“AU Select” (Mutual Funds)
FEBRUARY’25

AU Select

Category	Scheme Name	AU Select Rating	Historical Performance (%)			SIP Performance (%)		
			1Y	3Y	5Y	1Y	3Y	5Y
Large Cap	Canara Robeco Bluechip Equity	★★★★	13.97	12.44	16.44	3.06	15.86	16.57
	ICICI Pru Bluechip	★★★★★	12.02	15.82	18.44	1.16	18.41	20.05
	Kotak Bluechip	★★★★	12.63	12.61	16.09	0.71	15.24	16.82
	Nippon India Large Cap	★★★★★	12.93	18.24	18.78	0.03	19.51	22.12
	WhiteOak Capital Large Cap Fund	-	15.62	--	--	2.87	--	--
Flexi Cap	Canara Robeco Flexicap	★★★	12.08	11.23	16.61	-0.28	14.69	16.35
	HDFC Flexicap	★★★★★	17.82	21.16	22.43	6.06	23.26	25.84
	Invesco India Flexi Cap Fund	-	19.07	--	--	2.91	--	--
	Kotak Flexicap	★★★	13.17	13.71	15.42	-0.09	16.25	17.28
	Parag Parikh Flexi Cap	★★★★	20.62	17.56	24.08	13.88	23.49	23.51
	WhiteOak Capital Flexicap	-	15.51	--	--	4.07	--	--
Balanced Advantage	Edelweiss Balanced Advantage	★★★★	9.20	10.37	13.91	0.36	12.08	12.94
	HDFC Balanced Advantage	★★★★★	10.10	19.52	19.66	1.71	19.88	22.21
	ICICI Prudential Balanced Advantage	★★★★	10.70	11.76	12.58	5.09	12.71	13.43
	Kotak Balanced Advantage	★★★★	11.71	10.70	11.51	5.23	12.21	12.09
	SBI Balanced Advantage	★★★★★	9.93	12.70	--	3.86	13.76	--
	UTI Balanced Advantage	-	10.19	--	--	5.61	--	--

*AU Star Rating is based on AU Small Finance Bank's proprietary mutual fund ranking framework. Data source: Morningstar Direct.
*Historical Performance and Scheme Details as on 31st January, 2025. Source: Morningstar

AU Select

Category	Scheme Name	AU Select Rating	Historical Performance (%)			SIP Performance (%)		
			1Y	3Y	5Y	1Y	3Y	5Y
Focused Fund	HDFC Focused 30	★★★★	18.16	21.71	22.41	6.36	23.20	26.12
ELSS	Bandhan ELSS Tax Saver	★★★	6.27	13.08	20.50	-4.88	14.56	20.15
	Canara Robeco ELSS Tax Saver	★★★	12.01	12.12	18.63	-0.64	15.16	17.50
	Kotak ELSS Tax Saver	★★★★	13.45	14.71	17.53	-4.02	16.18	18.85
	Parag Parikh ELSS Tax Saver	★★★★★	15.84	16.84	22.45	8.72	19.75	21.81
Multi Cap	Kotak Multi Cap	★★★★★	13.26	22.18	--	-0.19	25.35	--
	Motilal Oswal Multi Cap	-	--	--	--	--	--	--
	Nippon India Multi Cap	★★★★	15.14	22.25	22.39	-2.15	22.78	27.05
	WhiteOak Capital Multi Cap	-	16.98	--	--	5.35	--	--
Value Fund	Bandhan Sterling Value	★★★	8.70	15.61	23.19	-3.92	17.88	24.54
	ICICI Prudential Value Discovery	★★★★★	14.60	19.76	25.00	4.66	22.13	25.25
Multi Asset Allocation	Aditya BSL Multi Asset Allocation	-	13.85	--	--	6.17	--	--
	Bandhan Multi Asset Allocation	-	13.76	--	--	5.98	--	--
	ICICI Prudential Multi Asset Fund	★★★★	16.02	18.05	20.85	9.33	19.46	22.20
Equity Savings	Edelweiss Equity Savings		10.93	9.38	10.36	7.83	11.35	10.64
	Kotak Equity Savings		8.90	10.44	10.76	3.87	11.30	11.38
	Mirae Asset Equity Savings		9.24	9.30	11.43	5.36	10.88	11.27
	UTI Equity Savings		8.44	10.06	11.10	5.60	11.09	11.44

*AU Star Rating is based on AU Small Finance Bank's proprietary mutual fund ranking framework. Data source: Morningstar Direct.
*Historical Performance and Scheme Details as on 31st January, 2025. Source: Morningstar

AU Select

Category	Scheme Name	AU Select Rating	Historical Performance (%)			SIP Performance (%)		
			1Y	3Y	5Y	1Y	3Y	5Y
Large & Mid Cap	Bandhan Core Equity	★★★★	15.79	20.69	21.32	0.95	24.71	24.84
	HDFC Large and Mid Cap	★★★★	10.33	18.84	22.07	-2.15	20.70	23.88
	ICICI Prudential Large & Mid Cap	★★★★	17.12	19.42	22.60	5.41	22.71	25.22
	Kotak Equity Opportunities	★★★★★	14.66	16.95	18.68	-2.63	18.67	20.45
	Mirae Asset Large & Midcap	★★	7.11	11.88	18.68	-5.12	14.78	17.87
	Motilal Oswal Large & Midcap	★★★★★	23.39	21.58	22.10	5.90	28.01	26.66
Mid Cap	Edelweiss MidCap	★★★★	21.92	22.48	26.32	6.78	27.37	28.33
	HDFC Mid-Cap Opportunities	★★★★★	14.83	24.46	25.94	2.73	26.88	28.58
	Kotak Emerging Equity	★★★★	21.22	19.40	23.17	3.94	22.47	25.01
	Motilal Oswal Midcap	★★★★★	29.77	28.26	27.64	8.64	32.25	33.70
	Nippon India Growth Fund	★★★★★	15.17	22.41	25.57	1.33	25.93	27.99
Small Cap	Bandhan Small Cap	★★★	20.71	24.35	--	7.40	33.44	--
	Canara Robeco Small Cap	★★★★	8.11	15.76	28.29	-5.34	16.96	25.79
	Invesco India Small Cap	★★★★	19.18	22.04	27.01	6.74	27.98	29.51
	Nippon India Small Cap**	★★★★★	10.39	22.43	30.90	-5.42	24.13	31.38
Thematic Fund	Union Business Cycle	-	--	--	--	--	--	--
	Whiteoak Capital Digital Bharat	-	--	--	--	--	--	--

** Fresh / additional subscriptions/switch-ins are restricted
*AU Star Rating is based on AU Small Finance Bank's proprietary mutual fund ranking framework. Data source: Morningstar Direct.
*Historical Performance and Scheme Details as on 31st January, 2025. Source: Morningstar

SIP Pack- (1 / 2)

Customer Profile	Scheme Name	Fund Category	SIP Performance (%)		
			1Y	3Y	5Y
Very Aggressive	Bandhan Sterling Value Fund	Equity- Value	-3.92	17.88	24.54
	Motilal Oswal Large & Midcap Fund	Equity- Large & Mid Cap	5.90	28.01	26.66
	Parag Parikh Flexi Cap Fund	Equity- Flexi Cap	13.88	23.49	23.51
	Whiteoak Multi Cap Fund	Equity- Multi Cap	5.35	--	--
Aggressive	Bandhan Multi Asset Allocation Fund	Hybrid: Multi-Asset	5.98	--	--
	Motilal Oswal Large & Midcap Fund	Equity- Large & Mid Cap	5.90	28.01	26.66
	Parag Parikh Flexi Cap Fund	Equity- Flexi Cap	13.88	23.49	23.51
	UTI Balanced Advantage Fund	Hybrid: Balanced Advantage	5.61	--	--
Balanced	HDFC Balanced Advantage Fund	Hybrid: Balanced Advantage	1.71	19.88	22.21
	Bandhan Multi Asset Allocation Fund	Hybrid: Multi-Asset	5.98	--	--
	Kotak Balanced Advantage Fund	Hybrid: Balanced Advantage	5.23	12.21	12.09
	UTI Balanced Advantage Fund	Hybrid: Balanced Advantage	5.61	--	--

SIP Pack- (2 / 2)

Customer Profile	Scheme Name	Fund Category	SIP Performance (%)		
			1Y	3Y	5Y
Moderate	HDFC Balanced Advantage Fund	Hybrid: Balanced Advantage	1.71	19.88	22.21
	Edelweiss Equity Savings Fund	Hybrid: Equity Savings	7.83	11.35	10.64
	Kotak Equity Savings Fund	Hybrid: Equity Savings	3.87	11.30	11.38
	UTI Equity Savings Fund	Hybrid: Equity Savings	5.60	11.09	11.44
Tax Saving- ELSS	Bandhan ELSS Tax Advantage (ELSS)	Equity- ELSS	-4.88	14.56	20.15
	Canara Robeco ELSS Tax Saver Fund	Equity- ELSS	-0.64	15.16	17.50
	Kotak ELSS Tax Saver Fund	Equity- ELSS	-4.02	16.18	18.85

Aditya BSL Multi Asset Allc Reg Gr
Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing across asset classes like Equity, Debt, Commodities. & units of REITs & InvITs. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

Fund Statistics

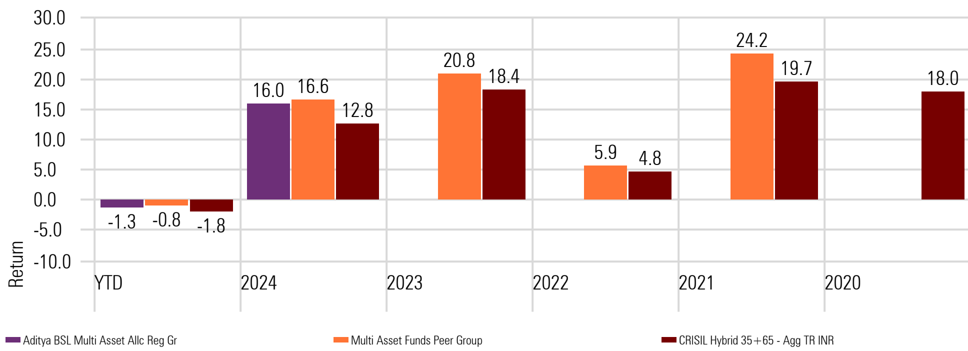
Inception Date	2/2/2023
Fund Size (INR Mn)	₹ 36,909
Expense Ratio	1.93
% Asset in Top 10 Holdings	37.26
# of Holdings	82
Average Market Cap ($Mil)	1,740,664
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	

Manager

Dhaval Joshi since 2/2/2023

Calendar Year Performance

As of Date: 2/3/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Multi Asset Funds Peer Group

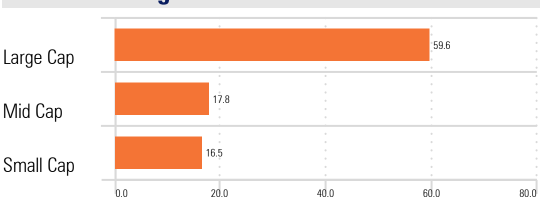


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

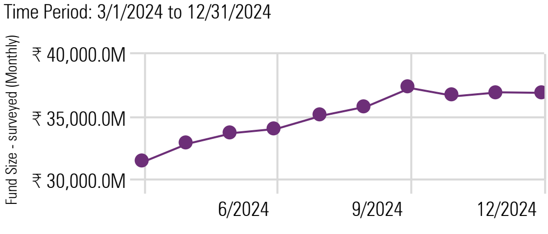
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
Aditya BSL Multi Asset Allc Reg Gr	-1.32	13.85					17.00
Multi Asset Funds Peer Group	-0.75	13.67	13.91				18.68
CRISIL Hybrid 35+65 - Agg TR INR	-1.30	10.04	11.50	14.35	11.34	11.56	16.28

Rescaled Weight

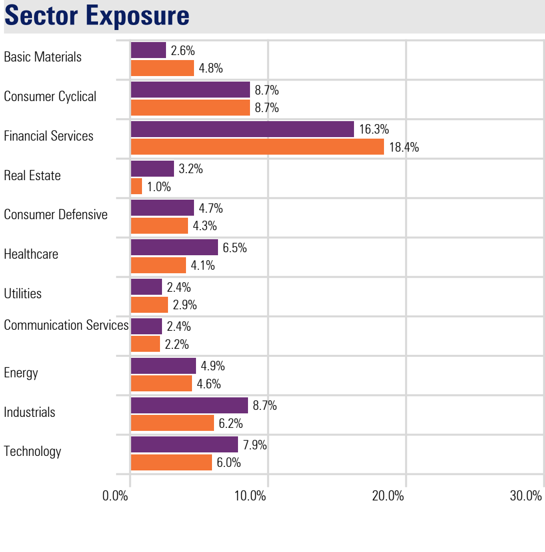


Fund Size

Time Period: 3/1/2024 to 12/31/2024



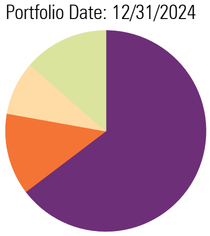
Sector Exposure



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	64.7
Bond	13.1
Cash	8.6
Other	13.6
Total	**100.0**

Top Holdings - Aditya BSL Multi Asset

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
Aditya BSL Gold ETF		3,810.22	10.32
Aditya BSL Silver ETF		1,421.39	3.85
Reliance Industries Ltd		1,406.40	3.81
HDFC Bank Ltd		1,301.26	3.53
ICICI Bank Ltd		1,209.18	3.28
Infosys Ltd		1,161.09	3.15
Kotak Mahindra Bank Ltd		1,016.08	2.75
Bharti Airtel Ltd		892.48	2.42
Larsen & Toubro Ltd		772.57	2.09
Coforge Ltd		762.34	2.07

Debt Quants

	Average YTM Survey	Average Eff Maturity Survey	Average Mod Duration Survey
Aditya BSL Multi Asset Allc Reg Gr	7.27	1.33	1.21
Multi Asset Funds Peer Group		4.78	2.81
CRISIL Hybrid 35+65 - Agg TR INR			

Risk-Adjusted

Time Period: Since Common Inception (2/3/2023) to 2/3/2025 Calculation Benchmark: Multi Asset Funds Peer Group

	Max Drawdown	Std Dev
Aditya BSL Multi Asset Allc Reg Gr	-7.34	9.85
CRISIL Hybrid 35+65 - Agg TR INR	-8.78	9.89

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

	Inv	Bmk1
Credit Quality Survey AAA %	100.00	75.59
Credit Quality Survey AA %	0.00	22.75
Credit Quality Survey A %	0.00	1.12
Credit Quality Survey BBB %	0.00	0.00
Credit Quality Survey BB %	0.00	0.00
Credit Quality Survey B %	0.00	0.00
Credit Quality Survey Below B %	0.00	0.00
Credit Quality Survey Not Rated %	0.00	0.54

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: CRISIL Hybrid 35+65 - Agg TR INR

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00	0.00	
Maturity 8-30 Day %	0.00	0.00	
Maturity 31-90 Day %	0.00	0.00	
Maturity 91-182 Day %	3.23	5.68	
Maturity 183-364 Day %	5.38	5.47	
Maturity 1-3 Yr %	73.57	28.16	
Maturity 3-5 Yr %	12.93	16.65	
Maturity 5-7 Yr %	4.90	8.38	
Maturity 7-10 Yr %	0.00	22.16	
Maturity 10-15 Yr %	0.00	6.31	
Maturity 15-20 Yr %	0.00	0.34	
Maturity 20-30 Yr %	0.00	3.55	
Maturity 30+ Yr %	0.00	3.30	

Bandhan Core Equity Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The Scheme seeks to generate long-term capital growth by investing predominantly in large cap and mid cap stocks.

