



OWN A PIECE OF INDIA™

OFFERING A 5+1 SCHEME FROM TATA MUTUAL FUND



TATA INDIA CONSUMER FUND

(An Open Ended Consumption Oriented Sector Scheme)

NEW FUND OFFER OPENS ON: 04 DECEMBER, 2015

NEW FUND OFFER CLOSES ON: 18 DECEMBER, 2015

Demographic Dividend:

India is likely to have one of the youngest population globally with the average age of 29 years by 2020. India's working age population is expected to rise to 64% by 2020. Rise in double income households, increase in number of working women, shift towards nuclear families, is contributing to evolution of new categories, change in purchasing and consuming habits. (Source: Jubilant Foodworks Annual Report 2015)

Rapid Urbanization & Rural Evolution:

India's major consuming class is currently situated in urban markets, however rapid urbanisation is driving transformation in small towns and rural markets leading to increase in income levels and demand. India's districts are at different stages of development – urban districts are richer and growing at a faster pace. Urban consumption is 2x of Rural consumption. Indian urbanization rate is expected to expand from 31.2% in 2011 to ~38% in 2025, resulting in half a billion plus urban population. (Source: McKinsey's India Geography in 2025)

Expansion In The Middle Class Consumers:

India is expected to be one of the largest consumer markets globally with 583 mn middle class consumers by 2025. While during the phase of

2000–05 the expansion in middle class consumers was led only by urban markets, since 2006 with the opening up of rural markets supported by real Gross domestic product (GDP) growth of ~7%, rural towns have also started contributing to the overall Indian Middle Class consumer base. (Source: TAML Research & Jubilant Foodworks Annual Report 2015)

Increase In Per Capita Income Potential:

Indian per capita income has tripled over the last 15 years from USD 478 to now USD 1,547 and is expected to increase by ~12% Compound Annual Growth Rate (CAGR) over the next 5 years. India's per capita income is one of the lowest globally, leaving high potential for improvement. (Source: World Bank, Antique Research - 2015)

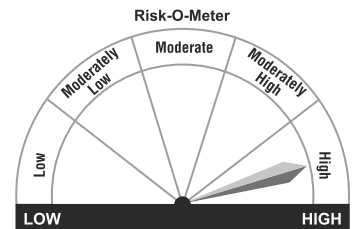
Higher Consumer Aspirations Bodes Well For Consumption Demand:

India has a large unorganised market at 92%. Higher aspiration for better standard of living is leading to increasing demand for branded products, consumer uptrading to premium products, large scale of first time consumers for discretionary categories like Auto, Consumer durable and Retail. The recent E – Commerce and Social Media phenomena has empowered the consumer with increased access and knowledge on variety of consumer goods. (Source: PWC Report - Future of India - the winning leap)

This Product is suitable for investors who are seeking* long term capital appreciation and investment in equity/equity related instruments of the companies in

- Consumption Oriented sectors in India through Tata India Consumer Fund

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



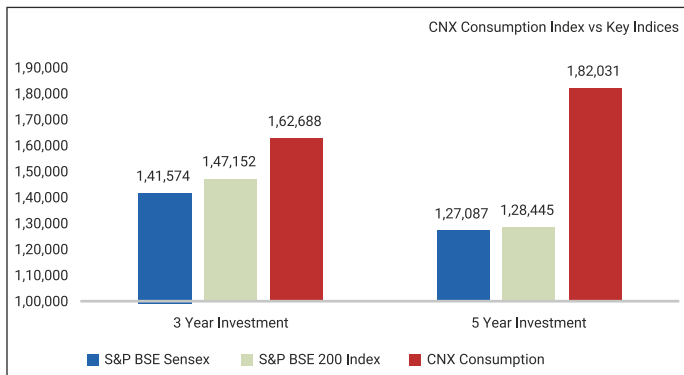
Investors understand that their principal will be at High risk

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

Consumption sector: Value creator

The CNX Consumption Index has been a value creator, beating the broader markets over 3 and 5 Years. The index has returned 12.7% compounded growth over the last 5 years v/s 5.1% by the broader market (S&P BSE 200). (Source: Bloomberg and TAML Research)

Value of Rs1 Lakh invested...



Notes: • As on 4th Nov, 2015 • Data Source : Index Websites. • Calculations by ICRA

Past Performance May or May Not be Sustained in future

Consumption Market Size

- India's overall consumption market size is US\$600 bn, which is expected to be US\$1 trn by 2020, with expected growth rate of ~10% CAGR. Of the market unorganised is 92%, while organised is marginal at 8%, such market composition is very different from other countries which have larger contribution from organised market. India too is expected to follow this trend, which presents a significant business potential for consumer facing companies. (Source: PWC Report - Future of India - the winning leap & CII FMCG Road Map to 2020)

	Growth CAGR % (2015 – 2020)
Total Consumer	10%
FMCG	15-18%
Consumer Durables	10%
Retail Sector	25%
Automotive Component	22%
Automotive (Volumes)	13.5%
Media	~14%

