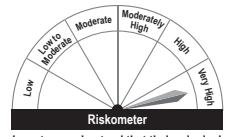


Tata Retirement Savings Fund - Progressive Plan

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



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

S&P BSE 200 TRI
Benchmark Risk-O-Meter - Very High

NAV

Direct - Growth : 49.4915
Reg - Growth : 43.1987

FUND SIZE

Rs. 1196.19 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 1155.06 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Total) 64.47%
Portfolio Turnover (Equity component only) 64.47%

EXPENSE RATIO**

Direct 0.66
Regular 2.43

**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)	20.76	22.56
Sharpe Ratio	0.14	0.17
Portfolio Beta	0.89	1.00
R Squared	0.93	1.00
Treynor	0.97	1.11
Jenson	-0.12	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
Equity & Equity Related Total		114132.99	95.41
Auto			
Eicher Motors Ltd.	47000	1259.25	1.05
Bajaj Auto Ltd.	33250	1239.51	1.04
Auto Ancillaries			
MRF Ltd.	1540	1228.04	1.03
Banks			
ICICI Bank Ltd.	1240000	8916.22	7.45
HDFC Bank Ltd.	427000	6752.58	5.65
Axis Bank Ltd.	421000	3311.17	2.77
Kotak Mahindra Bank Ltd.	127000	2227.20	1.86
Capital Markets			
Uti Asset Management Company Ltd.	110500	1320.86	1.10
Cement			
Ambuja Cements Ltd.	535000	2252.62	1.88
ACC Ltd.	56000	1351.39	1.13
Consumer Durables			
Dixon Technologies (India) Ltd.	57212	2380.25	1.99
Titan Company Ltd.	113000	2171.41	1.82
Voltas Ltd.	155000	1543.57	1.29
Havells India Ltd.	115000	1458.72	1.22
Consumer Non Durables			
ITC Ltd.	1613000	3408.27	2.85
Radico Khaitan Ltd.	289000	2526.29	2.11
Tata Consumer Products Ltd.	260000	2248.87	1.88
3M India Ltd.	7100	1731.79	1.45
Kansai Nerolac Paints Ltd.	235000	1455.94	1.22
Finance			
Sbi Cards And Payment Services Ltd.	315000	3592.73	3.00
Healthcare Services			
Apollo Hospitals Enterprise Ltd.	24000	1192.69	1.00
Industrial Products			
Polycab India Ltd.	119800	2476.87	2.07
Insurance			
HDFC Life Insurance Co. Ltd.	318000	2282.45	1.91
ICICI Prudential Life Insurance Company Ltd.	289000	1904.80	1.59
ICICI Lombard General Insurance Co. Ltd.	95950	1530.02	1.28

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.)	146,243	512,046	919,007	1,478,794	NA	2,711,105
Returns	42.91%	24.27%	17.08%	15.87%	NA	16.47%
Total Value of B: S&P BSE 200 TRI	152,075	546,176	990,022	1,550,637	NA	2,719,288
B: S&P BSE 200 TRI	53.03%	29.04%	20.13%	17.20%	NA	16.53%
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

*B: 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.	7.45
Reliance Industries Ltd.	6.04
HDFC Bank Ltd.	5.65
Tata Consultancy Services Ltd.	4.56
Infosys Ltd.	4.24
Sbi Cards & Payment Services Ltd.	3.00
HCL Technologies Ltd.	3.00
ITC Ltd.	2.85
Axis Bank Ltd.	2.77
Power Grid Corporation Of India Ltd.	2.27
Total	41.83

Market Capitalisation wise Exposure

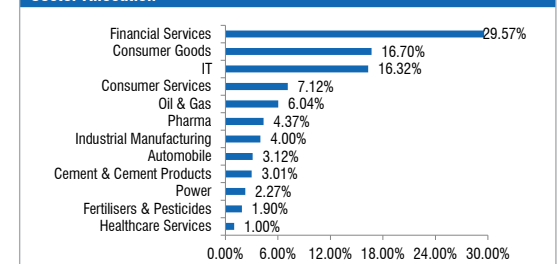
Large Cap	73.24%
Mid Cap	17.64%
Small Cap	9.12%

Market Capitalisation is as per list provided by AMFI.

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
Sbi Life Insurance Company Ltd.	101900	1214.70	1.02
Leisure Services			
Jubilant Foodworks Ltd.	63400	2532.83	2.12
Petroleum Products			
Reliance Industries Ltd.	320000	7226.08	6.04
Pharmaceuticals			
Divi Laboratories Ltd.	35600	1841.80	1.54
Power			
Power Grid Corporation Of India Ltd.	1546667	2712.08	2.27
Retailing			
Info Edge (India) Ltd.	37300	2306.02	1.93
Zomato Ltd.	1601875	2155.32	1.80
Matrimony.Com Ltd.	149269	1524.11	1.27
Software			
Tata Consultancy Services Ltd.	144000	5452.49	4.56
Infosys Ltd.	297000	5068.16	4.24
HCL Technologies Ltd.	304000	3594.19	3.00
Oracle Financials Services Soft Ltd.	48635	2285.63	1.91
Birlasoft Ltd.	377000	1572.47	1.31
Mindtree Ltd.	34660	1257.20	1.05
Other Equities ^		11626.40	9.71
Repo		5812.27	4.86
Portfolio Total		119945.26	100.27
Net Current Liabilities		-325.45	-0.27
Net Assets		119618.81	100.00

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

Sector Allocation



NAV Movement

