

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Tata Retirement Savings Fund-Conservative Plan
2	Option Names (Regular & Direct)	Tata Retirement Savings Fund-Conservative Regular Plan - Growth,Tata Retirement Savings Fund-Conservative DIRECT Plan - Growth
3	Fund Type	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).
4	Riskometer (At the time of Launch)	Moderately High
5	Riskometer (as on Date)	Moderately High
6	Category as Per SEBI Categorization Circular	Retirement Fund
7	Potential Risk Class (as on date)	Not Applicable
8	Description, Objective of the scheme	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.
9	Stated Asset Allocation	Equity and Equity related instruments 0% - 30%, Debt & Money Market instruments 70% - 100%, Units of InvtTs 0% - 10%, Other Securities# 0% - 10%. # Other securities shall include: Overseas Exchange Traded Funds / Foreign Securities / Foreign Funds, Gold/Silver ETFs/ ETCs as may be permitted under the extant SEBI Regulations. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. Such investments shall be made in the schemes which are permitted by SEBI from time to time. Units of Equity Mutual funds will be considered under allocation for Equity and Equity related instruments and Units of Fixed Income mutual funds will be considered under allocation for Debt & Debt related instruments
10	Face Value	10
11	NFO Open Date	07-Oct-2011
12	NFO Close date	21-Oct-2011
13	Allotment Date	01-Nov-2011
14	Reopen Date	08-Nov-2011
15	Maturity Date (For closed-end funds)	Not Applicable
16	Benchmark (Tier 1)	CRISIL Short Term Debt Hybrid 75+25 Index
17	Benchmark (Tier 2)	Not Applicable
18	Fund Manager Name	FM-1 Sonam Udasi,FM-2 Murthy Nagarajan, FM-3 Amit Somani
19	Fund Manager Type (Primary/Comanage/Description)	FM-1 Primary,FM-2 Primary, FM-3 Assistant Fund Manager
20	Fund Manager From Date	FM-1 09-Mar-2021, FM-2 09-Mar-2021, FM-3 01-June-2026
21	Annual Expense (Stated maximum)	Regular 2.16, Direct 1.05
22	Exit Load (if applicable)	A) If redeemed / switched-out on or after attainment of retirement age i.e. 60 years of age - Nil. B) In case of Auto switch-out of units on occurrence of "Auto-switch trigger event" - Nil. C) 1% -If redeemed before 61 months from the date of allotment.
23	Custodian	Standard Chartered Bank
24	Auditor	S.R. Batliboi & CO. LLP
25	Registrar	Computer Age Management Services Limited
26	RTA Code (To be phased out)	RFCG,RFCGZ
27	Listing Details	Not Applicable
28	ISINs	INF277K01FI6,INF277K01QM5
29	AMFI Codes (To be phased out)	115944,119256
30	SEBI Codes	TATA/O/S/RET/11/06/0021
31	Minimum Application Amount	5000
32	Minimum Application Amount in multiples of Rs.	1
33	Minimum Additional Amount	1000
34	Minimum Additional Amount in multiples of Rs.	1
35	Minimum Redemption Amount in Rs.	500
36	Minimum Redemption Amount in Units	50
37	Minimum Balance Amount (if applicable)	No minimum balance required
38	Minimum Balance Amount in Units (if applicable)	No minimum unit balance required
39	Max Investment Amount	Not Applicable.
40	Minimum Switch Amount (if applicable)	For all units there is no minimum switch amount.
41	Minimum Switch Units	For all units there is no minimum switch units.
42	Switch Multiple Amount (if applicable)	Not Applicable.
43	Switch Multiple Units (if applicable)	Not Applicable.
44	Max Switch Amount	Not Applicable.
45	Max Switch Units (if applicable)	Not Applicable.
46	Swing Pricing (if applicable)	Not Applicable
47	Side-pocketing (if applicable)	Applicable.
48	SIP SWP & STP Details: Frequency	SIP-- Monthly/Monthly/Quarterly/Quarterly/Weekly/Daily (Business Days) ;STP --Monthly/Quarterly/Weekly/Daily (Business Days) ;SWP --Monthly/Quarterly/Half-yearly/Yearly
49	SIP SWP & STP Details: Minimum amount	SIP-- 500.00/1,000.00/1,000.00/1,500.00/500.00/500.00 ;STP --500.00/500.00/500.00/500.00 ;SWP - -500.00/500.00/500.00/500.00
50	SIP SWP & STP Details: In multiple of	SIP-- 1.00/1.00/1.00/1.00/1.00/1.00 ;STP --1.00/1.00/1.00/1.00 ;SWP --1.00/1.00/1.00/1.00
51	SIP SWP & STP Details: Minimum Instalments	SIP-- 12 Instalments/6 instalments/6 instalments/4 instalments/12 instalments/12 instalments ;STP --500.00 to 999.00 - 12 instalments; 1,000.00 to 1,999.00 - 6 instalments; 2,000.00 and more - 3 instalments ;SWP --1.00/1.00/1.00/1.00

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52	SIP SWP & STP Details: Dates	SIP-- Any day/Any day/Any day/Any day/Monday-Friday/All Business Days ;STP --Any day/Any day/Monday-Friday/All Business Days ;SWP --Any day/Any day/Any day/Any day
53	SIP SWP & STP Details: Maximum Amount (if any)	SIP-- 999.00/Not Applicable/Not Applicable/Not Applicable/Not Applicable/Not Applicable ;STP --Not Applicable/Not Applicable/Not Applicable/Not Applicable ;SWP --Not Applicable/Not Applicable/Not Applicable/Not Applicable