

# 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 31st July 2022

## INVESTMENT STYLE

An equity linked tax savings scheme (ELSS) that aims to provide medium to long term capital gains along with income tax relief 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 19 years)

## BENCHMARK

Nifty 500 TRI

## NAV

Direct- IDCW	:	146.6854
Reg - IDCW	:	70.6440
Direct- Growth	:	30.8443
Reg- Growth	:	27.8739

## FUND SIZE

Rs. 3014.29 (Rs. in Cr.)

## MONTHLY AVERAGE AUM

Rs. 2865.89 (Rs. in Cr.)

## TURN OVER

Portfolio Turnover (Equity component only) 30.17%

## EXPENSE RATIO\*\*

Direct	0.76
Regular	1.98

\*\*Note: The rates specified are actual month end expenses charged as on Jul 31, 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)	22.65	22.62
Sharpe Ratio	0.15	0.19
Portfolio Beta	0.99	1.00
R Squared	0.98	1.00
Treynor	1.01	1.23
Jenson	-0.22	NA

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 5.25% as on Jul 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
<b>Equity &amp; Equity Related Total</b>		<b>293974.72</b>	<b>97.53</b>
<b>Auto Components</b>			
Craftsman Automation Ltd.	140000	3916.71	1.30
Minda Industries Ltd.	661000	3363.17	1.12
Tube Investments Of India Ltd..	149000	3102.18	1.03
<b>Automobiles</b>			
Tata Motors Ltd.	1224000	5503.10	1.83
<b>Banks</b>			
ICICI Bank Ltd.	2800000	22920.80	7.60
HDFC Bank Ltd.	1305000	18716.31	6.21
State Bank Of India	3450000	18228.08	6.05
Axis Bank Ltd.	1465000	10617.59	3.52
Federal Bank Ltd.	5000000	5332.50	1.77
City Union Bank Ltd.	2500000	4021.25	1.33
<b>Beverages</b>			
Radico Khaitan Ltd.	350000	3292.63	1.09
<b>Capital Markets</b>			
Uti Asset Management Company Ltd.	505000	3503.44	1.16
<b>Cement &amp; Cement Products</b>			
Ultratech Cement Ltd.	75000	4908.60	1.63
<b>Construction</b>			
Larsen & Toubro Ltd.	390000	7051.40	2.34
<b>Consumer Durables</b>			
Voltas Ltd.	490000	4923.28	1.63
Kajaria Ceramics Ltd.	273400	3215.32	1.07
<b>Entertainment</b>			
Inox Leisure Ltd.	980000	5790.33	1.92
<b>Fertilizers &amp; Agrochemicals</b>			
Pi Industries Ltd.	100000	3089.90	1.03
<b>Finance</b>			
Housing Development Finance Corporation Ltd.	575000	13672.35	4.54
Sbi Cards And Payment Services Ltd.	525000	4931.06	1.64

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
<b>IT - Software</b>			
Infosys Ltd.	1160000	17976.52	5.96
HCL Technologies Ltd.	510000	4836.84	1.60
<b>Industrial Products</b>			
Kei Industries Ltd.	430000	5323.40	1.77
Polycab India Ltd.	200000	4634.90	1.54
Supreme Industries Ltd.	242800	4606.16	1.53
Graphite India Ltd.	1000000	4262.00	1.41
Cummins India Ltd.	300000	3680.55	1.22
<b>Insurance</b>			
Sbi Life Insurance Company Ltd.	525000	6795.60	2.25
<b>Non - Ferrous Metals</b>			
Hindalco Industries Ltd.	1200000	4980.60	1.65
<b>Petroleum Products</b>			
Reliance Industries Ltd.	675000	16938.79	5.62
<b>Pharmaceuticals &amp; Biotechnology</b>			
Cipla Ltd.	500000	4887.00	1.62
Sun Pharmaceutical Industries Ltd.	475000	4480.20	1.49
Eris Lifesciences Ltd.	512000	3473.66	1.15
<b>Power</b>			
NTPC Ltd.	3451000	5278.30	1.75
<b>Realty</b>			
Brigade Enterprises Ltd.	940000	4639.37	1.54
<b>Retailing</b>			
V-Mart Retail Ltd.	139757	3873.64	1.29
<b>Telecom - Services</b>			
Bharti Airtel Ltd.	1275000	8643.86	2.87
<b>Other Equities ^</b>		<b>34563.33</b>	<b>11.46</b>
<b>Repo</b>		<b>7072.87</b>	<b>2.35</b>
<b>Portfolio Total</b>		<b>301047.59</b>	<b>99.88</b>
<b>Cash / Net Current Asset</b>		<b>381.13</b>	<b>0.12</b>
<b>Net Assets</b>		<b>301428.72</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.)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	30,50,000
Total Value as on Jul 31, 2022 (Rs.)	1,21,779	4,72,423	8,46,843	13,47,604	25,67,779	4,85,86,466
Returns	2.80%	18.57%	13.79%	13.29%	14.57%	18.03%
Total Value of B: Nifty 500 TRI	1,21,640	4,90,876	8,89,409	14,21,995	25,35,886	3,04,93,762
B: Nifty 500 TRI	2.58%	21.32%	15.79%	14.80%	14.33%	15.24%
Total Value of AB: Nifty 50 TRI	1,22,098	4,78,696	8,80,184	14,12,895	24,51,350	1,91,74,634
AB: Nifty 50 TRI	3.30%	19.51%	15.36%	14.62%	13.70%	14.42%

(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

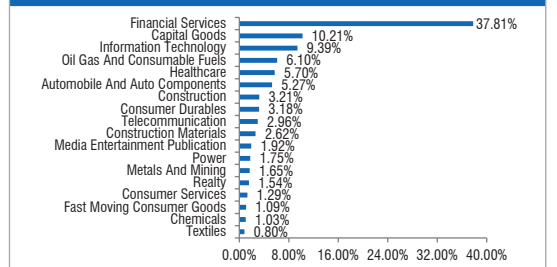
Issuer Name	% to NAV
ICICI Bank Ltd.	7.60
HDFC Bank Ltd.	6.21
State Bank Of India	6.05
Infosys Ltd.	5.96
Reliance Industries Ltd.	5.62
HDFC Ltd.	4.54
Axis Bank Ltd.	3.52
Bharti Airtel Ltd.	2.96
Larsen & Toubro Ltd.	2.34
Sbi Life Insurance Company Ltd.	2.25
<b>Total</b>	<b>47.05</b>

## Market Capitalisation wise Exposure

Large Cap	67.71%
Mid Cap	15.25%
Small Cap	17.05%

Market Capitalisation is as per list provided by AMFI.

## Sector Allocation



## NAV Movement

