

SECTORAL FUNDS

<u>Scheme Name</u>	<u>Franklin India Technology Fund</u>	<u>Invesco India Financial Services Fund</u>	<u>Mirae Asset Healthcare Fund</u>	<u>Nippon India Pharma Fund</u>	<u>Tata Banking Financial Services Fund</u>	<u>Tata Digital India Fund</u>
AUM(In Crs)	1,759.08	1,895.57	3,555.18	9,479.08	3,300.89	10,322.02
Inception Date	22 August 1998	14 July 2008	02 July 2018	05 June 2004	28 December 2015	28 December 2015
<u>Funds Returns (%)</u>						
1 Yr -	-5.09%	13.40%	21.88%	14.37%	9.70%	-6.92%
3 Yr -	9.35%	18.58%	22.21%	18.81%	12.15%	6.33%
5 Yr -	7.06%	13.61%	14.27%	13.01%	11.40%	3.73%
Since Inception	17.69%	16.08%	20.68%	20.03%	15.18%	14.54%
<u>Benchmark Returns (%) Nifty 500-TRI</u>						
1 Yr -	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
3 Yr -	12.54%	12.54%	12.54%	12.54%	12.54%	12.54%
5 Yr -	11.12%	11.12%	11.12%	11.12%	11.12%	11.12%
<u>M Cap Allocation(%)</u>						
Large Cap -	53%	55%	36%	31%	59%	59%
Mid Cap -	15%	17%	42%	39%	18%	18%
Other	23%	4%	3%	2%	1%	3%
Small Cap -	8%	24%	18%	28%	22%	19%
Top 5 Holdings(%)	Bharti Airtel Ltd.- 20.73% Infosys Ltd.- 13.47% Eternal Ltd.- 7.56% HCL Technologies Ltd.- 6.35% Cognizant Technology Solutions Corporation- 5.76%	ICICI Bank Ltd.- 13.32% Axis Bank Ltd.- 6.9% HDFC Bank Ltd.- 5.65% Karur Vysya Bank Ltd.- 5.18% Multi Commodity Exchange Of India Ltd.- 4.5%	Sun Pharmaceutical Industries Ltd.- 10.9% Divi's Laboratories Ltd.- 9.91% Torrent Pharmaceuticals Ltd.- 7.06% Apollo Hospitals Enterprise Ltd.- 5.91% Laurus Labs Ltd.- 5.24%	Sun Pharmaceutical Industries Ltd.- 12.37% Divi's Laboratories Ltd.- 7% Lupin Ltd.- 6.43% Cipla Ltd.- 6.09% Apollo Hospitals Enterprise Ltd.- 5.15%	ICICI Bank Ltd.- 10.57% HDFC Bank Ltd.- 9.15% State Bank Of India- 8.81% Axis Bank Ltd.- 8.21% Kotak Mahindra Bank Ltd.- 5.22%	Infosys Ltd.- 15.61% Tata Consultancy Services Ltd.- 11.19% Tech Mahindra Ltd.- 9.25% Eternal Ltd.- 7.02% Bharti Airtel Ltd.- 4.69%
Top 5 Sectors(%)	IT- 44.72% Telecom- 20.73% Retailing- 13.75% Others- 11.31% Finance- 4.48%	Bank- 46.8% Finance- 38.37% Business Services- 4.6% Insurance- 3.92% IT- 2.82%	Healthcare- 98.59% Chemicals- 1.09% Miscellaneous- 0.44% Others- -0.12%	Healthcare- 94% Retailing- 2.51% Miscellaneous- 2.14% Business Services- 1.48% Others- -0.14%	Bank- 51.24% Finance- 32.45% Insurance- 8.84% IT- 7.24% Miscellaneous- 0.15%	IT- 70.31% Retailing- 8.82% Telecom- 5.53% Auto & Ancillaries- 3.24% Consumer Durables- 2.82%
Alpha (%) (3 Yrs)	0.55	0.64	0.03	-0.13	0.09	0.29
Beta (3 Yrs)	0.84	0.86	0.95	0.88	0.94	0.82
Sharpe (3 Yrs)	0.16	0.28	0.37	0.33	0.16	0.10
Sortino Ratio (3 Yrs)	0.29	0.53	0.81	0.69	0.30	0.17
SD (%) (3 Yrs)	17.27	14.41	13.83	12.86	14.44	20.25
Shortlisting Parameters	1)The fund follows a disciplined bottom-up stock picking process, blending large-cap IT services with high-growth tech and communication stocks to balance growth and risk within the tech theme. 2) The Fund has delivered a annualized average return of more than 9% over 3 years time horizon, which is relatively higher than the category average. 3)The fund Manger, Mr. R. Janakiraman is the CIO (Equity) at Franklin with over 27 years of investment management experience, leading several flagship equity funds and mentoring portfolio managers.	1)The fund adopts both top-down macro views on the financial sector and bottom-up fundamental analysis to pick financially strong companies with good growth prospects and attractive valuations. 2) Besides pure banking stocks, the fund investment universe may include NBFC's, Insurance companies, AMC , Rating Companies, Housing Finance Companies etc. 3)Typically holding ~15-30 stocks across the financial spectrum, the strategy maintains concentration for potential alpha but retains flexibility to adjust based on valuation and financial cycle outlook.	1) The fund invests more than 98% in healthcare, pharma, hospitals, diagnostics and allied subsectors to capture long-term secular growth from increased spending on health infrastructure and medicines in India. 2) The strategy blends bottom-up fundamental analysis with flexible market cap allocation, focusing on companies with strong growth prospects & competitive positioning within healthcare. 3) Beyond traditional pharma, investments may include healthcare services, medical equipment and specialty chemicals, allowing the manager to capture broad thematic opportunities across the ecosystem.	1)A sectoral equity fund that invests predominantly in pharmaceuticals, biotech, hospitals and related healthcare companies to capture long-term growth from structural demand in healthcare and drug exports. 2)It invests across domestic pharma, international markets & CRAMS segments with a mix of deep value names and high-growth businesses, blending large cap stability with mid cap growth potential. 3)The fund is managed by Mr. Sailesh Raj Bhan, who has over 20 years of experience. He has successfully managed several funds at this AMC, and his steady performance has helped place them among the top performers.	1)The fund invests predominantly in banks, NBFCs, insurance and financial service companies, aiming to benefit from India's rising credit penetration, formalization of the economy and long-term financialization theme. 2)The fund follows a bottom-up approach, focusing on financially strong companies with healthy balance sheets, consistent earnings growth and strong management quality across the financial sector. 3)The Portfolio positioning is actively adjusted based on credit cycles, interest rate trends and valuation comfort, helping manage downside risks while capturing sector upswings.	1)The team combines macro-tech insights with bottom-up stock selection to navigate cyclical trends and identify long-term growth opportunities within the digital/technology theme. 2) Since launch, the fund has delivered solid compounded annual returns roughly every 5 years, reflecting its ability to benefit from technology sector growth over long horizons. 3)It is managed by Meeta Shetty (CFA), bringing strong sector research depth and disciplined stock selection within the technology space.
Fund Managers	R. Janakiraman	Hiten Jain;Dhimant Kothari	Vrijesh Kasera	Sailesh Raj Bhan	Kapil Malhotra	Meeta Shetty;Kapil Malhotra
Exit Load	1% of redemption within 365 days	Nil upto 10% & 1% for remaining within 365 days.	1% on or before 30D, NIL after 30D	1% for redemption within 30 days	0.25% for redemption within 30 days	0.25% for redemption within 30 days
Expense Ratio	2.13%	2.16%	2.04%	1.84%	2.26%	1.76%

*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.