1.50	21.1186 (17/09/2010)

Past performance may or may not be sustained in future.

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Nature and Investment Objective: An open ended equity scheme. The investment objective is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity / equity related instrument of companies in Services sector. **Applicable Loads: Entry Load (including SIP): Nil. Exit Load (including SIP): 1% of the applicable NAV if redeemed on or before expiry of 365 days from the date of allotment. Statutory Details: Investment Manager:** Tata Asset Management Ltd. **Trustee:** Tata Trustee Company Ltd. 9th Floor, Mafatall Centre, Nariman Point, Mumbai - 400 021. **Constitution:** Tata Mutual Fund (TMF) has been set up as a Trust under the Indian Trusts Act, 1882. **Sponsors & Settlers:** Tata Sons Ltd., Tata Investment Corporation Ltd. **Risk Factors:** • All investments in Mutual Fund & securities are subject to market risks & the NAV of the units issued under the schemes can go up or down depending on the factors & forces affecting the capital markets • Mutual Fund & securities investments are subject to market risks & there can be no assurance & no guarantee that the objectives of the scheme will be achieved • Past performance of the previous scheme, the Sponsors or its group affiliates is not indicative of & does not guarantee the future performance of the schemes • The above is only the name of the scheme & does not in any manner indicate either the quality of the scheme, its future prospects or the returns • The Sponsors are not responsible or liable for any loss resulting from the operations of the Mutual Fund beyond the contribution of an amount of ₹1 lac made by them towards setting up of the Mutual Fund. Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk • The present scheme is not a guaranteed or assured return schemes • Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital • The scheme being sector specific will be affected by risks associated with the Service sectors • Kindly refer Scheme Information Document (SID), Statement of Additional Information (SAI) & Key Information Memorandum (KIM) of the scheme for applicable loads. For scheme specific risk factors & other details please read the SID/SAI/KIM of the scheme carefully before investing.