



*approximate price

How much will your current lifestyle cost at 60?

As on 30th June 2020

DATE OF ALLOTMENT

November 01, 2011

BENCHMARK: CRISIL Hybrid 25+75 - Aggressive Index (WEF From 1st February 2018)

FUND SIZE: Rs. 1087.23 (Rs. in Cr.)

MONTHLY AVERAGE AUM: Rs. 1071.95 (Rs. in Cr.)

EXIT LOAD: (A) Nil – If redemption or switch out on or after attainment of retirement age i.e. 60years. (B) Nil – In case of Auto switch out of units on occurrence of Auto switch trigger event. (C) 1% – If redeemed before 61 months from the date of allotment*

*Please note that Exit load will be applicable for 1 month period post lock-in period of 5 years(60 Months)

EXPENSE RATIO

Direct 0.85
Regular 2.38

VOLATILITY MEASURES

Std. Dev (Annualised) 17.27
Sharpe Ratio 0.02
Portfolio Beta 1.00

PORTFOLIO TURN OVER INFO

Portfolio Turnover (Equity Component) 58.58%

Minimum Investment

Rs. 5,000/- and in multiples of Re. 1/- thereafter

WHY TATA RETIREMENT SAVINGS FUND - MODERATE PLAN ?

- Focus on long term Wealth creation through a prudent combination of Equity and Debt
- Diversified equity portfolio of fundamentally strong companies across market cap and sectors
- Debt Portfolio to generate stable income reducing the overall volatility of the Fund
- Predominantly a equity and debt. oriented savings scheme which provides tool for retirement planning to individual investors.

TOP 10 EQUITY HOLDINGS

Issuer Name	% to NAV
Reliance Industries Ltd.	7.05
HDFC Bank Ltd.	6.73
Bharti Airtel Ltd.	6.28
ICICI Bank Ltd.	5.72
Hindustan Unilever Ltd.	3.59
Kotak Mahindra Bank	3.32
HDFC Ltd.	2.83
Dr. Reddys Laboratories Ltd.	2.76
ITC Ltd.	2.37
Container Corporation Of India Ltd.	2.01

SECTOR ALLOCATION



27.30%
Financial Services



19.82%
Consumer Goods



7.48%
Pharma



7.05%
Oil & Gas



6.28%
Telecom



4.43%
Services



3.07%
Fertilisers & Pesticides



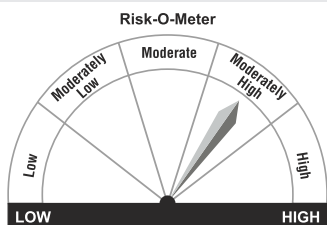
2.82%
Automobile



1.74%
IT



0.93%
Cement & Cement Products



Investors understand that their principal will be at Moderately High risk

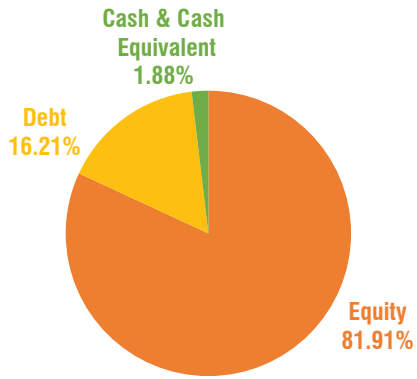
This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation & Current Income.
- An equity oriented (between 65%-85%) savings scheme which provides tool for retirement planning to individual investors.

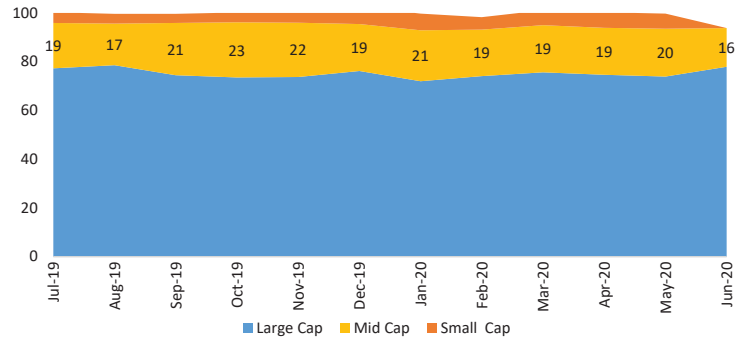
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.

PORTFOLIO COMPOSITION



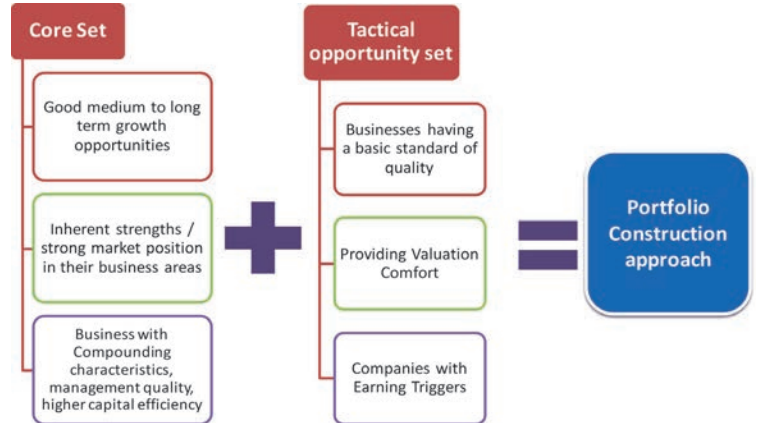
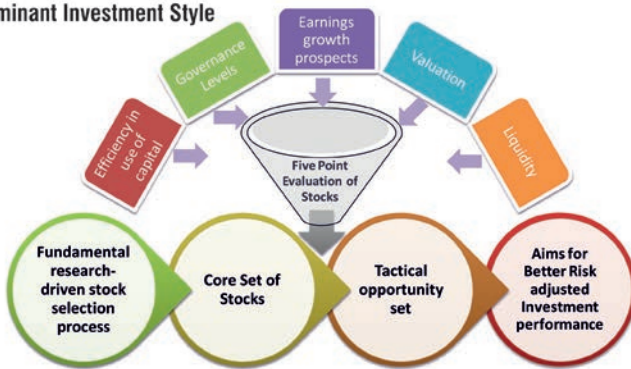
MARKET CAPITALIZATION WISE EXPOSURE



Last 12 months Market cap history. For details please see disclaimer

OUR APPROACH TO EQUITY INVESTMENTS

Growth At Reasonable Price -
Our Predominant Investment Style



DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

Market capitalization as per SEBI circular: A) Large Cap: 1st-100th company in terms of full market capitalization. B) Mid Cap: 101st-250th company in terms of full market capitalization. C) Small Cap: 251st company onwards in terms of full market capitalization.

For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: www.tatamutualfund.com

FUND MANAGERS



Sonam Udasi (Fund Manager) (for equity portfolio)
Managing Since 1st April 2016 and overall experience of 21 years.



Murthy Nagarajan (Fund Manager) (Debt Portfolio)
Managing Since 1st April 2017 and overall experience of 22 years.



Ennette Fernandes (Assistant Fund Manager) (for equity portfolio)
Managing Since 18th June 2018 and overall experience of 10 years.

Distributed by: