

ADD GAME-CHANGING INNOVATORS TO YOUR PORTFOLIO

Raise your Portfolio's
**Innovation
IQ** Quotient



NFO Opens: 11th November, 2024 | NFO Closes: 25th November, 2024

Launching

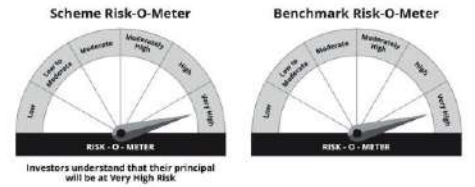
TATA
INDIA INNOVATION FUND
(An open-ended equity scheme following innovation theme)

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from adoption of innovative strategies & theme.

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

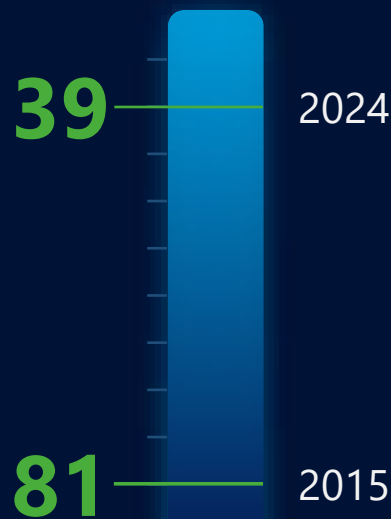
(The above product labelling assigned during NFO is based on internal assessment of the scheme characteristics and the same may vary post NFO when the actual investments are made. The same shall be updated as per provision no. 17.4.1.i of SEBI Master Circular on Mutual Fund dated June 27, 2024, on Product labelling in mutual fund schemes on ongoing basis.)



Innovation Excellence India's Path to Global Leadership

Improved Ranking on Global Innovation Index

India's ranking amongst
133 countries



Increase in Patents

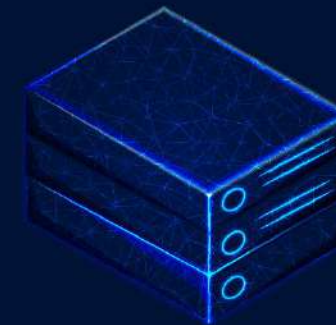
Patents Granted grew 17X indicating
India's growing emphasis on
innovation and intellectual property.



Growing Research Output



3rd Largest
producer of
academic research
papers globally



1.3 million
papers published
between 2017
and 2022

Innovating the Future

India's Modern Contributions



Space Exploration

Successful & Cost-effective missions by ISRO have put India at the forefront



IT & Software

India leads in IT outsourcing, software development, and business process outsourcing



Healthcare

Development of affordable vaccines



Quick commerce

India is emerging as the world's first success story in quick commerce



Renewable energy

India has become a global leader (3rd largest) in solar energy production



Generic Pharmaceuticals

India is a global leader in producing affordable and high-quality generic medicines

India Innovating through Digitisation

India Stack: a set of open APIs and digital public goods that provide robust digital infrastructure for integration by public and private sector enterprises



Identity

Over **1.3 billion** Aadhaar numbers issued

Aadhaar enables companies to verify a new customer's identity immediately



Payments

Over **10 billion** transactions per month

UPI has revolutionized digital payments and financial inclusion



Data

Over **5 billion** documents issued

DigiLocker allows to store, verify and share documents through a digital database

The scale and interconnectivity of India's digital infrastructure is unparalleled



