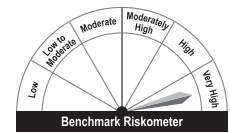
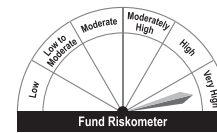


Tata Retirement Savings Fund - Progressive Plan

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))



As on 31st July 2022

INVESTMENT STYLE

A Fund that aims to provide an investment tool for retirement planning that 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 : 47.4194
Reg - Growth : 40.8027

FUND SIZE

Rs. 1229.10 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 1177.55 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Equity component only) 49.00%

EXPENSE RATIO**

Direct 0.67
Regular 2.23

**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)	19.34	22.62
Sharpe Ratio	0.14	0.19
Portfolio Beta	0.83	1.00
R Squared	0.94	1.00
Treynor	0.94	1.23
Jenson	-0.24	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		119282.59	97.01
Aerospace And Defense			
Bharat Electronics Ltd.	880000	2421.76	1.97
Agricultural Food & Other Products			
Tata Consumer Products Ltd.	303649	2464.57	2.01
Automobiles			
Hero Motocorp Ltd.	58000	1634.47	1.33
Bajaj Auto Ltd.	38000	1487.49	1.21
Banks			
ICICI Bank Ltd.	1370000	11214.82	9.12
HDFC Bank Ltd.	526300	7548.19	6.14
Axis Bank Ltd.	353000	2558.37	2.08
Kotak Mahindra Bank Ltd.	136000	2462.08	2.00
Beverages			
Radico Khaitan Ltd.	289000	2718.77	2.21
United Spirits Ltd.	226781	1766.62	1.44
Capital Markets			
HDFC Asset Management Company Ltd.	64000	1246.27	1.01
Cement & Cement Products			
Ambuja Cements Ltd.	635000	2379.98	1.94
ACC Ltd.	68000	1514.63	1.23
Consumer Durables			
Titan Company Ltd.	138000	3245.83	2.64
Asian Paints (India) Ltd.	82000	2733.68	2.22
Cera Sanitaryware Ltd.	50800	2401.42	1.95
Metro Brands Ltd.	373000	2386.27	1.94
Havells India Ltd.	151000	1886.52	1.53
Kajaria Ceramics Ltd.	150000	1764.08	1.44
Dixon Technologies (India) Ltd.	46400	1716.75	1.40
Voltas Ltd.	144000	1446.84	1.18
Diversified			
3M India Ltd.	7100	1614.74	1.31
Diversified Fmcg			
ITC Ltd.	1830000	5545.82	4.51

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
Finance			
Sbi Cards And Payment Services Ltd.	466800	4384.42	3.57
Housing Development Finance Corporation Ltd.	125000	2972.25	2.42
Healthcare Services			
Apollo Hospitals Enterprise Ltd.	31000	1305.81	1.06
IT - Software			
Tata Consultancy Services Ltd.	154500	5101.44	4.15
Infosys Ltd.	317000	4912.55	4.00
HCL Technologies Ltd.	298000	2826.23	2.30
Oracle Financials Services Soft Ltd.	43335	1362.47	1.11
Industrial Products			
Polycab India Ltd.	114800	2660.43	2.16
Supreme Industries Ltd.	64500	1223.63	1.00
Insurance			
Sbi Life Insurance Company Ltd.	130500	1689.19	1.37
HDFC Life Insurance Co. Ltd.	276000	1533.18	1.25
ICICI Prudential Life Insurance Company Ltd.	265000	1467.04	1.19
Leisure Services			
Jubilant Foodworks Ltd.	564000	3103.41	2.52
Petroleum Products			
Reliance Industries Ltd.	299500	7515.80	6.11
Retailing			
Matrimony.Com Ltd.	231600	1789.34	1.46
Info Edge (India) Ltd.	38660	1676.45	1.36

Other Equities ^	7598.98	6.17
Repo	3152.44	2.56
Portfolio Total	122435.03	99.61
Cash / Net Current Asset	475.41	0.39
Net Assets	122910.44	100.00

^ 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	12,80,000
Total Value as on Jul 31, 2022 (Rs.)	1,16,969	4,31,946	7,76,103	12,56,344	23,54,617	26,67,786
Returns	-4.71%	12.26%	10.26%	11.33%	12.95%	13.15%
Total Value of B: Nifty 500 TRI	1,21,640	4,90,876	8,89,409	14,21,995	25,35,403	28,64,683
B: Nifty 500 TRI	2.58%	21.32%	15.79%	14.80%	14.33%	14.38%
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, 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

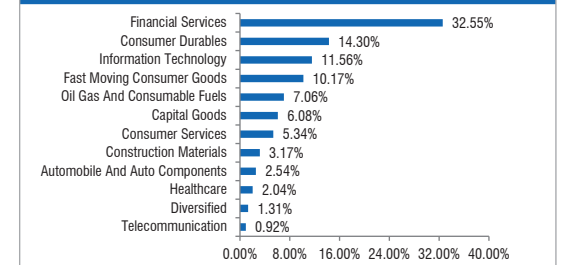
Issuer Name	% to NAV
ICICI Bank Ltd.	9.12
HDFC Bank Ltd.	6.14
Reliance Industries Ltd.	6.11
ITC Ltd.	4.51
Tata Consultancy Services Ltd.	4.15
Infosys Ltd.	4.00
Sbi Cards & Payment Services Ltd.	3.57
Titan Company Ltd.	2.64
Jubilant Foodworks Ltd.	2.52
HDFC Ltd.	2.42
Total	45.18

Market Capitalisation wise Exposure

Large Cap	74.16%
Mid Cap	16.09%
Small Cap	9.75%

Market Capitalisation is as per list provided by AMFI.

Sector Allocation



NAV Movement

