

Type of Scheme: A Fund that aims to provide an investment tool for retirement planning to suit the risk profile of the investor.

Product labelling:

- Long Term Capital Appreciation & Current Income. A debt oriented
- (between 70%-100%) savings scheme which provides tool for retirement planning to individual
- investors.

As on 30 September 2026

Fund Details

Date of Inception / Allotment	01 November 2011
Benchmark Name:	CRISIL Short Term Debt Hybrid 75+25 Index
NAV as on September 30, 2026	
Regular Plan - Growth Option	₹ 32.2663
Direct Plan - Growth Option	₹ 38.3166
AUM as on September 30, 2026	₹ 165.48 Cr
AAUM as on September 30, 2026	₹ 168.98 Cr

Fund Manager Details

Name of Fund Managers

- Mr. Sonam Udasi
- Mr. Murthy Nagarajan
- Mr. Amit Somani

Total Experience 28 / 29 / 24

Managing Since 01-Apr-2016 / 01-Apr-2017 / 01-Jun-2026

Minimum Investment

Lumpsum Amount	Rs. 5,000/- and in multiples of Re. 1/- thereafter.
SIP	Rs. 100/- and in multiples of Re. 1/- thereafter.

Load Structure

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)

Base Expense Ratio**

Regular plan :	1.83%
Direct plan :	0.85%

Risk Measures*

1 Standard Deviation (%)	5.68
2 Beta	1.24
3 Tracking Error (%)	
1 year	NA
3 years	NA
4 Sharpe Ratio (%)	0.19
5 Tracking Difference (%)	
1 year	NA
3 year	NA
5 year	NA
Since Inception	NA
6 Information Ratio	NA

*Please refer to the next page for detail description in tabular format
NA stands for "Not Applicable"

**Note: The rates specified are actual month end BER charged as on 30th Sep 2026. The above ratio excludes other expenses charged under TER. For more details kindly refer to the TER disclosure on website.

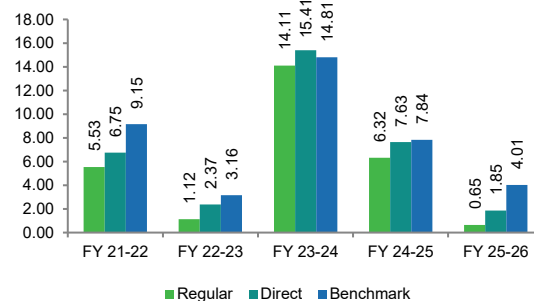
<https://www.tatamutualfund.com/expense-ratio/total-expense-ratio>

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	2.47	3.68	3.06
Returns for last 3 years	6.13	7.39	7.58
Returns for last 5 years	5.21	6.46	6.89
Returns since inception	8.17	9.40	9.25

Performance as on September 30, 2026.

Absolute Returns (in %)



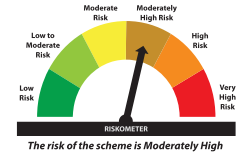
Absolute Returns for each F.Y. for last 5 years.

Portfolio Data

Top 10 Holdings	% to Net Assets
1 Solar Industries India Ltd.	1.50%
2 ICICI Bank Ltd.	1.44%
3 Eternal Ltd.	1.22%
4 Reliance Industries Ltd.	1.16%
5 Multi Commodity Exchange Of India Ltd.	1.09%
6 Ather Energy Ltd.	1.07%
7 Coal India Ltd.	0.99%
8 Adani Ports & Special Economic Zone Ltd.	0.78%
9 Dixon Technologies (india) Ltd.	0.78%
10 Doms Industries Ltd	0.76%

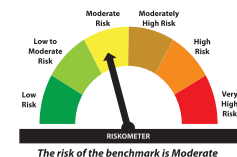
Scheme Riskometer

Tata Retirement Savings Fund - Conservative Plan



Benchmark Riskometer

CRISIL Short Term Debt Hybrid 75+25 Index



Major Risk Factors

- 1 Mandatory Retirement Lock-in / Pre-Retirement Exit Load Risk
- 2 Interest Rate & Price Volatility Risk on Debt Securities
- 3 Credit Default & Rating Downgrade Risk
- 4 Reinvestment & Liquidity Risk on Fixed Income Portfolio
- 5 Limited Equity Allocation & Inflation Risk

*with a detailed explanation in the Important Link Section

Quantitative Measures* (as applicable)

1 Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover (%)	NA
b) Gross Exposure Turnover (%)	NA
(Equity + Debt + Derivatives)	
2 Average Maturity (years):	8.63
3 Macaulay Duration (years):	4.75
4 Modified Duration (years):	4.59
5 Annualized Portfolio Yield:	NA
6 Yield to Maturity (%)	7.19

* Please refer to the next page for detail description in tabular format
NA stands for "Not Applicable"

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities

[Click Here](#)

Allocation of Net Asset by Sectors

[Click Here](#)

Allocation of Net Asset by Asset Class

[Click Here](#)

Allocation of Net Assets by Credit Rating

[Click Here](#)

Allocation of Net Assets by region/country

[Click Here](#)

