# Tata Retirement Savings Fund - Moderate Plan (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))



4930.49

222983.82

2.18

100.00

As on 30th June 2025

#### INVESTMENT STYLE

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

### 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.

### **DATE OF ALLOTMENT**

### November 1, 2011 **FUND MANAGER**

Sonam Udasi (Managing Since 01-Apr-16 and overall experience of 27 years) (Equity) & Murthy Nagarajan (Managing since 01-Apr-17 and overall experience of 28 years) (Debt)

### BENCHMARK

Crisil Hybrid 25+75 - Aggressive Index

### NAV/ (in Do )

147.4 (111 11.0.)		
Direct - Growth	:	78.7644
Reg - Growth	:	66.1843
FUND CIZE		

### FUND SIZE

Rs. 2229.84 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 2191.53 (Rs. in Cr.)

### TURN OVER

Portfolio Turnover (Equity component only)	39.619
EXPENSE RATIO**	

Direct	0.5
Regular	1.9

\*\*Note: The rates specified are actual month end expenses charged as on Jun 30, 2025. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever

# VOLATILITY MEASURES' FUND BENCHMARK

Std. Dev (Annualised)	11.31	10.55
Sharpe Ratio	1.14	1.10
Portfolio Beta	0.93	NA
R Squared	0.80	NA
Treynor	1.16	NA
Jenson	0.18	NA

^Risk-free rate based on the FBIL Overnight MIBOR rate of 5.52% as on Jun 30, 2025

For calculation methodology please refer to Pg 106 MINIMUM INVESTMENT/

### MULTIPLES FOR NEW INVESTMENT

Rs. 5.000/- and in multiples of Re. 1/- thereafter.

### ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

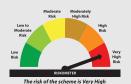
Rs. 1,000/- and multiples of Re. 1/- thereafter.

## LOAD STRUCTURE

### Entry Load: Not Applicable

- **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 condt applicable (w.e.f. 3rd May, 2019)

Please refer to our Tata Mutual Fund website for fundamental changes, wherever applicable





