

Tata Young Citizens' Fund

(An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))



Investors understand that their principal will be at Very High Risk

As on 31st August 2021

INVESTMENT STYLE

An equity-oriented scheme that aims to create long term wealth through quality companies providing long term growth opportunities. The debt portion aims to generate regular income through quality debt securities.

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital growth. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any return.

DATE OF ALLOTMENT

October 14, 1995

FUND MANAGER

Amey Sathe (Managing Since 09-Mar-21 and overall experience of 15 years)

BENCHMARK

S&P BSE 200 TRI
Benchmark Risk-O-Meter - Very High

NAV

Direct : 44.2122
Reg : 40.6681

FUND SIZE

Rs. 270.15 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 260.47 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Total) 24.13%
Portfolio Turnover (Equity component only) 24.13%

EXPENSE RATIO**

Direct 2.03
Regular 2.72

**Note: The rates specified are actual month end expenses charged as on Aug 31, 2021. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

VOLATILITY MEASURES ^ FUND BENCHMARK

	FUND	BENCHMARK
Std. Dev (Annualised)	20.82	22.56
Sharpe Ratio	0.17	0.17
Portfolio Beta	0.91	1.00
R Squared	0.97	1.00
Treynor	1.15	1.11
Jenson	0.04	NA

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 3.38% as on Aug 31, 2021
For calculation methodology please refer to Pg 70

MINIMUM INVESTMENT/ MUL TPLES FOR NEW INVESTMENT

Rs. 500/- and in multiples of Rs. 500/- thereafter.

ADDITIONAL INVESTMENT/ MUL TPLES FOR EXISTING INVESTORS

Rs. 500/- and in multiples of Rs. 500/- thereafter.

LOAD STRUCTURE

Entry Load : Not Applicable

Exit Load : Compulsory Lock-in Option: 5 years or till the child attains age of majority (whichever is earlier). If redeemed before child attains 18 years of age, Exit load is 1% (Effective from May 3, 2018)

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



PORTFOLIO

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
Equity & Equity Related Total		26724.88	98.90
Auto Ancillaries			
MRF Ltd.	720	574.15	2.13
Banks			
ICICI Bank Ltd.	277000	1991.77	7.37
HDFC Bank Ltd.	102200	1616.19	5.98
Kotak Mahindra Bank Ltd.	43600	764.61	2.83
Axis Bank Ltd.	82500	648.86	2.40
Karur Vysa Bank Ltd.	725000	318.64	1.18
Dcb Bank Ltd.	336000	309.62	1.15
Capital Markets			
Uti Asset Management Company Ltd.	50000	597.68	2.21
Cement			
Ultratech Cement Ltd.	5900	462.11	1.71
ACC Ltd.	17000	410.24	1.52
Chemicals			
Deepak Nitrite Ltd.	22000	502.39	1.86
Construction Project			
Larsen & Toubro Ltd.	26000	434.77	1.61
Consumer Durables			
Titan Company Ltd.	37000	710.99	2.63
Greenply Industries Ltd.	224000	401.07	1.48
Amber Enterprises India Ltd.	11500	332.91	1.23
Consumer Non Durables			
Hindustan Unilever Ltd.	22300	607.47	2.25
ITC Ltd.	250000	528.25	1.96
Tata Consumer Products Ltd.	50000	432.48	1.60
Marico Ltd.	72000	392.00	1.45
United Spirits Ltd.	51000	364.73	1.35
3M India Ltd.	1200	292.70	1.08
Finance			
Housing Development Finance Corporation Ltd.	26800	750.00	2.78
Gas			
Gujarat Gas Ltd.	71650	517.89	1.92
Indraprastha Gas Ltd.	63000	343.89	1.27