Fund Statistics

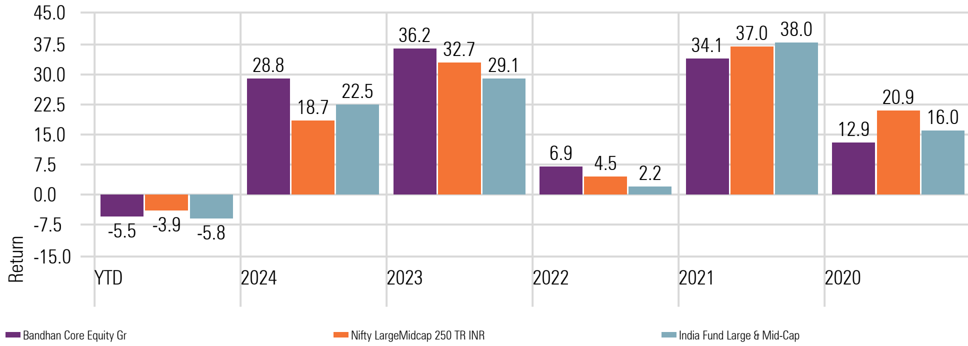
Inception Date	8/9/2005
Fund Size (INR Mn)	₹ 76,410
Expense Ratio	1.96
% Asset in Top 10 Holdings	21.95
# of Holdings	115
Average Market Cap ($Mil)	1,016,741
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Negative

Manager

Manish Gunwani since 1/28/2023

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

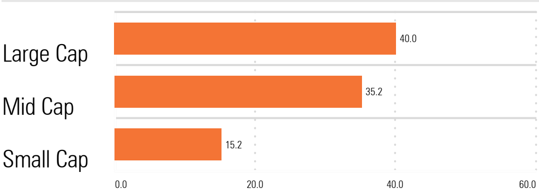


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

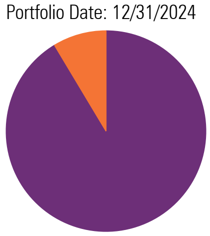
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Bandhan Core Equity Gr	-5.51	15.76	20.68	21.31	14.48	13.25	13.74
Nifty LargeMidcap 250 TR INR	-3.90	11.04	16.78	20.75	14.79	14.64	15.50
India Fund Large & Mid-Cap	-5.83	12.46	15.27	18.96	13.64	14.59	15.89

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	91.4
Bond	0.0
Cash	8.6
Other	0.0
Total	**100.0**

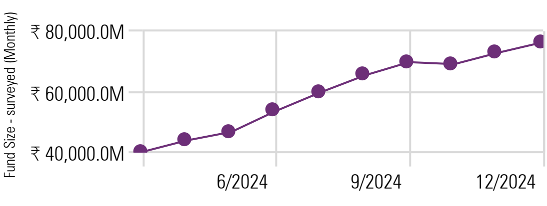
Risk-Adjusted

Time Period: Since Common Inception (8/10/2005) to 1/31/2025 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Bandhan Core Equity Gr	-61.51	23.47	0.89	0.58	91.74	92.13
Nifty LargeMidcap 250 TR INR	-67.56	24.62	1.00	0.66	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.35	0.87	0.75	90.98	89.44

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

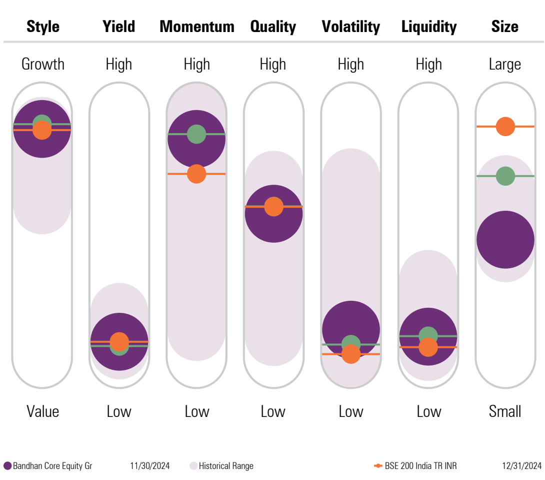
	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	2,563.20	3.35
ICICI Bank Ltd	2,539.63	3.32
Infosys Ltd	2,010.04	2.63
Bharti Airtel Ltd	1,781.88	2.33
Reliance Industries Ltd	1,474.02	1.93
Bajaj Finserv Ltd	1,451.47	1.90
One97 Communications Ltd	1,328.43	1.74
HCL Technologies Ltd	1,236.72	1.62
InterGlobe Aviation Ltd	1,232.85	1.61
Axis Bank Ltd	1,155.20	1.51
Info Edge (India) Ltd	1,096.62	1.44
Varun Beverages Ltd	1,066.47	1.40
Aurobindo Pharma Ltd	1,054.65	1.38
Tata Consultancy Services Ltd	1,052.07	1.38
Glenmark Pharmaceuticals Ltd	1,051.49	1.38

Common Holdings

	1	2
1 Bandhan Core Equity Gr	1.00	0.44
2 India Fund Large & Mid-Cap	0.42	1.00

Factor Profile

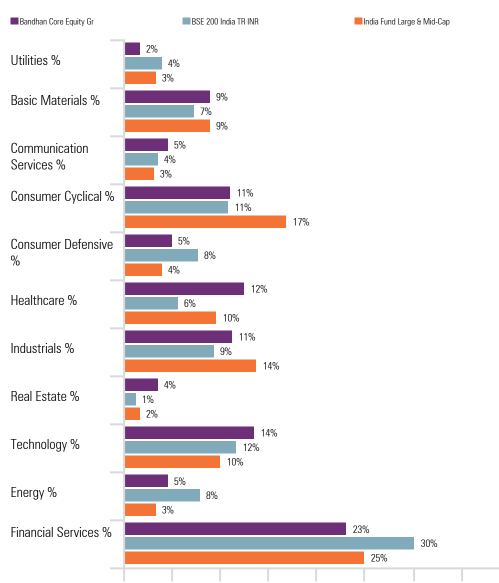
Time Period: 12/1/2021 to 11/30/2024



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan Core Equity Gr	21.95
India Fund Large & Mid-Cap	32.05
BSE 200 India TR INR	38.73

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Bandhan ELSS Tax saver Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to seek to generate long term capital growth from a diversified portfolio of predominantly equity and equity related securities. There can be no assurance that the investment objective of the scheme will be realised.

Fund Statistics

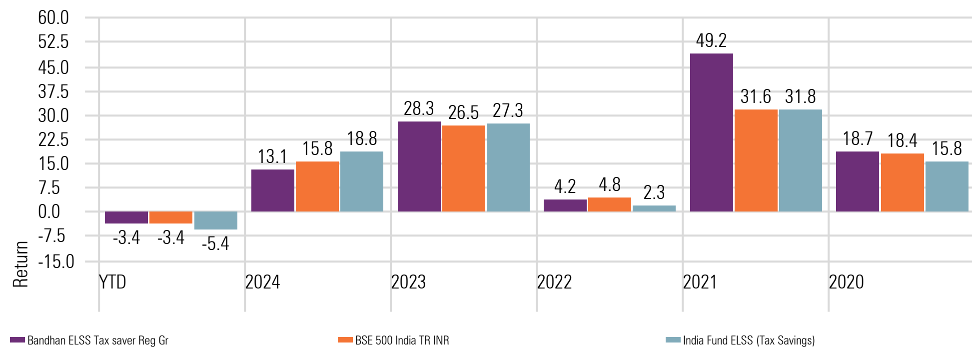
Inception Date	12/26/2008
Fund Size (INR Mn)	₹ 68,221
Expense Ratio	1.79
% Asset in Top 10 Holdings	36.63
# of Holdings	68
Average Market Cap ($Mil)	1,820,919
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

Manager

Daylynn Pinto since 10/20/2016

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR

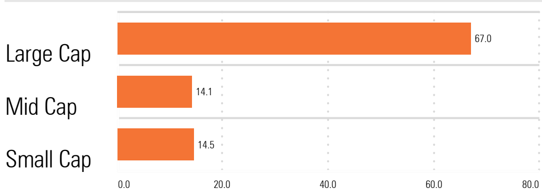


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: BSE 500 India TR INR

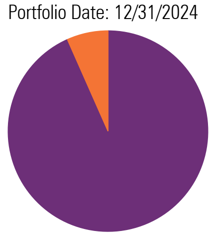
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Bandhan ELSS Tax saver Reg Gr	-3.38	6.26	13.08	20.49	13.85	15.36	17.94
BSE 500 India TR INR	-3.43	9.71	14.17	18.25	13.00	13.14	16.76
India Fund ELSS (Tax Savings)	-5.36	10.45	13.76	17.23	12.28	13.55	16.79

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	93.3
Bond	0.0
Cash	6.7
Other	0.0
Total	**100.0**

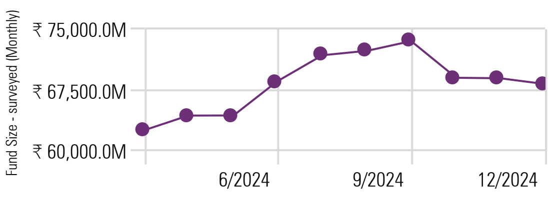
Risk-Adjusted

Time Period: Since Common Inception (12/27/2008) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Bandhan ELSS Tax saver Reg Gr	-44.11	20.42	0.85	0.99	93.62	91.41
BSE 500 India TR INR	-38.11	21.36	1.00	0.86	100.00	100.00
India Fund ELSS (Tax Savings)	-35.75	19.30	0.87	0.95	91.63	90.18

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

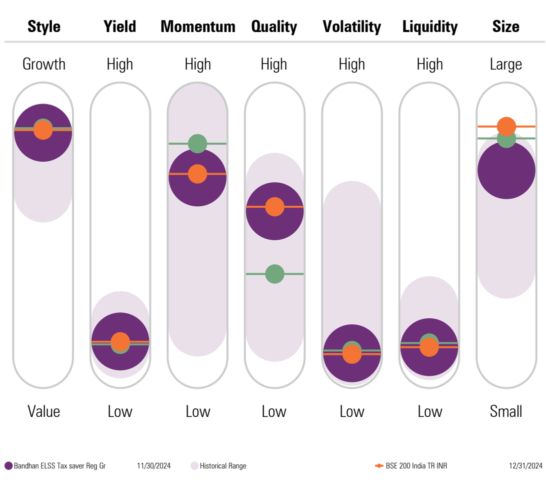
	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	4,786.70	7.02
ICICI Bank Ltd	3,844.95	5.64
Reliance Industries Ltd	3,281.72	4.81
Axis Bank Ltd	2,768.22	4.06
Infosys Ltd	2,632.00	3.86
Tata Consultancy Services Ltd	2,047.40	3.00
Bharti Airtel Ltd	1,587.75	2.33
Jindal Steel & Power Ltd	1,396.05	2.05
CG Power & Industrial Solutions Ltd	1,383.20	2.03
Larsen & Toubro Ltd	1,262.68	1.85
ITC Ltd	1,209.13	1.77
Sun Pharmaceuticals Industries Ltd	1,178.97	1.73
Bosch Ltd	1,176.46	1.72
United Spirits Ltd	1,137.82	1.67
State Bank of India	1,112.93	1.63

Common Holdings

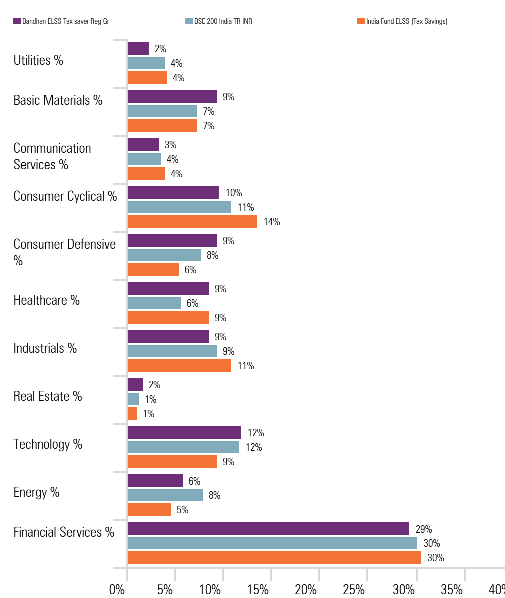
		1	2
1	Bandhan ELSS Tax saver Reg Gr	1.00	0.54
2	India Fund ELSS (Tax Savings)	0.53	1.00

Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Sector Exposure Relative to Benchmark



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan ELSS Tax saver Reg Gr	36.63
India Fund ELSS (Tax Savings)	39.14
BSE 200 India TR INR	38.73

Source: Morningstar Direct

Bandhan Multi Asset Allc Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to generate income and provide long term capital appreciation by investing in instruments across multiple asset classes namely Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments. However, there is no assurance or guarantee that the objectives of the scheme will be realized, and the scheme does not assure or guarantee any returns.

Fund Statistics

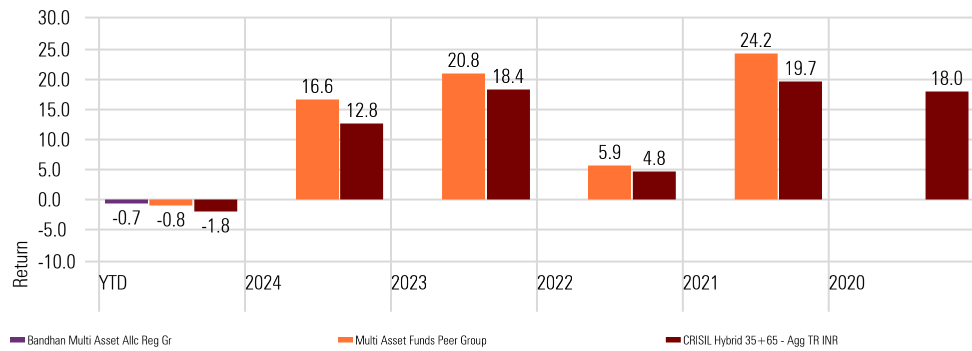
Inception Date	1/31/2024
Fund Size (INR Mn)	₹ 18,143
Expense Ratio	2.07
% Asset in Top 10 Holdings	43.45
# of Holdings	114
Average Market Cap ($Mil)	1,721,851
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	

Manager

Viraj Kulkarni since 1/31/2024

Calendar Year Performance

As of Date: 2/3/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Multi Asset Funds Peer Group

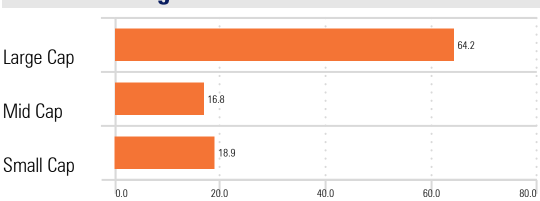


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

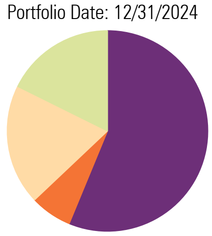
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
Bandhan Multi Asset Allc Reg Gr	-0.54	13.77					13.73
Multi Asset Funds Peer Group	-0.75	13.67	13.91				13.64
CRISIL Hybrid 35+65 - Agg TR INR	-1.30	10.04	11.50	14.35	11.34	11.56	10.01

Rescaled Weight



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	56.2
Bond	6.7
Cash	19.4
Other	17.7
Total	**100.0**

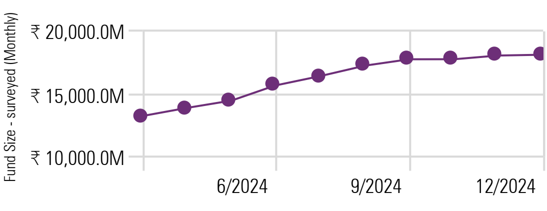
Risk-Adjusted

Time Period: Since Common Inception (2/1/2024) to 2/3/2025 Calculation Benchmark: Multi Asset Funds Peer Group

	Max Drawdown	Std Dev
Bandhan Multi Asset Allc Reg Gr	-7.41	10.31
CRISIL Hybrid 35+65 - Agg TR INR	-8.78	11.64

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top Holdings - Bandhan Multi Asset A

Portfolio Date: 12/31/2024

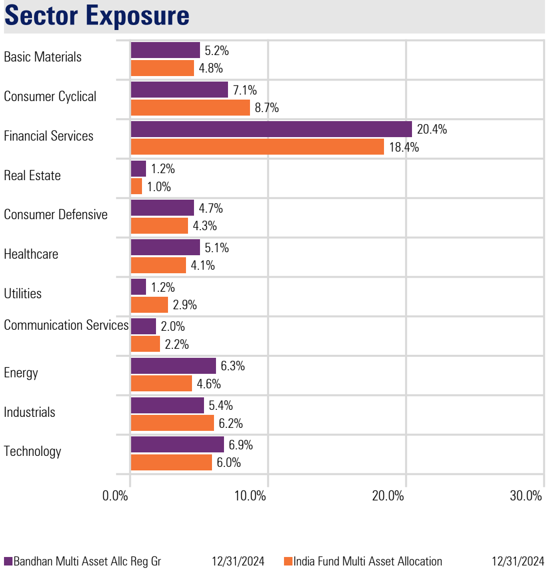
	Equity Style Box	Position Market Value	Portfolio Weighting %
Ishares V Plc - Ishares Msci Acwi Ucits Etf		1,744.15	9.61
7.3% Govt Stock 2053		1,417.60	7.81
Reliance Industries Ltd		1,056.83	5.82
ICICI Pru Gold ETF		1,022.96	5.64
ICICI Prudential Silver ETF		1,008.82	5.56
HDFC Bank Ltd		796.91	4.39
Infosys Ltd		467.26	2.58
State Bank of India		464.25	2.56
ICICI Bank Ltd		398.16	2.19
Tata Consultancy Services Ltd		395.56	2.18

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

	Inv	Bmk1
Credit Quality Survey AAA %	100.00	75.59
Credit Quality Survey AA %	0.00	22.75
Credit Quality Survey A %	0.00	1.12
Credit Quality Survey BBB %	0.00	0.00
Credit Quality Survey BB %	0.00	0.00
Credit Quality Survey B %	0.00	0.00
Credit Quality Survey Below B %	0.00	0.00
Credit Quality Survey Not Rated %	0.00	0.54

Sector Exposure



Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: CRISIL Hybrid 35+65 - Agg TR INR

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00	0.00	
Maturity 8-30 Day %	0.00	0.00	
Maturity 31-90 Day %	0.00	0.00	
Maturity 91-182 Day %	0.00	5.68	
Maturity 183-364 Day %	0.00	5.47	
Maturity 1-3 Yr %	0.00	28.16	
Maturity 3-5 Yr %	0.00	16.65	
Maturity 5-7 Yr %	0.00	8.38	
Maturity 7-10 Yr %	0.00	22.16	
Maturity 10-15 Yr %	0.00	6.31	
Maturity 15-20 Yr %	0.00	0.34	
Maturity 20-30 Yr %	100.00	3.55	
Maturity 30+ Yr %	0.00	3.30	

Debt Quants

	Average YTM Survey	Average Eff Maturity Survey	Average Mod Duration Survey
Bandhan Multi Asset Allc Reg Gr	6.77	16.31	6.95
Multi Asset Funds Peer Group		4.78	2.81
CRISIL Hybrid 35+65 - Agg TR INR			

Source: Morningstar Direct

Bandhan Small Cap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities and equity linked securities of small cap segment.