### **PORTFOLIO**

Equity & Equity Related Total   181399.27   81.37   81.37   82.41	Company name	No. of	Market Value	% of
Agricultural Food & Other Products   374000   4109.89   1.84		Shares	Rs. Lakhs	Assets
Tata Consumer Products Itd.         374000         4108.89         1.84           Auto Components         Exide Industries Itd.         927000         3594.44         1.61           Fricol Ltd.         402000         1842.57         0.83           Automobiles         8         8           Hero Motocorp Ltd.         45000         1906.70         0.86           Banks         9         1906.70         0.86           Bank Ltd.         687500         13760.31         6.17           Karur Vysya Bank Ltd.         1602000         4285.99         1.92           CICIC Bank Ltd.         26500         6974.84         3.13           United Spirits Ltd.         124000         170.84         0.79           Beverages         8         32000         6974.84         3.13           United Spirits Ltd.         124000         170.84         0.79           Set Ltd.         124000         170.84         0.79           She Ltd.         297000         8227.20         3.69           Willia Commodity         3218.3         320.77         1.76           Wall Commodity         3218.3         320.77         1.76           Wall Commodity         4248.27 <td< td=""><td></td><td></td><td>181399.27</td><td>81.37</td></td<>			181399.27	81.37
Auto Components   Service   Servic		374000	4109.89	1.84
Exide Industries Ltd.				
Automobiles		927000	3594.44	1.61
Hero Motocorp Ltd.	Pricol Ltd.	402000	1842.57	0.83
Banks	Automobiles			
HDPC Bank Ltd.		45000	1906.70	0.86
Karur Visya Bank Ltd.				
ICICI Bank Ltd.   273000   3947.03   1.77				
Beverages				
Radico Khaitan Ltd. 266500 6974.84 3.13 United Sprints Ltd. 124000 1770.84 0.79 Capital Markets  Ses Ltd. 297000 8227.20 3.69 Nippon Life India Asset Management Ltd. 531000 4248.27 1.91 360 One Wan Ltd. 328185 3920.17 1.76 Multi Commodity Exchange Of Ind Ltd. 36135 3231.91 1.45 Unit Asset Management Company Ltd. 36135 3231.91 1.45 Unit Asset Management Company Ltd. 51155 9002.26 4.04 Consumer Durables  Consumer Durables  Wetro Brands Ltd. 51155 9002.26 4.04 Lavells India Ltd. 207000 3210.78 1.44 Havells India Ltd. 207000 3210.78 1.44 Havells India Ltd. 18799 2816.65 1.26 Titan Company Ltd. 54000 1992.71 0.89 Compus Activewer Ltd. 54000 1992.71 0.89 Codrej Industries Itd. 241000 3003.34 1.35 Diversified  Touristified Foreg  Titan Company Ltd. 241000 3003.34 1.35 Diversified Foreg  Why Consumer Durables  New London Ltd. 18799 2816.65 0.79 Diversified Foreg  Titan Company Ltd. 241000 3003.34 1.35 Diversified Foreg  Why Consumer Company Ltd. 33000 3489.79 1.57 Rance Codrej Industries Ltd. 155000 3186.80 1.43  Neste India Ltd. 155000 3186.80 1.43 Neste India Ltd. 125390 3991.24 3.9 Reside India Ltd. 1833000 2799.09 1.26 Godrej Agrovet Ltd. 252000 1965.38 0.88  Radico Salva Rance S		273000	3947.03	1.77
United Spirits Ltd. 124000 1770.84 0.79 Capital Markets  Bse Ltd. 297000 8227.20 3.69 Nippon Life India Asset Management Ltd. 531000 4248.27 1.91 360 One Warm Ltd. 328185 3920.17 1.76 Multi Commodity Exchange Of Ind Ltd. 328185 3920.17 1.76 Uit Asset Management Company Ltd. 201752 2604.21 1.17 Chemicals & Petrochemicals  Solar Industries India Ltd. 5155 900.26 4.04 Uit Asset Management Company Ltd. 51155 900.26 4.04 Uit Asset Management Company Ltd. 51155 900.26 4.04 Uit Asset Management Company Ltd. 51155 900.26 1.46 Havells India Ltd. 5155 900.26 1.46 Havells India Ltd. 282217 3246.06 1.46 Havells India Ltd. 207000 3210.78 1.44 Daton Technologies (India) Ltd. 18799 2816.65 1.25 Uit Asset Management Company Ltd. 50000 1760.85 0.79 Uit Tana Company Ltd. 50000 1760.85 0.79 Uit Tanagement Company Ltd. 50000 1760.85 0.79 Uit Ctd. 1613000 6717.34 3.01 Uit Tanagement Company Ltd. 50000 3388.79 1.57 Bajaj Finserv Ltd. 515000 3388.80 1.43 Uit Tanagement Company Ltd. 378000 2799.09 1.26 Godrej Agrovet Ltd. 378000 2799.09 1.26 Godrej Agrovet Ltd. 338000 4939.06 2.21 Uit Salar Ltd. 338000 4939.06 2.21 Uit Salar Ltd. 388000 3503.82 1.57 Uit Salar Ltd. 388000 3503.82 1.57 Uit Salar Ltd. 388000 3703.82 1.57 Unservices India Ltd. 388000 3703.82 1.57 Uit Salar Ltd. 388				
Capital Markets         297000         8227.20         3.69           Nippon Life India Asset Management Ltd.         531000         4248.27         1.91           360 One Wan Itd.         328185         3920.17         1.76           Multi Commodity Exchange Of Ind Ltd.         36135         3231.91         1.45           Uit Asset Management Company Ltd.         201752         2604.21         1.17           Chemicals & Petrochemicals         5015155         9002.26         4.04           Consumer Durables         Werto Brands Ltd.         282217         3246.06         1.46           Havells India Ltd.         207000         3210.78         1.44           Havells India Ltd.         54000         392.71         0.89           Dixon Technologies (India) Ltd.         54000         1992.71         0.89           Titan Company Ltd.         54000         1992.71         0.89           Campus Activewear Ltd.         630000         1760.85         0.79           Diversified         241000         3003.34         1.35           Diversified Foreg         17C Ltd.         1613000         6717.34         3.01           Finance         7         300         3489.79         1.57           Bajaj				
Bis Ltd.         297000         8227.20         3.69           Nippon Life India Asset Management Ltd.         531000         4248.27         1.91           360 One Wam Ltd.         328185         3920.17         1.76           Multi Commodity Exchange Of Ind Ltd.         201752         2604.21         1.17           Chemicals & Petrochemicals         1.77         1.76           Chemicals & Petrochemicals         51155         900.2.26         4.04           Consumer Dumbles         282217         3246.06         1.46           Metro Brands Ltd.         282217         3246.06         1.46           Pawells India Ltd.         207000         3210.78         1.44           Dixon Technologies (India) Ltd.         18799         2816.65         1.26           Than Company Ltd.         54000         1992.71         0.89           Campus Activewear Ltd.         630000         1760.85         0.79           Diversified         1613000         671.734         3.01           Finance         1         13300         3489.79         1.57           Pobliversified Freg         1         155000         3186.80         1.43           Food Products         1         155000         3186.80 <td></td> <td>124000</td> <td>1770.84</td> <td>0.79</td>		124000	1770.84	0.79
