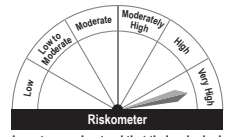


# Tata Retirement Savings Fund - Moderate Plan

(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 Very 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 1, 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 Hybrid 25+75 - Aggressive Index  
Benchmark Risk-O-Meter - Very High

## NAV

Direct - Growth : 48.2655  
Reg - Growth : 42.8334

## FUND SIZE

Rs. 1572.43 (Rs. in Cr.)

## MONTHLY AVERAGE AUM

Rs. 1524.25 (Rs. in Cr.)

## TURN OVER

Portfolio Turnover (Total) : 77.86%  
Portfolio Turnover (Equity component only) : 54.50%

## EXPENSE RATIO\*\*

Direct : 0.65  
Regular : 2.11

\*\*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

	FUND	BENCHMARK
Std. Dev (Annualised)	17.66	16.95
Sharpe Ratio	0.15	0.23
Portfolio Beta	0.99	1.00
R Squared	0.95	1.00
Treynor	0.75	1.12
Jenson	-0.37	NA

^ 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	% of Assets
<b>Equity &amp; Equity Related Total</b>		<b>128696.71</b>	<b>81.80</b>
<b>Auto</b>			
Eicher Motors Ltd.	64000	1714.72	1.09
<b>Banks</b>			
ICICI Bank Ltd.	1400000	10066.70	6.40
HDFC Bank Ltd.	479500	7582.81	4.82
Axis Bank Ltd.	485000	3814.53	2.43
Kotak Mahindra Bank Ltd.	144000	2525.33	1.61
<b>Cement</b>			
Ambuja Cements Ltd.	615000	2589.46	1.65
ACC Ltd.	65000	1568.58	1.00
<b>Consumer Durables</b>			
Dixon Technologies (India) Ltd.	65000	2704.26	1.72
Titan Company Ltd.	132000	2536.51	1.61
Voltas Ltd.	210000	2091.29	1.33
Havells India Ltd.	130000	1648.99	1.05
<b>Consumer Non Durables</b>			
ITC Ltd.	1886000	3985.12	2.53
Radico Khaitan Ltd.	338300	2957.25	1.88
Tata Consumer Products Ltd.	294000	2542.95	1.62
3M India Ltd.	9200	2244.01	1.43
Kansai Nerolac Paints Ltd.	304000	1883.43	1.20
<b>Finance</b>			
Sbi Cards And Payment Services Ltd.	366000	4174.41	2.65
<b>Industrial Products</b>			
Polycab India Ltd.	136400	2820.07	1.79
<b>Insurance</b>			
HDFC Life Insurance Co. Ltd.	364000	2612.61	1.66
ICICI Prudential Life Insurance Company Ltd.	334000	2201.39	1.40
ICICI Lombard General Insurance Co. Ltd.	111825	1783.16	1.13
<b>Leisure Services</b>			
Jubilant Foodworks Ltd.	70000	2796.50	1.78
Devyani International Ltd.	1333530	1668.25	1.06
<b>Petroleum Products</b>			
Reliance Industries Ltd.	361000	8151.92	5.18
<b>Pharmaceuticals</b>			
Divi Laboratories Ltd.	41100	2126.35	1.35
<b>Power</b>			
Power Grid Corporation Of India Ltd.	1318667	2312.28	1.47
<b>Retailing</b>			
Info Edge (India) Ltd.	43300	2676.96	1.70
Matrimony.Com Ltd.	172438	1760.68	1.12