Introducing Tata India Innovation Fund

Invest in the Future

Areas Where Companies Innovate

Products



Thermal



Solar



Traditional Wagon



Vande Bharat



Lead Acid Battery



Lithium Ion Battery

Services



Long wait time for deboarding



Increased Efficiency



Traditional Grocery Stores



Quick Commerce



Medical Checkups at the hospital



Medical Checkups at home

Business Models



Tractors



Passenger Vehicles



Only Digital Engineering



Traditional IT Services



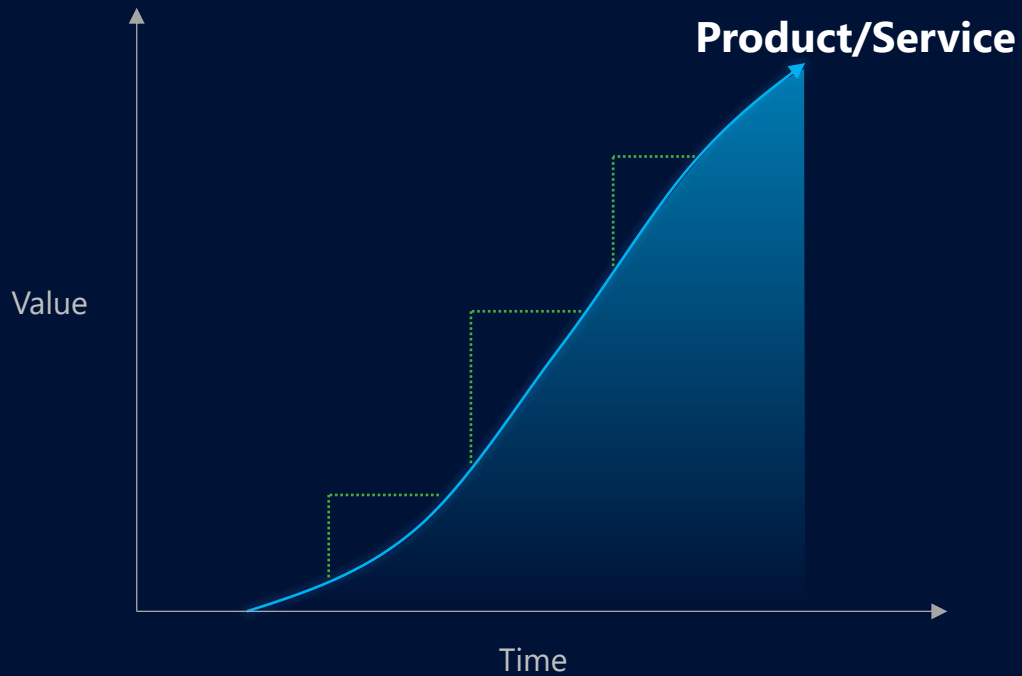
Traditional Budget Stores



Affordable Fashion Stores

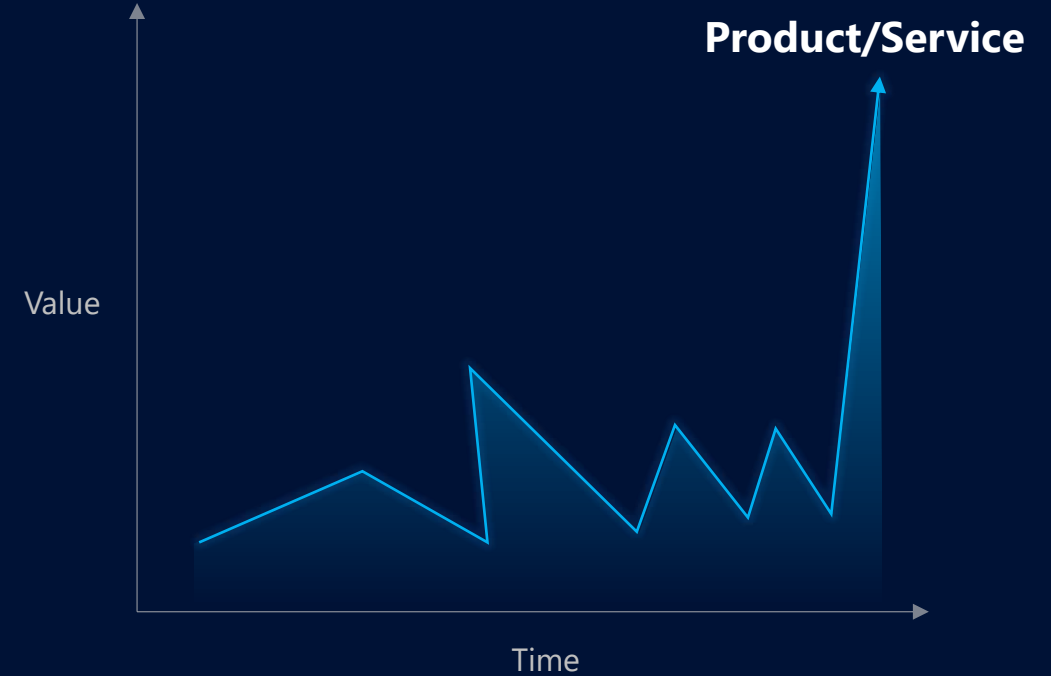
Types of Innovation

Incremental Innovation



Small, continuous improvements to existing products, services, or processes.







