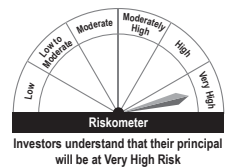


# Tata Retirement Savings Fund - Progressive Plan

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))



As on 30th June 2021

## INVESTMENT STYLE

A Fund that aims to provide an investment tool for retirement planning to suit the risk profile of the investor.

## INVESTMENT OBJECTIVE

To provide a financial planning tool for long term financial security for investors based on their retirement planning goals. However, there can be no assurance that the investment objective of the fund will be realized, as actual market movements may be at variance with anticipated trends.

## DATE OF ALLOTMENT

November 1, 2011

## FUND MANAGER

Sonam Udasi (Managing Since 1-Apr-16 and overall experience of 23 years) (Equity) & Murthy Nagarajan (Managing since 1-Apr-17 and overall experience of 24 years) (Debt)

## ASSISTANT FUND MANAGER

Ennette Fernandes (Managing Since 18-Jun-18 and overall experience of 11 years)

## BENCHMARK

S&P BSE 200 TRI

## NAV

Direct - Growth : 45.4504  
Reg - Growth : 39.7781

## FUND SIZE

Rs. 1088.72 (Rs. in Cr.)

## MONTHLY AVERAGE AUM

Rs. 1084.67 (Rs. in Cr.)

## TURN OVER

Portfolio Turnover (Total) : 70.78%  
Portfolio Turnover (Equity component only) : 69.65%

## EXPENSE RATIO\*\*

Direct : 0.69  
Regular : 2.25

\*\*Note: The rates specified are actual month end expenses charged as on Jun 30, 2021. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, proportionate charge (out of maximum 30 bps on daily average net assets allowed) in respect sales beyond T-30 cities assets, wherever applicable.

## VOLATILITY MEASURES ^ FUND BENCHMARK

Std. Dev (Annualised)	20.68	22.47
Sharpe Ratio	0.14	0.18
Portfolio Beta	0.89	1.00
R Squared	0.93	1.00
Treynor	0.91	1.14
Jenson	-0.21	NA

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.36% as on Jun 30, 2021

For calculation methodology please refer to Pg 68

## MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTMENT

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

## ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

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

## LOAD STRUCTURE

Entry Load : Not Applicable

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 is 1% - If redeemed before 61 months from the date of allotment. The above conditions applicable (w.e.f. 3rd May, 2019)

Please refer to our Tata Mutual Fund website for fundamental changes, wherever applicable



## PORTFOLIO

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
<b>Equity &amp; Equity Related Total</b>		<b>104462.86</b>	<b>95.93</b>
<b>Auto</b>			
Eicher Motors Ltd.	55000	1469.13	1.35
Bajaj Auto Ltd.	33250	1374.51	1.26
Maruti Suzuki India Ltd.	15000	1127.39	1.04
<b>Auto Ancillaries</b>			
MRF Ltd.	1540	1233.22	1.13
<b>Banks</b>			
ICICI Bank Ltd.	1308000	8252.17	7.58
HDFC Bank Ltd.	508200	7612.33	6.99
Kotak Mahindra Bank Ltd.	197000	3360.52	3.09
Axis Bank Ltd.	421000	3150.34	2.89
State Bank Of India	375000	1572.00	1.44
<b>Cement</b>			
Ambuja Cements Ltd.	535000	1822.48	1.67
ACC Ltd.	56000	1128.29	1.04
<b>Consumer Durables</b>			
Dixon Technologies (India) Ltd.	59212	2617.79	2.40
Titan Company Ltd.	113000	1957.73	1.80
Voltas Ltd.	155000	1584.80	1.46
<b>Consumer Non Durables</b>			
ITC Ltd.	1613000	3269.55	3.00
Tata Consumer Products Ltd.	296500	2236.80	2.05
Radico Khaitan Ltd.	289000	2193.80	2.02
3M India Ltd.	7100	1727.54	1.59
Kansai Nerolac Paints Ltd.	235000	1351.72	1.24
<b>Finance</b>			
Sbi Cards And Payment Services Ltd.	315000	3056.76	2.81
Muthoot Finance Ltd.	77000	1140.87	1.05
Housing Development Finance Corporation Ltd.	44000	1089.11	1.00
<b>Industrial Products</b>			
Polycab India Ltd.	122600	2421.41	2.22
Bharat Forge Ltd.	152000	1158.09	1.06

