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.

Total Net Assets as on 30/04/10 (Rs Lacs) : 17784.36

Fund Essentials

Date of Allotment: October 14, 1995

Minimum Investment: Rs. 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 SIP Load Structure please refer Page 34

Performance at a Glance (%) CAGR

Since Inception	Last 5 years	Last 3 years	Last 1 Year
14.63	14.42	8.86	38.53

Past Performance of the Scheme may or may not be sustained in future. Benchmark Return (Crisil Balanced Index) Last 1 year 33.92%, Last 3 years 9.90%, Last 5 years 17.02%. No figures are available for other periods.

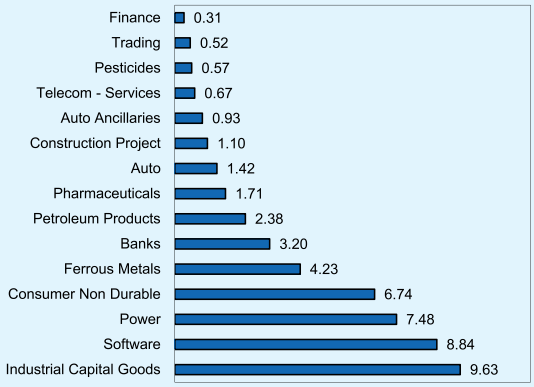
NAV Details

NAV as on 30/04/10(Rs)	19.4565
NAV as on 30/04/09(Rs)	14.0452

Debt Portfolio as on 30/04/10

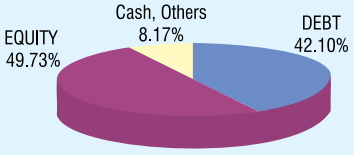
Scrip Name	Rating	Market Value (Rs. Lacs)
EXIM	LAAA	2033.77
Canara Bank	P1+	1956.80
State Bank Of Travancore	LAAA	578.68
NABARD	AAA	529.95
Axis Bank Limited	LAA+	500.00
State Bank Of Mysore	P1+	491.45
Power Finance Corporation	AAA	1400.00
TOTAL		**7490.66**

Sectoral Allocation



Asset Allocation

	Market Value (Rs. Lacs)
DEBT	7490.66
EQUITY	8848.54
Cash, Others	1445.16
Total Net Assets	**17784.36**



Portfolio as on 30/04/10

Scrip Name	Mkt. Value (Rs. Lacs)	% to Net Assets
Industrial Capital Goods	**1711.70**	**9.63**
Crompton Greaves Ltd	908.42	5.11
Thermax Limited	507.85	2.86
ABB Ltd	182.05	1.02
Bharat Heavy Electricals Ltd.	113.39	0.64
Software	**1573.88**	**8.84**
Mphasis Ltd.	680.55	3.83
Wipro Ltd	336.75	1.89
Infosys Technologies Ltd.	235.31	1.32
Tata Consultancy Services Limited	212.27	1.19
Educomp Limited	109.00	0.61
Power	**1332.41**	**7.48**
KEC International Ltd	403.79	2.27
Tata Power Company Limited	338.74	1.90
Jyoti Structures Ltd.	250.95	1.41
National Thermal Power Corp	206.95	1.16
Power Grid Corporation Of India Ltd	131.98	0.74
Consumer Non Durable	**1199.36**	**6.74**
Colgate-Palmolive India Ltd	407.41	2.29
Hindustan Unilever Ltd	298.75	1.68
ITC Ltd	198.79	1.12
Glaxo Smithkline Beechem Con Health	139.21	0.78
Titan Industries Limited	85.18	0.48
Advanta India Limited	70.02	0.39
Ferrous Metals	**752.64**	**4.23**
Jindal Steel & Power Ltd.	520.59	2.93
Tata Steel Ltd.	232.05	1.30
Banks	**568.35**	**3.20**
HDFC Bank Ltd	398.32	2.24
Punjab National Bank	170.03	0.96
Petroleum Products	**423.33**	**2.38**
Reliance Industries Ltd.	423.33	2.38
Pharmaceuticals	**304.56**	**1.71**
Lupin Ltd	304.56	1.71
Auto	**252.32**	**1.42**
Mahindra & Mahindra Ltd.	252.32	1.42
Construction Project	**196.22**	**1.10**
Larsen & Toubro Ltd.	196.22	1.10
Auto Ancillaries	**165.31**	**0.93**
Mico - Motor Industries Co. Ltd	165.31	0.93
Telecom - Services	**119.36**	**0.67**
Bharti Airtel Ltd.	119.36	0.67
Pesticides	**102.24**	**0.57**
United Phosphorus Ltd.	102.24	0.57
Trading	**92.47**	**0.52**
3M India Ltd	92.47	0.52
Finance	**54.40**	**0.31**
India Infoline Ltd	54.40	0.31
Total	**8848.54**	**49.73**

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

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