

FUND FACTSHEET

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November 2024

INDIA'S 1st
BSE SELECT
BUSINESS
GROUPS
INDEX FUND

INVEST IN INDIA'S LARGEST

30 Top 30 Companies From
Reputed Business Groups

Diversification Across
12 Key Sectors



SELECT
BUSINESS
GROUPS

TATA
GROUP

RELIANCE
GROUP

LARSEN &
TOUBRO GROUP

ADANI
GROUP

ADITYA BIRLA
GROUP

MAHINDRA
GROUP

JINDAL
GROUP

s based on free-float market capitalization from the BSE 500 Index | Constituents as on 31st October 2024.

TATA

BSE SELECT BUSINESS GROUPS INDEX FUND

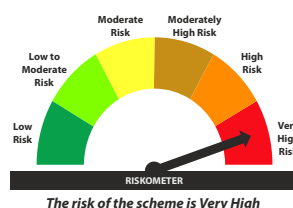
(An open-ended scheme replicating / tracking BSE Select Business Groups Index (TRI))

This product is suitable for investors who are seeking*:

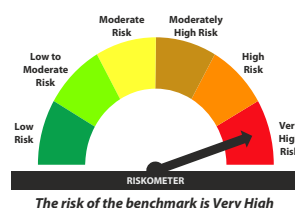
- Long Term Capital Appreciation
- Investment in equity and equity related instruments comprising of BSE Select Business Groups Index.

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

Scheme Riskometer



Benchmark Riskometer



It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 17.4.1.i of SEBI Master Circular on Mutual Fund dated 27.06.2024, on Product labelling in mutual fund schemes on ongoing basis.

