

ELSS FUNDS

<u>Scheme Name</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>Motilal Oswal ELSS Tax Saver Fund</u>
AUM(In Crs)	11,329.06	6,954.94	382.89	6,266.40	4,359.64
Inception Date	08 March 2000	26 December 2008	14 October 2022	23 November 2005	21 January 2015
<u>Funds Returns (%)</u>					
1 Yr -	-6.20	6.30	17.24	3.74	17.26
3 Yr -	18.00	17.27	-	18.60	28.71
5 Yr -	33.65	28.59	-	24.54	29.03
Since Inception	15.24	17.88	22.60	13.26	17.21
<u>Benchmark Returns (%) Nifty 500-TRI</u>					
1 Yr -	9.43	9.43	9.43	9.43	9.43
3 Yr -	18.36	18.36	18.36	18.36	18.36
5 Yr -	25.09	25.09	25.09	25.09	25.09
<u>M Cap Allocation(%)</u>					
Large Cap -	78.78	67.41	51.93	73.94	27.71
Mid Cap -	8.21	11.74	11.27	16.54	37.64
Other	6.37	6.83	6.17	1.51	4.14
Small Cap -	6.64	14.02	30.63	8.01	30.51
Top 5 Holdings(%)	Reliance Industries Ltd.-9.81%	Hdfc Bank Ltd.-7.97%	Icici Bank Ltd.-8.69%	Hdfc Bank Ltd.-9.31%	Trent Ltd.-5.5%
	Jio Financial Services Ltd.-7.51%	Reliance Industries Ltd.-6.74%	Hdfc Bank Ltd.-7.27%	Icici Bank Ltd.-6%	Eternal Ltd.-5.42%
	Adani Power Ltd.-7.18%	Tri-Party Repo (Treps)-6.4%	Bharti Airtel Ltd.-3.39%	Infosys Ltd.-3.99%	Bharat Dynamics Ltd.-4.88%
	Samvardhana Motherson International Ltd.-6.77%	Icici Bank Ltd.-5.61%	Kotak Mahindra Bank Ltd.-2.63%	Bharti Airtel Ltd.-3.67%	Kaynes Technology India Ltd.-4.08%
	Tri-Party Repo (Treps)-6.38%	Axis Bank Ltd.-4.97%	Eternal Ltd.-2.53%	State Bank Of India-3.5%	Suzlon Energy Ltd.-4.05%
Top 5 Sectors(%)	Power-14.18%	Bank-23.48%	Bank-20.9%	Bank-25.02%	Capital Goods-33.08%
	Crude Oil-13.59%	Crude Oil-7.66%	Finance-12.34%	It-10.64%	Finance-17.43%
	Finance-9.36%	Automobile & Ancillaries-7.58%	It-9.21%	Crude Oil-6.53%	Retailing-10.93%
	Automobile & Ancillaries-9.1%	It-7.27%	Healthcare-8.4%	Automobile & Ancillaries-5.47%	Electricals-7.27%
	Infrastructure-8.68%	Healthcare-6.57%	Capital Goods-7.22%	Chemicals-4.56%	Realty-6.27%
Alpha (%) (3 Yrs)	-0.16	0.10	0.38	0.10	0.49
Beta (3 Yrs)	1.11	0.88	0.97	0.93	1.18
Sharpe (3 Yrs)	0.24	0.31	0.36	0.31	0.35
Sortino Ratio (3 Yrs)	0.47	0.64	0.72	0.62	0.60
SD (%) (3 Yrs)	17.08	12.52	13.52	13.43	18.92
Shortlisting Parameters	1) The fund consistently remains the top performer in the last 5 & 10 years.	1) Fund has outpaced its category average by approx 4% over the 5-year period.	1) Since Inception, the fund has generated approx 22% annualized return and outpaced the category average by 6.5%.	1) The fund has generated a significant alpha over its benchmark over 1 year period.	1) The fund has outperformed the benchmark and category average over 1, 2, 3, 5 years consistently.
	2) The fund has delivered the highest risk-adjusted return.	2) Maintained downside ratio below the category average.	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.	2) The risk ratios of the fund are positively placed inline with the returns.	2) Aditya Khemani is managing the fund from the last 4 years & posses experience of more than 15 years in the Indian capital market.
	3) Exponential growth (more than 200%) of AUM in last 3 consecutive years.	3) Having a relatively higher allocation towards small-cap stocks contributes to generating better returns over the long term.		3) The fund is one of the oldest in its category and has generated significant returns over time for wealth creation.	
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	1.64%	1.74%	2.33%	1.76%	1.82%

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