

TATA YOUNG CITIZENS' FUND

Fund positioning: An open-ended balanced scheme aimed at helping parents / guardians / well-wishers to save for the financial needs of growing children.

Average Net Assets as on 30/11/11 (₹ Lacs) : 16535.41*

Fund Essentials

Date of Allotment	October 14, 1995
Minimum Investment	₹ 500/-
Entry Load:	Nil
Exit Load: Compulsory Lock-in Option: 3% if redeemed on or before expiry of 3 years from the date of allotment. (This load will be applicable when the lock-in period expires before 3 years from the date of allotment). Anytime Exit Option: If child attains majority after 7 years from the date of allotment: If redeemed on or before expiry of 3 years from the date of allotment: 3% If redeemed after 3 years but on or before 7 years from the date of allotment: 2% If redeemed after 7 years but before child attains majority: 1% No load after the child attains majority If child attains majority before 7 years from the date of allotment: If redeemed on or before expiry of 3 years from the date of allotment: 3% If redeemed after 3 years but on or before 7 years from the date of allotment: 2% If redeemed after 7 years: Nil.	

* For the period 1st September 2011 to 30th November 2011.

NAV Details

NAV as on 30/11/11 (₹)	12.3268
NAV as on 30/11/10 (₹)	15.5108

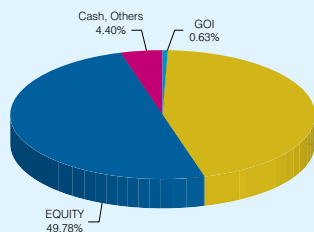
Debt Portfolio as on 30/11/11

Scrip Name	Rating	% Net Assets
State Bank Of Travancore	LAAA	3.33
Axis Bank Limited	LAAA	3.06
Yes Bank Ltd.	LAA	3.05
Union Bank Of India	AAA	2.45
HDFC Limited	AAA	8.98
Bajaj Finance Ltd	AA+	7.92
Shriram Trans. Fin. Co. Ltd	AA	6.38
Tata Capital Ltd	CAA+	4.57
Power Finance Corporation	AAA	3.04
Power Finance Corporation	LAAA	2.41
GOI - 9.15% (14/11/2024)	SOV	0.63
Total		45.82

Sectoral Allocation



Asset Allocation



Equity Portfolio as on 30/11/11

Scrip Name	% to Net Assets
Consumer Non Durable	9.07
Nestle India Ltd.	2.27
TTK Prestige Ltd	1.64
Hindustan Unilever Ltd	1.58
Jubilant Foodworks Limited	1.51
Glaxo Smithkline Beechem Con Health	0.92
Berger Paints India Ltd	0.63
Britania Industries Ltd.	0.52
Pharmaceuticals	6.47
Strides Arcolab Ltd	1.51
Lupin Ltd	1.45
Pfizer Ltd	0.94
Opto Circuits (India) Ltd	0.77
Biocon Limited	0.68
Cadila Healthcare Limited	0.65
IPCA Labs	0.47
Software	5.72
Tata Consultancy Services Limited	1.89
HCL Technologies Ltd	1.54
Oracle Financials Services Software	1.00
Eclerx Services Limited	0.67
Polaris Financial Technology Ltd.	0.62
Banks	5.39
HDFC Bank Ltd	1.89
Yes Bank Ltd.	1.50
Axis Bank Limited	0.70
ICICI Bank Ltd	0.66
Bank Of Baroda	0.64
Auto Ancillaries	4.06
Bosch Ltd	1.71
Wabco India Ltd	1.15
Goodyear India Ltd	0.67
Exide Industries Ltd	0.53
Finance	3.39
Crisil	1.09
IDFC Ltd	1.00
LIC Housing Finance Ltd	0.82
HDFC Limited	0.48
Industrial Capital Goods	1.58
Thermax Limited	1.12
Bharat Electronics Ltd.	0.46
Fertilizers	1.40
Coromandel International Ltd	1.40
Petroleum Products	1.32
Castrol India Ltd	0.67
Mangalore Refinery & Petrochemical	0.65
Power	1.15
CESC Limited	0.96
Jyoti Structures Ltd.	0.19
Textile Products	1.15
Page Industries Limited	0.59
Lovable Lingerie Ltd	0.56
Gas	0.98
Indraprastha Gas Ltd.	0.98
Cement	0.97
Grasim Industries Ltd.	0.97
Oil	0.92
Cairn India Ltd.	0.92
Minerals/ Mining	0.83
Gujarat Mineral Dev Corp Ltd.	0.83
Trading	0.83
3M India Ltd	0.83
Diversified	0.82
Aditya Birla Nuvo Ltd	0.82
Telecom - Equipment & Accessories	0.81
On Mobile Global Limited	0.81
Ferrous Metals	0.62
Jindal Steel & Power Ltd.	0.62
Auto	0.59
Tata Motors - DVR	0.59
Industrial Products	0.55
SKF Bearings India Limited	0.55
Retailing	0.51
Shoppers Stop Limited	0.51
Transportation	0.35
Cox & Kings Ltd	0.35
Consumer Durables	0.30
Whirlpool Of India Ltd	0.30
Total	49.78

Bonus History

Bonus Units in March' 1999	1:3
Bonus Units in March' 2000	1:2
Bonus Units in Nov' 2003	1:4
Bonus Units in Nov' 2007	1:2
Bonus Units in Nov' 2010	1:3
Bonus Units in Nov' 2011	1:5

Past Performance of the Scheme may or may not be sustained in future.