

# 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))

Your **monthly SIP of ₹10,000\*** would have become  
**₹28.37 Lacs** today @ **12.14%** annualized returns

\*Monthly investment of equal amounts invested on the 1st day of every month since inception (First Instalment date: 01-Dec-2011) till April, 2023



## Benchmark

Nifty 500 TRI



## Fund Size

Rs. 1,314.26 Crores



## Inception Date

November 1, 2011



## Fund Manager

Sonam Udasi  
(Managing Since 1-Apr-16)

Murthy Nagarajan  
(Managing Since 1-Apr-17)

SIP RETURNS		Tata Retirement Savings Fund - Progressive Plan		Nifty 500 TRI		S&P BSE Sensex TRI	
Period	Amt. invested	Return	Rs.	Return	Rs.	Return	Rs.
1 Year	1,20,000	3.89%	1,22,456	5.94%	1,23,741	9.66%	1,26,050
3 Year	3,60,000	7.71%	4,04,140	14.38%	4,45,130	14.62%	4,46,632
5 Year	6,00,000	9.19%	7,55,503	14.35%	8,58,334	14.44%	8,60,190
Since Inception	13,70,000	12.14%	28,37,014	13.45%	30,77,642	13.45%	30,78,835
First Installment date				01-Dec-11			

Monthly investment of Rs 10,000 invested on the 1st day of every month has been considered.

## SCHEME PERFORMANCE IN SEBI FORMAT

Returns	Tata Retirement Savings Fund - Progressive Plan		Nifty 500 TRI		S&P BSE Sensex TRI	
Period	Return	Rs.	Return	Rs.	Return	Rs.
1 Year	2.76%	10,276	4.05%	10,404	8.51%	10,848
3 Year	16.02%	15,606	25.17%	19,585	23.36%	18,753
5 Year	6.93%	13,978	11.14%	16,949	13.02%	18,434
Since Inception	13.30%	42,007	13.18%	41,502	12.98%	40,679
Inception Date			01-11-2011			

Investment Amount - Rs 10,000

Data as on 30th April 2023

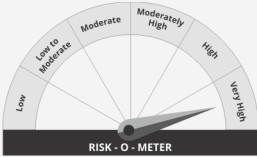





## Performance of other funds managed by the Fund Managers

SONAM UDASI	Lumpsum				SIP			
	6 Months	1 Year	3 Year	5 Year	6 Months	1 Year	3 Year	5 Year
Tata Equity PE Fund	-	10.31	23.57	8.28	-	12.41	15.58	13.68
Nifty 500 TRI	-	4.05	25.17	11.14	-	5.94	14.38	14.35
Tata S&P BSE Sensex Index Fund	-	7.75	21.85	12.01	-	8.83	13.45	13.29
S&P BSE Sensex TRI	-	8.51	23.36	13.02	-	9.66	14.62	14.44
Tata Nifty 50 Index Fund	-	6.34	22.81	11.53	-	7.86	13.62	13.34
Nifty 50 TRI	-	6.91	23.78	12.31	-	8.50	14.40	14.18
Tata Retirement Savings Fund - Moderate Plan	-	3.82	15.21	7.12	-	4.95	8.05	9.18
CRISIL Hybrid 25+75 - Aggressive Index	-	5.10	19.81	11.14	-	6.67	11.85	12.69
Tata Retirement Savings Fund - Conservative Plan	-	3.45	7.10	5.82	-	4.96	4.41	5.77
CRISIL Short Term Debt Hybrid 75+25 Fund Index	-	5.45	10.53	8.73	-	7.05	7.38	8.58
Tata India Consumer Fund	-	4.24	20.41	8.09	-	5.45	12.59	12.20
Nifty India Consumption TRI	-	7.17	19.94	9.39	-	3.44	13.08	12.81
MURTHY NAGARAJAN	Lumpsum				SIP			
	6 Months	1 Year	3 Year	5 Year	6 Months	1 Year	3 Year	5 Year
Tata Hybrid Equity Fund	-	9.30	20.15	9.10	-	9.10	13.44	12.28
CRISIL Hybrid 35+65 - Aggressive Index	-	5.31	17.89	10.82	-	6.97	10.90	11.96
Tata Retirement Savings Fund - Moderate Plan	-	3.82	15.21	7.12	-	4.95	8.05	9.18
CRISIL Hybrid 25+75 - Aggressive Index	-	5.10	19.81	11.14	-	6.67	11.85	12.69
Tata Retirement Savings Fund - Conservative Plan	-	3.45	7.10	5.82	-	4.96	4.41	5.77
CRISIL Short Term Debt Hybrid 75+25 Fund Index	-	5.45	10.53	8.73	-	7.05	7.38	8.58
Tata Multi Asset Opportunities Fund	-	7.01	18.92	NA	-	8.29	12.51	NA
65% S&P BSE 200 TRI + 15% CRISIL Short Term Bond Fund Index + 20% iCOMDEX Composite Index	-	1.98	20.94	NA	-	4.49	11.91	NA
Tata Short Term Bond Fund	-	5.03	5.14	5.03	-	6.85	4.38	5.18
CRISIL Short Duration Fund A-II Index	-	5.30	5.42	6.82	-	7.00	4.86	5.91
Tata Equity Savings Fund	-	4.34	10.12	6.38	-	5.64	6.87	7.08
NIFTY Equity Savings Index	-	6.17	11.46	8.56	-	7.44	8.23	8.78
Tata Dividend Yield Fund - Reg - Growth	-	4.83	NA	NA	-	10.15	NA	NA
Nifty 500 TRI	-	4.05	NA	NA	-	5.94	NA	NA
Tata Business Cycle Fund	-	10.15	NA	NA	-	11.31	NA	NA
Nifty 500 TRI	-	4.05	NA	NA	-	5.94	NA	NA
Tata Housing Opportunities Fund	8.97	NA	NA	NA	16.43	NA	NA	NA
NIFTY Housing TRI	-7.63	NA	NA	NA	-3.24	NA	NA	NA

