

ELSS FUNDS

| Scheme Name | DSP ELSS Tax Saver Fund | Quant ELSS Tax Saver Fund | Bandhan ELSS Tax Saver Fund | WhiteOak ELSS Tax Saver Fund | Kotak ELSS Tax Saver Fund | Motil Oswal ELSS Tax Saver Fund |
|--|--|---|--|--|---|---|
| AUM(In Crs) | 16,218 | 10,404.84 | 6,596.51 | 341.11 | 5,862.55 | 3,816.77 |
| Inception Date | 18 January 2007 | 08 March 2000 | 26 December 2008 | 14 October 2022 | 23 November 2005 | 21 January 2015 |
| Funds Returns (%) | | | | | | |
| 1 Yr - | 16.63 | -5.27 | 2.79 | 14.40 | 4.59 | 10.60 |
| 3 Yr - | 17.88 | 13.30 | 12.95 | - | 13.74 | 21.75 |
| 5 Yr - | 28.90 | 36.93 | 30.40 | - | 25.28 | 27.52 |
| Since Inception | 15.18 | 15.04 | 17.67 | 20.79 | 12.99 | 16.06 |
| Benchmark Returns (%) Nifty 500-TRI | | | | | | |
| 1 Yr - | 6.37 | 6.37 | 6.37 | 6.37 | 6.37 | 6.37 |
| 3 Yr - | 14.41 | 14.41 | 14.41 | 14.41 | 14.41 | 14.41 |
| 5 Yr - | 26.18 | 26.18 | 26.18 | 26.18 | 26.18 | 26.18 |
| M Cap Allocation(%) | | | | | | |
| Large Cap - | 63.58% | 84.87% | 68.02% | 51.26% | 72.61% | 27.04% |
| Mid Cap - | 17.71% | 5.94% | 12.05% | 12.98% | 15.61% | 38.76% |
| Other | 5.34% | 2.31% | 6.83% | 8.98% | 2.72% | 4.55% |
| Small Cap - | 13.37% | 6.89% | 13.09% | 26.77% | 9.06% | 29.65% |
| Top 5 Holdings(%) | Hdfc Bank Ltd.-7.28% Icici Bank Ltd.-6.08% Tri-Party Repo (Treps)-5.1% Axis Bank Ltd.-4.99% State Bank Of India-4.23% | Reliance Industries Ltd.-9.78% Adani Power Ltd.-6.89% Jio Financial Services Ltd.-6.49% Larsen & Toubro Ltd.-6.37% Samvardhana Motherson International Ltd.-6.31% | Hdfc Bank Ltd.-7.9% Tri-Party Repo (Treps)-7.41% Reliance Industries Ltd.-6.19% Icici Bank Ltd.-5.52% Axis Bank Ltd.-4.84% | Icici Bank Ltd.-8.24% Hdfc Bank Ltd.-6.82% Kotak Mahindra Bank Ltd.-3.09% Clearing Corporation Of India Ltd.-2.96% Bharti Airtel Ltd.-2.43% | Hdfc Bank Ltd.-9.36% Icici Bank Ltd.-5.98% Infosys Ltd.-4.82% State Bank Of India-3.55% Axis Bank Ltd.-3.29% | Trent Ltd.-5.93% Eternal Ltd.-5.24% Amber Enterprises India Ltd.-4.44% Gujarat Fluorochemicals Ltd.-4.31% Kaynes Technology India Ltd.-3.7% |
| Top 5 Sectors(%) | Bank-27.46% Healthcare-9.73% Automobile & Ancillaries-7.24% It-6.41% Finance-6.37% | Power-15.99% Crude Oil-13.46% Healthcare-10.28% Finance-10.22% Fmcg-9.34% | Bank-22.81% Miscellaneous-7.41% Automobile & Ancillaries-7.17% Crude Oil-7.12% It-7.04% | Bank-19.81% Finance-14.35% It-9.67% Healthcare-8.1% Capital Goods-6.34% | Bank-25.21% It-11.61% Crude Oil-6.16% Infrastructure-6% Automobile & Ancillaries-4.66% | Capital Goods-28.38% Finance-16.53% Retailing-11.18% Electricals-6.82% Consumer Durables-6.68% |
| Alpha (%) (3 Yrs) | 0.33 | -0.05 | 0.04 | 0.36 | 0.05 | 0.47 |
| Beta (3 Yrs) | 0.96 | 1.14 | 0.92 | 0.99 | 0.94 | 1.14 |
| Sharpe (3 Yrs) | 0.28 | 0.18 | 0.21 | 0.32 | 0.21 | 0.26 |
| Sortino Ratio (3 Yrs) | 0.58 | 0.34 | 0.40 | 0.62 | 0.39 | 0.44 |
| SD (%) (3 Yrs) | 14.53 | 18.61 | 13.89 | 13.59 | 14.53 | 19.28 |
| Shortlisting Parameters | 1) The fund has secured the position in the top quartile across all tenures. 2) Since the fund manager Mr. Rohit Singhania took over the fund in July 2015, as on August 2024, the fund has delivered an annualized return of 18% outperforming the benchmark and category average. | 1) The fund consistently remains the top performer in the last 5 & 10 years. 2) The fund has delivered the highest risk-adjusted return. 3) Exponential growth (more than 200%) of AUM in last 3 consecutive years. | 1) Fund has outperaced its category average by approx 4% over the 5-year period. 2) Maintained downside ratio below the category average. 3) Having a relatively higher allocation towards small-cap stocks contributes to generating better returns over the long term. | 1) Since Inception, the fund has generated approx 21% annualized return and outperaced the category average by 5.5%. 2) Balanced Portfolio with blend of factors like Value, Growth, Cyclical, Defensive stocks and Domestic and Export Oriented Sectors can help improving consistency of the performance. | 1) The fund has generated a significant alpha over its benchmark over 3 year and 5 year period. 2) The risk ratios of the fund are positively placed inline with the returns. 3) The fund is one of the oldest in its category and has generated significant returns over time for wealth creation. | 1) The fund has outperformed the benchmark and category average over 1, 2, 3, 5 years consistently. 2) Aditya Khemani is managing the fund from the last 4 years & posses experience of more than 15 years in the Indian capital market. |
| Fund Managers | Rohit Singhania | Vasav Sahgal;Ankit A. Pande | Daylynn Pinto;Ritika Behera | Ramesh Mantri;Piyush Baranwal;Trupti Agrawal | Harsha Upadhyaya | Niket Shah;Rakesh Shetty;Ajay Khandelwal |
| Exit Load | Lock in period of 3 years | Lock in period of 3 years | Lock in period of 3 years | Lock in period of 3 years | Lock in period of 3 years | Lock in period of 3 years |
| Expense Ratio | 1.65% | 1.67% | 1.77% | 2.34% | 1.78% | 1.85% |

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