Fund Statistics

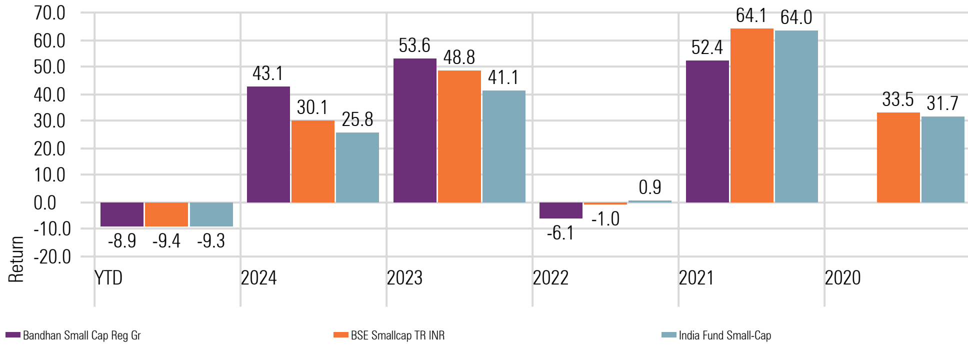
Inception Date	2/26/2020
Fund Size (INR Mn)	₹ 96,916
Expense Ratio	1.94
% Asset in Top 10 Holdings	18.45
# of Holdings	189
Average Market Cap ($Mil)	144,505
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Negative

Manager

Manish Gunwani since 1/28/2023

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE Smallcap TR INR

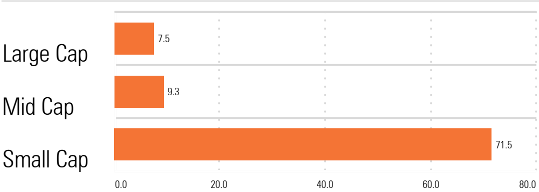


Trailing Returns

Data Point: Return Calculation Benchmark: BSE Smallcap TR INR

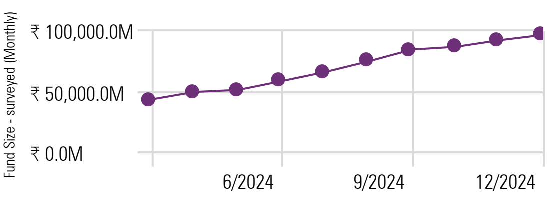
	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
Bandhan Small Cap Reg Gr	-8.86	20.66	42.96	24.35			
BSE Smallcap TR INR	-9.43	9.93	34.06	20.49	28.84	16.99	13.98
India Fund Small-Cap	-9.31	9.60	27.67	17.93	26.62	17.33	18.32

Market Cap Break-Up %



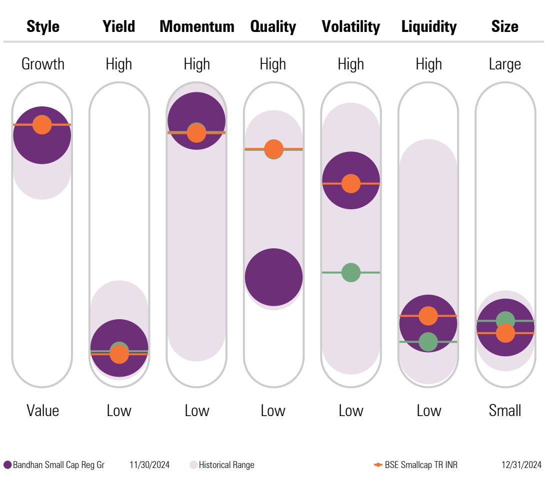
Fund Size

Time Period: 3/1/2024 to 12/31/2024



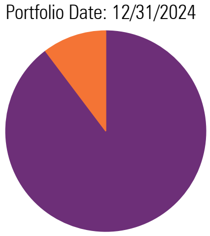
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	89.7
Bond	0.0
Cash	10.3
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
LT Foods Ltd	2,555.24	2.64
PCBL Chemical Ltd	2,337.55	2.41
The South Indian Bank Ltd	2,177.83	2.25
Sobha Ltd	1,967.91	2.03
Arvind Ltd	1,709.97	1.76
Cholamandalam Financial Holdings Ltd	1,673.86	1.73
Apar Industries Ltd	1,410.24	1.46
Karnataka Bank Ltd	1,383.18	1.43
Shaily Engineering Plastics Ltd	1,340.70	1.38
Rashi Peripherals Ltd	1,324.77	1.37
IndusInd Bank Ltd	1,233.94	1.27
Nitin Spinners Ltd	1,206.24	1.24
Motilal Oswal Financial Services Ltd	1,153.69	1.19
REC Ltd	1,113.93	1.15
TVS Holdings Ltd	1,091.61	1.13

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan Small Cap Reg Gr	18.45
India Fund Small-Cap	20.67
BSE Smallcap TR INR	7.72

Risk-Adjusted

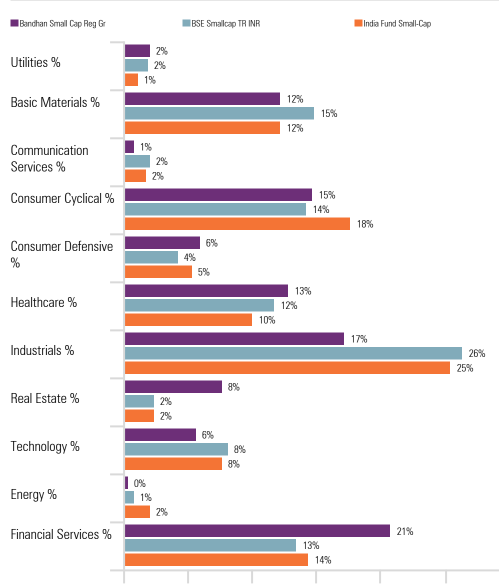
Time Period: Since Common Inception (2/27/2020) to 1/31/2025 Calculation Benchmark: BSE Smallcap TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Bandhan Small Cap Reg Gr	-25.20	20.88	0.80	2.25	87.72	81.13
BSE Smallcap TR INR	-37.85	24.44	1.00	1.64	100.00	100.00
India Fund Small-Cap	-35.79	21.60	0.87	1.66	86.23	84.72

Common Holdings

		1	2
1	Bandhan Small Cap Reg Gr	1.00	0.22
2	India Fund Small-Cap	0.21	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Bandhan Sterling Value Reg Gr

Return Date: 2/3/2025

Investment Objective

The investment objective of the Scheme is to seek to generate capital appreciation from a diversified portfolio of equity and equity related instruments by following a value investment strategy.

Fund Statistics

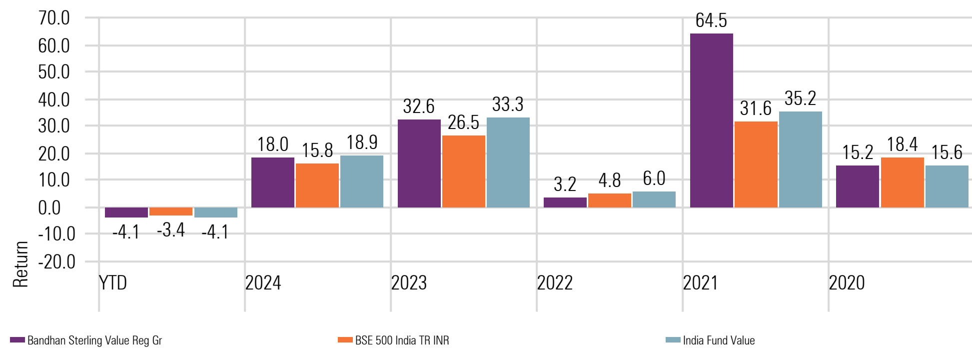
Inception Date	3/7/2008
Fund Size (INR Mn)	₹ 99,469
Expense Ratio	1.81
% Asset in Top 10 Holdings	34.31
# of Holdings	68
Average Market Cap ($Mil)	1,573,658
Equity Style Box	
Morningstar Rating Overall	★★
Morningstar Medalist Rating	Neutral

Manager

Daylynn Pinto since 10/20/2016

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR

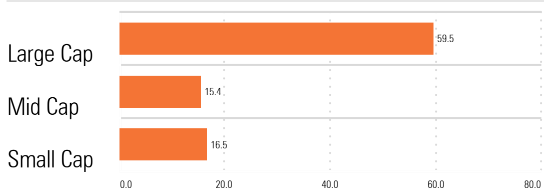


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: BSE 500 India TR INR

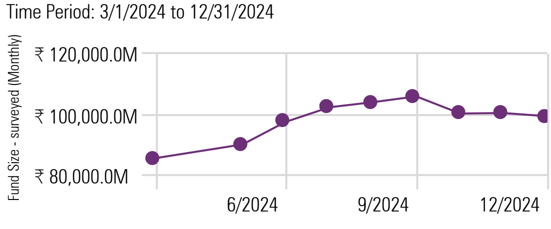
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Bandhan Sterling Value Reg Gr	-4.07	8.68	15.60	23.18	14.25	16.07	16.88
BSE 500 India TR INR	-3.43	9.71	14.17	18.25	13.00	13.14	11.91
India Fund Value	-4.15	9.88	17.04	20.01	13.11	14.42	13.99

Market Cap Break-Up %



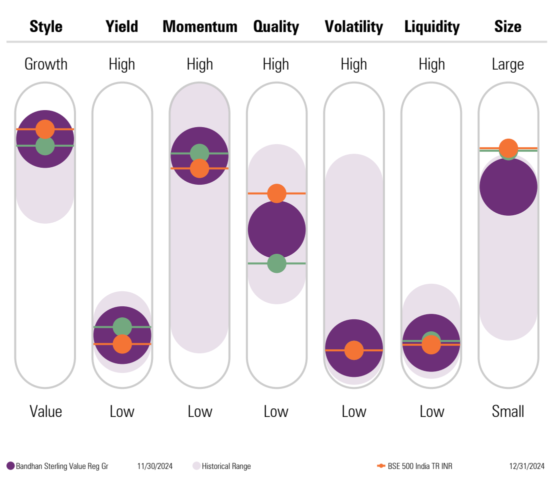
Fund Size

Time Period: 3/1/2024 to 12/31/2024



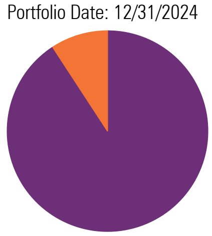
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	90.8
Bond	0.0
Cash	9.2
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,027.69	6.06
Reliance Industries Ltd	5,955.71	5.99
Axis Bank Ltd	4,152.33	4.17
ICICI Bank Ltd	3,844.95	3.87
Tata Consultancy Services Ltd	2,866.36	2.88
Infosys Ltd	2,632.00	2.65
Jindal Steel & Power Ltd	2,326.75	2.34
CG Power & Industrial Solutions Ltd	2,184.00	2.20
ITC Ltd	2,176.43	2.19
Bosch Ltd	1,960.76	1.97
IndusInd Bank Ltd	1,920.30	1.93
V-Mart Retail Ltd	1,830.40	1.84
KEC International Ltd	1,798.20	1.81
Hero MotoCorp Ltd	1,768.26	1.78
ICICI Lombard General Insurance Co Ltd	1,716.24	1.73

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan Sterling Value Reg Gr	34.31
India Fund Value	39.10
BSE 500 India TR INR	33.31

Risk-Adjusted

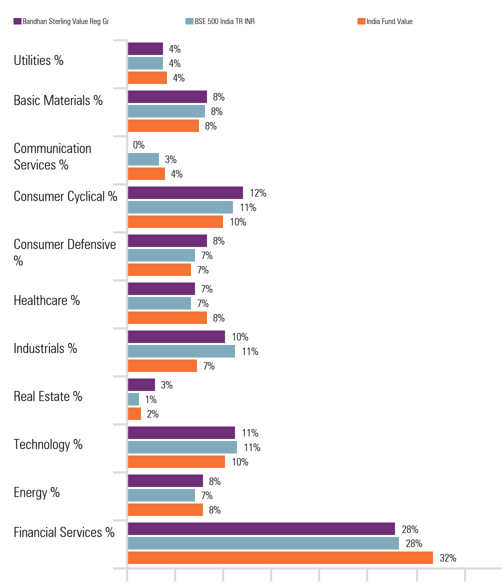
Time Period: Since Common Inception (3/8/2008) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Bandhan Sterling Value Reg Gr	-53.09	21.66	0.59	0.85	76.92	69.95
BSE 500 India TR INR	-56.76	23.64	1.00	0.47	100.00	100.00
India Fund Value	-49.52	20.76	0.83	0.68	90.29	87.35

Common Holdings

	1	2
1 Bandhan Sterling Value Reg Gr	1.00	0.54
2 India Fund Value	0.53	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Canara Robeco Bluechip Equity Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The Investment Objective of the fund is to provide capital appreciation by predominantly investing in companies having a large market capitalization. However, there can be no assurance that the investment objective of the scheme will be realized.

