



As on 30th April 2022

DATE OF ALLOTMENT

December 28, 2015

BENCHMARK

Nifty India Consumption TRI

FUND SIZE

Rs. 1340.26 Crores

MONTHLY AVERAGE AUM

Rs. 1341.62 Crores

FUND MANAGER

Sonam Udasi (Managing Since 1-Apr-16)

EXPENSE RATIO**

Direct - 0.91

Regular - 2.23

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 Apr 30, 2022. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.



FUND OVERVIEW

India's economic growth has its seeds in its Demographic Dividend, under-penetration of consumption of goods and services and increasing per capita incomes. Consumption in India has grown at a strong pace and is likely to continue its growth trajectory in the next 10 years.

The structural drivers expected to drive consumption growth: Evolving middle class, Exponential growth in GDP per capita & Urbanization. Consumer sector growth has a high correlation with strong economic growth. Hence, we believe, an improving economic environment is expected to give a thrust to consumer growth.

Consumption is a long-term theme on account of India's demography, current under penetration of consumer goods. As per capita incomes rise, spending on consumer goods will rise too. The investment objective of the scheme is to seek long term capital appreciation by investing at least 80% of its net assets in equity/equity related instruments of the companies in the Consumption Oriented sectors in India.

As per internal research

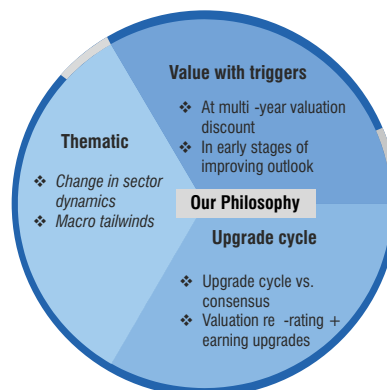


GROWTH AT REASONABLE PRICE - GARP

Our investment philosophy is to navigate between the two extremes of Growth at any price and Deep Value, through a combination of the two—Growth at Reasonable Price.

DEEP VALUE

Valuation is right, timing may or may not be



GROWTH AT ANY PRICE

Typically associated with high perceived quality

*each investment decision to be in conformity with the portfolio characteristics / process mentioned in the SID.

**Based on current market views & subject to change.

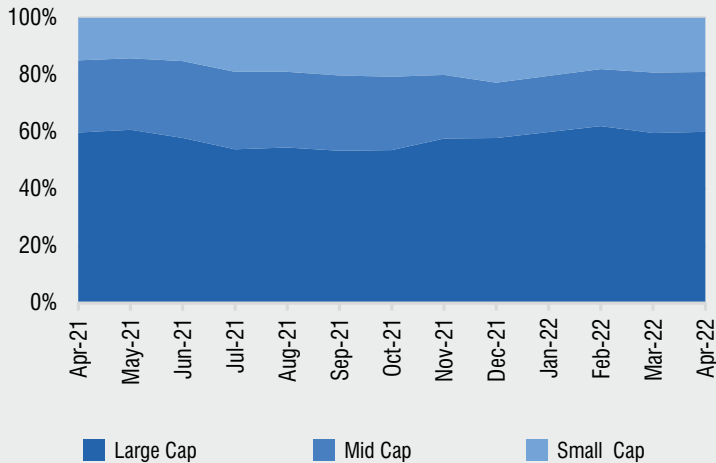


WHY TATA INDIA CONSUMER FUND

- Indian Economic Growth - As consumption oriented sectors are key beneficiaries of a growing economy, the fund is ideal for investors looking to participate in potential Capital appreciation opportunities from Indian economic growth.
- Sector Specific Investment: Since it is a Consumption focused fund, the sector's performance directly impacts the fund making it appropriate for investors with a higher risk profile looking to invest in a sector oriented Scheme.
- Stock Selection Criteria: The fund invests in fundamentally strong companies from Consumption Oriented Sectors in India



MARKET CAPITALISATION TREND



KEY MEASURES ^



KEY MEASURES	FUND	BENCHMARK
Standard Deviation	16.76	16.81
Sharpe Ratio	0.21	0.20
Portfolio Beta	0.92	1.00
R Squared	0.84	1.00
Treynor	1.10	0.98
Jenson	0.11	NA

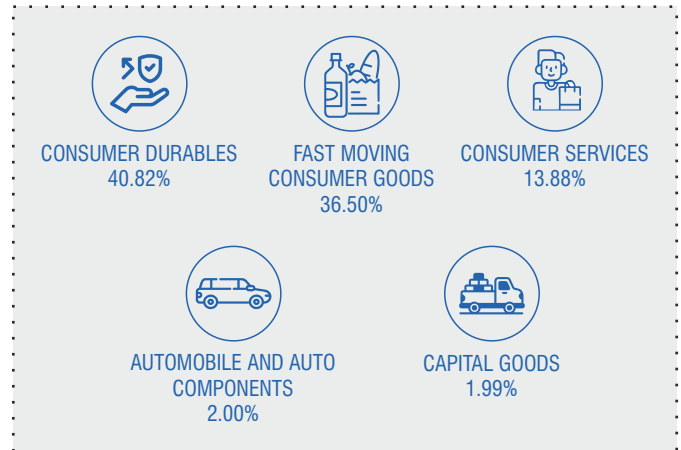
^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.93% as on Apr 29, 2022



TOP 10 HOLDINGS

Issuer Name	% to NAV
ITC Ltd.	10.17
Asian Paints (india) Ltd.	7.17
Titan Company Ltd.	6.00
Greenpanel Industries Ltd	5.57
Tata Consumer Products Ltd.	5.53
Jubilant Foodworks Ltd.	5.46
Havells India Ltd.	5.09
Trent Ltd.	4.90
Radico Khaitan Ltd.	4.57
Dabur India Ltd.	4.47
Total	58.93

TOP 5 SECTORS



Product Label

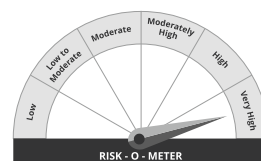
Tata India Consumer Fund

Nifty India Consumption 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 Consumption Oriented sector in India.

*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



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

Effective date 08th December 2021, the fund can invest in "Other Equity/Equity related instruments" up to 20% of the portfolio

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.