

OWN A PIECE OF INDIA™



FREQUENTLY ASKED QUESTIONS ON PRODUCT

What is Own a Piece of India™ ?

Own a Piece of India is a new campaign by Tata Mutual Fund which is designed to offer investors a one stop solution to participate in India's economic growth. We are launching five New Funds and also offering an existing fund under this campaign.

Which funds are available under this offering?

Under this offering, we are launching following five New Funds; Tata India Pharma and Healthcare Fund, Tata Banking and Financial Services Fund, Tata Digital India Fund, Tata Resources and Energy Fund and Tata India Consumer Fund. Also, offering our existing fund; Tata Infrastructure Fund.

Where do I get the complete details of Own a Piece of India™

You can get complete details of Own a Piece of India™ on www.ownapieceofindia.co.in

Can I choose my allocation to Individual Funds

Yes, the investor can choose to allocate between the six offered funds depending upon his/her individual investment requirement and risk appetite or as advised by their investment advisor.

For e.g. Investors/advisors can also choose to allocate between these funds with reference to allocation of any leading benchmark indices from BSE & NSE.

Can I invest in only one scheme or any number of schemes of my choice as per desired allocation?

Yes. You can invest in one scheme or number of schemes in any combination as desired by you, subject to minimum applicable amount in each scheme which is Rs. 5,000/-.

What is the suggested allocation from your fund house in different schemes?

There is no recommended allocation from Tata Asset Management Investors are recommended to consult their financial advisor in this regards.

Can I switch between schemes and what would be its impact?

Yes, the investor can switch between the six schemes under this offering subject to exit load and applicable taxes at investor level.

What is the exit load in these schemes?

Exit Load as application to the five new funds during the New Fund Offer is 1% if redeemed or switched out from the scheme on or before expiry of 90 days from the date of allotment of units.

Exit load for Tata Infrastructure Fund is 1% if redeemed or switched out from the scheme on or before expiry of 365 days from the date of allotment of units.

How is this offering different from existing diversified schemes in the Industry?

In a diversified equity fund, the sector allocation is decided by the fund manager but with benchmark awareness. Based on investment strategy and mandate, the fund managers decide to take overweight or underweight exposure to a particular sector.

Through this offering, we are enabling investor and advisors to customize their sector allocation by allocating different amount in different funds.

Can I get enough diversification like in a regular diversified equity fund?

Since the choice and power of allocating between six underlying themes rests with the investor/advisor, one can 'Customize Diversification' as per their respective requirements.

What is Multi Manager Approach?

For the first time, Tata Asset Management has introduced multiple fund managers in our investment management process by assembling a diverse team of our fund managers to pursue the best investment opportunities in Indian markets. For each of the five new funds being offered, we would have a lead fund manager who would be supported by one or more co-fund managers.

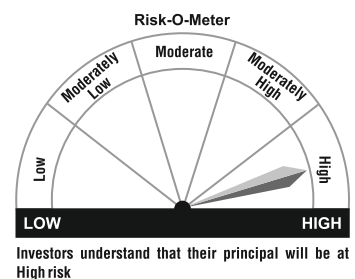
Some key benefits of Multi Manager approach:

- Fund managed by 'Lead Fund Manager' and supported additionally by one or more fund managers in the portfolio management process
- Combining expertise in Research, Stock Selection & Portfolio Management from the fund manager and research team of Tata Asset Management
- Assembling diverse team of fund managers and benefit from the combined investment management experience
- Increased depth of investment management thought and decision making process in each Fund
- Individual Fund Managers to offer highest convictions and limiting risk associated with decision making
- Fund managers experience are blended to minimize dependence on the bias of a single fund manager

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

- 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

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



FREQUENTLY ASKED QUESTIONS ON HOW TO INVEST

What is the minimum amount required for Investment?