Fund Statistics

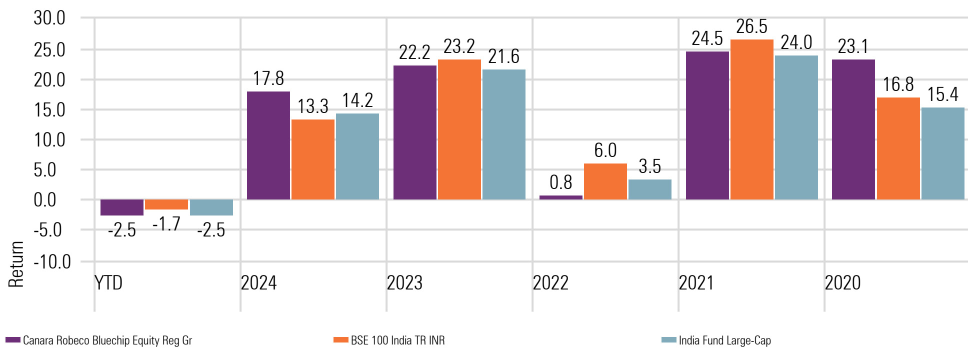
Inception Date	8/20/2010
Fund Size (INR Mn)	₹ 147,990
Expense Ratio	1.71
% Asset in Top 10 Holdings	45.58
# of Holdings	57
Average Market Cap ($Mil)	4,062,003
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

Shridatta Bhandwaldar since 7/5/2016

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR

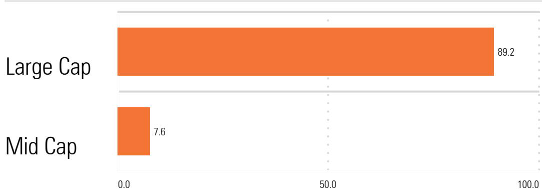


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: BSE 100 India TR INR

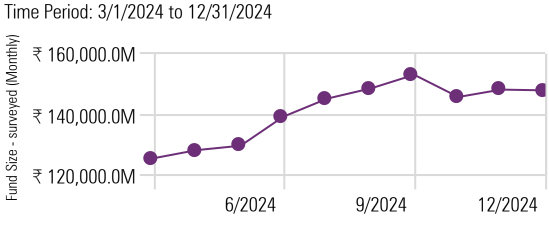
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Canara Robeco Bluechip Equity Reg Gr	-2.45	13.94	12.44	16.43	12.49		13.06
BSE 100 India TR INR	-1.67	10.75	13.34	16.85	12.19	12.68	12.16
India Fund Large-Cap	-2.45	10.46	12.15	15.16	10.98	11.71	11.10

Market Cap Break-Up %



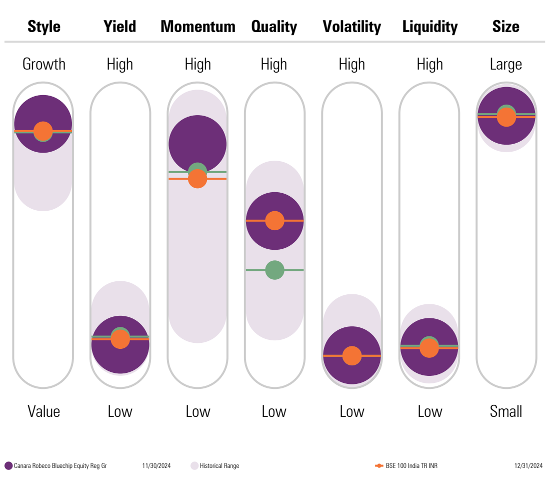
Fund Size

Time Period: 3/1/2024 to 12/31/2024



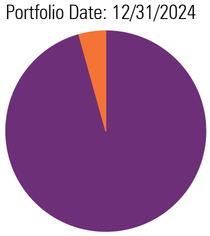
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	95.7
Bond	0.0
Cash	4.3
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	12,944.03	8.75
ICICI Bank Ltd	11,900.89	8.04
Infosys Ltd	7,809.79	5.28
Reliance Industries Ltd	6,340.40	4.28
Bharti Airtel Ltd	6,129.22	4.14
Larsen & Toubro Ltd	5,360.94	3.62
Mahindra & Mahindra Ltd	4,424.99	2.99
State Bank of India	4,272.86	2.89
ITC Ltd	4,256.12	2.88
UltraTech Cement Ltd	4,018.10	2.72
Tata Consultancy Services Ltd	3,984.47	2.69
Zomato Ltd	3,589.63	2.43
HCL Technologies Ltd	3,551.03	2.40
Axis Bank Ltd	3,486.04	2.36
Bharat Electronics Ltd	3,415.20	2.31

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco Bluechip Equity Reg Gr	45.58
India Fund Large-Cap	51.68
BSE 100 India TR INR	45.35

Risk-Adjusted

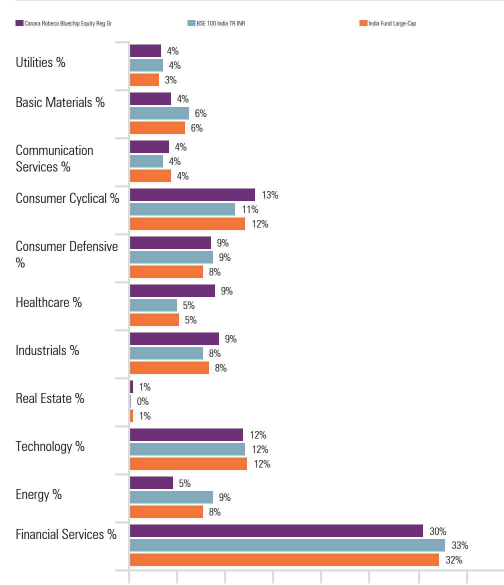
Time Period: Since Common Inception (8/21/2010) to 1/31/2025 Calculation Benchmark: BSE 100 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Canara Robeco Bluechip Equity Reg Gr	-32.66	18.18	0.89	0.69	89.44	87.15
BSE 100 India TR INR	-38.05	19.94	1.00	0.57	100.00	100.00
India Fund Large-Cap	-35.92	19.34	0.93	0.50	93.99	94.33

Common Holdings

		1	2
1	Canara Robeco Bluechip Equity Reg Gr	1.00	0.72
2	India Fund Large-Cap	0.72	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Canara Robeco ELSS Tax Saver Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The Fund aims to provide long term capital appreciation by predominantly investing in equities and to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961. However, there can be no assurance that the investment objective of the scheme will be realized.

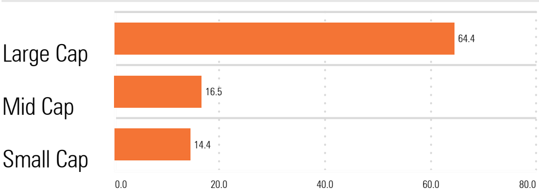
Fund Statistics

Inception Date	2/2/2009
Fund Size (INR Mn)	₹ 86,962
Expense Ratio	1.74
% Asset in Top 10 Holdings	35.50
# of Holdings	71
Average Market Cap ($Mil)	2,098,758
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

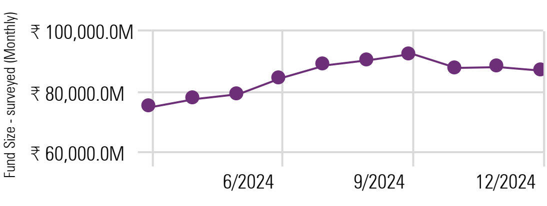
Vishal Mishra since 6/26/2021

Market Cap Break-Up %



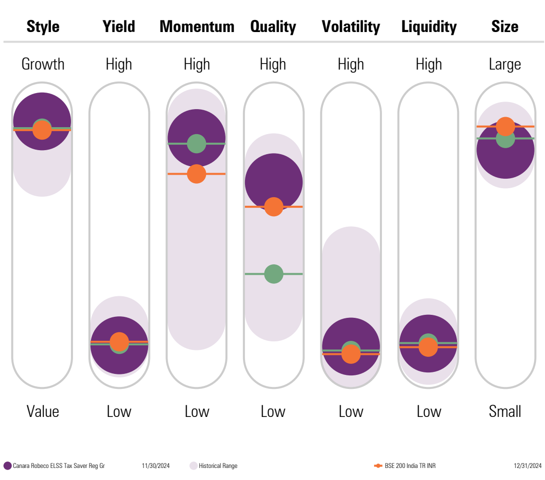
Fund Size

Time Period: 3/1/2024 to 12/31/2024



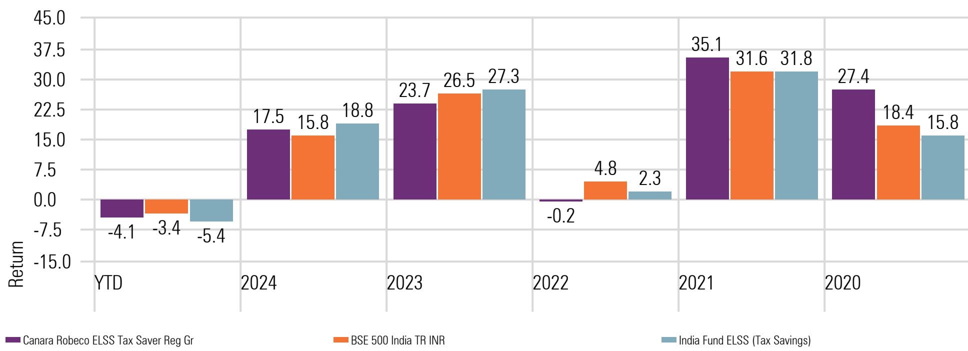
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



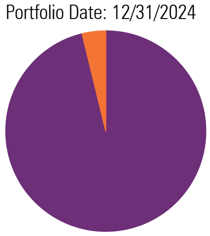
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: BSE 500 India TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Canara Robeco ELSS Tax Saver Reg Gr	-4.05	11.98	12.12	18.62	13.02	14.52	19.10
BSE 500 India TR INR	-3.43	9.71	14.17	18.25	13.00	13.14	17.19
India Fund ELSS (Tax Savings)	-5.36	10.45	13.76	17.23	12.28	13.55	17.19

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	96.2
Bond	0.0
Cash	3.8
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,005.68	6.91
ICICI Bank Ltd	5,544.42	6.38
Infosys Ltd	4,063.26	4.67
Reliance Industries Ltd	2,870.89	3.30
Bharti Airtel Ltd	2,842.07	3.27
Larsen & Toubro Ltd	2,306.62	2.65
State Bank of India	1,983.40	2.28
NTPC Ltd	1,883.76	2.17
Bajaj Finance Ltd	1,691.76	1.95
Divi's Laboratories Ltd	1,677.17	1.93
Axis Bank Ltd	1,626.86	1.87
UltraTech Cement Ltd	1,542.56	1.77
GE Vernova T&D India Ltd	1,513.76	1.74
Sun Pharmaceuticals Industries Ltd	1,443.06	1.66
ITC Ltd	1,354.22	1.56

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco ELSS Tax Saver Reg Gr	35.50
India Fund ELSS (Tax Savings)	39.14
BSE 200 India TR INR	38.73

Risk-Adjusted

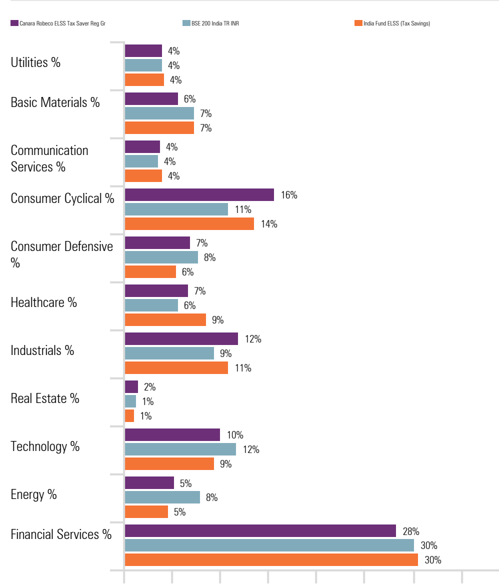
Time Period: Since Common Inception (2/3/2009) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Canara Robeco ELSS Tax Saver Reg Gr	-34.33	19.67	0.89	1.12	90.13	86.54
BSE 500 India TR INR	-38.11	21.09	1.00	0.90	100.00	100.00
India Fund ELSS (Tax Savings)	-35.75	19.19	0.87	0.98	91.97	90.57

Common Holdings

		1	2
1	Canara Robeco ELSS Tax Saver Reg Gr	1.00	0.54
2	India Fund ELSS (Tax Savings)	0.55	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Canara Robeco Flexi Cap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate capital appreciation by investing in equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be realized.

Fund Statistics

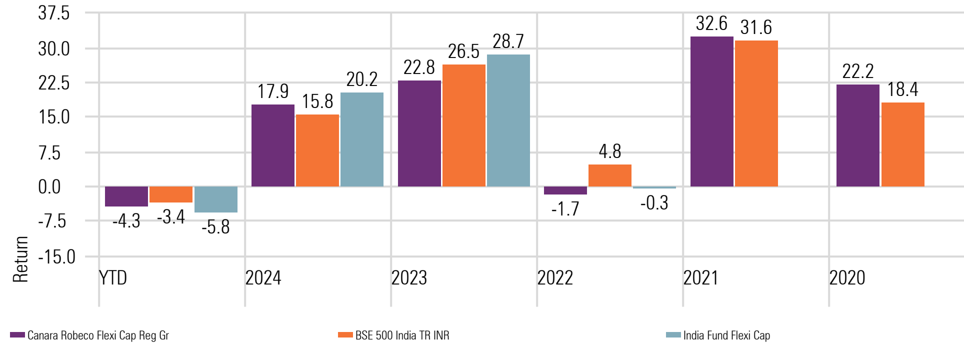
Inception Date	9/16/2003
Fund Size (INR Mn)	₹ 128,047
Expense Ratio	1.72
% Asset in Top 10 Holdings	36.95
# of Holdings	72
Average Market Cap ($Mil)	2,504,220
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

Manager

Shridatta Bhandwaldar since 7/5/2016

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR

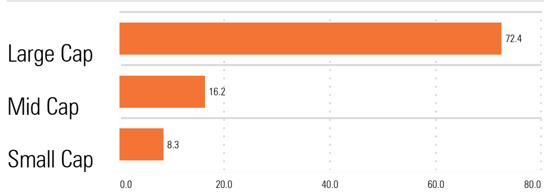


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: BSE 500 India TR INR

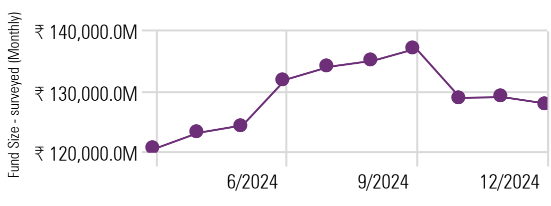
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Canara Robeco Flexi Cap Reg Gr	-4.25	12.06	11.23	16.60	12.28	13.56	15.10
BSE 500 India TR INR	-3.43	9.71	14.17	18.25	13.00	13.14	17.09
India Fund Flexi Cap	-5.76	10.96	13.67				16.79

Market Cap Break-Up %



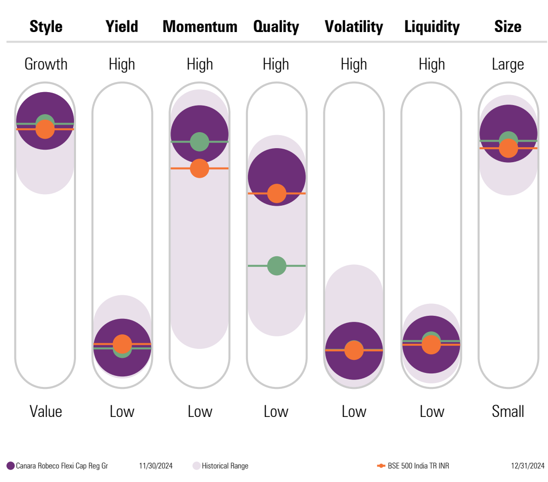
Fund Size

Time Period: 3/1/2024 to 12/31/2024



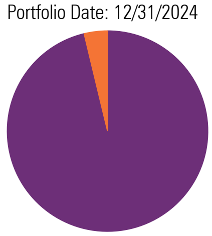
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	96.2
Bond	0.0
Cash	3.8
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (5/1/2021) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Canara Robeco Flexi Cap Reg Gr	-19.41	16.02	0.92	1.05	90.59	90.96
BSE 500 India TR INR	-17.59	16.99	1.00	1.16	100.00	100.00
India Fund Flexi Cap	-19.57	16.30	0.94	1.18	93.86	92.91

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	9,356.75	7.31
HDFC Bank Ltd	9,010.23	7.04
Infosys Ltd	5,742.81	4.48
Bharti Airtel Ltd	3,877.13	3.03
Reliance Industries Ltd	3,644.36	2.85
Zomato Ltd	3,254.02	2.54
Larsen & Toubro Ltd	3,215.39	2.51
Bharat Electronics Ltd	3,166.02	2.47
HCL Technologies Ltd	3,077.43	2.40
State Bank of India	2,972.32	2.32
UNO Minda Ltd	2,851.35	2.23
Tata Consultancy Services Ltd	2,683.31	2.10
NTPC Ltd	2,602.69	2.03
Mahindra & Mahindra Ltd	2,575.63	2.01
Sun Pharmaceuticals Industries Ltd	2,457.72	1.92

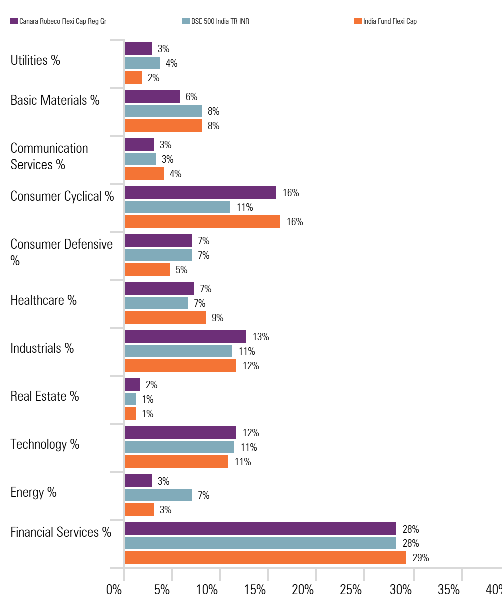
Common Holdings

		1	2
1	Canara Robeco Flexi Cap Reg Gr	1.00	0.55
2	India Fund Flexi Cap	0.55	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco Flexi Cap Reg Gr	36.95
India Fund Flexi Cap	38.86
BSE 500 India TR INR	33.31

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Canara Robeco Small Cap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to generate capital appreciation by investing predominantly in Small Cap stocks. However, there can be no assurance that the investment objective of the scheme will be realized.

