

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))

As on 31st July 2022



Investors understand that their principal will be at Very High Risk



Benchmark Riskometer is at Very High Risk

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

Nifty 500 TRI

NAV

Direct : 43.4352
Reg : 39.7185

FUND SIZE

Rs. 256.62 (Rs. in Cr.)

MONTHLY AVERAGE AUM

Rs. 246.89 (Rs. in Cr.)

TURN OVER

Portfolio Turnover (Equity component only) 7.37%

EXPENSE RATIO**

Direct 1.81
Regular 2.56

**Note: The rates specified are actual month end expenses charged as on Jul 31, 2022. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.

VOLATILITY MEASURES ^ FUND BENCHMARK

| | | |
|-----------------------|-------|-------|
| Std. Dev (Annualised) | 20.34 | 22.62 |
| Sharpe Ratio | 0.20 | 0.19 |
| Portfolio Beta | 0.89 | 1.00 |
| R Squared | 0.97 | 1.00 |
| Treynor | 1.28 | 1.23 |
| Jenson | 0.05 | NA |

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 5.25% as on Jul 29, 2022

For calculation methodology please refer to Pg 74

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 | | 25335.10 | 98.70 |
| Aerospace And Defense | | | |
| Data Patterns (India) Ltd. | 34336 | 266.50 | 1.04 |
| Agricultural Food & Other Products | | | |
| Tata Consumer Products Ltd. | 50000 | 405.83 | 1.58 |
| Auto Components | | | |
| MRF Ltd. | 720 | 603.49 | 2.35 |
| Banks | | | |
| ICICI Bank Ltd. | 265000 | 2169.29 | 8.45 |
| HDFC Bank Ltd. | 102200 | 1465.75 | 5.71 |
| Kotak Mahindra Bank Ltd. | 43600 | 789.31 | 3.08 |
| Axis Bank Ltd. | 82500 | 597.92 | 2.33 |
| Karur Vysa Bank Ltd. | 725000 | 425.94 | 1.66 |
| Indian Bank | 200000 | 353.00 | 1.38 |
| Dbc Bank Ltd. | 336000 | 299.38 | 1.17 |
| Beverages | | | |
| United Spirits Ltd. | 51000 | 397.29 | 1.55 |
| Capital Markets | | | |
| Uti Asset Management Company Ltd. | 50000 | 346.88 | 1.35 |
| Cement & Cement Products | | | |
| Ultratech Cement Ltd. | 5900 | 386.14 | 1.50 |
| ACC Ltd. | 17000 | 378.66 | 1.48 |
| Chemicals & Petrochemicals | | | |
| Deepak Nitrite Ltd. | 19500 | 374.28 | 1.46 |
| Linde India Ltd. | 7500 | 272.95 | 1.06 |
| Construction | | | |
| Larsen & Toubro Ltd. | 26000 | 470.09 | 1.83 |
| Consumer Durables | | | |
| Titan Company Ltd. | 29200 | 686.80 | 2.68 |
| Greenply Industries Ltd. | 224000 | 408.58 | 1.59 |
| Amber Enterprises India Ltd. | 11500 | 286.78 | 1.12 |
| Metro Brands Ltd. | 40000 | 255.90 | 1.00 |
| Diversified | | | |
| 3M India Ltd. | 1200 | 272.91 | 1.06 |
| Diversified Fmcg | | | |
| ITC Ltd. | 250000 | 757.63 | 2.95 |
| Hindustan Unilever Ltd. | 22300 | 588.14 | 2.29 |
| Electrical Equipment | | | |
| Thermax Ltd. | 23100 | 475.41 | 1.85 |