Nippon Life India Asset Management Ltd.				
360 One Wam Ltd.   328185   3920.17   1.76				
Multi Commodity Exchange Of Ind Ltd.  10 Asset Management Company Ltd.  10 Life Service Servic				
Uit Asset Management Company Ltd.         201752         2604.21         1.17           Chemicals & Petrochemicals         Solar Industries India Ltd.         51155         9002.26         4.04           Consumer Durables         Metro Brands Ltd.         282217         3246.06         1.46           Metro Brands Ltd.         202000         3210.78         1.44           Dixon Technologies (india) Ltd.         18799         2816.65         1.26           Tixan Company Ltd.         54000         1992.71         0.89           Campus Activewear Ltd.         630000         1760.85         0.79           Diversified         0         0         1750.85         0.79           Diversified Freg         1         0         3003.34         1.35           Diversified Freg         1         1         1         300         3489.79         1.57           Bull Low Company Ltd.         155000         3186.80         301         1.39         1.50         1.39         1.50         1.39         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50 </td <td></td> <td></td> <td></td> <td></td>				
Chemicals & Petrochemicals   Solar Industries India Ltd.   51155   9002.26   4.04				
Solar Industries India Ltd.   51155   9002.26   4.04		201752	2604.21	1.17
Consumer Durables           Metro Brands Ltd.         282217         3246.06         1.66           Havells India Ltd.         207000         3210.78         1.44           Dixon Technologies (India) Ltd.         18799         2816.65         1.26           Titan Company Ltd.         630000         1992.71         0.89           Campus Activewear Ltd.         630000         1760.85         0.79           Diversified         3003.34         1.35           Diversified Freeg         1613000         6717.34         3.01           Finance         8         1.57           William Control         133000         3489.79         1.57           Bajaj Finserv Ltd.         155000         3168.60         1.43           Pood Products         1.25         3091.24         1.39           Nestle India Ltd.         378000         2799.09         1.26           Godrey Agrovet Ltd.         252000         1969.38         0.88           Gail (India) Ltd.         133000         4939.06         2.21           Mahanagar Gas Ltd.         133000         4939.06         2.15           Household Products         1.63         1.63         1.63           Dross Industri		F11FF	0002.26	4.04
Metro Brands Ltd.		31133	9002.20	4.04
Havells India Ltd. 207000 3210.78 1.44 Dixon Technologies (India) Ltd. 18799 2816.65 1.26 Titan Company Ltd. 63000 1992.71 0.89 Campus Activewer Ltd. 630000 1992.71 0.89 Odrej India Gamous 1760.85 0.79 Diversified Godrej Indiustries Ltd. 241000 3003.34 1.35 Diversified Fmcg ITC Ltd. 1613000 6717.34 3.01 Finance  Without Finance Ltd. 133000 3489.79 1.57 Bajaj Finserv Ltd. 155000 3186.80 1.43 Diversified Fmcg ITC Ltd. 155000 1569.38 0.88 Diversified ITC Ltd. 156000 1569.38 0.88 Diversified ITC Ltd. 156		202217	2246.06	1.40
Dixon Technologies (india) Ltd.         18799         2816.65         1.26           Titan Company Ltd.         54000         1992.71         0.89           Campus Activewear Ltd.         630000         1760.85         0.79           Diversified         0         0         3003.34         1.35           Diversified Fmcg         1         0         6717.34         3.01           Finance         1         153000         3489.79         1.57           Muthoot Finance Ltd.         133000         3489.79         1.57           Food Products         8         155000         3186.80         1.43           Food Products         8         3091.24         1.39         1.89         1.89         1.50         1.39         1.50         1.39         1.50         1.39         1.50         1.39         1.50         1.39         1.40         1.30         1.40         1.50         1.40         1.50         1.40         1.50         1.40         1.50         1.50         1.40         1.50         1.40         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.				
Titan Company Ltd. 54000 1992.71 0.89 Campus Activewer Ltd. 630000 1760.85 0.79 Diversified Godrej Industries Ltd. 241000 3003.34 1.35 Diversified Fmcg ITC Ltd. 1613000 6717.34 3.01 Finance Without Finance Ltd. 133000 3489.79 1.57 Bajaj Finserv Ltd. 155000 3186.80 1.43 Food Products Nestle India Ltd. 125390 3091.24 1.39 Rikaji Food Sinternational Ltd. 378000 2799.09 1.26 Godrej Agrovet Ltd. 252000 1969.38 0.88 Gas Wall Company Ltd. 133000 4939.06 2.21 Gail (India) Ltd. 133000 4939.06 2.21 Gail (India) Ltd. 183000 3503.82 1.57 Household Products  IT - Sortices IT - Sortices Tata Consultancy Services Ltd. 211500 7322.13 3.28 Household Sinternational Ltd. 211500 7322.13 3.28 Household Products Transcript Ltd. 211500 7322.13 3.28 Household Products Sinternational Ltd. 252000 2122.23 0.95 Household Sinternational Ltd. 252000 2122.23 0.95 Household Products Transcript Ltd. 252000 2122.23 0.95 Household Products Tata Consultancy Services Ltd. 211500 7332.78 1.67 Zensar Technologies Ltd. 72000 1757.30 0.79 Household Products Transcript Ltd. 305000 2633.35 1.18 Household India Ltd. 54000 3537.54 1.59 Household India Ltd. 54000 3537.54 1.59 Household India Ltd. 54000 3537.54 1.59 Household Representation Ltd. 336000 2736.05 1.23				
Campus Activewer Ltd.         630000         1760.85         0.79           Diversified         Corporation         0.79           Diversified Fireg         1         0.79           ITC Ltd.         1613000         6717.34         3.01           Diversified Fireg         1         0.70         3.00         3489.79         1.57           Muthoot Finance Ltd.         133000         3489.79         1.57         3.00         1.50         1.50         3186.80         1.43         1.50         1.50         388.87         1.50         1.30         1.50         1.30         1.50         1.30         1.50         1.30         1.50         1.30         1.50         1.30         1.50         1.30         1.50         1.30         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50         1.50 <td></td> <td></td> <td></td> <td></td>				
