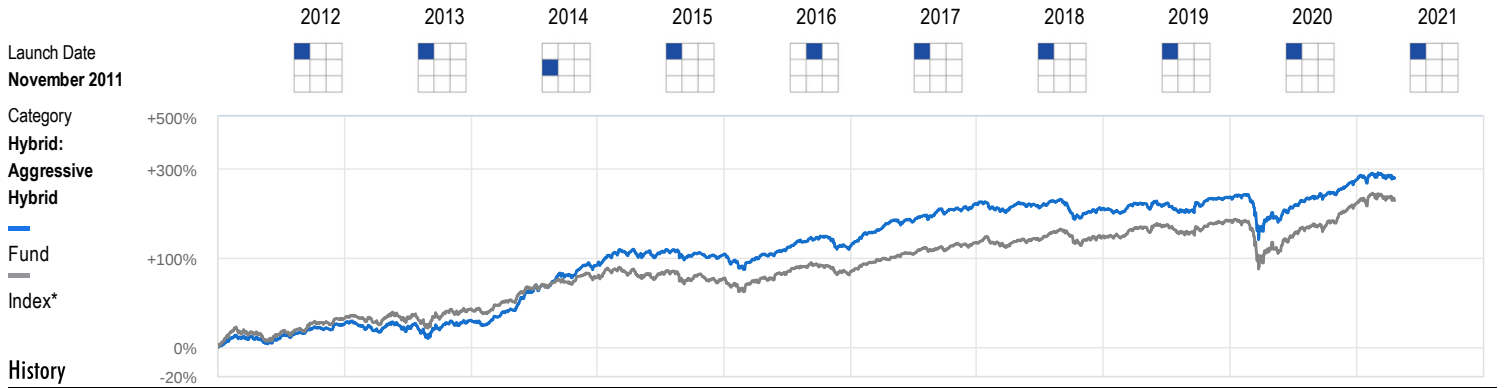


Tata Retirement Savings Fund - Moderate Plan - Regular Plan - Regular



Rating	Unrated	Unrated	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
Nav(₹)	11.87	12.18	18.89	20.34	21.71	30.14	29.05	31.56	36.31	36.6940	
Quartile Ranking	4	4	1	1	3	1	3	2	2		
Total Return(%)	19.86	2.60	55.07	7.70	6.74	38.80	-3.60	8.64	15.06	1.06	
Index*	24.79	7.58	28.68	-1.29	5.42	25.27	4.96	12.53	14.79	2.12	
Rank (Funds/Category)	26/28	24/28	2/26	4/27	17/31	2/33	21/35	20/43	20/47	42/49	
Net Assets (₹Cr)	9	11	20	42	71	436	967	1,157	1,315	1,361	

Suitability

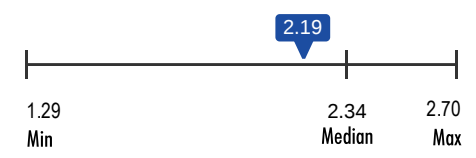
The fund seeks to provide a financial planning tool for long term financial security for investors based on their retirement planning goals.

Taxability of earnings:

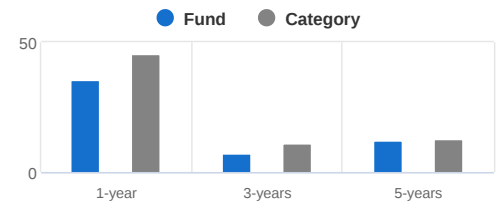
Capital gains: If the mutual fund units are sold after 1 year from the date of investment, gains upto Rs 1 lakh in a financial year are exempt from tax. Gains over Rs 1 lakh are taxed at the rate of 10%. If the mutual fund units are sold within 1 year from the date of investment, entire amount of gain is taxed at the rate of 15%. No tax is to be paid as long as you continue to hold the units.

Dividends: Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

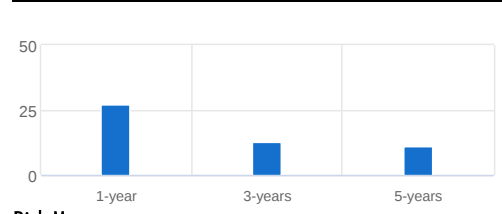
Expense Ratio (%)



Trailing Returns (%)



SIP Returns (%)



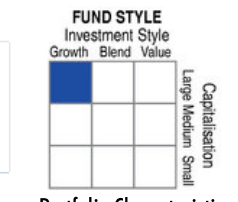
Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	17.75	18.13	17.72
Sharpe Ratio	0.34	0.54	0.37
Beta	0.93	--	0.93
R-Squared	0.90	--	0.91
Sortino Ratio			
Alpha			

Investment Information

AMC:	Tata Asset Management Private Ltd
Website:	http://www.tatamutualfund.com
Registrar:	Computer Age Management Ser...
Min Inv (₹):	5,000
Min SIP Inv (₹):	150
Exit Load:	1% for redemption within 1829 days
Nav	
Growth:	36.69

Equity Fund Style



Portfolio Characteristics

Avg Mkt Cap	1,57,597
PB / PE	4.25/32.72
Large-cap	19.61
Mid-cap	20.57
Small-cap	3.81

Top Holdings Equity (%)

Company	Assets
HDFC Bank	6.77
ICICI Bank	6.74
Reliance Industries	6.36
Tata Consultancy Services	3.57
Infosys	3.47

Top Sector Weights (%)

Financial	27.22
Technology	11.83
FMCG	8.03
Energy	7.93
Healthcare	6.76

Debt Fund Style



Portfolio Characteristics

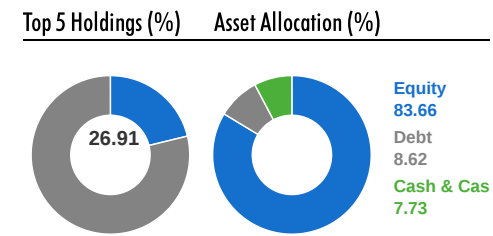
Avg maturity	--
52 week high	--
52 week low	--
YTM	--
Credit quality	--

Top Holdings Debt (%)

Company	Assets
7.27% GOI 2026	
6.79% GOI 26/12/2029	
7.42% Power Finance Corp. ...	
HUDCO 24/06/2023	
7.13% NHPC 2026	

Top Rating

Cash Equivalent	7.73
SOV	4.75
AAA	3.83
AA	0.04



All data as on 20-Apr-2021

*VR Balanced TRI