| Company name | No. of Shares | Market Value Rs. Lakhs | % of Assets |
|---|---------------|------------------------|---------------|
| Fertilizers & Agrochemicals | | | |
| Bayer Cropscience Ltd. | 5900 | 311.79 | 1.22 |
| Finance | | | |
| Housing Development Finance Corporation Ltd | 26800 | 637.25 | 2.48 |
| IT - Software | | | |
| Infosys Ltd. | 87500 | 1355.99 | 5.28 |
| Tata Consultancy Services Ltd. | 31214 | 1030.66 | 4.02 |
| Wipro Ltd. | 100000 | 423.70 | 1.65 |
| Mindtree Ltd. | 10400 | 355.00 | 1.38 |
| Persistent Systems Ltd. | 9000 | 326.96 | 1.27 |
| Birlasoft Ltd. | 92000 | 309.12 | 1.20 |
| Industrial Products | | | |
| Grindwell Norton Ltd. | 28000 | 491.93 | 1.92 |
| Insurance | | | |
| ICICI Lombard General Insurance Co. Ltd. | 27000 | 329.37 | 1.28 |
| HDFC Life Insurance Co. Ltd. | 47000 | 261.09 | 1.02 |
| Paper, Forest & Jute Products | | | |
| Century Textiles & Industries Ltd. | 54000 | 453.36 | 1.77 |
| Personal Products | | | |
| Marico Ltd. | 72000 | 372.96 | 1.45 |
| Petroleum Products | | | |
| Reliance Industries Ltd. | 65000 | 1631.14 | 6.36 |
| Pharmaceuticals & Biotechnology | | | |
| Sun Pharmaceutical Industries Ltd. | 52000 | 490.46 | 1.91 |
| Dr Reddys Laboratories Ltd. | 9600 | 392.67 | 1.53 |
| Alkem Laboratories Ltd. | 10700 | 345.09 | 1.34 |
| Divi Laboratories Ltd. | 9000 | 344.85 | 1.34 |
| Retailing | | | |
| Avenue Supermarts Ltd. | 9700 | 411.65 | 1.60 |
| Telecom - Services | | | |
| Bharti Airtel Ltd. | 88000 | 596.60 | 2.32 |
| Transport Infrastructure | | | |
| Gujarat Pipavav Port Ltd. | 340000 | 265.37 | 1.03 |
| Other Equities ^ | | 463.24 | 1.81 |
| Repo | | 290.11 | 1.13 |
| Portfolio Total | | 25625.21 | 99.86 |
| Cash / Net Current Asset | | 36.51 | 0.14 |
| Net Assets | | 25661.72 | 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.) | 1,20,000 | 3,60,000 | 6,00,000 | 8,40,000 | 12,00,000 | 31,80,000 |
| Total Value as on Jul 31, 2022 (Rs.) | 1,18,600 | 4,74,157 | 8,46,443 | 12,79,836 | 21,53,254 | 2,11,40,014 |
| Returns | -2.19% | 18.83% | 13.77% | 11.85% | 11.27% | 12.22% |
| Total Value of B: Nifty 500 TRI | 1,21,640 | 4,90,876 | 8,89,409 | 14,21,995 | 25,35,886 | 3,47,79,069 |
| B: Nifty 500 TRI | 2.58% | 21.32% | 15.79% | 14.80% | 14.33% | 15.10% |
| Total Value of AB: S&P BSE Sensex TRI | 1,22,231 | 4,74,861 | 8,84,062 | 14,30,341 | 24,82,688 | 2,87,21,693 |
| AB: S&P BSE Sensex TRI | 3.51% | 18.93% | 15.54% | 14.97% | 13.94% | 14.46% |

(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 58 - 72.

*B: Benchmark, AB: Additional Benchmark; For Scheme Risk-O-Meter and Scheme Benchmark Risk-O-Meter please refer page number 73 of Factsheet.

Source: MFI Explorer

Top 10 Holdings Equity

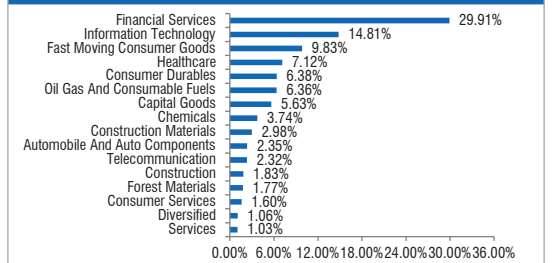
| Issuer Name | % to NAV |
|--------------------------------|--------------|
| ICICI Bank Ltd. | 8.45 |
| Reliance Industries Ltd. | 6.36 |
| HDFC Bank Ltd. | 5.71 |
| Infosys Ltd. | 5.28 |
| Tata Consultancy Services Ltd. | 4.02 |
| Kotak Mahindra Bank | 3.08 |
| ITC Ltd. | 2.95 |
| Titan Company Ltd. | 2.68 |
| HDFC Ltd. | 2.48 |
| MRF Ltd. | 2.35 |
| Total | 43.36 |

Market Capitalisation wise Exposure (Equity component only)

| | |
|-----------|--------|
| Large Cap | 69.17% |
| Mid Cap | 16.77% |
| Small Cap | 14.06% |

Market Capitalisation is as per list provided by AMFI.

Sector Allocation



NAV Movement

