

DIVERSIFIED EQUITY FUNDS

<u>Scheme Name</u>	Large & Mid Cap Funds		Flexi Cap Funds		
	<u>Bandhan Large & Mid Cap Fund</u>	<u>Motilal Oswal Large & Mid Cap Fund</u>	<u>Bajaj Finserv Flexi Cap Fund</u>	<u>Franklin India Flexi Cap Fund</u>	<u>Whiteoak Capital Flexi Cap Fund</u>
AUM(In Crs)	21,020.50	20,159.10	8,655.40	19,384.82	9,594.96
Inception Date	09-Aug-05	17-Oct-19	14-Aug-23	29-Sep-94	02-Aug-22
<u>Funds Returns (%)</u>					
1 Yr -	8.96%	16.87%	11.36%	1.04%	8.47%
3 Yr -	18.37%	22.58%	16.66%	12.08%	14.78%
5 Yr -	16.34%	18.03%	-	12.29%	-
Since Inception	13.44%	21.43%	16.53%	17.25%	16.11%
<u>Benchmark Returns (%) Nifty 500-TRI</u>					
1 Yr -	5.34%	5.34%	5.34%	5.34%	5.34%
3 Yr -	12.54%	12.54%	12.54%	12.54%	12.54%
5 Yr -	11.12%	11.12%	11.12%	11.12%	11.12%
<u>M Cap Allocation(%)</u>					
Large Cap -	37%	35%	41%	73%	52%
Mid Cap -	39%	35%	25%	13%	9%
Other	5%	3%	3%	5%	11%
Small Cap -	19%	26%	32%	10%	28%
Top 5 Holdings(%)	Tri-Party Repo (TREPS)- 4.26% HDFC Bank Ltd.- 3.78% One97 Communications Ltd.- 3.36% ICICI Bank Ltd.- 3.18% Kotak Mahindra Bank Ltd.- 2.55%	One97 Communications Ltd.- 6.15% Eternal Ltd.- 5.37% Shriram Finance Ltd.- 4.81% PTC Industries Ltd.- 4.68% Multi Commodity Exchange Of India Ltd.- 4.67%	ICICI Bank Ltd.- 5.78% HDFC Bank Ltd.- 4.01% Divi's Laboratories Ltd.- 3.39% Reliance Industries Ltd.- 3.29% Sona BLW Precision Forgings Ltd.- 2.89%	ICICI Bank Ltd.- 6.67% HDFC Bank Ltd.- 6.21% Axis Bank Ltd.- 5.24% Call Money- 4.32% Larsen & Toubro Ltd.- 3.86%	ICICI Bank Ltd.- 8.74% Bharti Airtel Ltd.- 4.54% Nestle India Ltd.- 3.81% HDFC Bank Ltd.- 3.61% Clearing Corporation Of India Ltd.- 3.42%
Top 5 Sectors(%)	Bank- 17.18% Finance- 12.25% IT- 11.05% Healthcare- 10.27% Insurance- 5.04%	Capital Goods- 23.68% Finance- 16.67% Auto & Ancillaries- 13.91% IT- 8.72% Retailing- 8.46%	Bank- 18.26% Healthcare- 13.57% Auto & Ancillaries- 13.45% Capital Goods- 8.36% Finance- 6.78%	Bank- 24.9% Auto & Ancillaries- 9.63% IT- 8.55% Capital Goods- 5.63% Healthcare- 5.54%	Bank- 20.03% Finance- 16.03% Healthcare- 9.84% Auto & Ancillaries- 7.44% Capital Goods- 5.89%
Alpha (%) (3 Yrs)	0.29	0.42	0.60	0.01	0.49
Beta (3 Yrs)	0.98	1.23	1.00	0.94	1.02
Sharpe (3 Yrs)	0.30	0.28	0.27	0.21	0.26
Sortino Ratio (3 Yrs)	0.56	0.51	0.50	0.37	0.47
SD (%) (3 Yrs)	14.13	20.01	13.82	12.92	13.40
Shortlisting Parameters	1) The fund is overweight on sectors which can play a major role in India's growth story. 2) With over 20 years in the category, the scheme has show the potential for disciplined wealth accumulation 3)The fund has delivered multi-year CAGR returns above category averages over 3- and 5-year horizons, reflecting strong performance within its peer group. 4)The fund manager, Mr. Manish Gunwani has a rich experience of 2.5 decades and has an experience of managing 1.2 lakh crores of AUM.	1)The fund follows a bottom-up stock picking approach with a focus on quality earnings growth, market leadership and robust competitive positioning aiming to deliver alpha over the benchmark. 2) The risk ratios are positively placed inline with the returns. 3) The fund is managed by Mr.Ajay Khandelwal,who has over decade of experience in managing investments across different asset classes. He handles various equity funds at Motilal Oswal.	1) The strategy aims the sectors aligned with structural drivers like consumption growth, financialisation and megatrends, giving the portfolio thematic growth exposure. 2)Within a short period since inception, the fund has delivered returns ahead of key benchmarks, underlining its ability to benefit from flexible market-cap positioning. 3)The fund is managed Mr.Nimesh Chandan, bringing deep experience across equity markets and thematic investing.	1) The fund is one of the oldest flexi cap offerings, launched in 1994, it has delivered multi-decade growth, underscoring the benefit of disciplined long-term investing. 2) Risk metrics show a beta below 1 & a good Sharpe ratio, indicating moderate volatility with competitive risk-adjusted returns relative to peers. 3)The fund is managed by R. Janakiraman, with a broad investment mandate that adapts exposures across market cycles.	1) The fund deploys capital across key sectors such as banking, Healthcare and Finance, targeting quality growth names while maintaining diversification. 2)The fund follows a research-driven, bottom-up approach aiming to identify high-quality businesses with strong fundamentals, regardless of market capitalization. 3)Risk ratios like Sharpe and Treynor ratios are above category averages, suggesting efficient returns relative to risk and a disciplined volatility profile.
Fund Managers	Manish Gunwani;Rahul Agarwal;Ritika Behera;Harsh Bhatia	Ankush Sood;Rakesh Shetty;Ajay Khandelwal	Nimesh Chandan;Siddharth Chaudhary;Sorbh Gupta	R. Janakiraman	Ramesh Mantri
Exit Load	Nil upto 10% & 1% for remaining within 365 days.	1% for redemption within 365 days.	Nil upto 10% & 1% for remaining within 6M.	1% for redemption within 365 days.	Nil
Expense Ratio	2.36%	1.87%	2.23%	1.76%	2.06%

****Mutual Fund Distribution Services are offered through AMFI-registered Mutual Fund Distributor: Centricity Financial Distribution Private Limited, AMFI Registration Number - ARN 192724, 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.**