Major Changes w.r.t previous month –

As on 30 September 2026

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	6.4 Jamnagar Utilities & Power Pvt. Ltd. Sep 29 2026	5.84%
	Solar Industries India Ltd.	1.61%
	Polycab India Ltd.	0.70%
One 97 Communications Ltd.		0.64%
Titan Company Ltd.		0.60%
	Metro Brands Ltd.	0.30%

Changes in Expense Ratio of the scheme		
Change in	Previous Month	Current Month
Direct	0.85%	0.85%
Regular	1.83%	1.83%

Changes in Credit Quality		
Name of security	Rating Previous Month	Rating Current Month
NA	NA	NA

Changes in Risk-o-Meter of scheme		
Fund Name	Previous Month	Current Month
Scheme Riskometer	Moderately High	Moderately High

Description/inference of the Quantitative/Risk Measures		
Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Standard Deviation	Measures the volatility of the fund
2	Beta	Shows fund's sensitivity to market movements
3	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4	Tracking Error	Indicates how closely fund tracks the Benchmark
5	Tracking Difference	Difference between the fund and its benchmark return
6	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7	Average Maturity	Weighted average residual maturity
8	Macaulay Duration	Fund's sensitivity to interest rate changes
9	Modified Duration	Fund's sensitivity to interest rate changes
10	Annualized Portfolio Yield	Total income generated by the portfolio
11	Yield to Maturity	weighted average expected annual return

Important Weblinks		
Sr. No.	Links	Description
1	Video Explainer	Link for a video providing simplified explanation of the Fund Factsheet along with explanation to various terminologies used.
2	Calculation/Methodology	Link for a pdf showing the various mathematical parameters and their respective Calculation methodology/formulae along with any assumptions considered.
3	Detailed Risk Factors	Link to be provided for various risk factors associated with the Scheme.
4		Link for SID on AMC website.
5	Investor Services	Link showing Contact details (Email ID and Telephone Number of the Investor.
6	Grievance submission and redressal	Link directing to grievance submission page with details showing Escalation matrix.

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.

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	17,80,000
Total Value as on Sep 30, 2026 (Rs.)	1,21,026	3,81,185	6,89,624	10,40,803	16,62,842	31,56,917
Returns	1.6%	3.76%	5.51%	6.03%	6.35%	7.33%
Total Value of B: CRISIL Short Term Debt Hybrid 75+25 Index	1,20,911	3,89,329	7,13,429	11,04,438	18,32,949	35,58,220
B: CRISIL Short Term Debt Hybrid 75+25 Index	1.42%	5.16%	6.87%	7.7%	8.21%	8.79%
Total Value of AB: CRISIL 10 Year Gilt Index	1,20,586	3,84,063	6,87,723	10,06,187	15,85,452	28,38,889
AB: CRISIL 10 Year Gilt Index	0.91%	4.25%	5.4%	5.08%	5.44%	6.02%

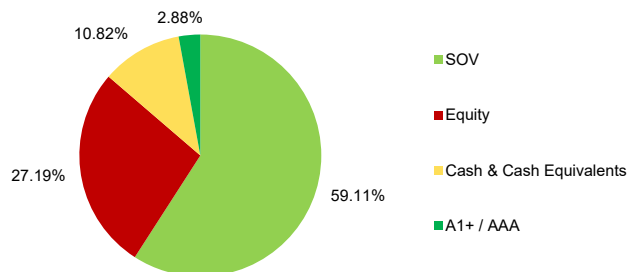
(Inception date :01-Nov-2011) (First Installment date : 01-Dec-2011)

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 into 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 220 - 257.

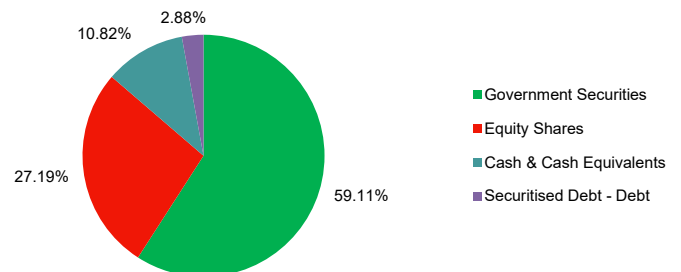
*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 158 of Factsheet.

Source: MFI Explorer

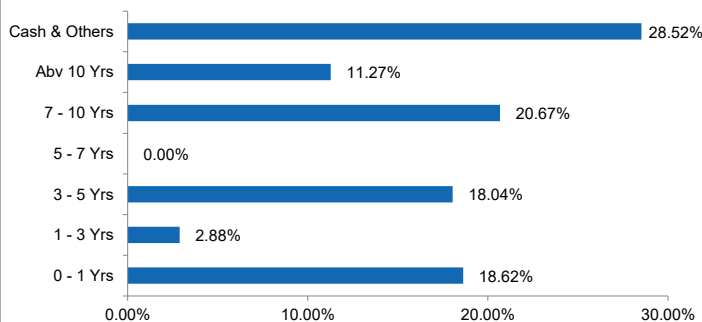
Composition by Ratings



Instrument Wise Composition



Maturity Ladder



NAV Movement