Breakthrough Innovation



Significant, game-changing advancements that create new markets or drastically alter existing ones.

Types of Innovation



	Incremental Innovation	Breakthrough Innovation
 Impact	Low to moderate impact, enhances existing products/services	High impact, can transform industries
 Risk	Lower risk, builds on existing technologies/processes	High risk due to untested nature
 Frequency	Frequent, occurs regularly	Infrequent, occurs less often
 Timeframe	Short-term, ongoing improvements	Long-term development and implementation
 Investment	Requires moderate investment, often part of regular R&D	Requires significant investment and resources
 Examples	Software updates, fuel efficiency improvements, camera upgrades	Internet, smartphones, gene-editing

Incremental Innovation: Building Competitive Advantage Over Time

While innovation is often associated with breakthrough changes, smaller incremental innovations can lead to significant cumulative impact



Continuous Improvement

Enhancements which can lead to substantial improvements in efficiency, quality, and customer satisfaction

Customer Feedback Integration

Ensures that the innovations are closely aligned with customer needs and preferences

Cost-Effective

More feasible for companies to implement regularly, ensuring steady progress without significant financial risk

Leading Private Sector bank is a pioneer in the banking sector through continuous innovation and technological advancements

Digital Infrastructure



Ensures uninterrupted access to banking for all customer segments

Robotic Process Automation



Implementation of RPA to automate repetitive tasks such as data entry and transaction processing

Insta Products



Innovative products like Instant Save, Instant OD, and Instant Loans

Ecosystem Partnerships



The bank collaborates with fintech companies and startups to co-create innovative solutions



Recent Contributions to the Banking Landscape:



Robo Advisory Tools



Instant Credit Facility



Fund Transfer using Voice Commands



Application for Smart Watches



Tap & Pay

Pharma company emerging as a prominent player in the industry through its focus on incremental innovation

Enhanced Drug Formulations

Continuously improves existing drug formulations to enhance their efficacy, safety, and patient compliance



Generic Drug Manufacturing

Focuses on refining the manufacturing processes of generic drugs to ensure high quality and bioequivalence



Bundling of Diagnostic Tests

Offers bundled diagnostic tests that cover a range of related conditions, providing a more holistic approach to diagnostics



Auto company leading the Indian automotive industry through various innovations

THEN

Basic fuel efficiency

Features like seat belts

Traditional dealership model

Limited digital presence

Introduction of factory-fitted CNG and LPG kits

Focus on small cars and sedans

Convenience features like manual windows



Fuel Efficiency



Safety Features



Customer Experience



Digital Interaction



Eco-Friendly Options



Product Portfolio



Convenience Features

NOW

Enhanced fuel efficiency, with advanced technologies

Advanced safety technologies including ABS, EBD, and multiple airbags

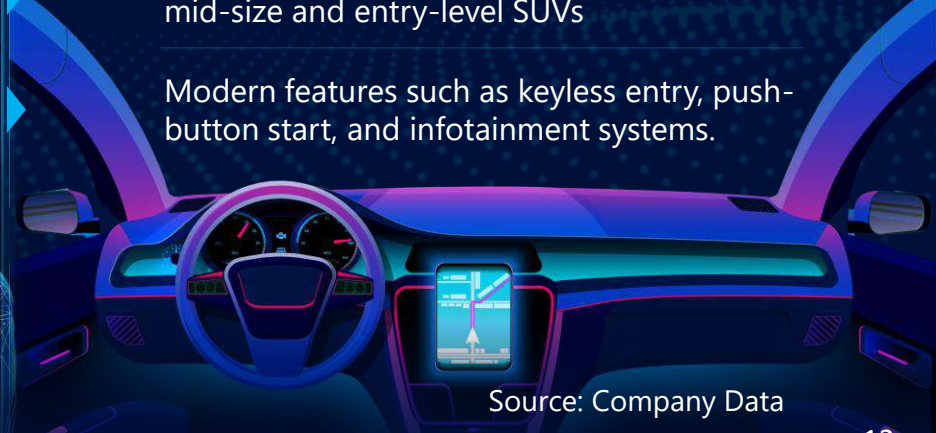
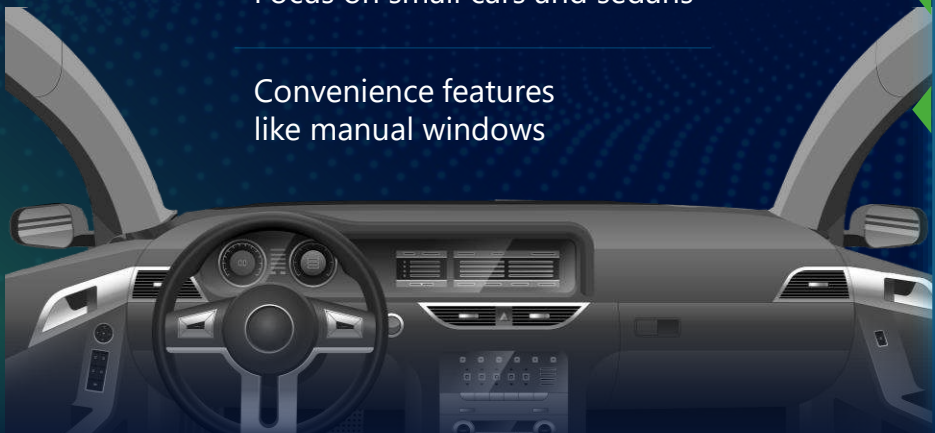
Premium showrooms offering a personalized and exclusive buying experience

