

# 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>
<b>AUM(In Crs)</b>	11,649.15	6,973.73	405.49	6,354.72	4,401.97
<b>Inception Date</b>	08 March 2000	26 December 2008	14 October 2022	23 November 2005	21 January 2015
<b><u>Funds Returns (%)</u></b>					
<b>1 Yr -</b>	-11.93%	-4.10%	6.20%	-3.93%	3.74%
<b>3 Yr -</b>	17.22%	16.47%	-	17.40%	26.79%
<b>5 Yr -</b>	28.53%	24.59%	-	21.79%	26.37%
<b>Since Inception</b>	15.20%	17.73%	21.85%	13.22%	16.94%
<b><u>Benchmark Returns (%) Nifty 500-TRI</u></b>					
<b>1 Yr -</b>	-1.63%	-1.63%	-1.63%	-1.63%	-1.63%
<b>3 Yr -</b>	17.10%	17.10%	17.10%	17.10%	17.10%
<b>5 Yr -</b>	21.69%	21.69%	21.69%	21.69%	21.69%
<b><u>M Cap Allocation(%)</u></b>					
<b>Large Cap -</b>	82.62%	68.18%	49.90%	70.73%	19.78%
<b>Mid Cap -</b>	7.83%	12.71%	10.61%	19.41%	44.65%
<b>Other</b>	2.93%	4.69%	5.60%	2.11%	1.71%
<b>Small Cap -</b>	6.62%	14.41%	33.90%	7.75%	33.86%
<b>Top 5 Holdings(%)</b>	Reliance Industries Ltd.-9.33%	Hdfc Bank Ltd.-8.25%	Icici Bank Ltd.-8.71%	Hdfc Bank Ltd.-9.53%	Eternal Ltd.-6.27%
	Jio Financial Services Ltd.-8.39%	Reliance Industries Ltd.-6.58%	Hdfc Bank Ltd.-7.12%	Icici Bank Ltd.-6.06%	Prestige Estates Projects Ltd.-4.55%
	Adani Power Ltd.-7.85%	Icici Bank Ltd.-5.31%	Bharti Airtel Ltd.-2.92%	Bharti Airtel Ltd.-3.73%	Amber Enterprises India Ltd.-4.35%
	Larsen & Toubro Ltd.-7.12%	Tri-Party Repo (Treps)-4.27%	Eternal Ltd.-2.82%	Infosys Ltd.-3.56%	Multi Commodity Exchange Of India Ltd.-4.34%
	Samvardhana Motherson International Ltd.-6.27%	Tata Consultancy Services Ltd.-3.92%	Kotak Mahindra Bank Ltd.-2.37%	State Bank Of India-3.38%	Kaynes Technology India Ltd.-4.06%
<b>Top 5 Sectors(%)</b>	Power-14.95%	Bank-24.21%	Bank-21.08%	Bank-24.63%	Capital Goods-27.48%
	Crude Oil-13.06%	It-7.66%	Finance-11.98%	It-10.04%	Finance-20.53%
	Finance-11.98%	Crude Oil-7.52%	It-9.17%	Crude Oil-6.51%	Electricals-7.13%
	Infrastructure-9.66%	Automobile & Ancillaries-7.22%	Healthcare-8.69%	Automobile & Ancillaries-6%	Consumer Durables-6.94%
	Healthcare-9.39%	Healthcare-6.17%	Capital Goods-7.56%	Healthcare-4.43%	Retailing-6.27%
<b>Alpha (%) (3 Yrs)</b>	-0.11	0.23	0.53	0.10	0.50
<b>Beta (3 Yrs)</b>	1.10	0.91	1.02	0.92	1.21
<b>Sharpe (3 Yrs)</b>	0.28	0.36	0.39	0.35	0.38
<b>Sortino Ratio (3 Yrs)</b>	0.56	0.75	0.76	0.69	0.65
<b>SD (%) (3 Yrs)</b>	16.37	11.72	13.24	12.83	18.81
<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 3.29% 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 21.85% annualized return and outpaced the category average by 6.35%. 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 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.	1) The fund has outperformed the benchmark and category average over 1, 2, 3, 5 years consistently. 2) Ajay Khandelwal has over decade of experience in managing investments across different asset classes. He handles various equity funds at Motilal Oswal. The funds have been performing well in this category.
<b>Fund Managers</b>	Sandeep Tandon	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>	1.65%	1.74%	2.33%	1.76%	1.81%

\*\*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.

Data as on 31st July 2025

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