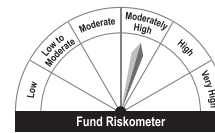


Tata Retirement Savings Fund - Conservative Plan

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



As on 30th June 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 : 27.0217
Reg - Growth : 23.9307

FUND SIZE

Rs. 179.03 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 179.94 (Rs. in Cr.)

EXPENSE RATIO**

Direct : 0.97
Regular : 2.19

**Note: The rates specified are actual month end expenses charged as on Jun 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) : 5.80 : 5.79
Portfolio Beta : 1.00 : 1.00
R Squared : 0.94 : 1.00
Treyner : 0.08 : 0.29
Jenson : -0.21 : NA

Portfolio Macaulay Duration : 1.79 Years

Modified Duration : 1.70 Years

Average Maturity : 2.00 Years

Gross Yield to Maturity (For Debt Component)* : 6.47%

- Including Net Current Assets

*Computed on the invested amount for debt portfolio.

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 4.95% as on Jun 30, 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		4983.71	27.89
Banks			
ICICI Bank Ltd.	66000	466.75	2.61
HDFC Bank Ltd.	22650	305.32	1.71
Diversified Fmcg			
ITC Ltd.	83000	227.01	1.27
IT - Software			
Tata Consultancy Services Ltd.	9200	300.57	1.68
Infosys Ltd.	20000	292.38	1.63
Petroleum Products			
Reliance Industries Ltd.	15500	402.33	2.25
Other Equities ^		2989.35	16.74

Company name	Ratings	Market Value Rs. Lakhs	% to NAV
Debt Instruments			
Government Securities		5848.39	32.65
GOI - 7.32% (28/01/2024)	SOV	2528.52	14.12
GOI - 7.27% (08/04/2026)	SOV	1003.19	5.60
GOI - 6.84% (19/12/2022)	SOV	921.00	5.14
GOI 8.24% 15/02/2027	SOV	520.00	2.90
GOI - 8.20% (24/09/2025)	SOV	515.85	2.88
SDL Maharashtra 8.44% (26/11/2024)	SOV	359.83	2.01
Non-Convertible Debentures/Bonds		4641.60	25.92
07.42 % Power Finance Corporation	CRISIL AAA	1002.78	5.60
05.70 % Bajaj Housing Finance Ltd.	CRISIL AAA	971.09	5.42
06.40 % Jamnagar Utilities & Power Pvt. Ltd. (Mukesh Ambani Group)	CRISIL AAA	945.74	5.28
Varanasi Sangam Expressway Pvt. Ltd. - Frb (Vinod Kumar Agarwal, Ajendra Kumar Agarwal, Purshottam Agarwal And Lokesh Builders Pvt Ltd.)	IND AAA	749.73	4.19
06.99 % Small Indust Devlop Bank Of India	ICRA AAA	500.85	2.80
06.45 % ICICI Bank Ltd.	CRISIL AAA	471.41	2.63
Money Market Instruments		495.33	2.77
Panatone Finvest Ltd. - CP (TATA Group)	CRISIL A1+	495.33	2.77

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	12,70,000
Total Value as on Jun 30, 2022 (Rs.)	1,16,265	3,83,230	6,84,024	10,43,387	17,53,793	19,16,781
Returns	-5.76%	4.12%	5.19%	6.11%	7.37%	7.53%
Total Value of B: CRISIL Short Term Debt Hybrid 75+25 Fund Index	1,18,529	4,02,685	7,37,121	11,37,661	19,12,710	20,94,913
B: CRISIL Short Term Debt Hybrid 75+25 Fund Index	-2.28%	7.44%	8.18%	8.53%	9.02%	9.12%
Total Value of AB: CRISIL 10 Year Gilt Index	1,17,071	3,62,593	6,56,783	9,82,401	15,89,010	17,21,918
AB: CRISIL 10 Year Gilt Index	-4.53%	0.47%	3.58%	4.41%	5.48%	5.60%

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

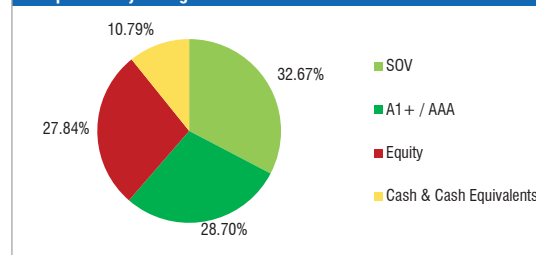
Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Income Distribution cum capital withdrawals are assumed to be reinvested and bonus is adjusted. Load is not taken in to consideration. For SIP returns, monthly investment of equal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

For scheme performance refer pages 58 - 72.

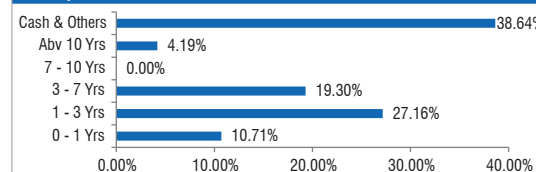
*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 73 of Factsheet.

Source: MFI Explorer

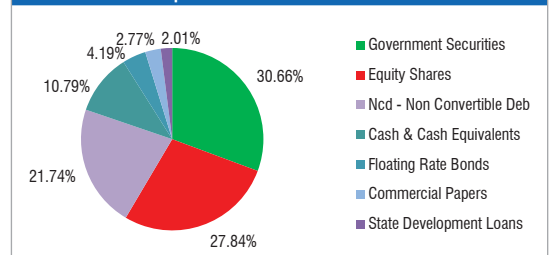
Composition by Ratings



Maturity Ladder



Instrument Wise Composition



NAV Movement

