Tata Retirement Savings Fund - Conservative Plan

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 provdies tool for retirement planning to individual investors.

As on 31 October 2026

Fund Details

Date of Inception / Allotment	01 November 2011
Benchmark Name	CRISIL Short Term Debt Hybrid 75+25 Index
NAV as on October 30, 2026	
Regular Plan - Growth Option	₹ 31.8638
Direct Plan - Growth Option	₹ 37.8735
AUM as on October 31, 2026	₹ 161.12 Cr
AAUM as on October 31, 2026	₹ 163.05 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. 150/- 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 condtions applicable (w.e.f. 3rd May, 2019)

Expense Ratio

Regular plan : BER	1.83%
Direct plan : BER	0.85%

Quantitative Measures*

1	Standard Deviation (%)	5.72
2	Beta	1.25
3	Tracking Error (%)	
	1 year	NA
	3 years	NA
4	Sharpe Ratio (%)	0.04
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**

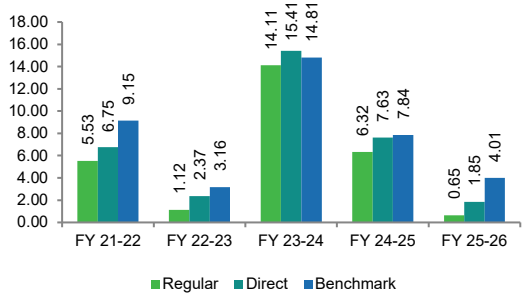
NA stands for "Not Applicable"

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % - Direct	Benchmark Returns %
Returns for last 1 year	-0.15	1.02	1.33
Returns for last 3 years	5.96	7.21	7.71
Returns for last 5 years	4.97	6.22	6.82
Returns since inception	8.03	9.25	9.19

Performance as on October 30, 2026.

Absolute Returns



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

Portfolio Data

	Top 10 Holdings	% to Net Assets
1	ICICI Bank Ltd.	1.56%
2	Ather Energy Ltd.	1.36%
3	Eternal Ltd.	1.34%
4	Reliance Industries Ltd.	1.17%
5	Multi Commodity Exchange Of India Ltd.	1.09%
6	Solar Industries India Ltd.	1.05%
7	Coal India Ltd.	0.93%
8	Kotak Mahindra Bank	0.88%
9	Adani Ports & Special Economic Zone Ltd.	0.83%
10	Billionbrains Garage Ventures Limited (groww)	0.72%

Scheme Riskometer

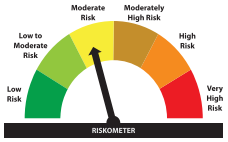
Tata Retirement Savings Fund - Conservative Plan



The risk of the scheme is Moderately High

Benchmark Riskometer

CRISIL Short Term Debt Hybrid 75+25 Index



The risk of the benchmark is Moderate

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/Risk Measures* (as applicable)

1	Portfolio Turnover Ratio (Annualized)	
	a) Equity Turnover (%)	17.79
	b) Gross Exposure Turnover (%) (Equity + Debt + Derivatives)	38.08
2	Average Maturity (years):	8.98
3	Macaulay Duration (years):	5.09
4	Modified Duration (years):	4.91
5	Annualized Portfolio Yield:	NA
6	Yield to Maturity (%)	7.63

***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

Past Performance is not an indicator or guarantee of future results

Tata Retirement Savings Fund - Conservative Plan

Major Changes w.r.t previous month –

As on 31 October 2026

(Top 10 changes in Holding) in portfolio of the scheme		
Name of securities added	**Name of securities deleted/reduced**	**Total Weightage in %**
8.37 Lakshminarayan Securitisation Trust Sep 28 2031		6.11%
Billionbrains Garage Ventures Ltd.		0.72%
	Polycab India Ltd.	0.58%
Adani Power Ltd.		0.48%
TML Commercial Vehicles Ltd.		0.46%
	PB Fintech Ltd.	0.41%
Jio Platforms Ltd.		0.36%
Data Patterns (India) Ltd.		0.34%
Supreme Industries Ltd.		0.29%
	Manappuram Finance Ltd.	0.27%

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.

Tata Retirement Savings Fund - Conservative Plan

TATA mutual fund

Additional Disclosure by AMC

As on 31 October 2026

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 10,000 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	18,00,000
Total Value as on Oct 31, 2026 (Rs.)	1,19,352	3,74,543	6,78,205	10,22,119	16,33,194	31,59,242
Returns	-1.01%	2.60%	4.85%	5.53%	6.01%	7.12%
Total Value of B: CRISIL Short Term Debt Hybrid 75+25 Index	1,20,512	3,86,431	7,08,649	10,95,188	18,18,146	36,01,300
B: CRISIL Short Term Debt Hybrid 75+25 Index	0.80%	4.67%	6.60%	7.47%	8.06%	8.70%
Total Value of AB: CRISIL 10 Year Gilt Index	1,19,232	3,78,053	6,77,782	9,91,364	15,61,719	28,44,820
AB: CRISIL 10 Year Gilt Index	-1.19%	3.21%	4.83%	4.67%	5.15%	5.84%

(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 - 251.

*B: Benchmark, AB: Additional Benchmark. For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 252 of Factsheet.

Source: MFI Explorer

Market Capitalisation wise Exposure

Large Cap	57.28%
Mid Cap	18.45%
Small Cap	24.27%

Market Capitalisation is as per list provided by AMFI.

NAV Movement