**Disclaimer:**

- 1) Scheme returns in terms of CAGR are provided for past 1 year, 3 years, 5 years and since inception.
- 2) Point-to-point returns on a standard investment of Rs. 10,000/- are in addition to CAGR for the schemes.
- 3) Different plans shall have a different expense structure. The performance details provided herein are of regular plan growth option except for TATA Equity Savings Fund where performance details given is for regular plan IDCW option.
- 4) NA stands for schemes in existence for more than 1 year but less than 3 years or 5 years, or instances where benchmark data for corresponding period not available.
- 5) Period for which schemes performance has been provided is computed basis last day of the month - ended preceding the date of advertisement.
- 6) Past performance may or may not be sustained in future. For computation of since inception returns the allotment NAV has been taken as Rs. 10.00. Schemes in existence for less than 6 months, performance details for the same are not provided.
- 7) Scheme in existence for more than six months but less than one year, simple annualized growth rate of the scheme for the past 6 months from the last day of month-end is provided.
- 8) In the performance data of Tata Short Term Bond Fund there is no impact of segregated portfolio which was created in Tata Corporate Bond Fund. Main portfolio of Tata Corporate Bond Fund was merged with Tata Short Term Bond Fund wef 14th December 2019. Fund manager for Tata Corporate Bond Fund was Amit Somani. Due to credit event (Default of Debt Servicing by Dewan Housing Finance Ltd (DHFL) on 4th June'2019), segregated portfolio of securities of DHFL was created in Tata Corporate Bond Fund on 15th June 2019. The creation of Segregated Portfolio, had impacted the NAV of the Tata Corporate Bond Fund to the extent of (-15.02% ) of NAV.
- 9) As per National Company Law Tribunal (NCLT) approved resolution plan on 7th June 2021, the segregated portfolio of the scheme(i.e Tata Corporate Bond Fund-Segregated Portfolio) has received Rs. 25.67 Crores against gross receivable of Rs.57.80 Crores. The final repayment were in the form of upfront cash and secured 10 year 6.75% par bonds issued by Piramal Capital and Housing Finance Ltd. (PCHFL). The segregated portfolio of the scheme has received Rs. 11.66 Crores in Cash and total face value of Rs.14.01 crores of PCHFL bonds. The cash component was paid out to the investors immediately and the payout amount was credited to the investors bank account on October 12, 2021. The Bonds of Piramal Capital and Housing Finance Ltd (PCHFL) bonds were sold in the open market and the proceeds of Rs 12.03 crores were distributed to investors on February 14, 2022.
- 10) No. of Schemes managed by Sonam Udasi - 7 and Murthy Nagarajan - 11.
- 11) For Benchmark Indices Calculations , Total Return Index (TRI) has been used. Where ever TRI not available Composite CAGR has been disclosed. Please refer Disclaimer sheet for composite CAGR disclosure.

Data as on 30th April 2023

Product Label	Tata Retirement Savings Fund Progressive Plan	Nifty 500 TRI
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation.</li> <li>• An equity oriented (between 85%- 100%) savings scheme which provides tool for retirement planning to individual investors.</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	 <p>RISK - O - METER Investors understand that their principal will be at Very High Risk</p>	 <p>RISK - O - METER Investors understand that their principal will be at Very High Risk</p>
Product Label	Tata Retirement Savings Fund Moderate Plan	CRISIL Hybrid 25+75 - Aggressive Index
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation &amp; Current Income.</li> <li>• A predominantly equity oriented (between 65%-85%) savings scheme which provides tool for retirement planning to individual investors.</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	 <p>RISK - O - METER Investors understand that their principal will be at Very High Risk</p>	 <p>RISK - O - METER Investors understand that their principal will be at Very High Risk</p>
Product Label	Tata Retirement Savings Fund Conservative Plan	CRISIL Short Term Debt Hybrid 75+25 Fund Index
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long Term Capital Appreciation &amp; Current Income.</li> <li>• A debt oriented (between 70%-100%) savings scheme which provides tool for retirement planning to individual investors.</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them</p>	 <p>RISK - O - METER Investors understand that their principal will be at Moderately High Risk</p>	 <p>RISK - O - METER Investors understand that their principal will be at Moderately High Risk</p>

(It may be noted that risk-o-meter specified above is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis)

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