Diversified				
Godrej Industries Ltd.         241000         3003.34         1.35           Diversified Freg         Incident of the property of the pro		030000	1700.03	0.75
Diversified Fmcg		241000	3003.34	1 35
TiC Ltd.         1613000         671.34         3.01           Finance         Muthoot Finance Ltd.         133000         3489.79         1.57           Muthoot Finance Ltd.         155000         3186.80         1.43           Food Products         Vestle India Ltd.         378000         279.90         1.26           Westle India Ltd.         378000         279.90         1.26           Godrej Agrovet Ltd.         252000         1969.38         0.88           Gas         333000         4399.06         2.21           Gail (India ) Ltd.         1838000         3503.82         1.57           Household Products         17         Services           Inventurus Knowledge Solutions Ltd.         86982         140.50         0.63           TT - Services         17         50         7322.13         3.28           Inventurus Knowledge Solutions Ltd.         211500         7322.13         3.28           Inventurus Knowledges Solutions Ltd.         211500         7322.13         3.28           Inventurus Knowledges Solutions Ltd.         215000         3733.78         1.67           Zensar Technologies Ltd.         215000         3732.21         0.95           All CL Technologies Ltd. <t< td=""><td></td><td>241000</td><td>5005.54</td><td>1.55</td></t<>		241000	5005.54	1.55
Finance		1613000	6717.34	3.01
Muthoot Finance Ltd.         133000         3489.79         1.57           Bajaj Finserv Ltd.         155000         3186.80         1.43           Food Products         1.55000         3186.80         3091.24         1.39           Bikaji Foods International Ltd.         378000         2799.09         1.26           Godrej Agrovet Ltd.         252000         1969.38         0.88           Gas				
Bajaj Finserv Ltd. 155000 3186.80 1.43 Pood Products Nestle India Ltd. 125390 3091.24 1.39 Nestle India Ltd. 125390 3091.24 1.39 Nestle India Ltd. 378000 2799.09 1.26 Godrej Agrovet Ltd. 252000 1969.38 0.88 Gas  Mahanagar Gas Ltd. 333000 4939.06 2.21 Gail (India) Ltd. 1836000 3503.82 1.57 Household Products  TI - Services Inventurus Knowledge Solutions Ltd. 144000 3628.37 1.63 TI - Services TI - Services TI - Sortware		133000	3489.79	1.57
Food Products   125390   3091;24   1.39		155000	3186.80	1.43
Bikaji Foods International Ltd.   378000   2799.09   1.26				
Godre Agrovet Ltd. 252000 1969.38 0.88 Gas Cas Cas Cas Cas Cas Cas Cas Cas Cas C	Nestle India Ltd.	125390	3091.24	1.39
Gas         Again           Mahanagar Gas Ltd.         333000         4939.06         2.21           Gail (India ) Ltd.         1836000         3503.82         1.57           Household Products         0         3628.37         1.63           T - Services         1         44000         3628.37         1.63           T - Services         8982         1400.50         0.63           T - Software         1         1         7200         732.21         3.28           T - Software         2         11500         7322.13         3.28         1.67           T- Carsar Technologies Ltd.         215000         2732.23         0.95         0.79           Industrial Manufacturing         1         1757.30         0.79           Injupter Wagons Ltd.         678000         2633.35         1.18           Industrial Products         1.18         1.94         1.94           Krlosker Prematic Company Ltd.         305000         4322.46         1.94           Polycab India Ltd.         54000         3537.54         1.59           Insurance         1         1.02         1.02         1.02           Upt Citle Insurance Co. Ltd.         336000         2736.05	Bikaji Foods International Ltd.	378000	2799.09	1.26
Gas         Washingar Gas Ltd.         333000         4939.06         2.21           Gail (India) Ltd.         1836000         3503.82         1.57           Household Products         0         3628.37         1.63           Doms Industries Ltd.         144000         3628.37         1.63           T - Services         86982         1400.50         0.63           IT - Software         86982         1400.50         0.63           T - Software         1500         7322.13         3.28           ROL Carbosultancy Services Ltd.         211500         3733.78         1.67           Zensar Technologies Ltd.         252000         2123.23         0.95           Mastek Ltd.         72000         1757.30         0.79           Industrial Manufacturing         1000         2633.35         1.18           Industrial Products         8         1000         353.75         1.59           Kirloskar Pnematic Company Ltd.         54000         3537.54         1.94           Polycab India Ltd.         54000         3537.54         1.50           Insurance         1000         1000         1000         1000           Insurance         1000         1000         1000	Godrej Agrovet Ltd.	252000	1969.38	0.88
Gail (India) Ltd.         1836000         3503.82         1.57           Household Products         0         3628.37         1.63           Tr - Services         1         144000         3628.37         1.63           Tr - Services         1         1         1         1         1         3         1.63         1         1         1         1         1         3         1.63         1         7         2         1         3         1.63         1         7         2         1         3         2         1.63         1         7         2         1         3         2         1.63         1         7         2         1         3         2         2         3         2         8         1         1         2         1         3         3         1         6         1         2         1         2         1         2         1         1         2         1         2         1         2         1         2         1         2         1         2         2         2         2         2         2         2         2         2         2         3         3         1         8				
Household Products   144000   3628.37   1.63   1.	Mahanagar Gas Ltd.	333000	4939.06	2.21
