

<b>Scheme Name</b>	<b><u>SBI ELSS Tax Saver Fund</u></b>	<b><u>Bandhan ELSS Tax Saver Fund</u></b>	<b><u>WhiteOak ELSS Tax Saver Fund</u></b>	<b><u>Kotak ELSS Tax Saver Fund</u></b>	<b><u>Motilal Oswal ELSS Tax Saver Fund</u></b>
<b>AUM(In Crs)</b>	32,608.80	7,333.38	448.30	6,452.11	4,341.48
<b>Inception Date</b>	31 March 1993	26 December 2008	14 October 2022	23 November 2005	21 January 2015
<b><u>Funds Returns (%)</u></b>					
<b>1 Yr -</b>	6.60%	7.97%	3.22%	1.77%	-9.07%
<b>3 Yr -</b>	23.95%	16.12%	20.46%	15.27%	22.51%
<b>5 Yr -</b>	21.70%	19.48%	-	16.89%	19.85%
<b>Since Inception</b>	16.30%	17.65%	19.49%	13.02%	15.94%
<b><u>Benchmark Returns (%) Nifty 500-TRI</u></b>					
<b>1 Yr -</b>	7.76%	7.76%	7.76%	7.76%	7.76%
<b>3 Yr -</b>	16.68%	16.68%	16.68%	16.68%	16.68%
<b>5 Yr -</b>	16.87%	16.87%	16.87%	16.87%	16.87%
<b><u>M Cap Allocation(%)</u></b>					
<b>Large Cap -</b>	58.42%	68.29%	51.92%	72.30%	15.54%
<b>Mid Cap -</b>	19.20%	15.42%	10.07%	18.41%	42.59%
<b>Other</b>	7.94%	4.93%	4.70%	0.94%	9.68%
<b>Small Cap -</b>	14.44%	11.36%	33.30%	8.35%	32.19%
<b>Top 5 Holdings(%)</b>	HDFC Bank Ltd.-8.69% Tri-Party Repo (TREPS)-7.94% Reliance Industries Ltd.-5.43% Tata Steel Ltd.-3.42% ICICI Bank Ltd.-3.05%	HDFC Bank Ltd.-7.97% Reliance Industries Ltd.-7.07% Tri-Party Repo (TREPS)-4.97% ICICI Bank Ltd.-4.94% Tata Consultancy Services Ltd.-4.81%	ICICI Bank Ltd.-7.63% HDFC Bank Ltd.-7.09% Bharti Airtel Ltd.-3.06% Mahindra & Mahindra Ltd.-2.77% Kotak Mahindra Bank Ltd.-2.58%	HDFC Bank Ltd.-9.22% State Bank Of India-4.8% ICICI Bank Ltd.-4.79% Bharti Airtel Ltd.-3.85% Infosys Ltd.-3.45%	Multi Commodity Exchange Of India Ltd.-6.65% Eternal Ltd.-5.12% Piramal Finance Ltd.-4.88% Muthoot Finance Ltd.-4.8% PTC Industries Ltd.-4.29%
<b>Top 5 Sectors(%)</b>	Bank-22.68% Automobile & Ancillaries-8.41% Crude Oil-8.21% Miscellaneous-7.94% IT-7.43%	Bank-25.12% IT-10.77% Crude Oil-7.43% Automobile & Ancillaries-6.12% Finance-5.78%	Bank-21.01% Finance-12.41% IT-9.04% Automobile & Ancillaries-8.41% Healthcare-8.4%	Bank-25.28% IT-8.73% Automobile & Ancillaries-7.94% Crude Oil-7.28% Finance-5.34%	Finance-23.21% Capital Goods-22.95% Automobile & Ancillaries-9.89% IT-9.68% Retailing-5.12%
<b>Alpha (%) (3 Yrs)</b>	0.68	0.19	0.46	-0.01	0.25
<b>Beta (3 Yrs)</b>	0.93	0.96	1.05	0.93	1.29
<b>Sharpe (3 Yrs)</b>	0.44	0.31	0.36	0.27	0.29
<b>Sortino Ratio (3 Yrs)</b>	1.01	0.61	0.72	0.51	0.49
<b>SD (%) (3 Yrs)</b>	12.10	11.10	12.87	12.16	19.00
<b>Shortlisting Parameters</b>	1) The fund is broadly diversified across key sectors ; Financials, Energy, Metals & Mining, IT, Healthcare and Consumer themes.This diversified sector exposure reduces concentration risk and allows the fund to capture broad economic drivers.  2) The fund has delivered strong performance with ~24% & ~22% annualised over 3and 5year.  3)It is Managed by Mr. Milind Agrawal with over 12-14+ years of experience in the financial services industry.	1) The portfolio is positioned around a GARP philosophy, with portfolio earnings growth estimates moderately above benchmark and valuation metrics aligned or slightly better on PEG.  2)It has maintained downside ratio below the category average.  3)It is a large-cap tilt with selective mid/small exposure balances stability with growth potential,critical for tax-saving funds where capital preservation and upside both matter.	1) Since Inception, the fund has generated ~20% annualized return and outpaced the category average by ~ 5%.  2) It is a balanced portfolio with blend of factors like Value, Growth, Cyclical, Defensive stocks and Domestic and Export Oriented Sectors.  3)The fund shows competitive risk-adjusted statistics such as a higher sharpe and moderate standard deviation.	1) The risk ratios of the fund are positively placed inline with the returns.  2)The fund is one of the oldest in it's category and has generated significant returns over time for wealth creation.  3)It is managed by Harsha Upadhyaya, employing a bottom-up stock-picking approach with valuation discipline, combining growth potential with quality stock selection.	1) The fund has outperformed the benchmark and category average over 2, 3, 5 and 10 years consistently.  2)It primarily invests in large and mid-cap stocks, aiming to combine stability of large caps with higher growth potential from mid caps to optimize returns.  3)The fund manager Mr.Ajay Khandelwal has over decade of experience in managing investments across different asset classes. He handles various equity funds at Motilal Oswal.
<b>Fund Managers</b>	Milind Agrawal	Daylynn Pinto;Ritika Behera	Ramesh Mantri;Piyush Baranwal;Trupti Agrawal	Harsha Upadhyaya	Niket Shah;Rakesh Shetty;Ajay Khandelwal
<b>Exit Load</b>	Lock in period of 3 years	Lock in period of 3 years	Lock in period of 3 years	0.50% for redemption within 30 days	Lock in period of 3 years
<b>Expense Ratio</b>	1.57%	1.74%	2.33%	1.75%	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.