



# How much will your current lifestyle cost at 60?

As on 30th June 2020

#### DATE OF ALLOTMENT

November 01, 2011

**BENCHMARK:** S&P BSE 200 TRI

**FUND SIZE:** Rs. 727.54 (Rs. in Cr.)

**MONTHLY AVERAGE AUM:** Rs. 714.56 (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 0.89  
Regular 2.50

#### VOLATILITY MEASURES

Std. Dev (Annualised) 20.54  
Sharpe Ratio 0.02  
Portfolio Beta 0.93

#### Minimum Investment

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

#### WHY TATA RETIREMENT SAVINGS FUND - PROGRESSIVE PLAN ?

- Actively managed diversified equity fund.
- Invests across market capitalization and sectors.
- Undertakes rigorous research to identify opportunities in equity markets.
- Predominantly a equity oriented savings scheme which provides tool for retirement planning to individual investors.

#### TOP 10 EQUITY HOLDINGS

Issuer Name	% to NAV
Reliance Industries Ltd.	8.03
HDFC Bank Ltd.	7.91
Bharti Airtel Ltd.	7.28
ICICI Bank Ltd.	6.74
Hindustan Unilever Ltd.	4.08
Kotak Mahindra Bank	3.72
HDFC Ltd.	3.23
Dr. Reddys Laboratories Ltd.	3.17
ITC Ltd.	2.70
Tata Consumer Products Ltd.	2.29

#### SECTOR ALLOCATION



31.59%  
Financial Services



22.59%  
Consumer Goods



8.62%  
Pharma



8.03%  
Oil & Gas



7.28%  
Telecom



5.05%  
Services



3.56%  
Fertilisers & Pesticides



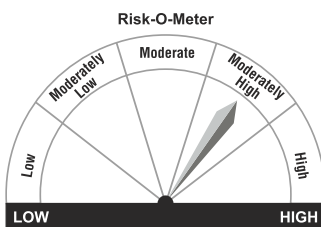
3.22%  
Automobile



2.03%  
IT



1.07%  
Cement & Cement Products



Investors understand that their principal will be at Moderately High risk

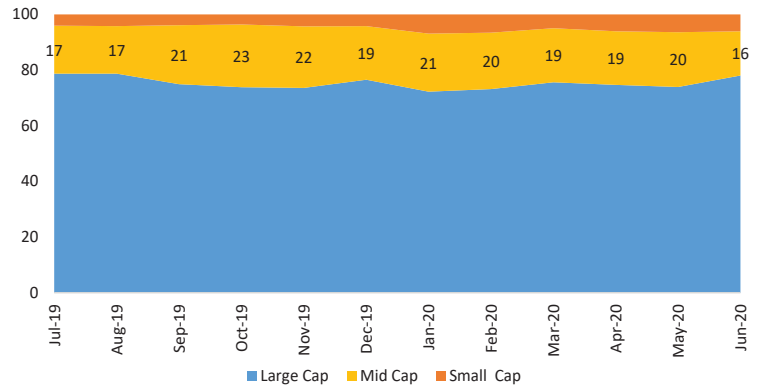
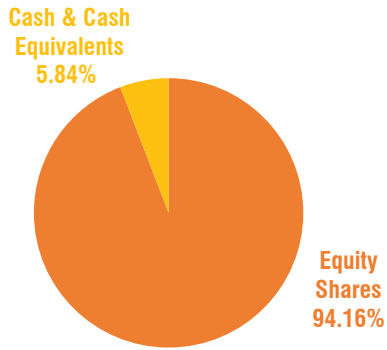
This product is suitable for investors who are seeking\*:

- Long Term Capital Appreciation.
- An equity oriented (between 85%-100%) 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.

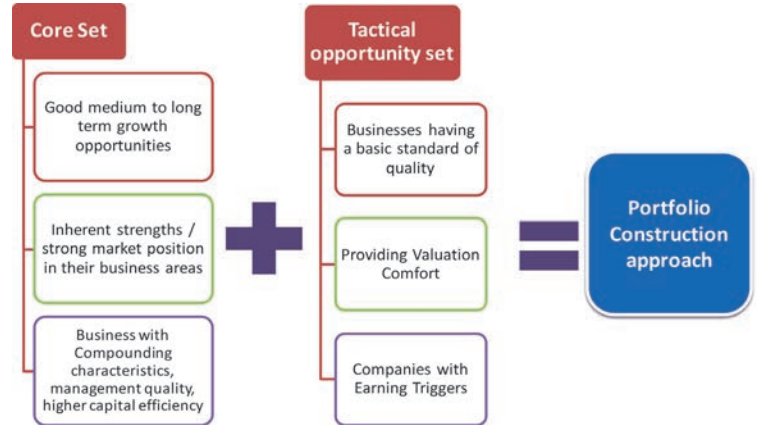
## PORTFOLIO COMPOSITION



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](http://www.tatamutualfund.com)

## MARKET CAPITALIZATION WISE EXPOSURE

## 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.

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