Fund Statistics

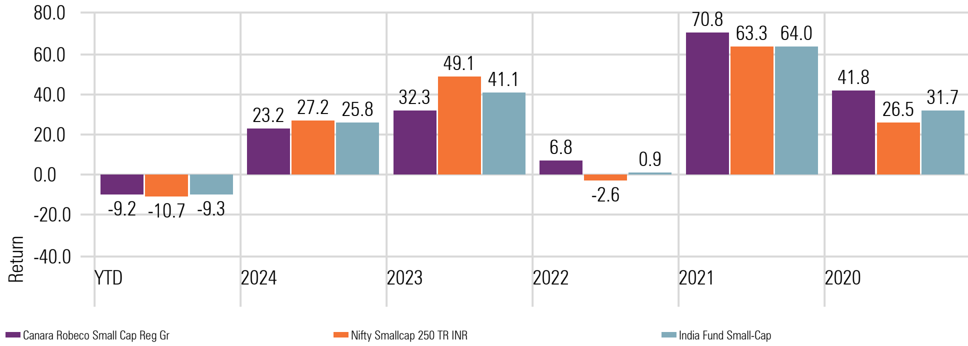
Inception Date	2/15/2019
Fund Size (INR Mn)	₹ 125,439
Expense Ratio	1.73
% Asset in Top 10 Holdings	21.63
# of Holdings	103
Average Market Cap ($Mil)	277,433
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

Manager

Shridatta Bhandwaldar since 10/1/2019

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Smallcap 250 TR INR

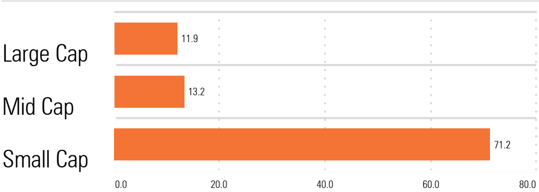


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty Smallcap 250 TR INR

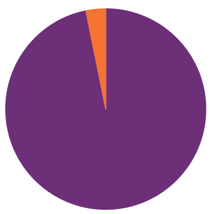
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Canara Robeco Small Cap Reg Gr	-9.24	8.09	15.75	28.28			24.28
Nifty Smallcap 250 TR INR	-10.69	5.87	18.23	26.03	14.85	14.10	23.56
India Fund Small-Cap	-9.31	9.60	17.93	26.62	17.33	18.32	24.98

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	96.8
Bond	0.0
Cash	3.2
Other	0.0
Total	**100.0**

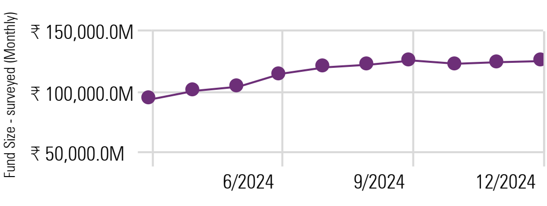
Risk-Adjusted

Time Period: Since Common Inception (2/16/2019) to 1/31/2025 Calculation Benchmark: Nifty Smallcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Canara Robeco Small Cap Reg Gr	-36.30	21.60	0.85	1.44	84.59	80.83
Nifty Smallcap 250 TR INR	-45.49	24.24	1.00	1.23	100.00	100.00
India Fund Small-Cap	-37.02	20.66	0.84	1.55	84.26	79.86

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

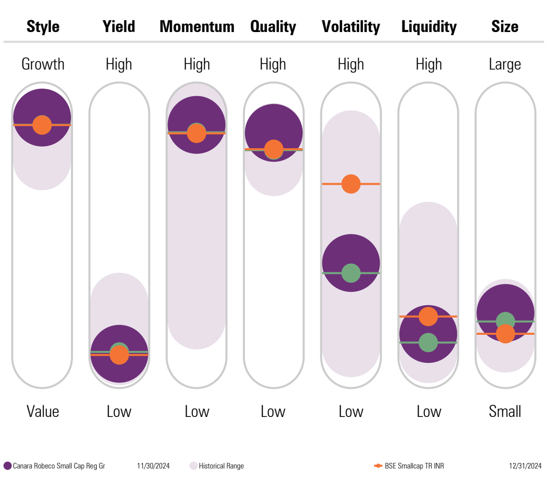
	Position Market Value	Portfolio Weighting %
Multi Commodity Exchange of India Ltd	4,136.99	3.30
KEI Industries Ltd	3,538.96	2.82
Kaynes Technology India Ltd	3,521.71	2.81
Bharat Electronics Ltd	3,032.93	2.42
Aditya Birla Real Estate Ltd	2,697.20	2.15
Central Depository Services (India) Ltd	2,459.57	1.96
Computer Age Management Services Ltd Ordinary Shares	2,126.83	1.70
V-Guard Industries Ltd	1,985.15	1.58
GE Vernova T&D India Ltd	1,851.85	1.48
J.B. Chemicals & Pharmaceuticals Ltd	1,775.97	1.42
Innova Captab Ltd	1,769.83	1.41
Indian Hotels Co Ltd	1,759.02	1.40
Crompton Greaves Consumer Electricals Ltd	1,745.66	1.39
Cyient Ltd	1,718.98	1.37
E I D Parry India Ltd	1,707.70	1.36

Common Holdings

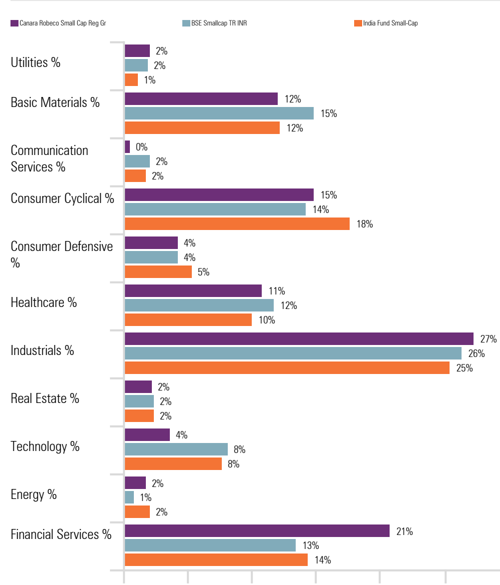
	1	2
1 Canara Robeco Small Cap Reg Gr	1.00	0.29
2 India Fund Small-Cap	0.30	1.00

Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Sector Exposure Relative to Benchmark



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco Small Cap Reg Gr	21.63
India Fund Small-Cap	20.67
BSE Smallcap TR INR	7.72

Source: Morningstar Direct

Edelweiss Balanced Adv Gr

Return Date: 2/3/2025

Investment Objective

The primary objective of the Scheme is to generate capital appreciation with relatively lower volatility over a longer tenure of time. The Scheme will accordingly invest in equities, arbitrage opportunities and derivative strategies on the one hand and debt and money market instruments on the other. The Scheme may also invest in Infrastructure Investment Trusts and Real Estate Investment Trusts. However there is no assurance that the investment objective of the Scheme will be realized.

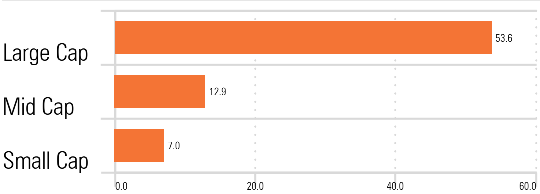
Fund Statistics

Inception Date	8/20/2009
Fund Size (INR Mn)	₹ 124,285
Expense Ratio	1.72
% Asset in Top 10 Holdings	15.12
# of Holdings	120
Average Market Cap ($Mil)	2,305,652
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

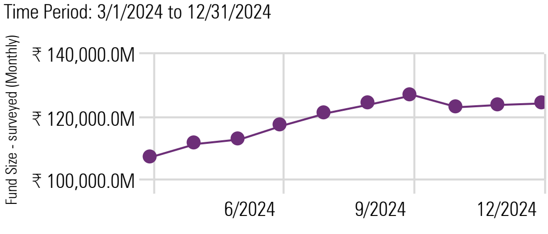
Bharat Lahoti since 9/18/2017

Market-cap Break-up %

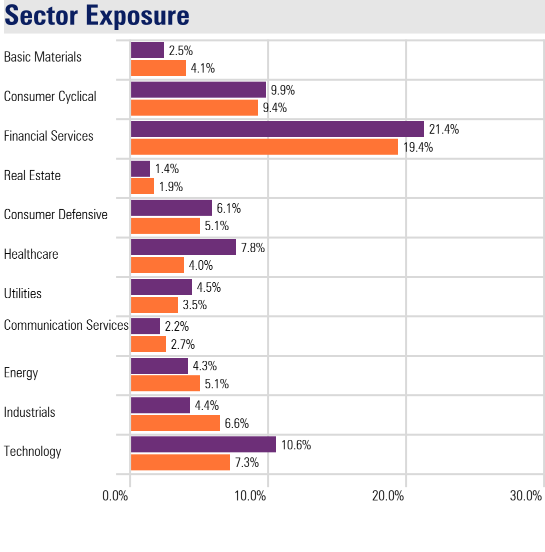


Fund Size

Time Period: 3/1/2024 to 12/31/2024

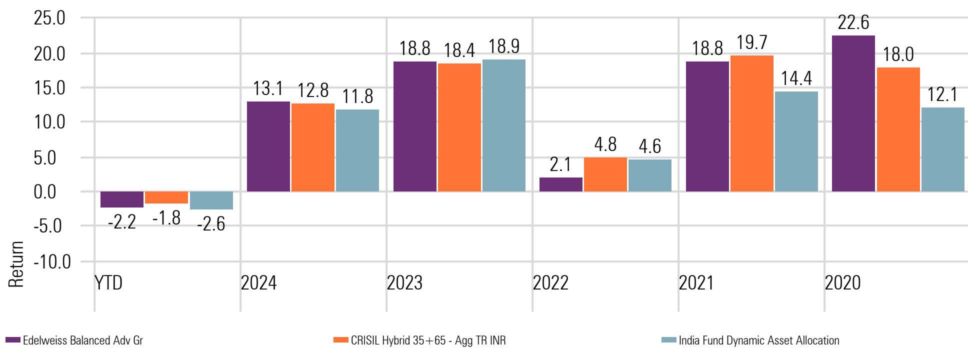


Sector Exposure



Calendar Year Performance

As of Date: 2/3/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR



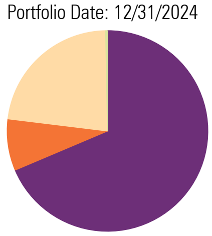
Trailing Returns

As of Date: 2/3/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
Edelweiss Balanced Adv Gr	-2.21	8.35	10.09	14.01	10.02	10.95	10.70
CRISIL Hybrid 35+65 - Agg TR INR	-1.75	8.91	11.11	14.51	11.33	11.46	11.80
India Fund Dynamic Asset Allocation	-2.55	6.63	10.49	11.77	9.10	10.36	10.88

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	68.6
Bond	8.3
Cash	22.8
Other	0.3
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,748.92	5.43
ICICI Bank Ltd	5,454.22	4.39
Infosys Ltd	3,391.63	2.73
Reliance Industries Ltd	3,324.86	2.68
Bharti Airtel Ltd	2,701.22	2.17
ITC Ltd	2,625.49	2.11
NTPC Ltd	2,598.88	2.09
Sun Pharmaceuticals Industries Ltd	2,545.39	2.05
HCL Technologies Ltd	2,455.58	1.98
Tata Consultancy Services Ltd	2,353.96	1.89
Bajaj Finance Ltd	1,982.57	1.60
Maruti Suzuki India Ltd	1,977.32	1.59
Axis Bank Ltd	1,936.32	1.56
Tata Motors Ltd	1,869.47	1.50
Larsen & Toubro Ltd	1,804.75	1.45

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
Edelweiss Balanced Adv Gr	6.97	0.88	1.06
Average	7.19	2.92	4.77

Risk

Time Period: 2/1/2015 to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Beta	Sharpe Ratio	Max Drawdown
Edelweiss Balanced Adv Gr	10.03	10.73		0.84	-16.36
CRISIL Hybrid 35+65 - Agg TR INR	11.34	12.56		0.85	-25.41
India Fund Dynamic Asset Allocation	9.10	10.51		0.74	-22.00

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	100.00
Credit Quality Survey AA %	0.00
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Dynamic Asset Allocation

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	0.00		2.10
Maturity 183-364 Day %	2.13		2.01
Maturity 1-3 Yr %	68.28		25.25
Maturity 3-5 Yr %	21.06		21.70
Maturity 5-7 Yr %	2.19		9.68
Maturity 7-10 Yr %	6.34		24.83
Maturity 10-15 Yr %	0.00		7.94
Maturity 15-20 Yr %	0.00		0.16
Maturity 20-30 Yr %	0.00		1.73
Maturity 30+ Yr %	0.00		4.60

Source: Morningstar Direct

Edelweiss Equity Savings Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.

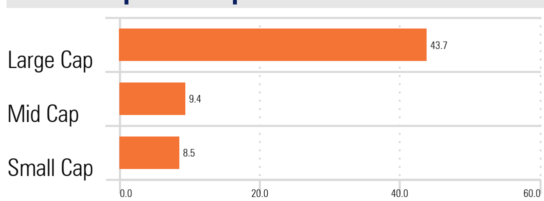
Fund Statistics

Inception Date	10/13/2014
Fund Size (INR Mn)	₹ 5,613
Expense Ratio	1.66
% Asset in Top 10 Holdings	8.64
# of Holdings	111
Average Market Cap ($Mil)	1,743,991
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

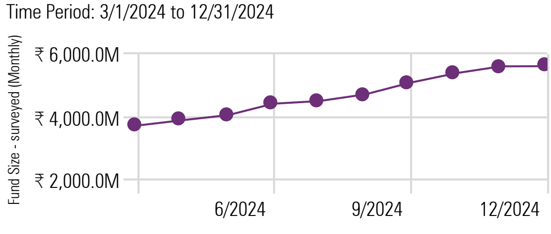
Bhavesh D Jain since 10/1/2021

Market-cap Break-up %

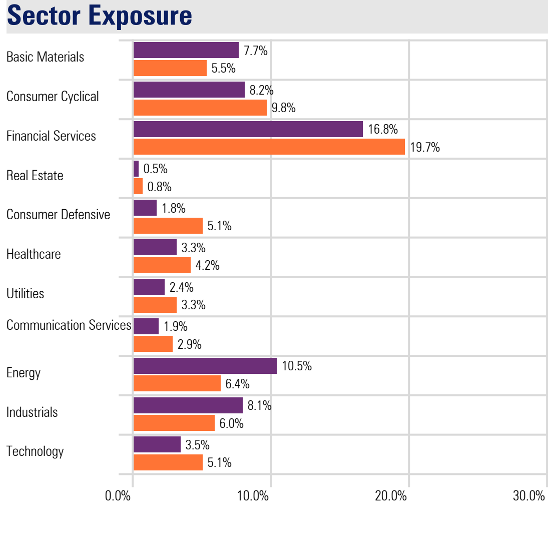


Fund Size

Time Period: 3/1/2024 to 12/31/2024



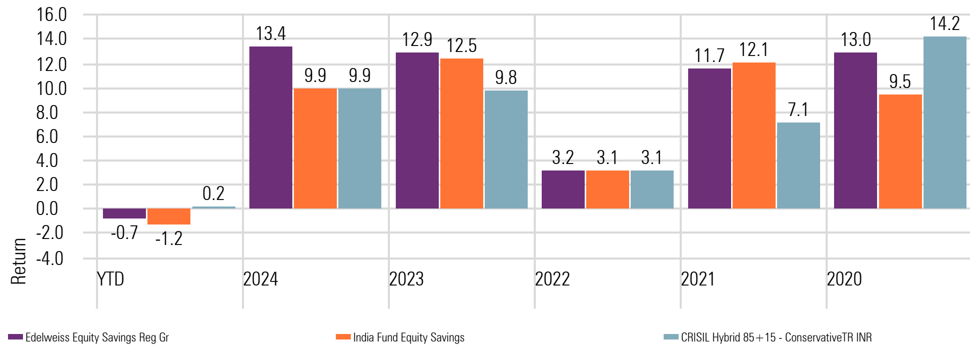
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings



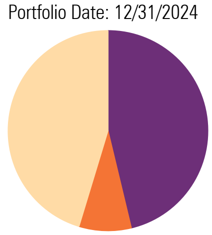
Trailing Returns

Data Point: Return Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
Edelweiss Equity Savings Reg Gr	-8.39	10.91	9.38	10.35	8.51	
CRISIL Hybrid 85+15 - ConservativeTR INR	2.81	9.09	7.80	8.69	8.55	8.72
India Fund Equity Savings	-13.51	7.39	7.86	8.98	7.60	7.76

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	46.2
Bond	8.5
Cash	45.3
Other	0.0
Total	**100.0**

Top Holdings - Edelweiss Equity Savin

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
Reliance Industries Ltd		412.99	7.36
7.18% Govt Stock 2033		255.81	4.56
Hdb Financial Services Ltd.		248.34	4.42
Aditya Birla Fashion and Retail Ltd		207.44	3.70
Adani Ports & Special Economic Zone Ltd		167.43	2.98
Larsen & Toubro Ltd		119.71	2.13
State Bank of India		113.62	2.02
7.1% Govt Stock 2029		101.35	1.81
Ambuja Cements Ltd		99.82	1.78
Axis Bank Ltd		99.34	1.77

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Equity Savings			
Edelweiss Equity Savings Reg Gr	7.05	1.40	1.81
Average	7.10	2.76	4.42

Risk

Time Period: Since Common Inception (10/14/2014) to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
Edelweiss Equity Savings Reg Gr	8.87	5.86	-9.59
CRISIL Hybrid 85+15 - ConservativeTR INR	9.01	4.09	-7.55
India Fund Equity Savings	7.99	6.46	-15.80

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	100.00
Credit Quality Survey AA %	0.00
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Equity Savings

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	0.00		2.44
Maturity 183-364 Day %	7.61		1.62
Maturity 1-3 Yr %	37.89		26.76
Maturity 3-5 Yr %	15.46		28.77
Maturity 5-7 Yr %	0.00		7.43
Maturity 7-10 Yr %	39.03		23.96
Maturity 10-15 Yr %	0.00		5.25
Maturity 15-20 Yr %	0.00		0.58
Maturity 20-30 Yr %	0.00		0.75
Maturity 30+ Yr %	0.00		2.44

Edelweiss Mid Cap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective is to seek to generate long-term capital appreciation from a portfolio that predominantly invests in equity and equity-related securities of Mid Cap companies. However, there can be no assurance that the investment objective of the Scheme will be realised.

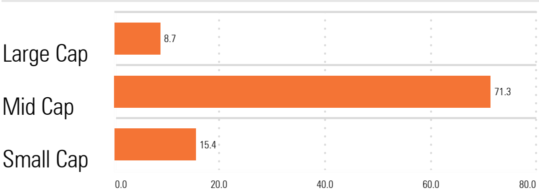
Fund Statistics

Inception Date	12/26/2007
Fund Size (INR Mn)	₹ 86,665
Expense Ratio	1.86
% Asset in Top 10 Holdings	28.56
# of Holdings	81
Average Market Cap ($Mil)	609,204
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

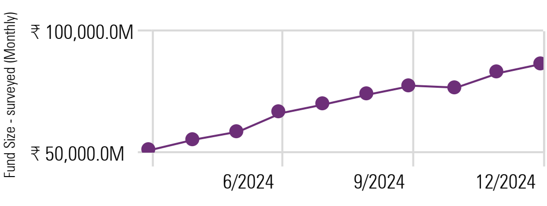
Trideep Bhattacharya since 10/1/2021

Market Cap Break-Up %



Fund Size

Time Period: 3/1/2024 to 12/31/2024



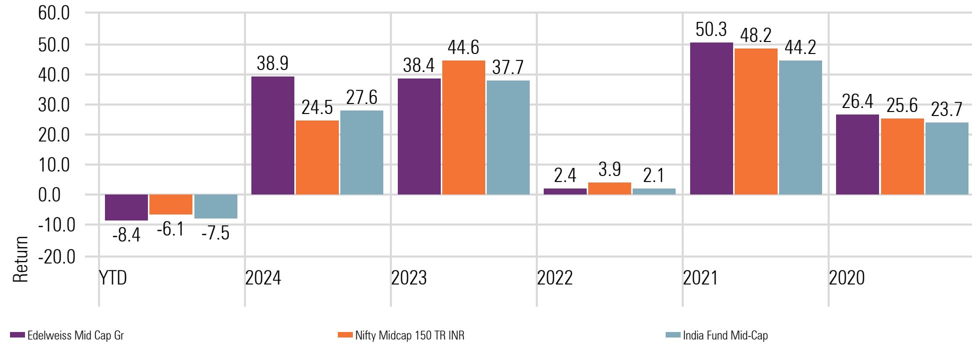
Factor Profile

Time Period: 12/1/2021 to 11/30/2024

Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR



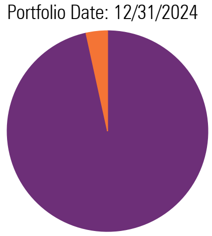
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty Midcap 150 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Edelweiss Mid Cap Gr	-8.45	21.87	22.47	26.31	17.27	19.51	20.15
Nifty Midcap 150 TR INR	-6.09	11.57	21.10	25.39	17.48	16.82	20.16
India Fund Mid-Cap	-7.50	14.06	18.81	23.04	15.73	16.46	18.36

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	96.6
Bond	0.0
Cash	3.4
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Dixon Technologies (India) Ltd	3,780.04	4.36
Persistent Systems Ltd	3,692.86	4.26
Lupin Ltd	2,621.38	3.02
PB Fintech Ltd	2,534.85	2.92
Coforge Ltd	2,519.09	2.91
Indian Hotels Co Ltd	2,198.42	2.54
The Federal Bank Ltd	1,998.95	2.31
CG Power & Industrial Solutions Ltd	1,854.00	2.14
Solar Industries India Ltd	1,839.49	2.12
BSE Ltd	1,715.42	1.98
UNO Minda Ltd	1,695.87	1.96
Godrej Properties Ltd	1,655.64	1.91
Ipca Laboratories Ltd	1,615.19	1.86
Radico Khaitan Ltd	1,543.84	1.78
Trent Ltd	1,473.67	1.70

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Edelweiss Mid Cap Gr	28.56
India Fund Mid-Cap	25.97
BSE Midcap TR INR	21.99

Risk-Adjusted

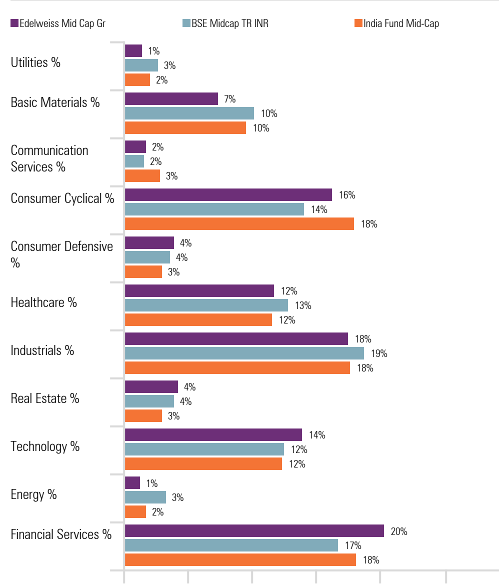
Time Period: Since Common Inception (4/2/2016) to 1/31/2025 Calculation Benchmark: Nifty Midcap 150 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Edelweiss Mid Cap Gr	-41.14	20.71	0.94	1.17	93.19	91.83
Nifty Midcap 150 TR INR	-43.06	21.17	1.00	1.14	100.00	100.00
India Fund Mid-Cap	-39.41	19.22	0.90	1.11	88.51	87.89

Common Holdings

	1	2
1 Edelweiss Mid Cap Gr	1.00	0.46
2 India Fund Mid-Cap	0.47	1.00

Sector Exposure Relative to Benchmark



HDFC Balanced Adv Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To provide long term capital appreciation / income from a dynamic mix of equity and debt investments. There is no assurance that the investment objective of the Scheme will be realized.

Fund Statistics

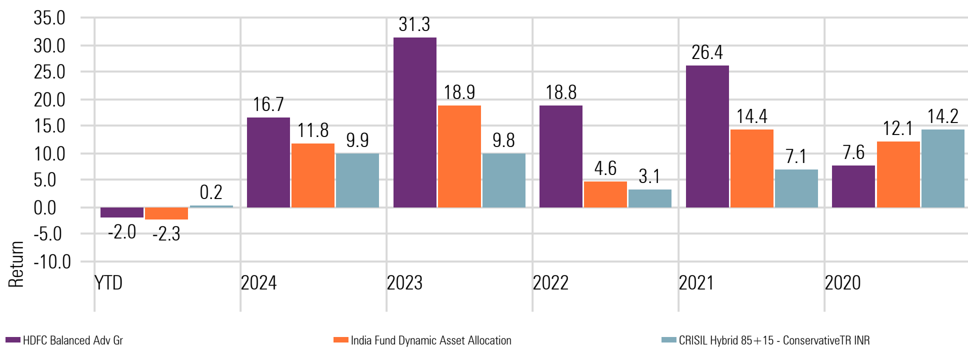
Inception Date	2/1/1994
Fund Size (INR Mn)	₹ 955,214
Expense Ratio	1.43
% Asset in Top 10 Holdings	31.49
# of Holdings	300
Average Market Cap ($Mil)	2,599,423
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Neutral

Manager

Anil Bamboli since 7/29/2022

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Dynamic Asset Allocation

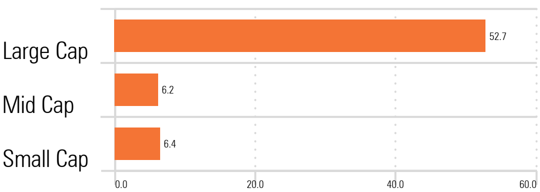


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

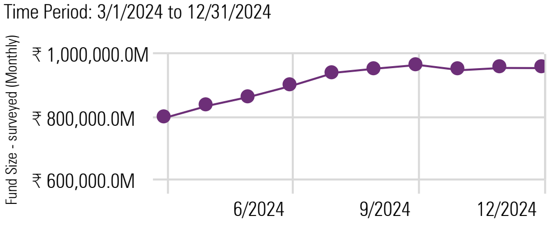
	YTD	1 Year	3 Years	5 Years	10 Years	Inception
HDFC Balanced Adv Gr	-2.00	10.10	19.51	19.65	13.03	19.57
CRISIL Hybrid 35+65 - Agg TR INR	-1.30	10.04	11.50	14.35	11.34	13.90
India Fund Dynamic Asset Allocation	-2.32	7.35	10.79	11.64	9.10	14.50

Market-cap Break-up %

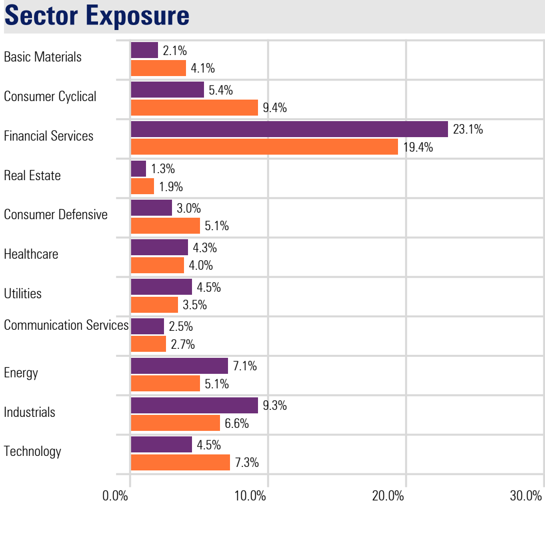


Fund Size

Time Period: 3/1/2024 to 12/31/2024



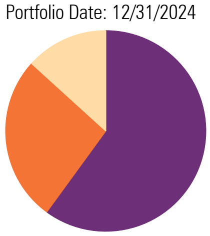
Sector Exposure



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	60.0
Bond	26.7
Cash	13.3
Other	0.0
Total	**100.0**

Top Holdings - HDFC Balanced Adv Gr

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd		60,125.77	6.29
ICICI Bank Ltd		36,964.87	3.87
State Bank of India		31,364.75	3.28
Reliance Industries Ltd		29,095.18	3.05
Infosys Ltd		28,361.09	2.97
NTPC Ltd		23,447.14	2.45
7.18% Govt Stock 2033		23,384.60	2.45
Larsen & Toubro Ltd		23,365.79	2.45
Axis Bank Ltd		23,231.49	2.43
Coal India Ltd		21,456.60	2.25

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
HDFC Balanced Adv Gr	7.29	4.24	7.18
Average	7.19	2.92	4.77

Risk

Time Period: Since Common Inception (5/1/2002) to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Max Drawdown	Sharpe Ratio (arith)	Information Ratio (arith)
HDFC Balanced Adv Gr	19.76	19.53	-54.79		0.67
CRISIL Hybrid 35+65 - Agg TR INR	14.03	14.77	-42.70		
India Fund Dynamic Asset Allocation	14.58	15.11	-48.97		0.14

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	99.11
Credit Quality Survey AA %	0.89
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Dynamic Asset Allocation

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	0.35		2.10
Maturity 183-364 Day %	3.75		2.01
Maturity 1-3 Yr %	23.30		25.25
Maturity 3-5 Yr %	19.18		21.70
Maturity 5-7 Yr %	6.21		9.68
Maturity 7-10 Yr %	33.84		24.83
Maturity 10-15 Yr %	9.14		7.94
Maturity 15-20 Yr %	0.00		0.16
Maturity 20-30 Yr %	1.25		1.73
Maturity 30+ Yr %	2.99		4.60

HDFC Focused 30 Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate long term capital appreciation/income by investing in equity & equity related instruments of up to 30 companies. There is no assurance that the investment objective of the Scheme will be realized.

