

Tata India Tax Savings Fund

(An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit)

As on 30th April 2022

INVESTMENT STYLE

An equity linked tax savings scheme (ELSS) that aims to provide medium to long term capital gains along with income tax benefit under Section 80C of the Income Tax Act.

INVESTMENT OBJECTIVE

To provide medium to long term capital gains along with income tax relief to its Unitholders, while at all times emphasising the importance of capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

DATE OF ALLOTMENT

March 31, 1996

FUND MANAGER

Tejas Gutka (Managing Since 09-Mar-21 and overall experience of 15 years)

ASSISTANT FUND MANAGER

Sailesh Jain (Managing Since 16-Dec-21 and overall experience of 17 years)

BENCHMARK

Nifty 500 TRI

NAV

Direct- IDCW	:	149.2733
Reg- IDCW	:	74.9754
Direct- Growth	:	30.2272
Reg- Growth	:	27.3996

FUND SIZE

Rs. 2978.40 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 3065.49 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Total)	43.04%
Portfolio Turnover (Equity component only)	43.04%

EXPENSE RATIO**

Direct	0.76
Regular	1.97

**Note: The rates specified are actual month end expenses charged as on Apr 30, 2022. 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)	22.14	22.02
Sharpe Ratio	0.16	0.18
Portfolio Beta	0.99	1.00
R Squared	0.97	1.00
Treynor	0.99	1.17
Jenson	-0.17	NA

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.93% as on Apr 29, 2022

For calculation methodology please refer to Pg 74

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTMENT

Rs. 500/- and in multiples of Rs. 500/- thereafter.

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

Rs. 500/- and multiples of Rs. 500/- thereafter.

LOAD STRUCTURE

Entry Load : Not Applicable

Exit Load : Nil (Compulsory lock-in period for 3 years)

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		288546.87	96.90
Agricultural, Commercial & Construction Vehicles			
Ashok Leyland Ltd.	4400000	5592.40	1.88
Auto Components			
Craftsman Automation Ltd.	140000	3139.36	1.05
Automobiles			
Tata Motors Ltd.	1380000	6038.88	2.03
Banks			
ICICI Bank Ltd.	2800000	20812.40	6.99
HDFC Bank Ltd.	1305000	18069.03	6.07
State Bank Of India	3450000	17122.35	5.75
Axis Bank Ltd.	1465000	10673.99	3.58
Federal Bank Ltd.	3750000	3600.00	1.21
City Union Bank Ltd.	2500000	3427.50	1.15
Cement & Cement Products			
Ultratech Cement Ltd.	75000	4972.69	1.67
Ambuja Cements Ltd.	800000	2977.60	1.00
Construction			
Larsen & Toubro Ltd.	390000	6607.97	2.22
Consumer Durables			
Voltas Ltd.	490000	6181.60	2.08
Akzo Nobel India Ltd.	160100	3007.40	1.01
Entertainment			
Inox Leisure Ltd.	980000	4911.76	1.65
Finance			
Housing Development Finance Corporation Ltd.	575000	12820.78	4.30
Sbi Cards And Payment Services Ltd.	525000	4361.96	1.46
IT - Services			
Cyient Ltd.	335000	2965.25	1.00
IT - Software			
Infosys Ltd.	1160000	18183.58	6.11
HCL Technologies Ltd.	510000	5504.18	1.85
Tech Mahindra Ltd.	260000	3273.40	1.10

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.)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	30,20,000
Total Value as on Apr 30, 2022 (Rs.)	1,23,526	4,79,900	8,58,764	13,71,827	26,47,109	4,80,76,728
Returns	5.57%	19.68%	14.35%	13.79%	15.13%	18.22%
Total Value of B: Nifty 500 TRI	1,24,834	5,07,367	9,16,049	14,62,801	26,32,054	3,05,26,438
B: Nifty 500 TRI	7.65%	23.71%	16.99%	15.59%	15.03%	15.47%

(Inception date :31-Mar-1996) (First Installment date : 01-Jul-1996)

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 58 - 72.

*B: Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 73 of Factsheet.

Source: MFI Explorer

Top 10 Holdings Equity

Issuer Name	% to NAV
ICICI Bank Ltd.	6.99
Reliance Industries Ltd.	6.32
Infosys Ltd.	6.11
HDFC Bank Ltd.	6.07
State Bank Of India	5.75
HDFC Ltd.	4.30
Axis Bank Ltd.	3.58
Bharti Airtel Ltd.	3.27
Kei Industries Ltd.	2.29
Larsen & Toubro Ltd.	2.22
Total	46.90

Market Capitalisation wise Exposure

Large Cap	69.25%
Mid Cap	13.90%
Small Cap	16.85%

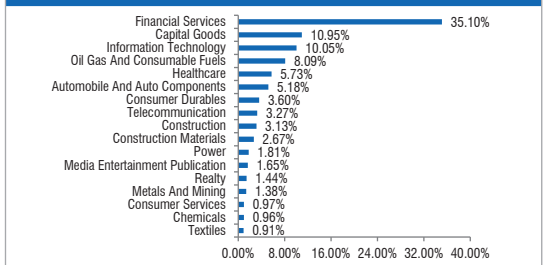
Market Capitalisation is as per list provided by AMFI.



Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
Industrial Products			
Kei Industries Ltd.	563824	6806.48	2.29
Graphite India Ltd.	1000000	5290.00	1.78
Polycab India Ltd.	175000	4350.76	1.46
Cummins India Ltd.	300000	3091.35	1.04
Insurance			
SBI Life Insurance Company Ltd.	525000	5803.88	1.95
Non - Ferrous Metals			
Hindalco Industries Ltd.	850000	4102.53	1.38
Petroleum Products			
Reliance Industries Ltd.	675000	18834.19	6.32
Bharat Petroleum Corporation Ltd.	1000000	3626.00	1.22
Pharmaceuticals & Biotechnology			
Sun Pharmaceutical Industries Ltd.	700000	6500.55	2.18
Cipla Ltd.	500000	4906.00	1.65
Eris Lifesciences Ltd.	512000	3486.46	1.17
Power			
NTPC Ltd.	3451000	5390.46	1.81
Realty			
Brigade Enterprises Ltd.	940000	4284.52	1.44
Telecom - Services			
Bharti Airtel Ltd.	1275000	9422.25	3.16
Other Equities ^		38407.36	12.89
Treps		9798.95	3.29
Repo		360.65	0.12
Portfolio Total		298706.47	100.29
Net Current Liabilities		-866.38	-0.29
Net Assets		297840.09	100.00

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

Sector Allocation



NAV Movement