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

OPEN ENDED EQUITY & HYBRID FUNDS SNAPSHOT

AS ON 30TH NOVEMBER 2024



Fund Name	Nature	Sub Nature	Launch Date	Benchmark Name	Fund Manager	Min Investment	Exit Load	Expense Ratio	
								Regular	Direct
Tata Arbitrage Fund	An open ended scheme investing in arbitrage opportunities.	Arbitrage Fund	18-Dec-18	Nifty 50 Arbitrage Index	Sailesh Jain	5,000	0.25 % -30 Days	1.08	0.30
Tata Balanced Advantage Fund	An open ended dynamic asset allocation fund.	Dynamic Asset Allocation or Balanced Advantage	28-Jan-19	CRISIL Hybrid 50+50 - Moderate Index	Rahul Singh, Sailesh Jain, Akhil Mittal	5,000	Redemption/Switch-out/SWP/STP on or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment - NIL. Redemption/Switch-out/SWP/STP on or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment - 1%. Redemption / Switch-out/SWP/STP after expiry of 90 days from the date of allotment - NIL.	1.70	0.41
Tata Banking & Financial Services Fund	An open ended equity scheme investing in Banking & Financial Services Sector	Sectoral	28-Dec-15	Nifty Financial Services TRI	Amey Sathe	5,000	If redeemed before 30 Day; Exit Load is 0.25%;	1.97	0.53
Tata Business Cycle Fund	An open-ended equity scheme following business cycles based investing theme	Thematic	04-Aug-21	Nifty 500 TRI	Rahul Singh, Murthy Nagarajan, Kapil Malhotra, Sailesh Jain	5,000	Redemption/Switch-out/SWP/STP/non-SIP on or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment: NIL. on or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment: 1% after expiry of 90 days from the date of allotment: NIL. (w.e.f 26 December, 2022)	1.91	0.50
Tata Digital India Fund	An open ended equity scheme investing in companies in Information Technology Sector	Sectoral	28-Dec-15	Nifty IT TRI	Meeta Shetty, Kapil Malhotra	5,000	If redeemed before 30 Day; Exit Load is 0.25%;	1.66	0.40
Tata Dividend Yield Fund	An open ended equity scheme that aims for growth by primarily investing in equity and equity related instruments of dividend yielding companies	Dividend Yield Fund	20-May-21	Nifty 500 TRI	Sailesh Jain, Murthy Nagarajan, Kapil Malhotra	5,000	1% -365 Days	2.20	0.70
Tata Equity P/E Fund	An open ended equity scheme following a value investment strategy	Value Fund	29-Jun-04	Nifty 500 TRI	Sonam Udasi, Amey Sathe	5,000	1% - 12 Months. Nil - upto 12% of Initial Investments	1.78	0.80
Tata Equity Savings Fund	An open-ended scheme investing in equity, arbitrage and debt.	Equity Savings	27-Apr-00	NIFTY Equity Savings Index	Sailesh Jain, Murthy Nagarajan, Tapan Patel	5,000	Redemption / Switch out / SWP / STP before expiry of 7 days from the date of allotment - 0.25% of NAV, Redemption / Switch out / SWP / STP after expiry of 7 days from the date of allotment - NIL	1.13	0.49
Tata Ethical Fund	An open ended equity scheme following Shariah principles	Thematic	24-May-96	Nifty 500 Shariah TRI	Abhinav Sharma	5,000	0.50% of NAV if redeemed/switched out on or before 90 days from the date of allotment.	1.91	0.66
Tata Flexi Cap Fund	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.	Flexi Cap Fund	06-Sep-18	Nifty 500 TRI	Amey Sathe, Aditya Bagul	5,000	1% - 12 Months Nil - upto 12% of Initial Investments	1.93	0.66
Tata Focused Equity Fund	An Open Ended Equity Scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap)	Focused Fund	05-Dec-19	Nifty 500 TRI	Meeta Shetty, Kapil Malhotra	5,000	1% - 365 Days Nil - upto 12% of Initial Investments	2.04	0.61
Tata Hybrid Equity Fund	An open ended hybrid scheme investing predominantly in equity & equity related instruments.	Aggressive Hybrid Fund	08-Oct-95	CRISIL Hybrid 35+65 - Aggressive Index	Murthy Nagarajan, Satish Chandra Mishra	5,000	1% - 365 Days Nil - upto 12% of Initial Investments	1.92	0.98
TATA NIFTY 50 INDEX FUND	An open ended equity scheme tracking Nifty 50 Index	Index Funds	25-Feb-03	Nifty 50 TRI	Kapil Menon	5,000	0.25% - 7 days	0.52	0.19
TATA BSE SENSEX INDEX FUND	An open ended equity scheme tracking S & P BSE Sensex	Index Funds	25-Feb-03	S&P BSE Sensex TRI	Kapil Menon	5,000	0.25% - 7 days	0.58	0.26