Doms Industries Ltd.         144000         3628.37         1.63           T' - Services         17 - Services         3         1.63           I'r - Services         86982         1400.50         0.63           I'r - Software         8         1         1         1         6         6         6         6         6         7         32.21         3.28         1.67         2         8         1.67         2         2         1.20         2         2.23         0.95         1         2         2         2         0.92         1         2         2         3         2.8         1.8         1         2         2         3         2         3         2         3         2         3         2         3         2         3         2         3         2         3         2         3         2         3         3         1         8         1         3         4         3         3         3         3         4         3         4         3         4         3         4         3         4         3         4         3         4         3         4         1         4         9         4		1836000	3503.82	1.57
T - Services				
Inventurus Knowledge Solutions Ltd.   86982   1400.50   0.63   17 - \$6ftware     17 - \$6ftware     17 - \$6ftware     18 - 18 - 18 - 18 - 18 - 18 - 18 -		144000	3628.37	1.63
IT - Software         328           Total Consultancy Services Ltd.         211500         7322.13         3.28           HCL Technologies Ltd.         216000         373.78         1.67           Zensar Technologies Ltd.         252000         2123.23         0.95           Mastek Ltd.         72000         1757.30         0.79           Industrial Manufacturing         Uppter Wagons Ltd.         678000         2633.35         1.18           Industrial Products         Industrial Products         8         1.94           Kiroskar Penematic Company Ltd.         305000         4322.46         1.94           Polycab India Ltd.         54000         3337.54         1.59           Insurance         HDFC Liffe Insurance Co. Ltd.         336000         2736.05         1.23				
Tata Consultancy Services Ltd.         211500         7322.13         3.28           HCL Technologies Ltd.         216000         3733.78         1.67           Zensar Technologies Ltd.         252000         2123.23         0.95           Mastek Ltd.         72000         1757.30         0.79           Industrial Manufacturing Jupiter Wagnos Ltd.         678000         2633.35         1.18           Industrial Products         8         1.80         4322.46         1.94           Polycab India Ltd.         54000         3537.54         1.59           Insurance         HDFC Ltfe Insurance Co. Ltd.         336000         2736.05         1.23           Oil         36000         2736.05         1.23         1.23		86982	1400.50	0.63
HCL Technologies Ltd. 216000 3733.78 1.67 Zensar Technologies Ltd. 252000 2123.23 0.95 Mastek Ltd. 72000 1757.30 0.79 Industrial Manufacturing Upiter Wagons Ltd. 678000 2633.35 1.18 Industrial Products Kiroskar Prematic Company Ltd. 305000 4322.46 1.94 Polycab India Ltd. 54000 3337.54 1.59 Insurance HDPC Life Insurance Co. Ltd. 336000 2736.05 1.23 Oil				
Zensar Technologies Itd.         252000         2123.23         0.95           Masstek Ltd.         72000         1757.30         0.79           Industrial Manufacturing Lupiter Wagnos Itd.         678000         2633.35         1.18           Industrial Products         8         1000         4322.46         1.94           Polycab India Ltd.         54000         3537.54         1.59           Insurance         BDFC Life Insurance Co. Ltd.         336000         2736.05         1.23           Oil         36000         2736.05         1.23         1.23				
Mastek Ltd.         7.2000         1757.30         0.79           Industrial Manufacturing         0.75         0.75         0.79           Jupiter Wagons Ltd.         678000         2633.35         1.18           Industrial Products         0.75         0.75         0.75           Kirokskar Preumätic Company Ltd.         305000         4322.46         1.94           Polycab India Ltd.         54000         3337.54         1.59           Insurance         1.75         0.75         1.23           Oil         0.75         1.23         0.75				
Industrial Manufacturing Lupiter Wagons Ltd.         678000         2633.35         1.18           Undustrial Products         305000         4322.46         1.94           Kirloskar Premartic Company Ltd.         54000         3537.54         1.59           Polycab India Ltd.         54000         2353.75         1.59           Insurance         BDFC Life Insurance Co. Ltd.         336000         2736.05         1.23           Oil         36000         2736.05         1.23				
Jupiter Wagons Ltd.         678000         2633.35         1.18           Industrial Products         Industrial Products         432.246         1.94           Kirloskar Pneumatic Company Ltd.         305000         432.246         1.94           Polycab India Ltd.         54000         3537.54         1.59           Insurance         HDFC Life Insurance Co. Ltd.         336000         2736.05         1.23           Oil         3000         2736.05         1.23         1.23		72000	1757.30	0.79
Industrial Products         305000         4322.46         1,94           Kirloskar Pnematic Company Ltd.         54000         3537.54         1,59           Polycab India Ltd.         54000         3537.54         1,59           Insurance         HDFC Life Insurance Co. Ltd.         336000         2736.05         1,23           Oil         30000         2000         2736.05         1,23				
Kirloskar Pneumatic Company Ltd.         305000         4322.46         1,94           Polycab India Ltd.         54000         3537.54         1,59           Insurance         HDFC Life Insurance Co. Ltd.         336000         2736.05         1,23           Oil         0         1         1         1         1		678000	2633.35	1.18
Polycab India Ltd.         54000         3537.54         1.59           Insurance         Insurance Co. Ltd.         336000         2736.05         1.23           Oil         Oil         2000         2000         1.23				
Insurance         336000         2736.05         1.23           HDPC Life Insurance Co. Ltd.         336000         2736.05         1.23				
HDFC Life Insurance Co. Ltd. 336000 2736.05 1.23 Oil		54000	3537.54	1.59
Oil		226	2726	4.27
		336000	2/36.05	1.23
Uli India Ltd. 680351 2954.42 1.32		coo==:	2054 :-	4.77
	Oli Iliula Etu.	680351	2954.42	1.32