Source: TAML Research

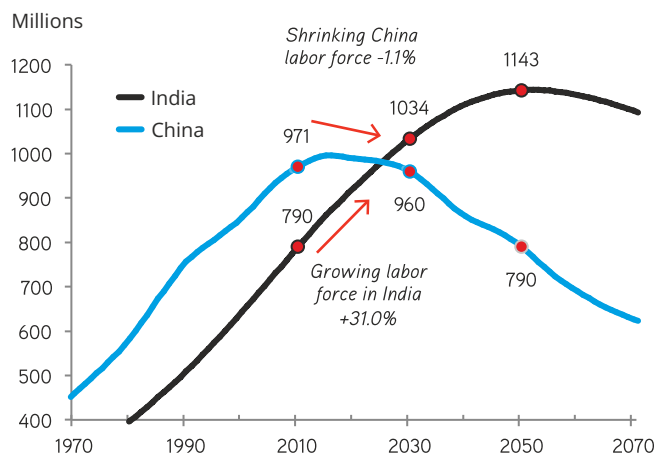
Key drivers for the Consumption Sector

Demographic Dividend

- Demographic dividend to create a large consumer class in India.

Growth in the Working Age Population Between 2010 and 2030 is Expected to Be 31% Versus -1.1% for China

India: Working Age Population

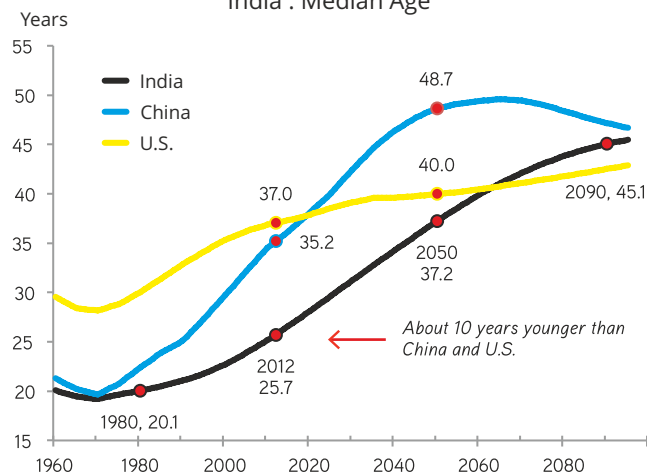


Data as at September 26, 2012. Source: United Nations World Population Prospects, Haver. Indian data as per last census in 2011

- India has one of the youngest populations globally, aiding to the longer term spending power.

Median Age in India is About 10 Years Less Than the US and China

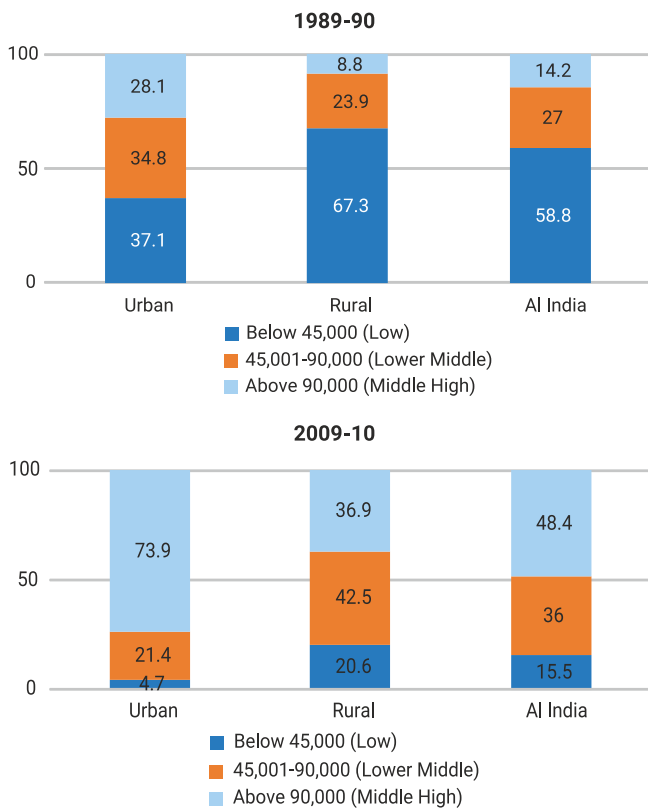
India : Median Age



Data as at May 10, 2011. Source: United Nations World Population Prospects, Haver. Note: Census data available only till 2011 – data for subsequent years not available

