

## SECTORAL FUNDS

<b>Scheme Name</b>	<b><a href="#">Franklin India Technology Fund</a></b>	<b><a href="#">Tata Digital India Fund</a></b>	<b><a href="#">Tata Banking Financial Services Fund</a></b>	<b><a href="#">Invesco India Financial Services Fund</a></b>	<b><a href="#">Mirae Asset Healthcare Fund</a></b>	<b><a href="#">Nippon India Pharma Fund</a></b>
<b>AUM(In Crs)</b>	1,995.80	12,255.16	3,225.32	1,598.82	2,770.84	8,264.71
<b>Inception Date</b>	22 August 1998	28 December 2015	28 December 2015	14 July 2008	02 July 2018	05 June 2004
<b><u>Funds Returns (%)</u></b>						
<b>1 Yr -</b>	-1.46%	-9.74%	17.52%	15.07%	-3.39%	-3.34%
<b>3 Yr -</b>	24.08%	15.83%	16.00%	20.18%	21.64%	21.66%
<b>5 Yr -</b>	15.61%	15.78%	15.34%	17.44%	14.99%	15.01%
<b>Since Inception</b>	18.64%	17.12%	16.26%	16.56%	19.55%	19.97%
<b><u>Benchmark Returns (%) Nifty 500-TRI</u></b>						
<b>1 Yr -</b>	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%
<b>3 Yr -</b>	16.68%	16.68%	16.68%	16.68%	16.68%	16.68%
<b>5 Yr -</b>	16.87%	16.87%	16.87%	16.87%	16.87%	16.87%
<b><u>M Cap Allocation(%)</u></b>						
<b>Large Cap -</b>	55.25%	61.18%	67.88%	57.47%	39.70%	38.67%
<b>Mid Cap -</b>	15.55%	13.93%	14.11%	14.21%	33.78%	26.54%
<b>Other</b>	21.61%	6.92%	3.19%	8.28%	0.54%	2.63%
<b>Small Cap -</b>	7.59%	17.98%	14.81%	20.04%	25.97%	32.15%
<b>Top 5 Holdings(%)</b>	Infosys Ltd.-18.16%	Infosys Ltd.-17.74%	HDFC Bank Ltd.-18.44%	ICICI Bank Ltd.-17.86%	Sun Pharmaceutical Industries Ltd.-12.44%	Sun Pharmaceutical Industries Ltd.-13.02%
	Bharti Airtel Ltd.-17.44%	Tata Consultancy Services Ltd.-11.81%	ICICI Bank Ltd.-15.61%	HDFC Bank Ltd.-17.60%	Divi's Laboratories Ltd.-8.57%	Lupin Ltd.-7.36%
	HCL Technologies Ltd.-7.28%	Tech Mahindra Ltd.-9.28%	Axis Bank Ltd.-8.54%	Multi Commodity Exchange Of India Ltd.-6.42%	Glenmark Pharmaceuticals Ltd.-6.91%	Divi's Laboratories Ltd.-6.58%
	Eternal Ltd.-6.30%	Wipro Ltd.-7.04%	State Bank Of India-8.13%	Axis Bank Ltd.-5.13%	Apollo Hospitals Enterprise Ltd.-5.80%	Cipla Ltd.-6.39%
	Tata Consultancy Services Ltd.-6.07%	HCL Technologies Ltd.-5.94%	Bajaj Finserv Ltd.-3.23%	Karur Vysya Bank Ltd.-3.86%	Cipla Ltd.-5.55%	Dr. Reddy's Laboratories Ltd.-6.02%
<b>Top 5 Sectors(%)</b>	IT-51.12%	IT-79.05%	Bank-63.16%	Bank-52.81%	Healthcare-96.2%	Healthcare-92.74%
	Telecom-17.44%	Retailing-5.91%	Finance-20.48%	Finance-34.39%	Miscellaneous-1.60%	Retailing-3.54%
	Retailing-11.95%	Miscellaneous-5.19%	Insurance-10.17%	Business Services-4.29%	Chemicals-1.22%	Miscellaneous-1.64%
	Others-11.73%	Telecom-3.42%	Others-3.11%	Insurance-3.34%	Business Services-1.13%	Business Services-1.09%
	Finance-5.08%	Hospitality-1.73%	IT-3.00%	IT-3.30%	Others-0.14%	Others-0.99%
<b>Alpha (%) (3 Yrs)</b>	1.02	0.32	0.24	0.55	-0.13	-0.04
<b>Beta (3 Yrs)</b>	0.81	0.84	0.93	0.87	0.98	0.92
<b>Sharpe (3 Yrs)</b>	0.38	0.23	0.26	0.33	0.35	0.37
<b>Sortino Ratio (3 Yrs)</b>	0.79	0.45	0.57	0.69	0.80	0.84
<b>SD (%) (3 Yrs)</b>	15.47	17.71	13.13	13.22	14.32	13.64
