

ELSS FUNDS

Scheme Name	<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>Motilal Oswal ELSS Tax Saver Fund</u>
AUM(In Crs)	9,486.28	6,232.38	297.88	5,411.91	3,405.01
Inception Date	08 March 2000	26 December 2008	14 October 2022	23 November 2005	21 January 2015
Funds Returns (%)					
1 Yr -	-12.58	-2.16	9.24	-0.94	5.07
3 Yr -	14.68	13.61	-	14.10	20.17
5 Yr -	30.46	22.49	-	18.79	19.18
Since Inception	14.85	17.45	18.93	12.73	15.26
Benchmark Returns (%) Nifty 500-TRI					
1 Yr -	0.27	0.27	0.27	0.27	0.27
3 Yr -	12.70	12.70	12.70	12.70	12.70
5 Yr -	17.78	17.78	17.78	17.78	17.78
M Cap Allocation(%)					
Large Cap -	80.35%	67.25%	49.65%	69.13%	26.25%
Mid Cap -	5.17%	12.52%	12.93%	15.37%	42.38%
Other	7.96%	7.41%	7.07%	1.53%	3.84%
Small Cap -	6.52%	12.82%	30.35%	13.97%	27.53%
Top 5 Holdings(%)	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%
Top 5 Sectors(%)	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%
Alpha (%) (3 Yrs)	-0.08	0.02	0.38	0.05	0.38
Beta (3 Yrs)	1.16	0.93	0.98	0.95	1.13
Sharpe (3 Yrs)	0.16	0.19	0.34	0.20	0.24
Sortino Ratio (3 Yrs)	0.31	0.36	0.68	0.36	0.39
SD (%) (3 Yrs)	18.96	14.18	13.35	14.65	19.38
Shortlisting Parameters	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.
Fund Managers	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
Expense Ratio	1.68%	1.76%	2.34%	1.80%	1.85%

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