Enhanced digital platforms with virtual assistants and online service bookings

Commitment to decarbonization with investments in CNG, hybrid vehicles, & EVs

Expanded portfolio including mid-size and entry-level SUVs

Modern features such as keyless entry, push-button start, and infotainment systems.



Source: Company Data

FMCG consistently making incremental changes to its soaps to adapt to changing consumer needs

1952 Launch

Introduced as India's first deodorant soap



1980s Expansion of Product Range

Introduction of new variants like Lime and Cool



2012 Revived Campaign

Targeted a younger, adventurous audience and repositioned as a modern, vibrant brand



2020s Focus on Skin-Friendly Formulations

Introduction of alcohol-free and moisturizing variants



Breakthrough Innovation: High Risk – High Rewards

While breakthrough innovation is often associated with smaller startups and large companies are assumed to be rigid and less agile, breakthrough innovations are driven by large & small companies alike.



Resource Leverage

Leveraging resources, including financial capital, talent, and technology, to drive innovations

Strategic Vision

A strategic vision that includes innovation as a core component of the company's growth strategy

Innovation Ecosystems

Create or participate in innovation ecosystems, collaborating with startups and research institutions

Finance company continuously leverages technology to launch new products, accelerate customer acquisition and improve customer experience



Gen AI

Gen AI initiatives across operations, service, and contact centres to enhance efficiencies and create personalised user experiences.



Technology investments

Invests in technology companies that work closely with it on building digital assets



India Stack

Leveraging the India Digital Stack extensively including Account Aggregator and ONDC



Digital self-service

Implemented more than 25 service modules and more than 325 service processes on both the App and Website



Developed by a leading FMCG company over five years, Stratos is a groundbreaking innovation in soap manufacturing



5 Year Goal

Reduce the palm oil content by 25%, introduce a novel blend comprising plant-derived polysaccharides, vitamin mixes, and natural fatty acids



Lower Cost Fluctuations

By reducing exposure to volatile input costs, the company aims to stabilize its production costs and maintain competitive pricing in the market



