

# ELSS FUNDS

<b>Scheme Name</b>	<b><u>Quant 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>	9,486.28	6,232.38	297.88	5,411.91	3,405.01
<b>Inception Date</b>	08 March 2000	26 December 2008	14 October 2022	23 November 2005	21 January 2015
<b>Funds Returns (%)</b>					
<b>1 Yr -</b>	-12.58	-2.16	9.24	-0.94	5.07
<b>3 Yr -</b>	14.68	13.61	-	14.10	20.17
<b>5 Yr -</b>	30.46	22.49	-	18.79	19.18
<b>Since Inception</b>	14.85	17.45	18.93	12.73	15.26
<b>Benchmark Returns (%) Nifty 500-TRI</b>					
<b>1 Yr -</b>	0.27	0.27	0.27	0.27	0.27
<b>3 Yr -</b>	12.70	12.70	12.70	12.70	12.70
<b>5 Yr -</b>	17.78	17.78	17.78	17.78	17.78
<b>M Cap Allocation(%)</b>					
<b>Large Cap -</b>	80.35%	67.25%	49.65%	69.13%	26.25%
<b>Mid Cap -</b>	5.17%	12.52%	12.93%	15.37%	42.38%
<b>Other</b>	7.96%	7.41%	7.07%	1.53%	3.84%
<b>Small Cap -</b>	6.52%	12.82%	30.35%	13.97%	27.53%
<b>Top 5 Holdings(%)</b>	Reliance Industries Ltd.-10.09% Tri-Party Repo (Treps)-7.84% Adani Power Ltd.-7.11% Samvardhana Motherson International Ltd.-6.27% Larsen & Toubro Ltd.-6.08%	Hdfc Bank Ltd.-7.92% Tri-Party Repo (Treps)-7.34% Reliance Industries Ltd.-5.97% Icici Bank Ltd.-5.22% Axis Bank Ltd.-4.56%	Hdfc Bank Ltd.-6.44% Icici Bank Ltd.-5.01% Icici Securities Ltd.-3.15% Kotak Mahindra Bank Ltd.-3.1% Zomato Ltd.-2.87%	Hdfc Bank Ltd.-9.6% Infosys Ltd.-5.61% Icici Securities Ltd.-4.22% Tech Mahindra Ltd.-3.71% State Bank Of India-3.44%	Zomato Ltd.-6.47% Trent Ltd.-6.06% Gujarat Fluorochemicals Ltd.-4.3% Kalyan Jewellers India Ltd.-4.26% Amber Enterprises India Ltd.-3.89%
<b>Top 5 Sectors(%)</b>	Power-15.63% Crude Oil-12.82% Healthcare-10.6% Fmcg-9.74% Finance-8.6%	Bank-22.57% It-8.47% Healthcare-7.38% Miscellaneous-7.34% Crude Oil-6.87%	Finance-16.33% Bank-16.24% It-10.9% Healthcare-7.76% Capital Goods-6.93%	Bank-20.72% It-13.69% Finance-6.71% Infrastructure-6.3% Crude Oil-5.79%	Capital Goods-26.31% Finance-14.45% Retailing-12.53% Electricals-6.88% Realty-6.8%
<b>Alpha (%) (3 Yrs)</b>	-0.08	0.02	0.38	0.05	0.38
<b>Beta (3 Yrs)</b>	1.16	0.93	0.98	0.95	1.13
<b>Sharpe (3 Yrs)</b>	0.16	0.19	0.34	0.20	0.24
<b>Sortino Ratio (3 Yrs)</b>	0.31	0.36	0.68	0.36	0.39
<b>SD (%) (3 Yrs)</b>	18.96	14.18	13.35	14.65	19.38
<b>Shortlisting Parameters</b>	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 6% 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 23% annualized return and outpaced the category average by 8%. 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 & possesses experience of more than 15 years in the Indian capital market.
<b>Fund Managers</b>	Vasav Sahgal;Ankit A. Pande	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	Lock in period of 3 years	Lock in period of 3 years
<b>Expense Ratio</b>	1.68%	1.76%	2.34%	1.80%	1.85%

\*\*Neither Centricity nor any of its affiliates, their directors, employees, partners and agents accept any responsibility and/or liability or warrant or guarantee the performance or profitability of the products/services nor do they warrant or guarantee the returns and that the investment objectives of the products/services. The information presented is solely for informational purpose. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Past performance is not an indicator of future returns.