Expanding consumer base

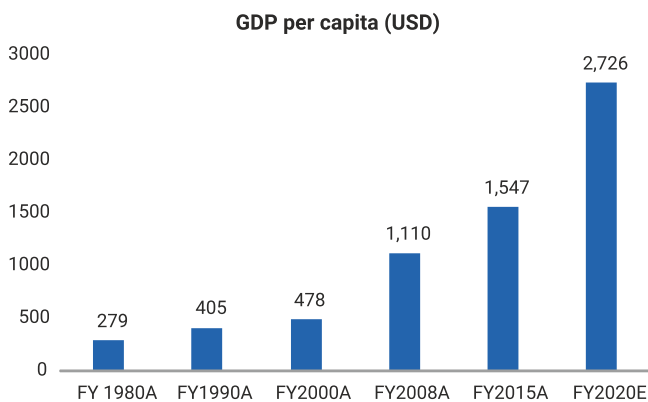
- As per National Council for Applied Economic Research (NCAER) data, not only has the Indian middle class expanded, but, the income distribution too has moved into the Middle (High and lower) category from the low category. The total households from 1989-90 to 2009-10 (Data for subsequent years is not available) have increased by 6% CAGR whilst the Middle class households reported higher growth at 9.9% CAGR.



Annual Household Income – Rs. 2001-02 prices. Source: NCAER 2010 – subsequent data not available.

Indian Per Capita Income on the rise

- Indian per capita income has tripled over the last 15 years from USD 478 to now USD 1,547 and is expected to increase by ~12% CAGR over the next 5 years.
- As per the World Bank data, globally India has one of the lowest GDP per capita. India's per capita Income is ~21% of the Chinese per capita.

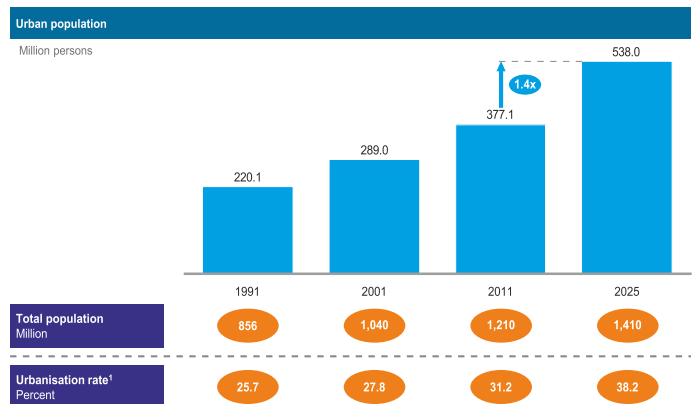


A = Actual; E = Estimated. Source: World Bank, Antique Research - 2015

Rapid Urbanisation

- Smart Cities, Transformation of rural towns to new cities, Growing urbanisation is driving consumer aspirations for branded goods and upgrading to premium goods.
- During 2001 – 2025 the population growth as per research reports is expected at 1.3% CAGR while the urban population growth is expected to be higher at 2.6% CAGR leading to addition of 250 mn people to urban population over 2001 – 2025, with ~65% of the addition to be from 2011 onwards
- Urbanisation rate is expected to increase from 31.2% in 2011 to 38.2% by 2025.

India will be 38 percent urbanised by 2025



Source: McKinsey Insights India; McKinsey Global Institute analysis, Census. India data as per last census in 2011. Note: Census data available only till 2011 – data for subsequent years not available.

Changing Lifestyle and Aspirations

- Rise in double income households, increase in number of working women, shift towards nuclear families, better connectivity due to social media is contributing to evolution of new categories, change in purchasing and consuming habits.

Distributed by:

Disclaimer: Data/views given in this document are based on the information obtained from various sources. There is no assurance that the consumption oriented sectors will perform as per the expectations/projections given. Uncertain future events may have an adverse impact on the consumption oriented sector.

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TATA BANKING & FINANCIAL SERVICES FUND

(An Open Ended Banking & Financial Services Sector Scheme)



TATA INDIA CONSUMER FUND

(An Open Ended Consumption Oriented Sector Scheme)



TATA DIGITAL INDIA FUND

(An Open Ended Information Technology Sector Scheme)



TATA INDIA PHARMA & HEALTHCARE FUND

(An Open Ended Pharma And Healthcare Services Sector Scheme)



TATA RESOURCES & ENERGY FUND

(An Open Ended Resources And Energy Sector Scheme)



TATA INFRASTRUCTURE FUND#

(An Open Ended Equity Scheme)

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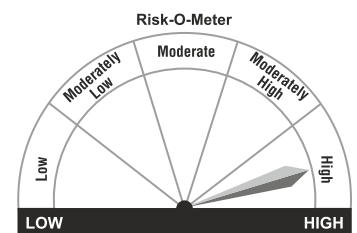
**#EXISTING SCHEME AVAILABLE FOR SUBSCRIPTION
ON ALL BUSINESS DAYS AT NAV BASED PRICE**

TATA
mutual
fund

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- Banking and Financial Services sector in India through Tata Banking & Financial Services Fund
- Consumption Oriented sectors in India through Tata India Consumer Fund
- Information Technology sector in India through Tata Digital India Fund
- Pharma & Healthcare sectors in India through Tata India Pharma & Healthcare Fund
- Resources & Energy sectors in India through Tata Resources & Energy Fund
- Infrastructure sector in India through Tata Infrastructure Fund

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