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
<b>Insurance</b>			
HDFC Life Insurance Co. Ltd.	318000	2182.43	2.00
ICICI Prudential Life Insurance Company Ltd.	289000	1770.70	1.63
ICICI Lombard General Insurance Co. Ltd.	85000	1331.95	1.22
<b>Leisure Services</b>			
Jubilant Foodworks Ltd.	63400	1952.85	1.79
<b>Pesticides</b>			
Astec Lifesciences Ltd.	89910	1209.87	1.11
Bayer Cropscience Ltd.	19960	1155.35	1.06
<b>Petroleum Products</b>			
Reliance Industries Ltd.	363000	7661.66	7.04
<b>Pharmaceuticals</b>			
Dr Reddys Laboratories Ltd.	40000	2169.22	1.99
Divi Laboratories Ltd.	35600	1569.34	1.44
Pfizer Ltd.	19200	1088.79	1.00
<b>Power</b>			
Power Grid Corporation Of India Ltd.	1160000	2695.84	2.48
<b>Retailing</b>			
Info Edge (India) Ltd.	37300	1833.57	1.68
Matrimony.Com Ltd.	140969	1358.17	1.25
<b>Software</b>			
Tata Consultancy Services Ltd.	144000	4817.88	4.43
Infosys Ltd.	297000	4694.98	4.31
HCL Technologies Ltd.	304000	2989.84	2.75
Oracle Financials Services Soft Ltd.	49000	1789.24	1.64
Birlasoft Ltd.	352000	1406.59	1.29
Mindtree Ltd.	45000	1170.23	1.07
<b>Other Equities ^</b>		<b>1706.01</b>	<b>1.57</b>
<b>Repo</b>		<b>4494.81</b>	<b>4.13</b>
<b>Portfolio Total</b>		<b>108957.67</b>	<b>100.00</b>
<b>Net Current Liabilities</b>		<b>-85.97</b>	<b>-0.08</b>
<b>Net Assets</b>		<b>108871.70</b>	<b>100.00</b>

^ Exposure less than 1% has been clubbed under Other Equities

## SIP - If you had invested INR 10000 every month

	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception
Total Amount Invested (Rs.)	120,000	360,000	600,000	840,000	NA	1,150,000
Total Value as on Jun 30, 2021 (Rs.)	142,741	478,892	865,204	1,393,981	NA	2,476,776
Returns	37.19%	19.48%	14.64%	14.22%	NA	15.36%
Total Value of B: S&P BSE 200 TRI	151,058	513,568	932,855	1,457,256	NA	2,486,600
B: S&P BSE 200 TRI	51.62%	24.54%	17.71%	15.47%	NA	15.44%
Total Value of AB: S&P BSE Sensex TRI	145,732	496,067	927,725	1,436,282	NA	2,396,906
AB: S&P BSE Sensex TRI	42.33%	22.01%	17.48%	15.06%	NA	14.72%

(Inception date :01-Nov-2011) (First Installment date : 01-Dec-2011)

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken in to consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered

For scheme performance refer pages 52 - 68.

\*B: Benchmark

Source: MFI Explorer

## Top 10 Holdings Equity

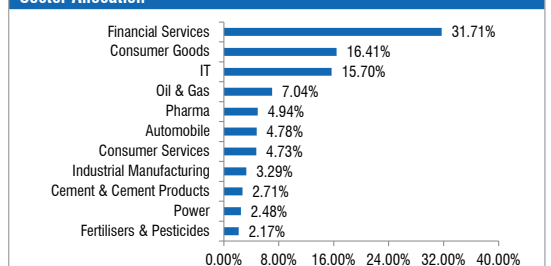
Issuer Name	% to NAV
ICICI Bank Ltd.	7.58
Reliance Industries Ltd.	7.04
HDFC Bank Ltd.	6.99
Tata Consultancy Services Ltd.	4.43
Infosys Ltd.	4.31
Kotak Mahindra Bank	3.09
ITC Ltd.	3.00
Axis Bank Ltd.	2.89
Sbi Cards & Payment Services Ltd.	2.81
HCL Technologies Ltd.	2.75
<b>Total</b>	<b>44.89</b>

## Market Capitalisation wise Exposure

Large Cap	75.93%
Mid Cap	17.63%
Small Cap	6.44%

Market Capitalisation is as per list provided by AMFI.

## Sector Allocation



## NAV Movement

