

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))

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 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)

BENCHMARK

Nifty 500 TRI

NAV

Direct - Growth : 47.3268
Reg - Growth : 40.8803

FUND SIZE

Rs. 1193.76 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 1211.93 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Total) 50.72%
Portfolio Turnover (Equity component only) 47.60%

EXPENSE RATIO**

Direct 0.68
Regular 2.23

**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

	FUND	BENCHMARK
Std. Dev (Annualised)	18.93	22.02
Sharpe Ratio	0.14	0.18
Portfolio Beta	0.83	1.00
R Squared	0.94	1.00
Treynor	0.94	1.17
Jenson	-0.19	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. 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		113073.57	94.74
Aerospace And Defense			
Bharat Electronics Ltd.	520000	1240.46	1.04
Agricultural Food & Other Products			
Tata Consumer Products Ltd.	303649	2501.31	2.10
Automobiles			
Bajaj Auto Ltd.	38000	1417.23	1.19
Banks			
ICICI Bank Ltd.	1370000	10183.21	8.53
HDFC Bank Ltd.	438000	6064.55	5.08
Axis Bank Ltd.	346000	2520.96	2.11
Kotak Mahindra Bank Ltd.	105000	1880.29	1.58
Fino Payments Bank Ltd.	448800	1344.16	1.13
Beverages			
Radico Khaitan Ltd.	289000	2600.57	2.18
Cement & Cement Products			
Ambuja Cements Ltd.	635000	2363.47	1.98
ACC Ltd.	68000	1583.65	1.33
Consumer Durables			
Titan Company Ltd.	103000	2531.95	2.12
Asian Paints (India) Ltd.	73000	2363.16	1.98
Dixon Technologies (India) Ltd.	46400	2039.86	1.71
Voltas Ltd.	155000	1955.40	1.64
Havells India Ltd.	130000	1705.34	1.43
Kajaria Ceramics Ltd.	150000	1550.25	1.30
Cera Sanitaryware Ltd.	36500	1522.38	1.28
Diversified			
3M India Ltd.	7100	1417.48	1.19
Diversified Fmcg			
ITC Ltd.	1830000	4749.77	3.98
Finance			
Sbi Cards And Payment Services Ltd.	346000	2874.74	2.41
Housing Development Finance Corporation Ltd.	54500	1215.19	1.02
Healthcare Services			
Apollo Hospitals Enterprise Ltd.	31000	1380.85	1.16

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.)	1,17,921	4,43,194	7,94,937	12,92,940	24,45,208	26,41,736
Returns	-3.24%	14.04%	11.22%	12.13%	13.65%	13.73%
Total Value of B: Nifty 500 TRI	1,24,834	5,07,367	9,16,049	14,62,801	26,31,570	28,39,222
B: Nifty 500 TRI	7.65%	23.71%	16.99%	15.59%	15.02%	15.01%
Total Value of AB: S&P BSE Sensex TRI	1,23,167	4,80,873	8,97,868	14,43,627	25,27,499	27,21,925
AB: S&P BSE Sensex TRI	4.99%	19.82%	16.17%	15.22%	14.27%	14.26%

(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, For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 73 of Factsheet.

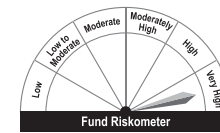
Source: MFI Explorer

Top 10 Holdings Equity	% to NAV
Issuer Name	
ICICI Bank Ltd.	8.53
Reliance Industries Ltd.	7.89
Infosys Ltd.	5.34
Tata Consultancy Services Ltd.	5.23
HDFC Bank Ltd.	5.08
ITC Ltd.	3.98
HCL Technologies Ltd.	2.69
Power Grid Corporation Of India Ltd.	2.47
Sbi Cards & Payment Services Ltd.	2.41
Polycab India Ltd.	2.39
Total	46.01

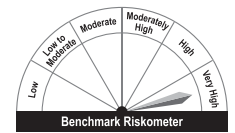
Market Capitalisation wise Exposure

Large Cap	75.63%
Mid Cap	14.19%
Small Cap	10.17%

Market Capitalisation is as per list provided by AMFI.



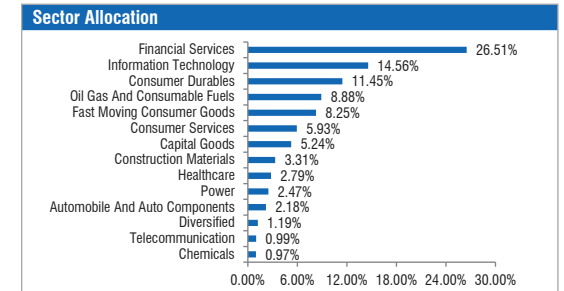
Investors understand that their principal will be at Very High Risk



Benchmark Riskometer is at Very High Risk

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
IT - Software			
Infosys Ltd.	407000	6379.93	5.34
Tata Consultancy Services Ltd.	176100	6245.74	5.23
HCL Technologies Ltd.	298000	3216.17	2.69
Oracle Financials Services Soft Ltd.	43335	1543.27	1.29
Industrial Products			
Polycab India Ltd.	114800	2854.10	2.39
Insurance			
ICICI Prudential Life Insurance Company Ltd.	252000	1324.89	1.11
Leisure Services			
Jubilant Foodworks Ltd.	452500	2470.65	2.07
Petroleum Products			
Reliance Industries Ltd.	337500	9417.09	7.89
Pharmaceuticals & Biotechnology			
Procter & Gamble Health Ltd.	27000	1197.95	1.00
Power			
Power Grid Corporation Of India Ltd.	1296666	2953.16	2.47
Retailing			
Info Edge (India) Ltd.	38660	1798.17	1.51
Matrimony.Com Ltd.	231600	1659.99	1.39
Other Equities ^		13006.23	10.89
Repo		6634.30	5.56
Portfolio Total		119707.87	100.28
Net Current Liabilities		-332.19	-0.28
Net Assets		119375.68	100.00

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



NAV Movement

