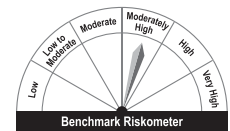


Tata Retirement Savings Fund - Conservative Plan

(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



Benchmark Riskometer is at Moderately High Risk

As on 30th April 2022

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)

BENCHMARK

CRISIL Short Term Debt Hybrid 75+25 Fund Index

NAV

Direct - Growth : 27.6927
Reg - Growth : 24.5740

FUND SIZE

Rs. 184.83 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 186.12 (Rs. in Cr.)

EXPENSE RATIO**

Direct : 0.97
Regular : 2.19

**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)	5.61	5.56
Portfolio Beta	1.01	1.00
R Squared	0.93	1.00
Treynor	0.29	0.57
Jenson	-0.28	NA

Portfolio Macaulay Duration : 1.93 Years
Modified Duration : 1.85 Years
Average Maturity : 2.18 Years
Gross Yield to Maturity (For Debt Component)* - Including Net Current Assets : 5.68%

*Computed on the invested amount for debt portfolio.

^ 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. 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
Equity & Equity Related Total		5298.15	28.85
Banks			
ICICI Bank Ltd.	63660	473.18	2.56
HDFC Bank Ltd.	22200	307.38	1.66
Diversified Fmcg			
ITC Ltd.	83000	215.43	1.17
IT - Software			
Infosys Ltd.	20000	313.51	1.70
Tata Consultancy Services Ltd.	8150	289.06	1.56
Petroleum Products			
Reliance Industries Ltd.	15500	432.49	2.34
Other Equities ^		3267.10	17.66

Company name	Ratings	Market Value Rs. Lakhs	% to NAV
Debt Instruments			
Government Securities		6006.21	32.49
GOI - 7.32% (28/01/2024)	SOV	2574.56	13.93
GOI - 7.27% (08/04/2026)	SOV	1022.58	5.53
GOI - 6.84% (19/12/2022)	SOV	929.55	5.03
GOI 8.24% 15/02/2027	SOV	582.15	3.15
GOI - 8.20% (24/09/2025)	SOV	527.42	2.85
SDL Maharashtra 8.44% (26/11/2024)	SOV	369.95	2.00
Non-Convertible Debentures/Bonds		4749.15	25.70
07.42 % Power Finance Corporation	CRISIL AAA	1028.76	5.57
05.70 % Bajaj Housing Finance Ltd.	CRISIL AAA	988.78	5.35
06.40 % Jamnagar Utilities & Power Pvt. Ltd. (Mukesh Ambani Group)	CRISIL AAA	971.54	5.26
Varanasi Sangam Expressway Pvt. Ltd. - Frb (Vinod Kumar Agarwal, Ajendra Kumar Agarwal, Purshottam Agarwal And Lokesh Builders Pvt Ltd.)	IND AAA	773.76	4.19
06.99 % Small Indust Devlop Bank Of India	ICRA AAA	503.43	2.72
06.45 % ICICI Bank Ltd.	CRISIL AAA	482.88	2.61
Money Market Instruments		1486.69	8.04
Cholamandalam Invst & Fin Co Ltd. - CP	CRISIL A1+	994.60	5.38
Panatone Finvest Ltd. - CP (TATA Group)	CRISIL A1+	492.09	2.66

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	12,50,000
Total Value as on Apr 30, 2022 (Rs.)	1,19,938	3,97,984	7,09,571	10,84,388	18,28,229	19,48,149
Returns	-0.10%	6.66%	6.66%	7.19%	8.17%	8.25%
Total Value of B: CRISIL Short Term Debt Hybrid 75+25 Fund Index	1,22,762	4,19,391	7,66,895	11,83,709	19,94,286	21,28,499
B: CRISIL Short Term Debt Hybrid 75+25 Fund Index	4.36%	10.22%	9.78%	9.65%	9.82%	9.85%
Total Value of AB: CRISIL 10 Year Gilt Index	1,17,499	3,68,769	6,67,568	10,01,032	16,20,395	17,16,711
AB: CRISIL 10 Year Gilt Index	-3.90%	1.58%	4.23%	4.95%	5.86%	5.93%

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

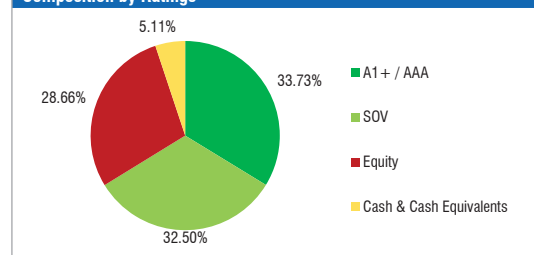
Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken in to consideration. For SIP returns, monthly investment of equal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

For scheme performance refer pages 58 - 72.

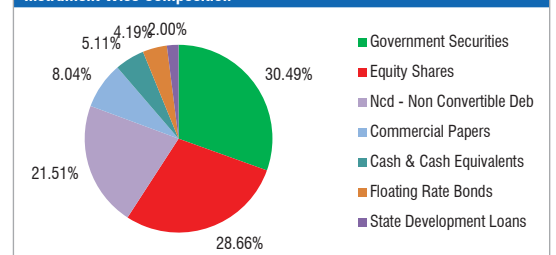
*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 73 of Factsheet.

Source: MFI Explorer

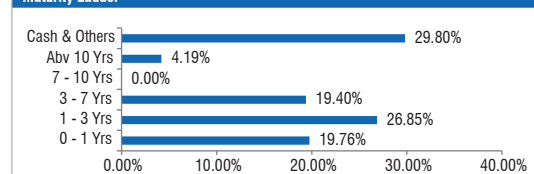
Composition by Ratings



Instrument Wise Composition



Maturity Ladder



NAV Movement