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

OPEN ENDED EQUITY & HYBRID FUNDS SNAPSHOT

AS ON 30TH NOVEMBER 2024



Fund Name	Nature	Sub Nature	Launch Date	Benchmark Name	Fund Manager	Min Investment	Exit Load	Expense Ratio	
								Regular	Direct
Tata India Consumer Fund	An open ended equity scheme investing in Consumption Oriented Sector	Sectoral	28-Dec-15	Nifty India Consumption TRI	Sonam Udasi, Aditya Bagul	5,000	If redeemed before 30 Day; Exit Load is 0.25%;	1.99	0.73
Tata India Pharma & Healthcare Fund	An open ended equity scheme investing in Pharma and Healthcare Services Sector	Sectoral	28-Dec-15	Nifty Pharma TRI	Meeta Shetty,Rajat Srivastava	5,000	If redeemed before 30 Day; Exit Load is 0.25%;	2.14	0.69
Tata ELSS Tax Saver Fund	An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit	ELSS	31-Mar-96	Nifty 500 TRI	Tejas Gutka, Sailesh Jain	500	Nil (Compulsory lock-in period for 3 years)	1.82	0.70
Tata Infrastructure Fund	An open ended equity scheme investing in Infrastructure sector.	Sectoral	31-Dec-04	S&P BSE India Infrastructure TRI	Abhinav Sharma	5,000	If redeemed before 30 Day; Exit Load is 0.25%;	2.05	1.10
Tata Large & Mid Cap Fund	An open-ended equity scheme investing in both large cap & mid cap stocks.	Large & Mid Cap Fund	25-Feb-93	NIFTY Large Midcap 250 TRI	Chandraprakash Padiyar, Meeta Shetty	5,000	1) On or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment: NIL. 2) On or before expiry of 90 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment: 1%. 3) Redemption after expiry of 90 days from the date of allotment: NIL. (w.e.f 26 December, 2022)	1.76	0.63
Tata Large Cap Fund	An open-ended equity scheme predominantly investing in large cap stocks.	Large Cap Fund	07-May-98	Nifty 100 TRI	Abhinav Sharma, Kapil Malhotra	5,000	1% - 365 days	2.03	1.02
Tata Mid Cap Growth Fund	An open-ended equity scheme predominantly investing in mid cap stocks.	Mid Cap Fund	01-Jul-94	Nifty Midcap 150 TRI	Satish Chandra Mishra	5,000	1% - 365 days	1.86	0.66
Tata Multi Asset Opportunities Fund	An Open Ended Scheme investing in equity, debt & exchange traded commodity derivatives	Multi Asset Allocation	04-Mar-20	CRISIL Short Term Bond Index,I Comdex composite index,S&P BSE 200 TRI	Rahul Singh (Equity), Murthy Nagarajan (Fixed Income), Sailesh Jain (Equity Arbitrage) & Tapan Patel	Rs 5,000/- and in multiple of Re.1/- thereafter	"• Exit Load is Nil, if the withdrawal amount or switched out amount is not more than 12% of the original cost of investment on or before expiry of 365 days from the date of allotment. • Exit load is 1% of the applicable NAV if the withdrawal amount or switched out amount is more than 12% of the original cost of investment on or before expiry of 365 days from the date of allotment. • No Exit load will be charged for redemption or switch out after expiry of 365 days from the date of allotment"	1.88	0.50
Tata Nifty India Digital ETF Fund of Fund	An Open ended fund of fund scheme investing in Tata Nifty India Digital Exchange Traded Fund.	FoF - Domestic	13-Apr-22	Nifty India Digital TRI	Meeta Shetty	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is not more than 12% of the original cost of investment- Nil Redemption/Switch-out/SWP/STP on or before expiry of 365 days from the date of allotment: If the withdrawal amount or switched out amount is more than 12% of the original cost of investment-1% Redemption/Switch-out/SWP/STP after expiry of 365 days from the date of allotment- Nil	0.48	0.06
Tata Nifty India Digital Exchange Traded Fund	An Open-Ended Exchange Traded Fund replicating/tracking Nifty India Digital Index.	ETFs - Others	31-Mar-22	Nifty India Digital TRI	Kapil Menon	Transactions by Market Makers: in creation unit size (refer SID for creation unit size) Transactions by Investors: • Amount greater than 25 Crs: Directly through AMC or through exchange • Amount less than 25 Crs: Through exchange, min 1 unit and in multiple thereof	Nil	0.00	0.40
TATA NIFTY 50 EXCHANGE TRADED FUND	An open ended Exchange Traded Fund tracking Nifty 50 Index.	ETFs - Others	01-Jan-19	Nifty 50 TRI	Kapil Menon	Transactions by Market Makers: in creation unit size (refer SID for creation unit size) Transactions by Investors: • Amount greater than 25 Crs: Directly through AMC or through exchange • Amount less than 25 Crs: Through exchange, min 1 unit and in multiple thereof	Nil	0.00	0.07

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2. Securities Transaction Tax (STT)

STT is levied on the value of taxable securities transactions as under:

