

(An open ended equity scheme investing in Consumption Oriented Sector)





# Invest in the spending power of a billion people.

As on 28th February 2021

# DATE OF ALLOTMENT:

December 28, 2015

#### BENCHMARK:

Nifty India Consumption TRI

#### **FUND SIZE:**

Rs. 1160.55 (Rs. in Cr.)

#### **MONTHLY AVERAGE AUM:**

Rs. 1188.04 (Rs. in Cr.)

# **EXIT LOAD:**

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

#### **EXPENSE RATIO**

Direct	0.89
Regular	2.27

# **VOLATILITY MEASURES**

19.20
0.08
0.98

#### **Minimum Investment**

Rs. 5,000/- and in multiples of Re. 1/- thereafter



Investors understand that their principal will be at Very High Risk

This product is suitable for investors who are seeking\*:

- Long Term Capital Appreciation.
- Investment in equity/equity related instruments of the companies in the Consumption Oriented sector in India.

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

# WHY TATA INDIA CONSUMER FUND?

- Investors looking to participate in potential Capital appreciation opportunities in Consumption oriented sector benefiting from Indian economic growth.
- Investors with higher risk profile looking to invest in a sector oriented Scheme.
- · Invests in fundamentally strong companies from Consumption Oriented Sectors in India.

# **TOP 10 EQUITY HOLDINGS**

Issuer Name	% to NAV
ITC Ltd.	8.64
Hindustan Unilever Ltd.	8.58
Dabur India Ltd.	6.76
Tata Consumer Products Ltd.	6.51
Titan Company Ltd.	6.03
Jubilant Foodworks Ltd.	5.14
Voltas Ltd.	4.75
Asian Paints (india) Ltd.	4.27
Kansai Nerolac Paints Ltd.	4.25
Radico Khaitan Ltd.	3.78

# WHAT MIGHT DRIVE THE INDIAN CONSUMPTION STORY?



1. India's consumer story will be shaped by its **440mn Millennials and 390mn Gen Z (born after 2000)**. The sheer size of India's youth combined with improved education pave the way for sustained growth in purchasing power and makes India's consumer story one of the world's most compelling for the next 20 years. The nation's challenge is to create enough jobs to unleash the productivity of India's talented youth.



2. **Brand investing** will be a big theme in everything. India's Urban Mass will trade up into brands that offers the most incremental value, but may not readily jump to aspirational brands. In purchasing a car, for example, India consumer's first criteria is **the brand's reputation** for fuel efficiency.

Source : Boston Consulting Group

## ADVANTAGE INDIA ADVANTAGE CONSUMPTION

#### **Growing Demand**

- 1. Rising incomes and growing youth population have been key growth drivers of the sector. Brand consciousness has also aided demand.
- 2. 1st Time Modern Trade Shoppers spend was estimated to be tripled to US\$1 billion by 2025
- 3. Tier II/III cities are witnessing faster growth in

#### **Higher Investments**

- 1. Many players are expanding into new geographies and categories
- 2. Modern retail share is expected to triple its growth from US\$60 billion in 2015 to US\$180 billion in 2020
- 3. With an investment of US\$254.50 million, A major consumer player is diversifying and expanding its product range .

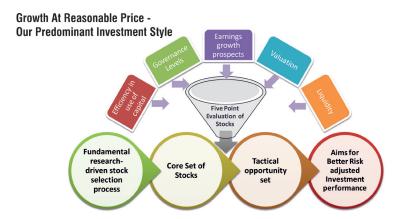
- **Attractive Opportunities** 1. Low penetration levels in rural market offers room for growth
- 2. Disposable income in rural India has increased e to the direct cash transfer scheme
- 3. E-commerce companies are strengthening their business in FMCG sector, by positioning their platform pantry as front line offering to drive daily products sales.

# **Policy Support**

- 1. Investment approval of up to 100 per cent foreign equity in single brand retail and 51 per cent in multi-brand retail
- 2. Initiatives like Food Security Bill and direct cash transfer subsidies reach about 40 per cent of households in India
- 3. The minimum capitalisation for foreign FMCG companies to invest in India is US\$100 million

Source: Emami, Brand Equity India

# **OUR APPROACH TO EQUITY INVESTMENTS**



## DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

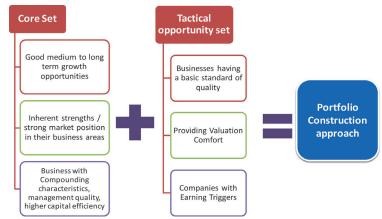
Market capitalization as per SEBI circular: A) Large Cap: 1st-100th company in terms of full market capitalization. B) Mid Cap: 101st-250th company in terms of full market capitalization. C) Small Cap: 251st company onwards in terms of full market capitalization.

For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com

## **MARKET CAPITALIZATION WISE EXPOSURE**



Last 12 months Market cap history. For details please see disclaimer



# **FUND MANAGERS**



Sonam Udasi (Fund Manager)

(Managing Since 1st April 2016 and overall experience of 21 years)



Ennette Fernandes (Assistant Fund Manager)

(Managing Since 18th June 2018 and overall experience of 10 years)

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