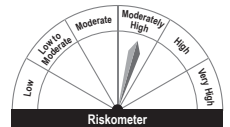


# Tata Retirement Savings Fund - Conservative Plan

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



Investors understand that their principal will be at Moderately High Risk

As on 31st August 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 01, 2011

## FUND MANAGER

Sonam Udasi (Managing Since 1-Apr-16 and overall experience of 24 years) (Equity) & Murthy Nagarajan (Managing since 1-Apr-17 and overall experience of 25 years) (Debt)

## ASSISTANT FUND MANAGER

Ennette Fernandes (Managing Since 18-Jun-18 and overall experience of 12 years)

## BENCHMARK

CRISIL Short Term Debt Hybrid 75+25 Fund Index  
Benchmark Risk-O-Meter - Moderately High

## NAV

Direct - Growth : 27.7703  
Reg - Growth : 24.8330

## FUND SIZE

Rs. 176.73 (Rs. in Cr.)

## MONTHLY AVERAGE AUM

Rs. 174.53 (Rs. in Cr.)

## EXPENSE RATIO\*\*

Direct : 1.05  
Regular : 2.13

\*\*Note: The rates specified are actual month end expenses charged as on Aug 31, 2021. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

## VOLATILITY MEASURES ^ FUND BENCHMARK

Std. Dev (Annualised)	6.34	5.87
Portfolio Beta	1.00	1.00
R Squared	0.92	1.00
Treynor	0.42	0.65
Jenson	-0.24	NA

Portfolio Macaulay Duration : 2.68 Years

Modified Duration : 2.59 Years

Average Maturity : 3.18 Years

Gross Yield to Maturity (For Debt Component)\* : 5.02%

- Including Net Current Assets

\*Computed on the invested amount for debt portfolio.

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.38% as on Aug 31, 2021

For calculation methodology please refer to Pg 70

## 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	% to NAV
<b>Equity &amp; Equity Related Total</b>		<b>5155.28</b>	<b>29.16</b>

### Banks

ICICI Bank Ltd.	57900	416.33	2.36
HDFC Bank Ltd.	19400	306.79	1.74

### Finance

Sbi Cards And Payment Services Ltd.	15800	180.21	1.02
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### Petroleum Products

Reliance Industries Ltd.	14900	336.46	1.90
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### Software

Infosys Ltd.	15500	264.50	1.50
Tata Consultancy Services Ltd.	7000	265.05	1.50
HCL Technologies Ltd.	15000	177.35	1.00

### Other Equities ^

		<b>3208.59</b>	<b>18.14</b>
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Company name	Ratings	Market Value Rs. Lakhs	% to NAV
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### Debt Instruments

#### Government Securities

GOI - 7.32% (28/01/2024)	SOV	2662.44	15.06
GOI - 7.27% (08/04/2026)	SOV	1060.50	6.00
GOI - 6.84% (19/12/2022)	SOV	951.24	5.38
GOI 8.24% 15/02/2027	SOV	608.80	3.44
GOI - 8.20% (24/09/2025)	SOV	549.00	3.11
GOI - 7.73% (19/12/2034)	SOV	541.73	3.07
SDL Maharashtra 8.44% (26/11/2024)	SOV	384.14	2.17

#### Non-Convertible Debentures/Bonds/Zcb

07.42 % Power Finance Corporation	CRISIL AAA	1059.39	5.99
05.70 % Bajaj Housing Finance Ltd.	CRISIL AAA	1002.59	5.67
Varanasi Sangam Expressway Pvt. Ltd. - Frb	IND AAA	809.24	4.58
09.95 % Food Corporation Of India Ltd.	CRISIL AAA(CE)	515.70	2.92
06.45 % ICICI Bank Ltd.	CRISIL AAA	495.03	2.80
Aditya Birla Housing Finance Ltd. - Zcb	ICRA AAA	39.05	0.22

#### Money Market Instruments

Cholamandalam Invst & Fin Co Ltd. - CP	CRISIL A1+	965.34	5.46
Panatone Finvest Ltd. - CP	CRISIL A1+	478.58	2.71

## 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	1,170,000
Total Value as on Aug 31, 2021 (Rs.)	128,687	425,828	753,895	1,156,323	NA	1,888,904
Returns	13.72%	11.22%	9.07%	8.98%	NA	9.51%
Total Value of B: CRISIL Short Term Debt Hybrid 75+25 Fund Index	130,449	441,537	800,914	1,232,540	NA	2,009,295
B: CRISIL Short Term Debt Hybrid 75+25 Fund Index	16.56%	13.72%	11.50%	10.77%	NA	10.71%
Total Value of AB: CRISIL 10 Year Gilt Index	121,785	397,270	708,132	1,074,749	NA	1,678,089
AB: CRISIL 10 Year Gilt Index	2.78%	6.51%	6.56%	6.93%	NA	7.19%

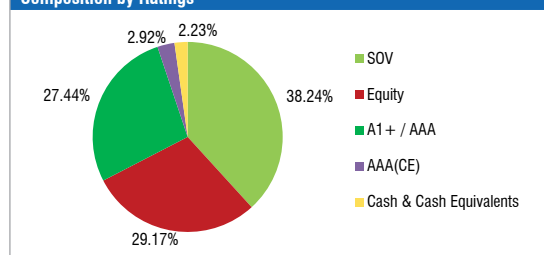
(Inception date :01-Nov-2011) (First Installment date : 01-Dec-2011)  
Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not 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 54 - 68.

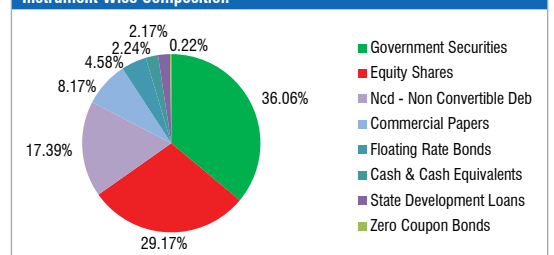
\*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 69 of Factsheet.

Source: MFI Explorer

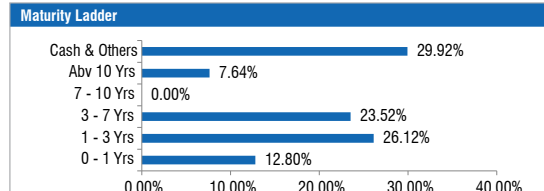
## Composition by Ratings



## Instrument Wise Composition



## Maturity Ladder



## NAV Movement