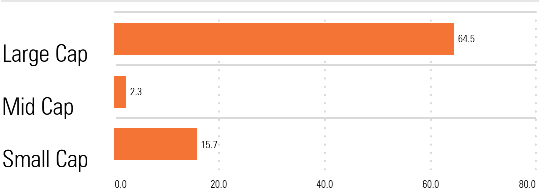
Fund Statistics

Inception Date	9/17/2004
Fund Size (INR Mn)	₹ 156,419
Expense Ratio	1.77
% Asset in Top 10 Holdings	54.12
# of Holdings	33
Average Market Cap ($Mil)	1,936,117
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

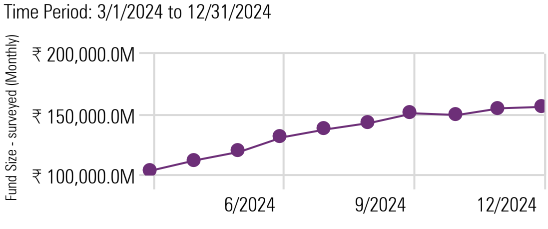
Roshi Jain since 1/13/2022

Market Cap Break-Up %



Fund Size

Time Period: 3/1/2024 to 12/31/2024



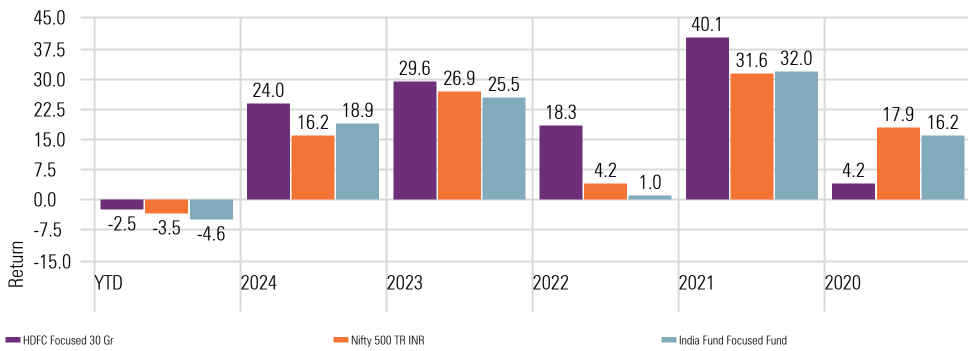
Factor Profile

Time Period: 12/1/2021 to 11/30/2024

Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



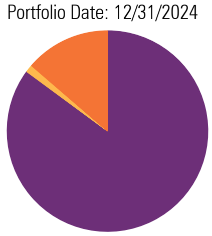
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
HDFC Focused 30 Gr	-2.51	18.12	21.70	22.40	13.22	12.97	14.00
Nifty 500 TR INR	-3.47	10.04	14.25	18.17	12.90	12.85	12.99
India Fund Focused Fund	-4.56	11.63	13.10	16.91	14.04	14.47	13.24

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	85.1
Bond	1.2
Cash	13.7
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	14,537.37	9.29
ICICI Bank Ltd	14,098.15	9.01
Axis Bank Ltd	13,202.28	8.44
Maruti Suzuki India Ltd	6,786.50	4.34
Cipla Ltd	6,421.80	4.11
SBI Life Insurance Co Ltd	6,256.80	4.00
Kotak Mahindra Bank Ltd	6,251.18	4.00
HCL Technologies Ltd	5,943.94	3.80
Piramal Pharma Ltd	5,591.25	3.57
Bharti Airtel Ltd	5,557.13	3.55
Tata Steel Ltd	3,934.43	2.52
Metropolis Healthcare Ltd	3,530.31	2.26
Bosch Ltd	3,307.72	2.11
Bajaj Auto Ltd	3,299.48	2.11
Nexus Select Trust Reits	3,269.04	2.09

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Focused 30 Gr	54.12
India Fund Focused Fund	32.24
BSE 500 India TR INR	33.31

Risk-Adjusted

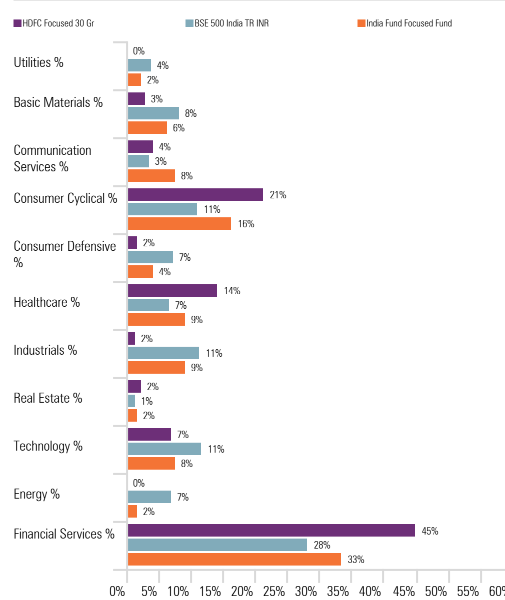
Time Period: Since Common Inception (8/30/2008) to 1/31/2025 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
HDFC Focused 30 Gr	-46.72	22.30	0.90	0.63	94.27	92.63
Nifty 500 TR INR	-45.06	22.89	1.00	0.55	100.00	100.00
India Fund Focused Fund	-45.40	21.45	0.74	0.60	84.50	82.35

Common Holdings

		1	2
1	HDFC Focused 30 Gr	1.00	0.38
2	India Fund Focused Fund	0.35	1.00

Sector Exposure Relative to Benchmark



HDFC Large and Mid Cap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate long term capital appreciation/income from a portfolio, predominantly invested in equity and equity related instruments. There is no assurance that the investment objective of the Scheme will be realized.

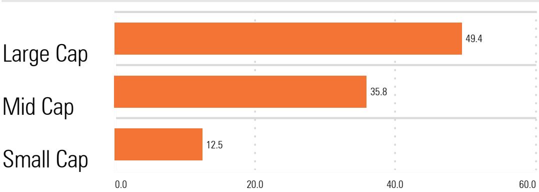
Fund Statistics

Inception Date	2/18/1994
Fund Size (INR Mn)	₹ 238,986
Expense Ratio	1.75
% Asset in Top 10 Holdings	22.38
# of Holdings	209
Average Market Cap ($Mil)	1,179,480
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

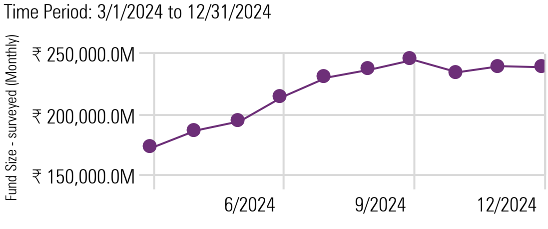
Gopal Agrawal since 7/16/2020

Market Cap Break-Up %



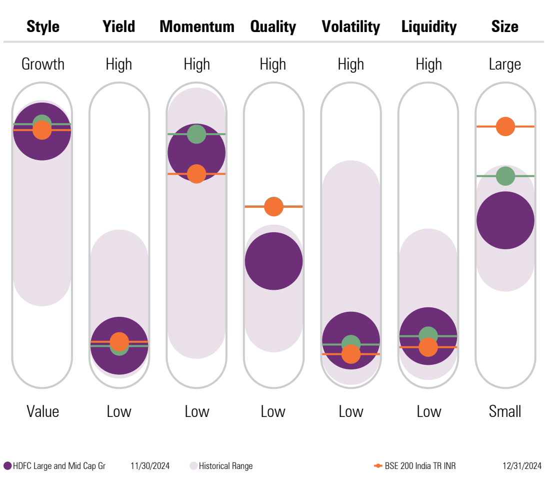
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

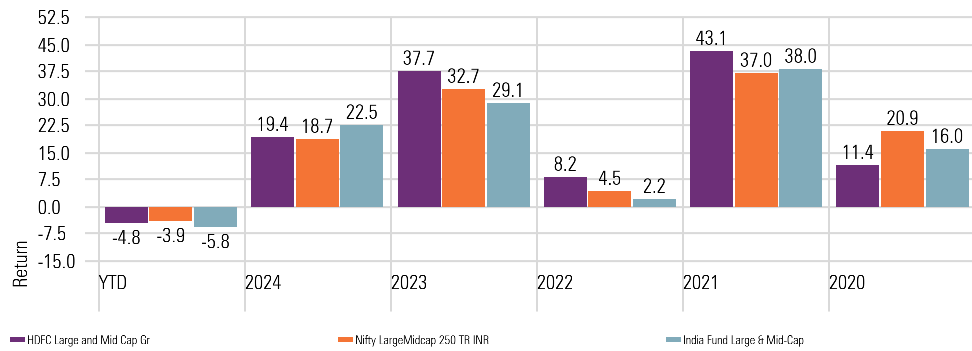
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR



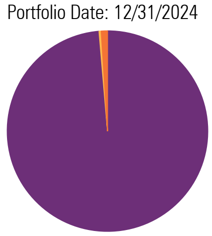
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
HDFC Large and Mid Cap Gr	-4.75	10.31	18.84	22.06	12.95	12.35	13.58
Nifty LargeMidcap 250 TR INR	-3.90	11.04	16.78	20.75	14.79	14.64	16.13
India Fund Large & Mid-Cap	-5.83	12.46	15.27	18.96	13.64	14.59	16.53

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	98.6
Bond	0.4
Cash	1.0
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	12,112.82	5.07
ICICI Bank Ltd	8,844.46	3.70
Infosys Ltd	6,261.11	2.62
Axis Bank Ltd	4,524.98	1.89
Mphasis Ltd	4,378.99	1.83
IndusInd Bank Ltd	3,617.40	1.51
Lupin Ltd	3,574.08	1.50
Tata Consultancy Services Ltd	3,430.36	1.44
Bharti Airtel Ltd	3,393.69	1.42
State Bank of India	3,346.81	1.40
Fortis Healthcare Ltd	3,263.33	1.37
HCL Technologies Ltd	3,141.63	1.31
Trent Ltd	3,062.06	1.28
Kotak Mahindra Bank Ltd	3,005.51	1.26
Prestige Estates Projects Ltd	2,944.17	1.23

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Large and Mid Cap Gr	22.38
India Fund Large & Mid-Cap	32.05
BSE 200 India TR INR	38.73

Risk-Adjusted

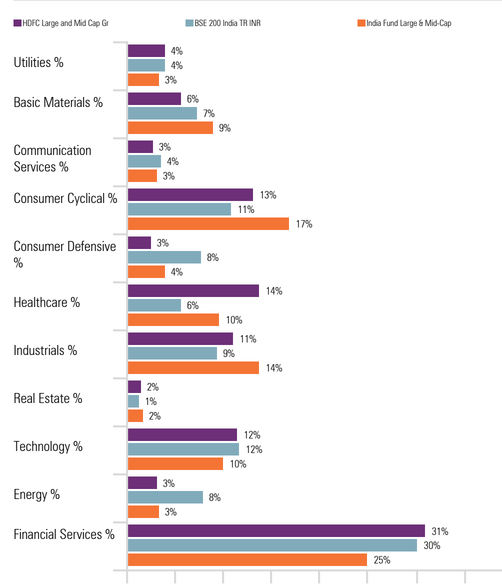
Time Period: Since Common Inception (4/2/2005) to 1/31/2025 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
HDFC Large and Mid Cap Gr	-64.51	24.23	0.91	0.55	92.56	93.70
Nifty LargeMidcap 250 TR INR	-67.56	24.48	1.00	0.70	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.18	0.87	0.80	91.02	89.42

Common Holdings

	1	2
1 HDFC Large and Mid Cap Gr	1.00	0.54
2 India Fund Large & Mid-Cap	0.55	1.00

Sector Exposure Relative to Benchmark



HDFC Large Cap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To provide long-term capital appreciation/income by investing predominantly in Large-Cap companies. There is no assurance that the investment objective ofthe Scheme will be realized.

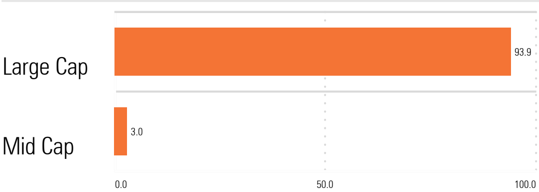
Fund Statistics

Inception Date	10/11/1996
Fund Size (INR Mn)	₹ 359,749
Expense Ratio	1.67
% Asset in Top 10 Holdings	55.35
# of Holdings	45
Average Market Cap ($Mil)	4,465,244
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Bronze

Manager

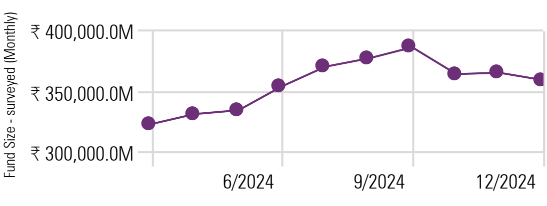
Rahul Baijal since 7/29/2022

Market Cap Break-Up %



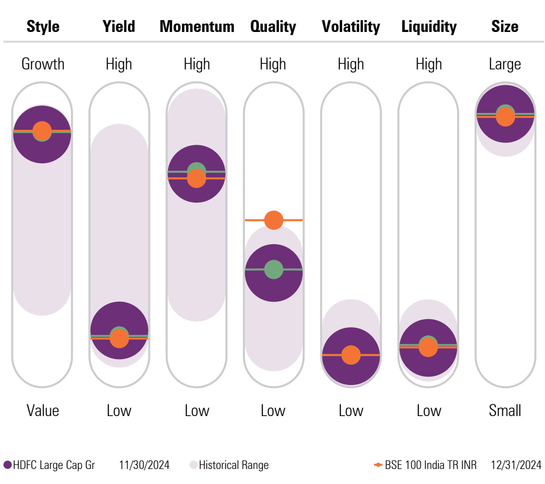
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

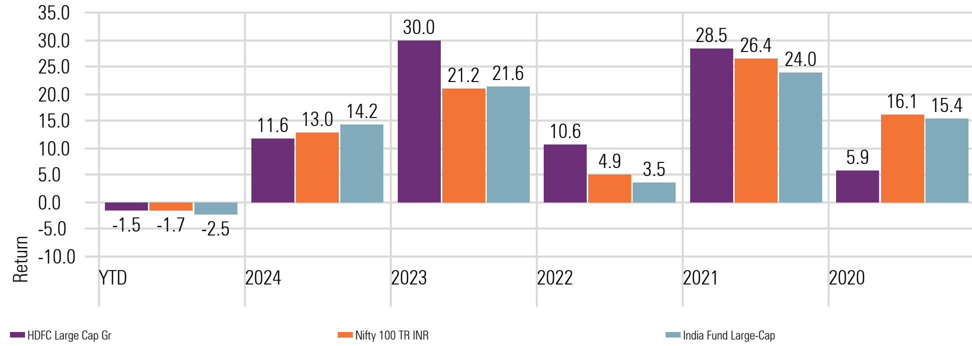
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 100 TR INR



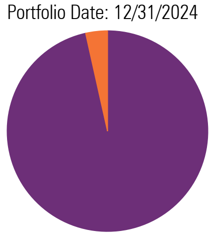
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 100 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
HDFC Large Cap Gr	-1.47	8.26	15.61	17.24	11.57	13.02	20.55
Nifty 100 TR INR	-1.70	10.30	12.34	16.03	11.93	12.69	17.11
India Fund Large-Cap	-2.45	10.46	12.15	15.16	10.98	11.71	16.63

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	96.5
Bond	0.0
Cash	3.5
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (1/2/2003) to 1/31/2025 Calculation Benchmark: Nifty 100 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
HDFC Large Cap Gr	-54.83	24.72			98.10	95.09
Nifty 100 TR INR	-61.08	25.68			100.00	100.00
India Fund Large-Cap	-60.85	22.06			89.90	88.85

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	35,680.95	9.92
ICICI Bank Ltd	33,823.35	9.40
Larsen & Toubro Ltd	20,181.03	5.61
Bharti Airtel Ltd	18,928.81	5.26
NTPC Ltd	18,224.16	5.07
Infosys Ltd	16,272.77	4.52
Axis Bank Ltd	15,883.47	4.42
ITC Ltd	15,327.42	4.26
Kotak Mahindra Bank Ltd	13,112.51	3.64
Reliance Industries Ltd	11,669.82	3.24
Sun Pharmaceuticals Industries Ltd	11,419.98	3.17
Tata Consultancy Services Ltd	10,993.00	3.06
Tata Motors Ltd	10,944.24	3.04
Coal India Ltd	10,586.30	2.94
Lupin Ltd	7,936.38	2.21

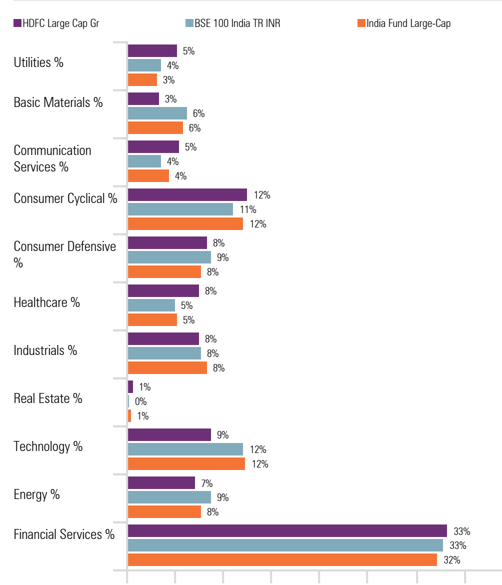
Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Large Cap Gr	55.35
India Fund Large-Cap	51.68
BSE 100 India TR INR	45.35

Common Holdings

	1	2
1 HDFC Large Cap Gr	1.00	0.67
2 India Fund Large-Cap	0.68	1.00

Sector Exposure Relative to Benchmark



HDFC Mid-Cap Opportunities Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To provide long-term capital appreciation/income by investing predominantly in Mid-Cap companies. There is no assurance that the investment objective ofthe Scheme will be realized.

