

ELSS FUNDS

Scheme Name	<u>DSP ELSS Tax Saver Fund</u>	<u>Quant ELSS Tax Saver Fund</u>	<u>Bandhan ELSS Tax Saver Fund</u>	<u>WhiteOak ELSS Tax Saver Fund</u>	<u>Kotak ELSS Tax Saver Fund</u>	<u>Motil Oswal ELSS Tax Saver Fund</u>
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 outpaced 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 outpaced 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%

****Mutual Fund Distribution Services are offered through AMFI-registered Mutual Fund Distributor. Centricity Financial Distribution Private Limited, AMFI Registration Number - ARN 189274, with initial registration dated 26.10.2021 and current validity of ARN until 25.10.2027, disclaims any responsibility for losses or damages arising from investments made in mutual funds distributed through its services. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Centricity Financial Distribution Private Limited does not guarantee or assure any specific returns on investments and does not assume any liability for the performance of mutual fund schemes. Investors are advised to consider their individual risk tolerance, investment objectives, and financial situation before investing. It is recommended to consult with a financial advisor to ensure that the chosen mutual fund products align with the investor's needs and goals.**