Minimum Subscription amount is Rs.5000/- in each of the Schemes. For example, for equal allocation to all the 6 Schemes under Own a Piece of India,™ the minimum investment shall be Rs.30, 000/- (minimum Rs. 5000 in each fund. Accordingly, if the investor wishes to invest in only two schemes then he/she has to invest minimum Rs.10, 000 with Rs.5, 000 in each fund (Rs.5000 being the minimum amount for each scheme).

Can I apply through one Application and can I give one Cheque for all the schemes?

Yes. You can give one Cheque in the name of 'TATA MUTUAL FUND' with one application for investment in any combination for subscribing to the six schemes offered.

What will be the Default Criteria for allocation of funds across various themes?

There is no default criteria for allocation of Funds across various themes. Investors can allocate any amount to any of the Funds subject to the minimum investment requirement.

Can I invest in only 1 Scheme or the no. of schemes of my choice as per desired allocation?

Investors have the choice to invest in any one or all of the Funds as per their preference subject to the minimum investments requirement.

Do I get different NAVs for each scheme?

5 new funds will be offered at Rs.10/- during the NFO while units in Tata Infrastructure Fund will be allotted at NAV applicability on Time Stamp/investment amount. The NAV applicability for Tata Infrastructure Fund is as given below:

Application size	Applicable NAV
For application amount of Rs. 2 Lacs* & above * Multiple applications (purchase including switch in) submitted by investor on same day for the same scheme, shall be aggregated at investor level (i.e. First holder / Sole Holder) for determination of Rs. 2 Lacs.	NAV of the day on which the funds are realized up to 3.00 p.m (Subject to transaction being time-stamped upto 3 p.m. on the date of realization of funds).
For application amount upto Rs. 2 Lacs	If application is time stamped before 3 p.m on any business day - Applicable NAV shall be the closing NAV of the date of receipt of the application. If application is time stamped after 3 p.m on any business day - Applicable NAV shall be the closing NAV of the next business day.

Can I switch between these schemes later?

Yes, investors can switch between Schemes at any point of time subject to applicable exit load.

Will I have separate folios Or One folio if I buy all funds under Own a Piece of India?

Investors will be allocated one Folio for all the investments in NFO and Tata Infrastructure Fund.

Will I get a separate statement for each of the schemes?

Investors will receive one single statement for all their investments.

While redeeming, can I choose to redeem one out of all the schemes?

Yes, Investors can choose to redeem any one out of all the Schemes subject to applicable exit load.

Do I require filling up 6 different forms to sell this NFO?

No, Investors can fill one single form for investments in all the 6 Schemes.

What will happen, If I have taken an investment cheque of Rs.10000/- and have not mentioned any scheme(s)?

Under normal circumstances all incomplete application form shall be subject to rejection. However, we will make our best efforts to contact the investor and get his/her details to complete the application.

Since Infrastructure fund is part of this offering, at what price the NAV will be allotted to the investors under Tata Infrastructure Fund?

NAV applicability as per time stamp / investment amount. Please refer to Scheme Information Document or Key Information Memorandum for further details. The NAV applicability for Tata Infrastructure Fund is as given below:

Application size	Applicable NAV
For application amount of Rs. 2 Lacs* & above * Multiple applications (purchase including switch in) submitted by investor on same day for the same scheme, shall be aggregated at investor level (i.e. First holder / Sole Holder) for determination of Rs. 2 Lacs.	NAV of the day on which the funds are realized up to 3.00 p.m (Subject to transaction being time-stamped upto 3 p.m. on the date of realization of funds).
For application amount upto Rs. 2 Lacs	If application is time stamped before 3 p.m on any business day - Applicable NAV shall be the closing NAV of the date of receipt of the application. If application is time stamped after 3 p.m on any business day - Applicable NAV shall be the closing NAV of the next business day.

What happens to my existing investment in the Tata Infrastructure fund?

It continues and doesn't change.

**NEW FUND OFFER OPENS ON:
04 DECEMBER, 2015**

**NEW FUND OFFER CLOSSES ON:
18 DECEMBER, 2015**

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