Company name	No. of	Market Value	% of
	Shares	Rs. Lakhs	Assets
Petroleum Products			
Reliance Industries Ltd.	567900	8521.91	3.82
Realty			
Sunteck Realty Ltd.	524371	2336.33	1.05
Godrej Properties Ltd.	81000	1897.91	0.85
Retailing			
Eternal Ltd.	2412000	6371.30	2.86
Trent Ltd.	48600	3021.71	1.36
Transport Infrastructure			
Adani Ports And Special Economic Zone Ltd.	272200	3947.44	1.77

Name Of The Instrument	Rating	Market Value Rs. Lakhs	% to Assets
Government Securities			
GOI - 6.79% (07/10/2034)	SOV	12852.41	5.76
GOI - 7.38% (20/06/2027)	SOV	3088.80	1.39
GOI - 7.27% (08/04/2026)	SOV	3035.40	1.36
GOI - 6.79% (26/12/2029)	SOV	2056.00	0.92
GOI - 6.10% (12/07/2031)	SOV	1154.06	0.52
GOI - 7.36% (12/09/2052)	SOV	1040.50	0.47
GOI - 7.26% (14/01/2029)	SOV	208.05	0.09
Government Securities Total		23435.22	10.51
Non-Convertible Debentures/Bonds			
07.80 % HDFC Bank Ltd.	CRISIL AAA	2596.36	1.16
06.40 % Jamnagar Utilities &			
Power Pvt. Ltd. (Mukesh Ambani Group)	CRISIL AAA	1495.90	0.67
07.13 % Nhpc Ltd.	ICRA AAA	1009.10	0.45
08.60 % Bharti Telecom Ltd.	CRISIL AA+	501.97	0.23
Non-Convertible Debentures/Bonds Total		5603.33	2.51
Repo		7615.51	3.42
Portfolio Total		218053.33	97.82

