



How much will your current lifestyle cost at 60?

As on 31st January 2019

DATE OF ALLOTMENT

November 01, 2011

BENCHMARK: S&P BSE Sensex TRI (WEF From 1st February 2018)

FUND SIZE: Rs. 546.08 (Rs. in Cr.)

MONTHLY AVERAGE AUM: Rs. 551.65 (Rs. in Cr.)

EXIT LOAD: (A) If redeemed / switched-out on or after attainment of retirement age i.e. 60 years of age: Nil. (B) In case of Auto switch-out of units on occurrence of "Auto-switch trigger event" : NIL (C) If redeemed before 60 years of age: 1%.

Exit Load Free Switch-outs*: After completion of 5 years from the date of allotment, investors can avail exit load free switch from one plan to other plan of the Fund. However, this facility is available for a maximum six occasions during the tenure of investment in the Fund.

EXPENSE RATIO

Direct 1.19
Regular 2.53

VOLATILITY MEASURES

Std. Dev (Annualised) 17.49
Sharpe Ratio 0.14
Portfolio Beta 1.03

Minimum Investment

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

WHY TATA RETIREMENT SAVINGS FUND - PROGRESSIVE PLAN ?

- Actively managed diversified equity fund.
- Invests across market capitalization and sectors.
- Undertakes rigorous research to identify opportunities in equity markets.
- Predominantly a equity oriented savings scheme which provides tool for retirement planning to individual investors.

TOP 10 EQUITY HOLDINGS

Issuer Name	% to NAV
HDFC Bank Ltd.	8.91
ITC Ltd.	8.08
ICICI Bank Ltd.	4.74
Kotak Mahindra Bank	4.36
HDFC Ltd.	4.15
Larsen & Toubro Ltd.	3.91
Hindustan Unilever Ltd.	3.34
Reliance Industries Ltd.	3.33
Bata India Ltd.	2.57
Power Grid Corporation Of India Ltd.	2.35

TOP 10 SECTORS



20.26%
Banks



19.96%
Consumer Non Durables



14.32%
Finance



5.96%
Construction Project



5.37%
Consumer Durables



3.61%
Industrial Products



3.46%
Retailing



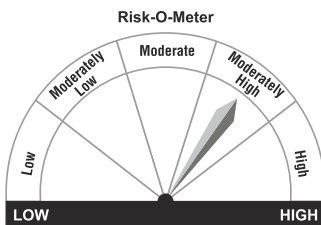
3.33%
Petroleum Products



2.35%
Power



1.87%
Auto



Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking*:

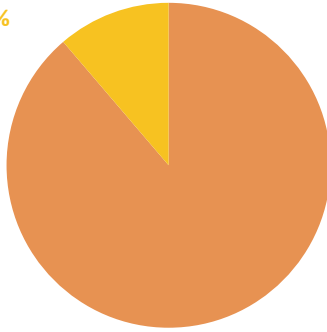
- Long Term Capital Appreciation.
- An equity oriented (between 85%-100%) savings scheme which provides tool for retirement planning to individual investors.

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

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

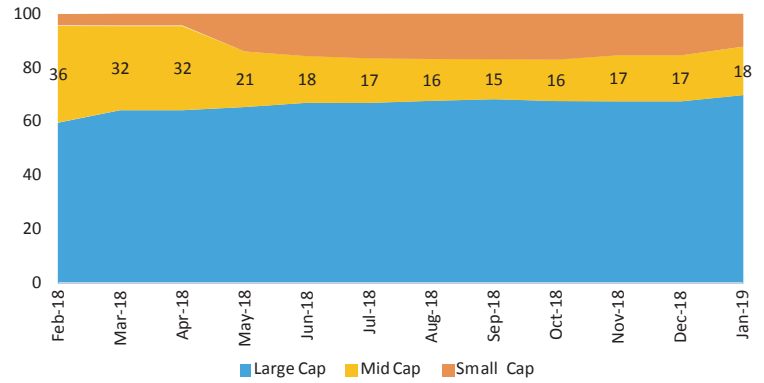
PORTFOLIO COMPOSITION

Cash & Cash Equivalents
11.27%



Equity Shares
88.73%

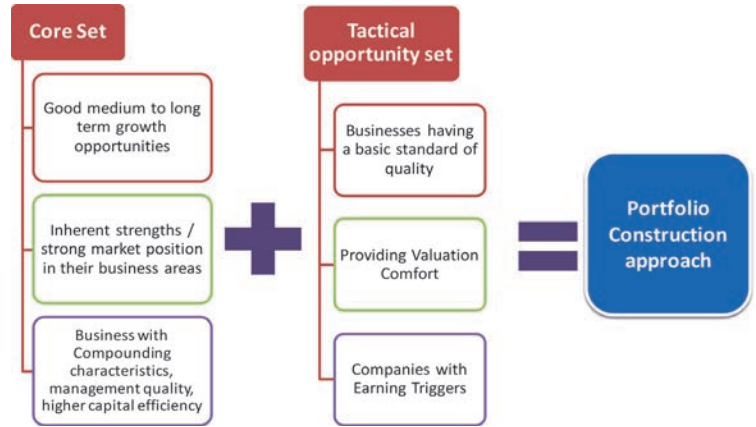
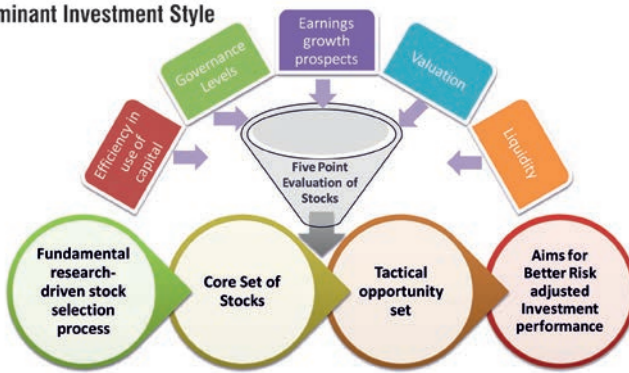
MARKET CAPITALIZATION WISE EXPOSURE



Last 12 months Market cap history. For details please see disclaimer

OUR APPROACH TO EQUITY INVESTMENTS

Growth At Reasonable Price -
Our Predominant Investment Style



DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

Market capitalization as per AMFI 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

FUND MANAGERS



Sonam Udasi (Fund Manager) (for equity portfolio)
Managing Since 1st April 2016 and overall experience of 20 years.



Murthy Nagarajan (Fund Manager) (Debt Portfolio)
Managing Since 1st April 2017 and overall experience of 21 years.



Ennette Fernandes (Assistant Fund Manager) (for equity portfolio)
Managing Since 18th June 2018 and overall experience of 9 years.

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