



*approximate price

How much will your current lifestyle cost at 60?

As on 30th November 2018

DATE OF ALLOTMENT

November 01, 2011

BENCHMARK

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

FUND SIZE

Rs. 539.49 (Rs. in Cr.)

MONTHLY AVERAGE AUM: Rs. 519.48 (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%.

EXPENSE RATIO

Direct 1.54
Regular 2.64

VOLATILITY MEASURES

Std. Dev (Annualised) 17.89
Sharpe Ratio 0.12
Portfolio Beta 1.04

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.	8.32
ITC Ltd.	5.90
Kotak Mahindra Bank	4.34
Larsen & Toubro Ltd.	4.31
HDFC Ltd.	3.94
Hindustan Unilever Ltd.	3.37
Maruti Suzuki India Ltd.	2.95
Bata India Ltd.	2.91
Reliance Industries Ltd.	2.86
Bajaj Finance Ltd.	2.30

TOP 10 SECTORS

18.11%
Consumer Non Durables

14.34%
Finance

12.66%
Banks

6.46%
Construction Project

6.32%
Auto

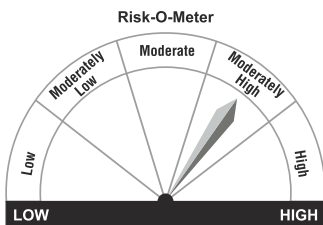
5.71%
Consumer Durables

5.17%
Retailing

2.93%
Cement

2.86%
Petroleum Products

2.27%
Power



Investors understand that their principal will be at Moderately High risk

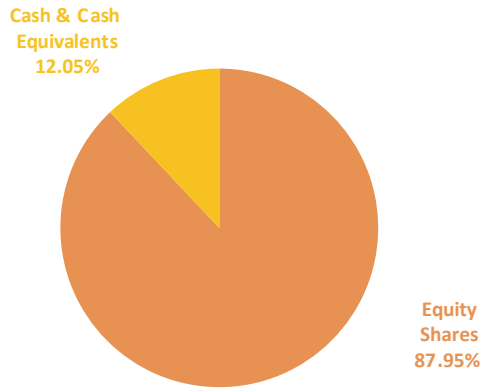
This product is suitable for investors who are seeking*:

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

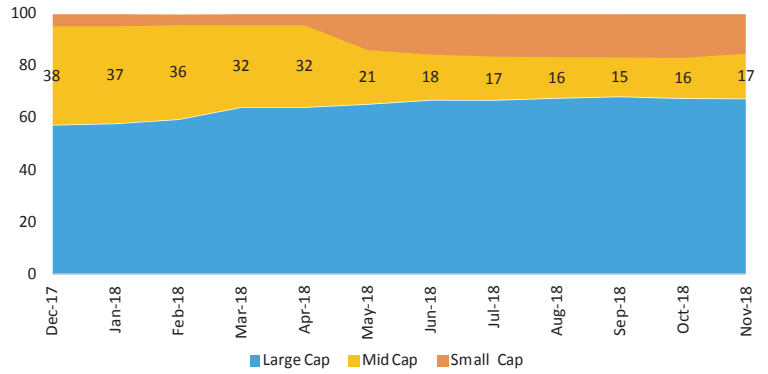
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

PORTFOLIO COMPOSITION



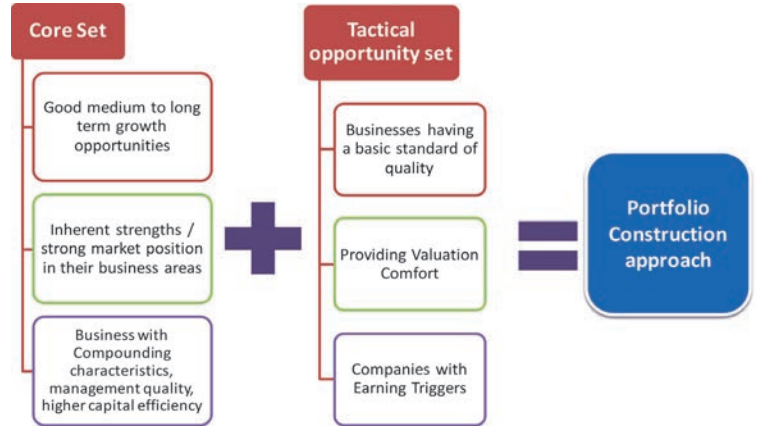
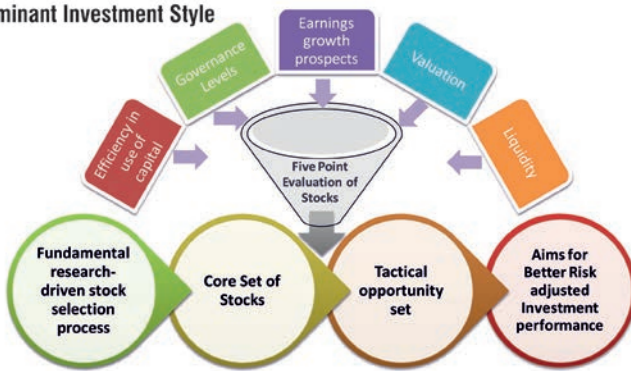
MARKET CAPITALIZATION WISE EXPOSURE



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

Till April 2018 Market Capitalization wise Portfolio classification was done on the basis of top 125 stocks by market capitalization on S&P BSE 500 Index as Large Cap Companies and Mid Cap stocks as those between 126 to 499 stocks by market capitalization and 500 & above being classified as Small cap, From May 2018 Market Capitalisation Classification is as per list provided by AMFI. Only domestic listed Equity exposure in BSE is considered for classification.

For 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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