Company name	No. of Shares	Market Value Rs. Lakhs	% of Assets
Industrial Capital Goods			
Thermax Ltd.	20991	295.46	1.09
Industrial Products			
Grindwell Norton Ltd.	31000	400.19	1.48
Insurance			
ICICI Lombard General Insurance Co. Ltd.	27000	430.54	1.59
HDFC Life Insurance Co. Ltd.	44000	315.81	1.17
Paper			
Century Textiles & Industries Ltd.	54000	419.85	1.55
Pesticides			
Bayer Cropscience Ltd.	5900	327.00	1.21
Petroleum Products			
Reliance Industries Ltd.	78000	1761.36	6.52
Pharmaceuticals			
Divi Laboratories Ltd.	10400	538.05	1.99
Dr Reddys Laboratories Ltd.	9600	451.59	1.67
Alkem Laboratories Ltd.	10700	415.01	1.54
Sun Pharmaceutical Industries Ltd.	52000	412.91	1.53
Sanofi India Ltd.	4000	360.55	1.33
Retailing			
Avenue Supermarts Ltd.	9700	383.62	1.42
Software			
Infosys Ltd.	87500	1493.14	5.53
Tata Consultancy Services Ltd.	32000	1211.66	4.49
Wipro Ltd.	100000	640.95	2.37
Persistent Systems Ltd.	16275	540.66	2.00
Mindtree Ltd.	14700	533.21	1.97
Birlasoft Ltd.	122000	508.86	1.88
Telecom - Services			
Bharti Airtel Ltd.	103000	683.97	2.53
Transportation			
Gujarat Pipavav Port Ltd.	290000	295.08	1.09
Repo		345.38	1.28
Portfolio Total		27070.26	100.21
Net Current Liabilities		-55.73	-0.21
Net Assets		27014.53	100.00

^ Exposure less than 1% has been clubbed under Other Equities

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	3,070,000
Total Value as on Aug 31, 2021 (Rs.)	154,386	554,898	948,175	1,421,623	2,440,979	21,534,590
Returns	57.09%	30.22%	18.36%	14.76%	13.60%	13.00%
Total Value of B: S&P BSE 200 TRI	152,075	546,176	990,022	1,550,637	2,842,533	5,794,012
B: S&P BSE 200 TRI	53.03%	29.04%	20.13%	17.20%	16.44%	14.13%
Total Value of AB: S&P BSE Sensex TRI	149,730	534,070	996,767	1,550,456	2,773,322	28,279,887
AB: S&P BSE Sensex TRI	48.93%	27.37%	20.41%	17.20%	15.98%	15.15%

(Inception date :14-Oct-1995) (First Installment date : 01-Feb-1996)

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.

For scheme performance refer pages 54 - 68.

*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 69 of Factsheet.

Source: MFI Explorer

Top 10 Holdings Equity

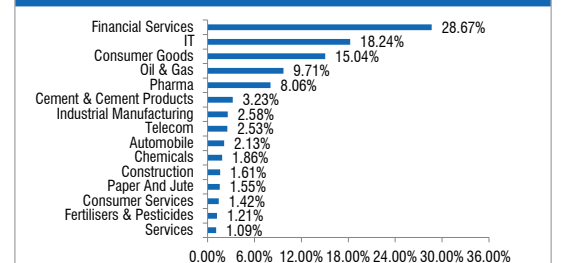
Issuer Name	% to NAV
ICICI Bank Ltd.	7.37
Reliance Industries Ltd.	6.52
HDFC Bank Ltd.	5.98
Infosys Ltd.	5.53
Tata Consultancy Services Ltd.	4.49
Kotak Mahindra Bank	2.83
HDFC Ltd.	2.78
Titan Company Ltd.	2.63
Bharti Airtel Ltd.	2.53
Axis Bank Ltd.	2.40
Total	43.06

Market Capitalisation wise Exposure (Equity component only)

Large Cap	67.46%
Mid Cap	19.13%
Small Cap	13.41%

Market Capitalisation is as per list provided by AMFI.

Sector Allocation



NAV Movement

