



\*Approximate price would vary from state to state.

# How much will your current lifestyle cost at 60?

As on 28th February 2021

**DATE OF ALLOTMENT:** November 01, 2011

**BENCHMARK:** S&P BSE 200 TRI

**FUND SIZE:** Rs. 977.20 (Rs. in Cr.)

**MONTHLY AVERAGE AUM:** Rs. 990.14 (Rs. in Cr.)

**EXIT LOAD:** 1) Nil – If redemption or switch out on or after attainment of retirement age i.e. 60years. 2) Nil – In case of Auto switch out of units on occurrence of Auto switch trigger event. 3) Exit load will be 1% after the completion of 60 months lock-in period, If redeemed within 1 month

**LOCK-IN PERIOD:** 5 Years from the date of allotment of units or till retirement age (Whichever is earlier)

**EXPENSE RATIO**

Direct 0.80  
Regular 2.33

**VOLATILITY MEASURES**

Std. Dev (Annualised) 21.21  
Sharpe Ratio 0.10  
Portfolio Beta 0.90

**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 an equity oriented savings scheme which provides tool for retirement planning to individual investors.

### TOP 10 EQUITY HOLDINGS

Issuer Name	% to NAV
HDFC Bank Ltd.	8.38
ICICI Bank Ltd.	7.98
Reliance Industries Ltd.	7.75
Infosys Ltd.	3.81
ITC Ltd.	3.36
Axis Bank Ltd.	3.35
HCL Technologies Ltd.	2.74
Sbi Cards & Payment Services Ltd.	2.72
Dixon Technologies (india) Ltd.	2.54
Tata Consultancy Services Ltd.	2.33

### SECTOR ALLOCATION



29.67%  
Financial Services



19.60%  
Consumer Goods



13.25%  
IT



7.75%  
Oil & Gas



7.60%  
Pharma



4.70%  
Automobile



3.69%  
Cement & Cement Products



3.12%  
Fertilisers & Pesticides



2.04%  
Industrial Manufacturing



1.86%  
Power



Investors understand that their principal will be at Very High Risk

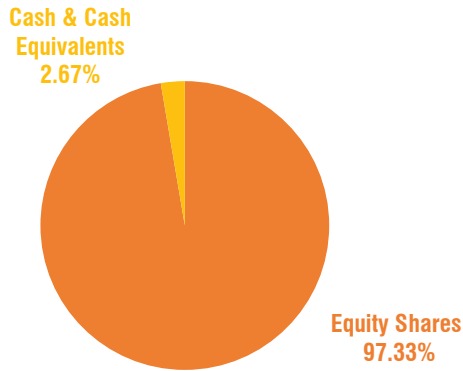
This product is suitable for investors who are seeking\*:

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

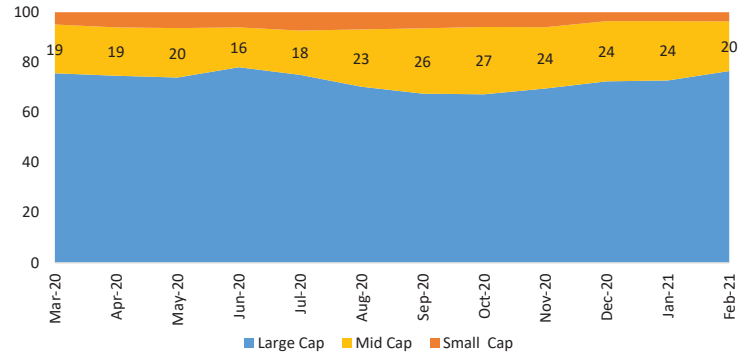
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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

## PORTFOLIO COMPOSITION



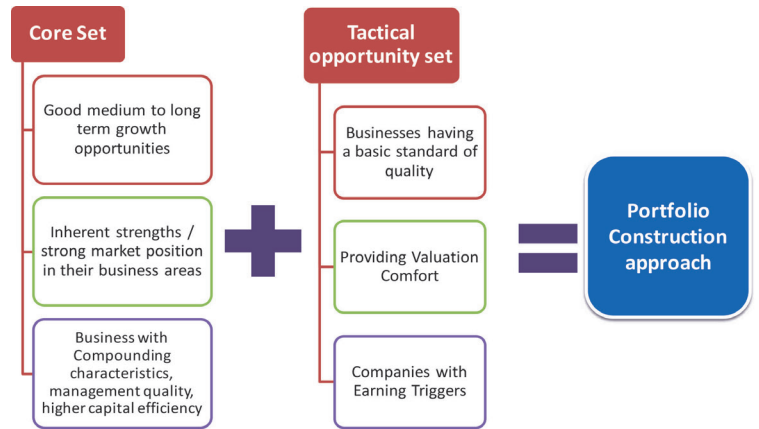
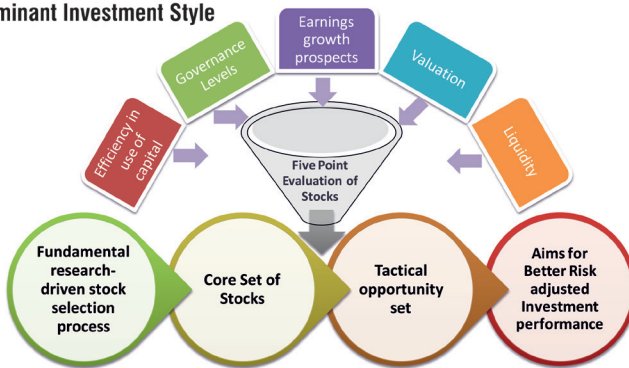
## MARKET CAPITALIZATION WISE EXPOSURE



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

Market capitalization as per SEBI 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](http://www.tatamutualfund.com)

## FUND MANAGERS



**Sonam Udasi** (Fund Manager) (for equity portfolio)  
Managing Since 1st April 2016 and overall experience of 21 years.



**Murthy Nagarajan** (Fund Manager) (Debt Portfolio)  
Managing Since 1st April 2017 and overall experience of 22 years.



**Ennette Fernandes** (Assistant Fund Manager) (for equity portfolio)  
Managing Since 18th June 2018 and overall experience of 10 years.

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