Transaction.	Rates	Payable by
Purchase/ Sale of equity shares (delivery based)	0.1%	Purchaser/ Seller
Purchase of units of equity oriented mutual fund	Nil	Purchaser
Sale of units of equity oriented mutual fund (delivery based)	0.001%	Seller
Sale of equity shares, units of business trust, units of equity oriented mutual fund (non-delivery based)	0.025%	Seller
Sale of an option in securities	0.1%	Seller
Sale of an option in securities, where option is exercised	0.125%	Purchaser
Sale of a futures in securities	0.02%	Seller
Sale or surrender or redemption of a unit of an equity oriented fund to an insurance company, on maturity or partial withdrawal, with respect to unit linked insurance policy issued by such insurance company on or after the first day of February, 2021	0.001%	Seller
Sale of units of an equity oriented fund to the Mutual Fund	0.001%	Seller
Sale of unlisted equity shares and units of business trust under an initial offer	0.2%	Seller

3. Special rates for non-residents as per domestic provisions

(1) The following incomes in the case of non-resident are taxed at special rates on gross basis:

Transaction	Rates ^(a)
Dividend	20%
Interest received on loans given in foreign currency to Indian concern or Government of India (not being interest referred to in section 194LB or section 194LC)	20%
Income received in respect of units purchased in foreign currency of specified Mutual Funds / UTI	20%
Royalty or fees for technical services ^(b)	20%
Interest income from a notified infrastructure debt fund, specified loan agreement, specified long-term bonds, rupee denominated bonds(c) and business trust	5%
Interest on FCCB, Dividend on GDRs	10%

(a) These rates will be further increased by applicable surcharge and health and education cess.

(b) In case the non-resident has a Permanent Establishment (PE) in India and the royalty/ fees for technical services paid is effectively connected with such PE, the same is taxable at 35% (plus applicable surcharge and health and education cess) on net basis.

(c) Interest payable to a non-resident in respect of monies borrowed by any Indian company or business trust from a source outside India by way of issue of rupee denominated bond during the period 17 September 2018 to 31 March 2019 is exempt from tax.

(2) Tax on non-resident sportsmen or sports association on specified income @20% plus applicable surcharge and health and education cess.

4. Capital Gains

Transaction	Short-term capital gains ^(a)	Long-term capital gains ^{(a)(b)}
Sale transactions of equity shares/ unit of an equity oriented fund which attract STT	15% (20%)**	10%*(12.5%)**
Sale transactions of units of specified mutual fund as defined earlier acquired on or after 1st April 2023	Slab rates as mentioned below	NA
Sale transaction other than mentioned above:		
Individuals (resident and non-residents)	Progressive slab rates	20% / 10% ^{(b) (c)} (12.5%)**
Firms	30%	
Resident companies	30% /25% ^(d) /22% ^(e) /15% ^(f)	
Overseas financial organizations specified in section115AB	35% (corporate) 30% (non corporate)	10% (12.5%)**
FPIs (other than gains under section 111A and section 112A)	30%	10%
Foreign companies other than ones mentioned above	35%	20% / 10% ^(c) (12.5%)**
Local authority	30%	20% / 10% (12.5%)**
Co-operative society rates	Progressive slab or 22% ^(g) / 15% ^(h)	

* Income-tax at the rate of 10%/12.5% to be levied on long-term capital gains exceeding Rs. 1.25 lakh (without indexation benefit and foreign exchange fluctuation).

** for gains on transfer/redemption on or after 23 July 2024. For determining nature of gains (i.e. long term or short term) on mutual fund unit listed on recognized stock exchange in India, period of holding of 12 months is proposed to be considered.

(a) These rates will further increase by applicable surcharge & health and education cess.

(b) Income-tax rate of 20% with indexation and 10% without indexation.

(c) Long term capital gains arising to a non-resident from transfer (before 23 July 2024) of unlisted securities or shares of a company, not being a company in which the public are substantially interested, subject to 10 per cent tax (without benefit of indexation and foreign currency fluctuation).

(d) If total turnover or gross receipts in the financial year 2022-23 does not exceed Rs. 400 crores.

(e) This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA.

(f) This lower rate is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfillment of certain conditions as provided in section 115BAB.

(g) Co-operative societies have the option to be taxed at progressive slab rates or 22% subject to fulfillment of certain conditions as provided in section 115BAD.