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
<b>Software</b>			
Tata Consultancy Services Ltd.	165000	6247.64	3.97
Infosys Ltd.	345000	5887.25	3.74
HCL Technologies Ltd.	345000	4078.94	2.59
Oracle Financials Services Soft Ltd.	59260	2784.95	1.77
Birlasoft Ltd.	424000	1768.50	1.12
<b>Other Equities ^</b>		<b>20388.91</b>	<b>12.95</b>
<b>OTHERS</b>			
<b>INVTs</b>			
Powergrid Infrastructure Investment Trust	850300	1032.18	0.66
<b>OTHERS TOTAL</b>		<b>1032.18</b>	<b>0.66</b>
<b>Name of the Instrument</b>	<b>No. of Shares</b>	<b>Market Value Rs. Lakhs</b>	<b>% to NAV</b>
<b>Debt Instruments</b>			
<b>Government Securities</b>			
GOI - 7.27% (08/04/2026)		4241.99	2.70
GOI - 6.10% (12/07/2031)		2144.55	1.36
GOI - 6.79% (26/12/2029)		2060.38	1.31
GOI - 7.26% (14/01/2029)		211.80	0.13
<b>Government Securities Total</b>		<b>8658.72</b>	<b>5.50</b>
<b>Non-Convertible Debentures/Bonds</b>			
06.49 % Malwa Solar Power Generation Pvt Ltd.		1608.00	1.02
07.42 % Power Finance Corporation		1589.08	1.01
07.13 % Nhpcc Ltd.		1557.90	0.99
05.70 % Bajaj Housing Finance Ltd.		1503.88	0.96
06.45 % ICICI Bank Ltd.		1485.10	0.94
06.49 % Yarrow Infrastructure Pvt Ltd.		1206.04	0.77
06.49 % Sepsset Construction Ltd.		1105.49	0.70
05.90 % Bharti Hexacom Ltd.		1000.11	0.64
06.49 % Priapus Infrastructure Ltd.		100.48	0.06
08.20 % Power Grid Corporation Of India Ltd.		40.69	0.03
08.81 % Small Indust Devlop Bank Of India		20.40	0.01
<b>Non-Convertible Debentures/Bonds Total</b>		<b>11217.17</b>	<b>7.13</b>
<b>Privately Placed/Unlisted</b>			
08.10 % Sbi Cards & Payment Services Ltd.		418.87	0.27
<b>Non-Convertible Debentures/Bonds/Frn's Total</b>		<b>418.87</b>	<b>0.27</b>
<b>Money Market Instruments</b>			
Bahadur Chand Investments Pvt. Ltd. - CP (A Key Promoter Group Company Of Hero Moto Corp Ltd. Holding Around 20% Stake Of HMCL)		2417.07	1.54
(A Key Promoter Group Company Of Hero Moto Corp Ltd. Holding Around 20% Stake Of HMCL)			
Cholamandalam Invst & Fin Co Ltd. - CP		1448.01	0.92
Panatone Finvest Ltd. - CP		1435.75	0.91
<b>Money Market Instruments Total</b>		<b>5300.83</b>	<b>3.37</b>
<b>Repo</b>			
<b>Portfolio Total</b>		<b>1094.37</b>	<b>0.70</b>
<b>Cash / Net Current Asset</b>		<b>156418.85</b>	<b>99.48</b>
<b>Net Assets</b>		<b>824.06</b>	<b>0.52</b>
		<b>157242.91</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	1,170,000
Total Value as on Aug 31, 2021 (Rs.)	142,549	493,273	880,094	1,397,877	NA	2,613,903
Returns	36.60%	21.56%	15.32%	14.29%	NA	15.77%
Total Value of B: Crisil Hybrid 25+75 - Aggressive Index	144,303	512,552	932,409	1,457,654	NA	2,504,267
B: Crisil Hybrid 25+75 - Aggressive Index	39.58%	24.35%	17.67%	15.47%	NA	14.95%
Total Value of AB: S&P BSE Sensex TRI	149,730	534,070	996,767	1,550,456	NA	2,655,263
AB: S&P BSE Sensex TRI	48.93%	27.37%	20.41%	17.20%	NA	16.07%

(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

## Top 10 Holdings Equity

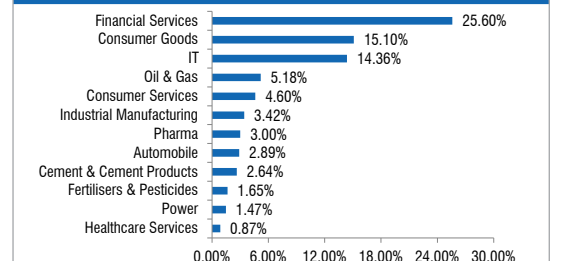
Issuer Name	% to NAV
ICICI Bank Ltd.	6.40
Reliance Industries Ltd.	5.18
HDFC Bank Ltd.	4.82
Tata Consultancy Services Ltd.	3.97
Infosys Ltd.	3.74
Sbi Cards & Payment Services Ltd.	2.65
HCL Technologies Ltd.	2.59
ITC Ltd.	2.53
Axis Bank Ltd.	2.43
Radico Khaitan Ltd.	1.88
<b>Total</b>	<b>36.19</b>

## Market Capitalisation wise Exposure (Equity component only)

Large Cap	72.78%
Mid Cap	18.91%
Small Cap	8.30%

Market Capitalisation is as per list provided by AMFI.

## Sector Allocation



## NAV Movement