<b>Shortlisting Parameters</b>	1)The fund follows a disciplined bottom-up stock picking process, blending large-cap IT services with high-growth tech and communication stocks to balance growth and risk within the tech theme.	1)The team combines macro-tech insights with bottom-up stock selection to navigate cyclical trends and identify long-term growth opportunities within the digital/technology theme.	1)The fund invests predominantly in banks, NBFCs, insurance and financial service companies, aiming to benefit from India's rising credit penetration, formalization of the economy and long-term financialization theme.	1)The fund adopts both top-down macro views on the financial sector and bottom-up fundamental analysis to pick financially strong companies with good growth prospects and attractive valuations.	1) The fund invests at least 80% in healthcare, pharma, hospitals, diagnostics and allied subsectors to capture long-term secular growth from increased spending on health infrastructure and medicines in India.	1)A sectoral equity fund that invests predominantly in pharmaceuticals, biotech, hospitals and related healthcare companies to capture long-term growth from structural demand in healthcare and drug exports.
	2) The Fund has delivered a annualized average return of more than 24% over 3 years time horizon, which is relatively higher than the category average.	2) Since launch, the fund has delivered solid compounded annual returns roughly every 5 years, reflecting its ability to benefit from technology sector growth over long horizons.	2)The fund follows a bottom-up approach, focusing on financially strong companies with healthy balance sheets, consistent earnings growth and strong management quality across the financial sector.	2) Besides pure banking stocks, the fund investment universe may include NBFC's, Insurance companies, AMC, Rating Companies, Housing Finance Companies etc.	2) The strategy blends bottom-up fundamental analysis with flexible market cap allocation, focusing on companies with strong growth prospects & competitive positioning within healthcare.	2)It invests across domestic pharma, international markets & CRAMS segments with a mix of deep value names and high-growth businesses, blending large cap stability with mid cap growth potential.
	3)The fund Manger, Mr. R. Janakiraman is the CIO (Equity) at Franklin with over 27 years of investment management experience, leading several flagship equity funds and mentoring portfolio managers.	3)It is managed by Meeta Shetty (CFA), bringing strong sector research depth and disciplined stock selection within the technology space.	3)The Portfolio positioning is actively adjusted based on credit cycles, interest rate trends and valuation comfort, helping manage downside risks while capturing sector upswings.	3)Typically holding ~15-30 stocks across the financial spectrum, the strategy maintains concentration for potential alpha but retains flexibility to adjust based on valuation and financial cycle outlook.	3) Beyond traditional pharma, investments may include healthcare services, medical equipment and specialty chemicals, allowing the manager to capture broad thematic opportunities across the ecosystem.	3)The fund is managed by Mr. Sailesh Raj Bhan, who has over 20 years of experience. He has successfully managed several funds at this AMC, and his steady performance has helped place them among the top performers.
<b>Fund Managers</b>	R. Janakiraman	Meeta Shetty;Kapil Malhotra;	Kapil Malhotra	Hiten Jain;Dhimant Kothari;	Vrijesh Kasera	Sailesh Raj Bhan
<b>Exit Load</b>	1% of redemption within 365 days	0.25% for redemption within 30 days	0.25% for redemption within 30 days	Nil upto 10% & 1% for remaining within 365 days.	1% of redemption within 365 days	1% for redemption within 30 days
<b>Expense Ratio</b>	2.06%	1.68%	1.88%	2.09%	1.93%	1.82%

\*\*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.