

Tata Retirement Savings Fund - Moderate 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



Benchmark Riskometer is at Very High Risk

As on 31st July 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

Crisil Hybrid 25+75 - Aggressive Index

NAV

Direct - Growth : 47.3181
Reg - Growth : 41.4330

FUND SIZE

Rs. 1580.92 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 1528.34 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Equity component only) 44.82%

EXPENSE RATIO**

Direct 0.68
Regular 2.12

**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

	FUND	BENCHMARK
Std. Dev (Annualised)	16.45	16.78
Sharpe Ratio	0.15	0.17
Portfolio Beta	0.99	1.00
R Squared	0.95	1.00
Treynor	0.72	0.83
Jenson	-0.11	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. 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		130433.15	82.53
Aerospace And Defense			
Bharat Electronics Ltd.	965000	2655.68	1.68
Agricultural Food & Other Products			
Tata Consumer Products Ltd.	340456	2763.31	1.75
Automobiles			
Hero Motocorp Ltd.	63000	1775.37	1.12
Bajaj Auto Ltd.	41500	1624.50	1.03
Banks			
ICICI Bank Ltd.	1524000	12475.46	7.89
HDFC Bank Ltd.	583500	8368.56	5.29
Axis Bank Ltd.	391000	2833.77	1.79
Kotak Mahindra Bank Ltd.	151000	2733.63	1.73
Beverages			
Radico Khaitan Ltd.	338300	3182.56	2.01
United Spirits Ltd.	251781	1961.37	1.24
Cement & Cement Products			
Ambuja Cements Ltd.	715000	2679.82	1.70
ACC Ltd.	78000	1737.37	1.10
Consumer Durables			
Titan Company Ltd.	152000	3575.12	2.26
Asian Paints (India) Ltd.	94000	3133.73	1.98
Cera Sanitaryware Ltd.	56800	2685.05	1.70
Metro Brands Ltd.	413000	2642.17	1.67
Havells India Ltd.	168000	2098.91	1.33
Kajaria Ceramics Ltd.	165000	1940.48	1.23
Dixon Technologies (India) Ltd.	51500	1905.45	1.21
Voltaas Ltd.	160000	1607.60	1.02
Diversified			
3M India Ltd.	9200	2092.34	1.32
Diversified Fmcg			
ITC Ltd.	2036000	6170.10	3.90
Finance			
Sbi Cards And Payment Services Ltd.	514000	4827.75	3.05
Housing Development Finance Corporation Ltd.	140000	3328.92	2.11
IT - Software			
Tata Consultancy Services Ltd.	170000	5613.23	3.55
Infosys Ltd.	349000	5408.45	3.42
HCL Technologies Ltd.	333000	3158.17	2.00
Industrial Products			
Polycab India Ltd.	131400	3045.13	1.93
Insurance			
Sbi Life Insurance Company Ltd.	145000	1876.88	1.19
HDFC Life Insurance Co. Ltd.	306540	1702.83	1.08
ICICI Prudential Life Insurance Company Ltd.	297000	1644.19	1.04

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	12,80,000
Total Value as on Jul 31, 2022 (Rs.)	1,18,262	4,29,745	7,69,376	12,24,455	23,18,439	26,36,570
Returns	-2.71%	11.91%	9.91%	10.60%	12.66%	12.94%
Total Value of B: Crisil Hybrid 25+75 - Aggressive Index	1,22,153	4,62,172	8,51,379	13,53,261	23,75,657	26,70,219
B: Crisil Hybrid 25+75 - Aggressive Index	3.39%	17.00%	14.01%	13.41%	13.11%	13.16%
Total Value of AB: S&P BSE Sensex TRI	1,22,231	4,74,861	8,84,062	14,30,341	24,82,281	27,97,537
AB: S&P BSE Sensex TRI	3.51%	18.93%	15.54%	14.97%	13.94%	13.97%