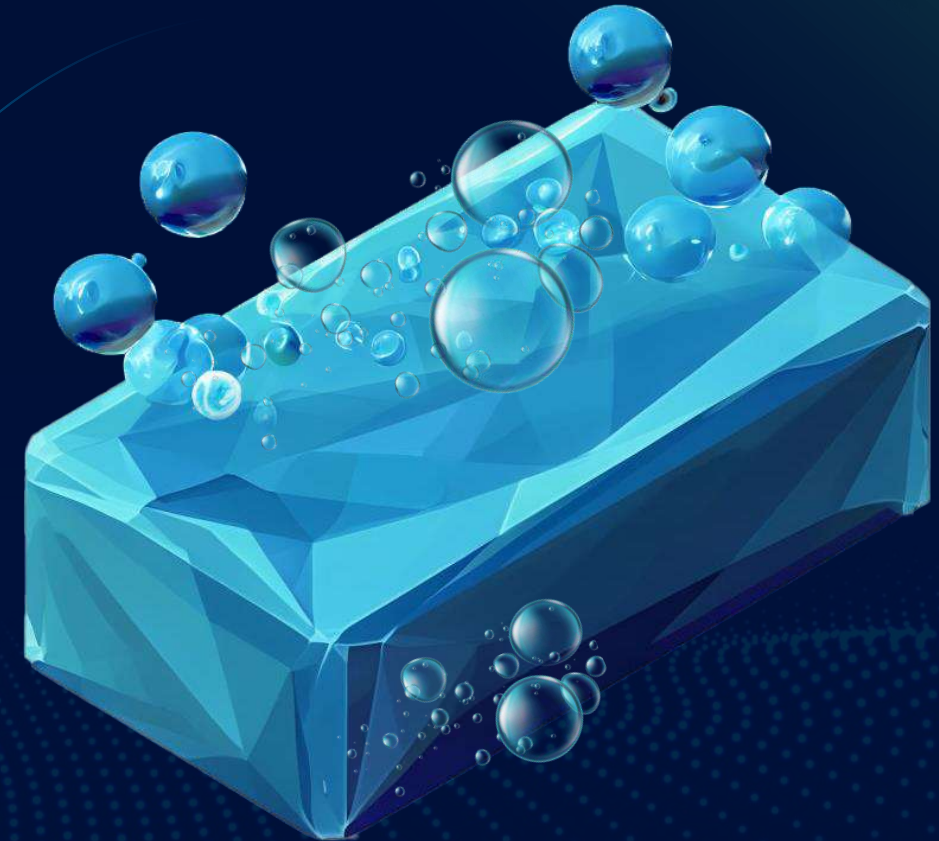
Impact on Product

This proprietary mix enhances product quality and minimizes environmental impact



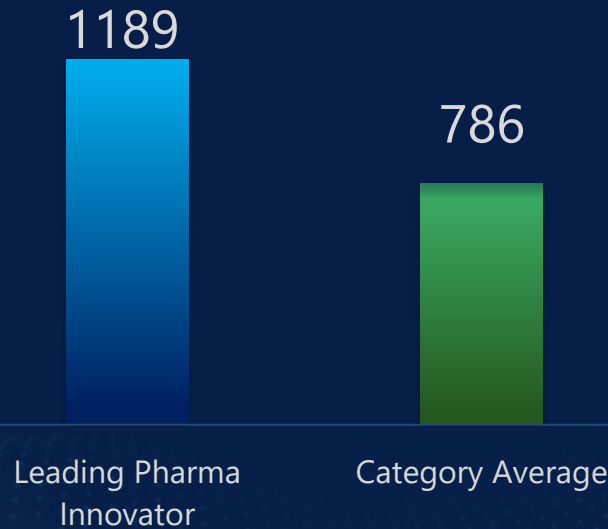
Cost Saving & Reinvestment

Expected to yield substantial cost savings, which will be reinvested into enhancing product formulations and improving consumer offerings



Leading pharma player leveraging science and technology to improve healthcare outcomes

R&D spends (5 Year Cumulative, INR B)



Invested heavily in R&D:
Over 2,800 scientists working across 6 research centers across the world

Revenue from Innovation ~16% of overall sales (USD B)



Developed differentiated products
Pioneers in delivery systems for ophthalmology, cardiology, peptides, CNS, and oncology



Automotives

Adoption of Electric Vehicles

Models



Models from both **(4 Wheeler & 2 Wheeler)** players became highly popular due to their advanced features, competitive pricing, and impressive range.

Infrastructure



Leading players are investing in building a robust charging infrastructure to support their EVs and increase consumer convenience.



Stock Selection

Bottom-Up Innovation-Led stock selection



Where will we not invest



1

Companies or Sectors with a Traditional Approach

2

Companies or Sectors with Limited Innovation Opportunities

3

Companies or Sectors Facing Potential Future Challenges

Fund Details



Scheme Name

Tata India Innovation Fund



NFO Dates (Tentative)

NFO Opens: 11th November 2024 to 25th November 2024



Investment Objective

The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies that seeks to benefit from adoption of innovative strategies & theme. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.



Type Of Scheme

An open-ended equity scheme following innovation theme.



Fund Manager

Meeta Shetty
Kapil Malhotra (Overseas Exposure)



Benchmark

Nifty 500



Min. Investment Amount

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





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

Thank You