For Update on recovery from DHFL please refer the table incorporated in the month end portfolio of the scheme.

## 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.)	120,000	360,000	600,000	840,000	1,200,000	1,630,000
Total Value as on Jun 30, 2025 (Rs.)	127,707	468,023	888,255	1,429,998	2,438,901	4,662,643
Returns	12.24%	17.84%	15.71%	14.94%	13.59%	14.35%
Total Value of B: Crisil Hybrid 25+75 - Aggressive Index	126,657	453,774	877,529	1,452,523	2,529,261	4,499,150
B: Crisil Hybrid 25+75 - Aggressive Index	10.54%	15.66%	15.21%	15.38%	14.27%	13.89%
Total Value of AB: Nifty 50 TRI	127,829	456,731	896,353	1,495,983	2,645,900	4,679,883
AB: Nifty 50 TRI	12.43%	16.12%	16.08%	16.21%	15.11%	14.40%
(Inception date:01-Nov-2011) (First Installment date:0	1-Dec-2011	)				

Cash / Net Current Asset

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 in to consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

month has been considered.
For scheme performance refer pages 85 - 104.
\*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 105 of Factsheet.

Source: MFI Explorer

Top 10 Holdings Equity	
Issuer Name	% to NAV
HDFC Bank Ltd.	6.17
Solar Industries India Ltd.	4.04
Reliance Industries Ltd.	3.82
Bse Ltd.	3.69
Tata Consultancy Services Ltd.	3.28
Radico Khaitan Ltd.	3.13
ITC Ltd.	3.01
Eternal Ltd.	2.86
Mahanagar Gas Ltd.	2.21
Kirloskar Pneumatic Company Ltd.	1.94
Total	34.15

Market Capitalisation wise Exposure (Equity component only)		
Large Cap	47.62%	
Mid Cap	26.35%	
Small Cap	26.02%	
Market Capitalisation is as per list provided by AMFI.		