(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

Top 10 Holdings Equity

Issuer Name	% to NAV
ICICI Bank Ltd.	7.89
HDFC Bank Ltd.	5.29
Reliance Industries Ltd.	5.28
ITC Ltd.	3.90
Tata Consultancy Services Ltd.	3.55
Infosys Ltd.	3.42
Sbi Cards & Payment Services Ltd.	3.05
Titan Company Ltd.	2.26
Jubilant Foodworks Ltd.	2.18
HDFC Ltd.	2.11
Total	38.93

Market Capitalisation wise Exposure (Equity component only)

Large Cap	75.34%
Mid Cap	16.69%
Small Cap	7.98%

Market Capitalisation is as per list provided by AMFI.

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
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Leisure Services			
Jubilant Foodworks Ltd.	625000	3439.06	2.18
Petroleum Products			
Reliance Industries Ltd.	332500	8343.92	5.28
Retailing			
Matrimony.Com Ltd.	255000	1970.13	1.25
Info Edge (India) Ltd.	43262	1876.01	1.19
Other Equities ^		11556.13	7.31

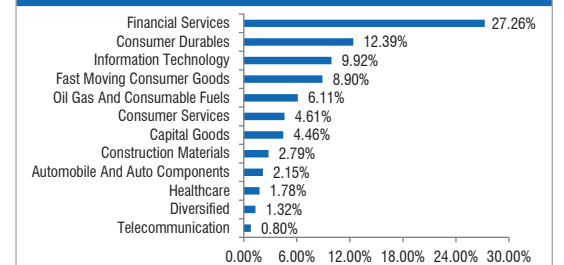
Name Of The Instrument	Rating	Market Value Rs. Lakhs	% to NAV
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Government Securities			
GOI - 7.27% (08/04/2026)	SOV	3029.79	1.92
GOI - 6.79% (26/12/2029)	SOV	1943.66	1.23
GOI - 6.10% (12/07/2031)	SOV	1071.64	0.68
GOI - 7.26% (14/01/2029)	SOV	200.33	0.13
Government Securities Total		6245.42	3.96
Non-Convertible Debentures/Bonds			
06.35 % Mindspace Business Parks Reit	CRISIL AAA	2143.07	1.36
06.49 % Malwa Solar Power Generation Pvt Ltd. (Vector Green)	CRISIL AAA	1474.92	0.93
05.70 % Bajaj Housing Finance Ltd.	CRISIL AAA	1457.70	0.92
06.45 % ICICI Bank Ltd.	CRISIL AAA	1416.94	0.90
06.40 % Jamnagar Utilities & Power Pvt. Ltd. (Mukesh Ambani Group)	CRISIL AAA	1428.49	0.90
06.49 % Yarrow Infrastructure Pvt Ltd. (Vector Green)	CRISIL AAA	1114.54	0.70
06.49 % Sepset Construction Ltd.	CRISIL AAA	1016.97	0.64
07.13 % Nhp Ltd.	ICRA AAA	991.71	0.63
05.90 % Bharti Hexacom Ltd.	CRISIL AA+	976.79	0.62
07.42 % Power Finance Corporation	CRISIL AAA	503.23	0.32
06.49 % Priapus Infrastructure Ltd. (Vector Green)	CRISIL AAA	89.38	0.06
Non-Convertible Debentures/Bonds Total		12613.74	7.98
Privately Placed/Unlisted			
08.10 % Sbi Cards & Payment Services Ltd.	CRISIL AAA	402.64	0.25
Non-Convertible Debentures/Bonds/Frn's Total		402.64	0.25
Money Market Instruments			
Panotone Finvest Ltd. (TATA Group) - CP	CRISIL A1+	1492.85	0.94
Money Market Instruments Total		1492.85	0.94
Repo		6049.54	3.83
Portfolio Total		157237.33	99.46
Cash / Net Current Asset		854.85	0.54
Net Assets		158092.18	100.00

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

For Update on recovery from DHFL please refer the table incorporated in the month end portfolio of the scheme.

Sector Allocation



NAV Movement