(h) This lower rate is optional for co-operative societies engaged in manufacturing or production business (set-up & registered on or after 1 April 2023) subject to fulfillment of certain conditions as provided in section 115BAE

5. Personal Income-tax Scenario

Individual	Total Income								
	475,000	675,000	825,000	1,100,000	1,500,000	5,650,000	11,150,000	21,150,000 #	51,150,000 #
Tax in FY 2024-25 (Old Regime) *	NIL ***	18,200	49,400	1,06,600	226,200	1,673,100	3,722,550	7,946,250	21,532,290
Tax in FY 2024-25 (New Regime) **	NIL ***	NIL ***	33,800	67,600	145,600	1,584,400	3,629,860	7,845,500	19,545,500
Additional Tax burden/ (Savings) in New Regime	-	(18,200)	(15,600)	(39,000)	(80,600)	(88,660)	(92,690)	(1,00,750)	(1,986,790)
Additional Tax burden/ (Savings) (%) in New Regime	-	(100%)	(31.58%)	(36.59%)	(35.63%)	(5.30%)	(2.49%)	(1.27%)	(9.23%)

Resident senior citizen (age of 60 years but below 80 years)	Total Income								
	475,000	675,000	825,000	1,100,000	1,500,000	5,650,000	11,150,000	21,150,000 #	51,150,000 #
Tax in FY 2024-25 (Old regime) *	NIL ***	15,600	46,800	1,04,000	223,600	1,670,240	3,719,560	7,943,000	21,528,728
Tax in FY 2024-25 (New Regime) **	NIL ***	NIL ***	33,800	67,600	145,600	1,584,440	3,629,860	7,845,500	19,545,500
Additional Tax burden/ (Savings) in New Regime	-	(15,600)	(13,000)	(36,400)	(78,000)	(85,800)	(89,700)	(97,500)	(1,983,228)
Additional Tax burden/ (Savings) (%) in New Regime	-	(100%)	(27.78%)	(35.00%)	(34.88%)	(5.14%)	(2.41%)	(1.23%)	(9.21%)

Resident senior citizen (age 80 years and above)	Total Income								
	475,000	675,000	825,000	1,100,000	1,500,000	5,650,000	11,150,000	21,150,000 #	51,150,000 #
Tax in FY 2024-25 (Old Regime) *	NIL ***	5200	36,400	93,600	213,200	1,658,800	3,707,600	7,930,000	21,514,480
Tax in FY 2024-25 (New Regime) **	NIL ***	NIL ***	33,800	67,600	145,600	1,584,440	3,629,860	7,845,500	19,545,500
Additional Tax burden/ (Savings) in New Regime	-	(5200)	(2600)	(26,000)	(67,600)	(74,360)	(77,740)	(84,500)	(1,968,980)
Additional Tax burden/ (Savings) (%) in New Regime	-	(100%)	(7.14%)	(27.78%)	(31.71%)	(4.48%)	(2.10%)	(1.07%)	(9.15%)

* For purpose of tax calculation under Old Regime, ad hoc deduction of INR 150,000 has been claimed. The ad hoc deduction is only illustrative in nature. Basis actual deduction, the tax amount will vary.

** For purpose of tax calculation under New Regime, no exemption/ deductions have been claimed and enhanced surcharge of 37% should not apply.

** NIL tax on account of rebate under section 87A.

If the said taxable income includes income by way of dividend on shares and short-term capital gains in case of listed equity shares, equity oriented mutual fund units, units of business trust and long-term capital gains, then enhanced surcharge of 37% and 25% would not be applicable and accordingly effective tax rate would be lower.

Disclaimer: The information set out above is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to the unit holder is in accordance with the prevailing tax laws as certified by the mutual funds tax consultant. Any action taken by you on the basis of the information contained herein is your responsibility alone. Tata Mutual Fund will not be liable in any manner for the consequences of such action taken by you. There are no guaranteed or assured returns under any of the scheme of Tata Mutual Fund.