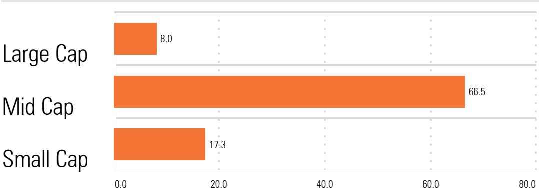
Fund Statistics

Inception Date	6/25/2007
Fund Size (INR Mn)	₹ 779,672
Expense Ratio	1.51
% Asset in Top 10 Holdings	32.52
# of Holdings	77
Average Market Cap ($Mil)	482,367
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

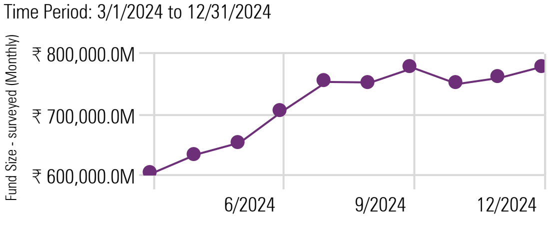
Chirag Setalvad since 6/25/2007

Market Cap Break-Up %



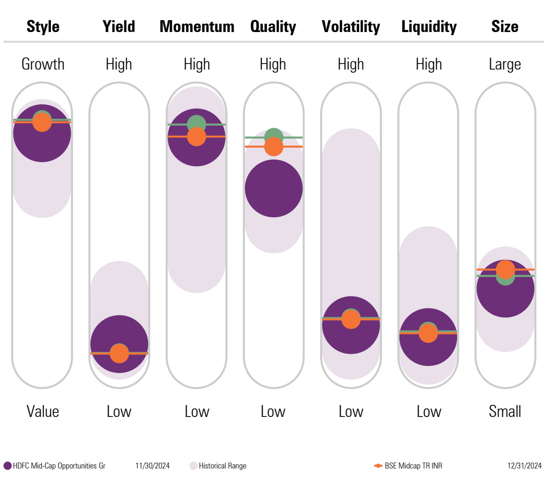
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

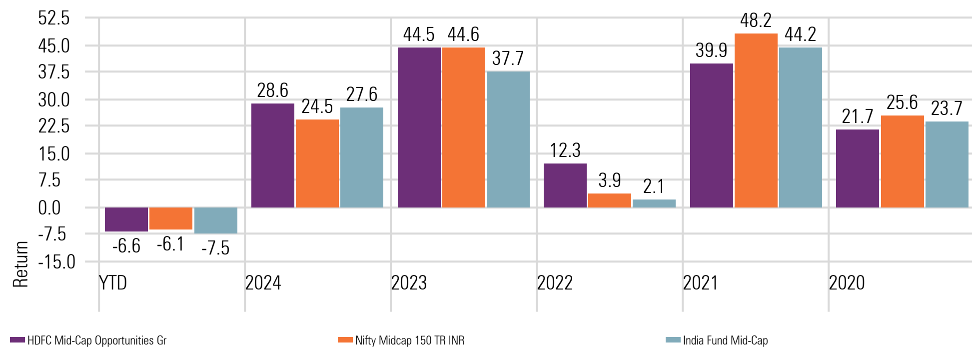
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR



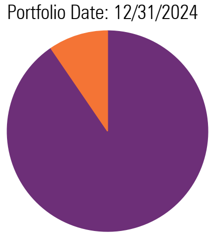
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty Midcap 150 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
HDFC Mid-Cap Opportunities Gr	-6.64	14.80	24.45	25.93	16.93	19.59	19.68
Nifty Midcap 150 TR INR	-6.09	11.57	21.10	25.39	17.48	16.82	20.16
India Fund Mid-Cap	-7.50	14.06	18.81	23.04	15.73	16.46	18.36

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	90.5
Bond	0.0
Cash	9.5
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (4/2/2016) to 1/31/2025 Calculation Benchmark: Nifty Midcap 150 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
HDFC Mid-Cap Opportunities Gr	-40.69	19.40	0.89	1.21	88.23	86.32
Nifty Midcap 150 TR INR	-43.06	21.17	1.00	1.14	100.00	100.00
India Fund Mid-Cap	-39.41	19.22	0.90	1.11	88.51	87.89

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Indian Hotels Co Ltd	34,347.02	4.41
Coforge Ltd	29,028.66	3.72
Max Financial Services Ltd	27,562.45	3.54
Ipca Laboratories Ltd	26,787.37	3.44
The Federal Bank Ltd	25,367.54	3.25
Balkrishna Industries Ltd	23,795.50	3.05
Persistent Systems Ltd	23,200.81	2.98
Apollo Tyres Ltd	22,177.72	2.84
Hindustan Petroleum Corp Ltd	21,849.76	2.80
Indian Bank	19,406.52	2.49
Tata Communications Ltd	17,929.41	2.30
Fortis Healthcare Ltd	17,806.17	2.28
Aurobindo Pharma Ltd	17,408.35	2.23
PB Fintech Ltd	15,002.07	1.92
Mahindra & Mahindra Financial Services Ltd	14,430.64	1.85

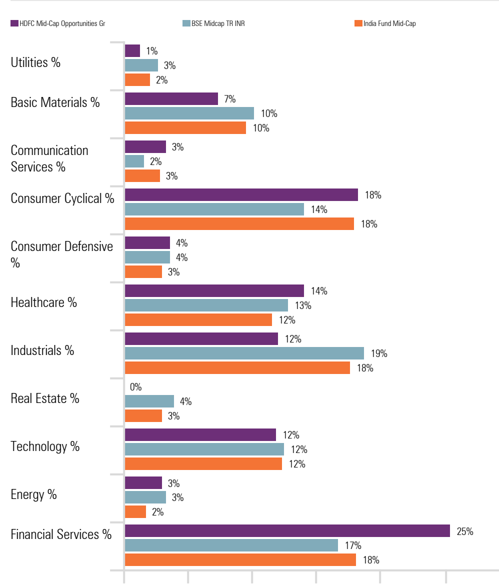
Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Mid-Cap Opportunities Gr	32.52
India Fund Mid-Cap	25.97
BSE Midcap TR INR	21.99

Common Holdings

		1	2
1	HDFC Mid-Cap Opportunities Gr	1.00	0.53
2	India Fund Mid-Cap	0.50	1.00

Sector Exposure Relative to Benchmark



ICICI Pru Balanced Adv Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To provide capital appreciation/income by investing in equity and equity related instruments including derivatives and debt and money market instruments. However, there can be no assurance or guarantee that the objective of the Scheme would be achieved.

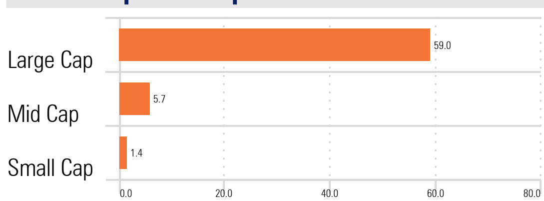
Fund Statistics

Inception Date	12/30/2006
Fund Size (INR Mn)	₹ 604,341
Expense Ratio	1.59
% Asset in Top 10 Holdings	20.77
# of Holdings	187
Average Market Cap ($Mil)	3,090,764
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

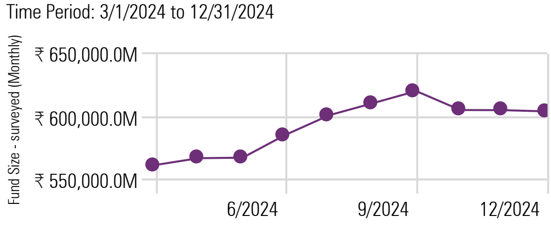
Sankaran Naren since 7/14/2017

Market-cap Break-up %

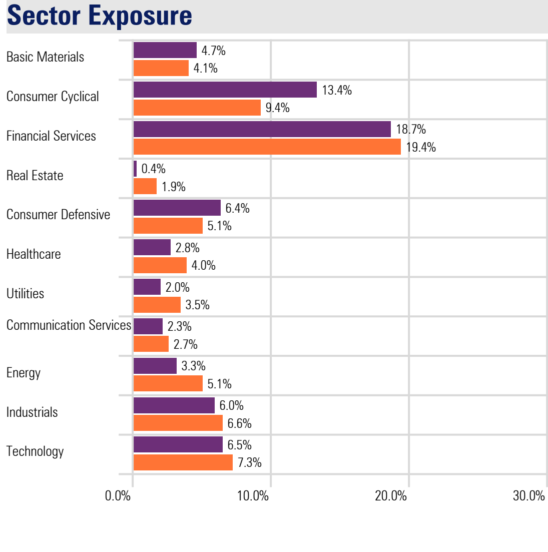


Fund Size

Time Period: 3/1/2024 to 12/31/2024



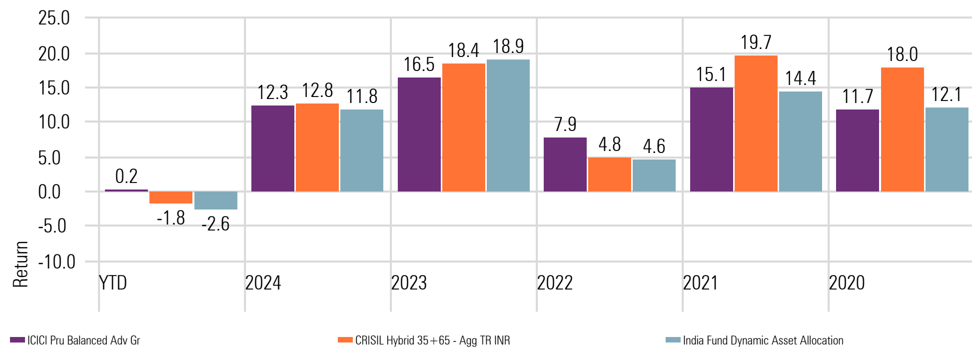
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 2/3/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR



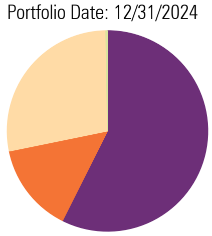
Trailing Returns

As of Date: 2/3/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
ICICI Pru Balanced Adv Gr	0.16	10.62	11.77	12.89	10.68	12.32	11.29
CRISIL Hybrid 35+65 - Agg TR INR	-1.75	8.91	11.11	14.51	11.33	11.46	11.15
India Fund Dynamic Asset Allocation	-2.55	6.63	10.49	11.77	9.10	10.36	9.88

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	57.4
Bond	14.4
Cash	27.9
Other	0.3
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
TVS Motor Co Ltd	26,328.48	4.36
ICICI Bank Ltd	24,997.31	4.14
HDFC Bank Ltd	24,659.41	4.08
Maruti Suzuki India Ltd	20,472.02	3.39
Infosys Ltd	20,205.43	3.34
Larsen & Toubro Ltd	15,727.25	2.60
ITC Ltd	15,657.07	2.59
Embassy Office Parks Reit	13,612.63	2.25
Bharti Airtel Ltd	12,688.95	2.10
Reliance Industries Ltd	12,025.33	1.99
State Bank of India	12,024.85	1.99
Axis Bank Ltd	11,757.07	1.95
7.53% Govt Stock 2034	10,639.58	1.76
Zomato Ltd	10,367.35	1.72
Avenue Supermarts Ltd	10,166.93	1.68

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
ICICI Pru Balanced Adv Gr	7.46	0.95	2.16
Average	7.19	2.92	4.77

Risk

Time Period: 2/1/2015 to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Beta	Sharpe Ratio	Max Drawdown
ICICI Pru Balanced Adv Gr	10.61	11.02		0.89	-27.07
CRISIL Hybrid 35+65 - Agg TR INR	11.34	12.56		0.85	-25.41
India Fund Dynamic Asset Allocation	9.10	10.51		0.74	-22.00

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	71.74
Credit Quality Survey AA %	25.44
Credit Quality Survey A %	2.82
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Dynamic Asset Allocation

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	1.48		2.10
Maturity 183-364 Day %	8.99		2.01
Maturity 1-3 Yr %	42.47		25.25
Maturity 3-5 Yr %	3.61		21.70
Maturity 5-7 Yr %	5.27		9.68
Maturity 7-10 Yr %	37.95		24.83
Maturity 10-15 Yr %	0.23		7.94
Maturity 15-20 Yr %	0.00		0.16
Maturity 20-30 Yr %	0.00		1.73
Maturity 30+ Yr %	0.00		4.60

ICICI Pru Bluechip Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate long term capital appreciation and income distribution to investors from a portfolio that is predominantly invested in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

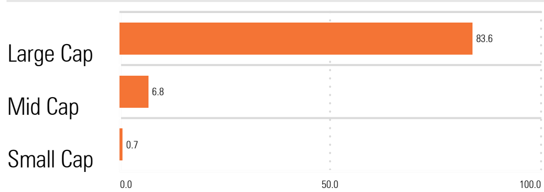
Fund Statistics

Inception Date	5/23/2008
Fund Size (INR Mn)	₹ 632,643
Expense Ratio	1.69
% Asset in Top 10 Holdings	52.78
# of Holdings	80
Average Market Cap ($Mil)	3,861,282
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Bronze

Manager

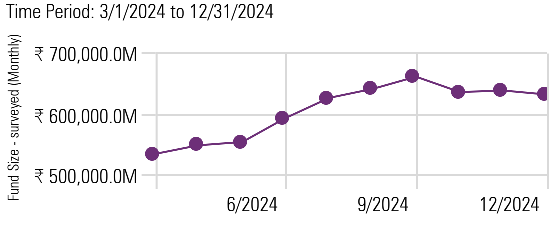
Anish Tawakley since 9/5/2018

Market Cap Break-Up %



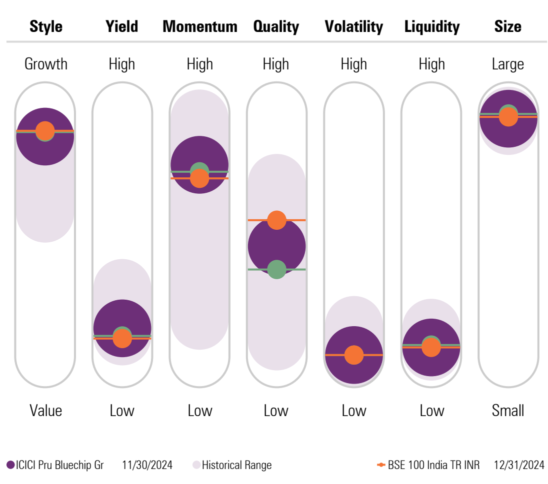
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

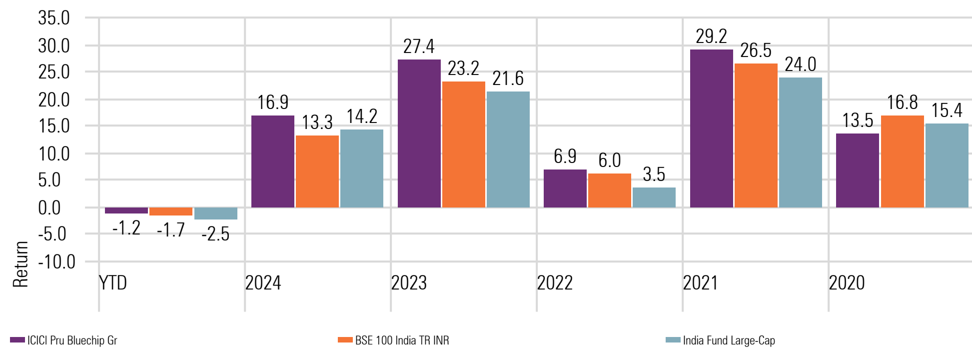
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR



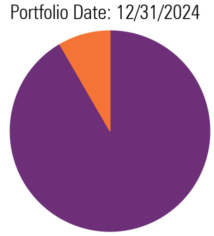
Trailing Returns

Data Point: Return Calculation Benchmark: BSE 100 India TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (5/24/2008) - 1/31/2025
ICICI Pru Bluechip Gr	-1.22	12.00	22.29	15.82	18.43	12.93	14.63	14.96
BSE 100 India TR INR	-1.67	10.75	18.73	13.34	16.85	12.19	12.68	11.38
India Fund Large-Cap	-2.45	10.46	18.26	12.15	15.16	10.98	11.71	10.56

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	91.6
Bond	0.0
Cash	8.4
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	57,692.43	9.12
ICICI Bank Ltd	51,930.46	8.21
Larsen & Toubro Ltd	41,143.16	6.50
Infosys Ltd	31,529.22	4.98
Bharti Airtel Ltd	27,809.36	4.40
Reliance Industries Ltd	27,778.57	4.39
UltraTech Cement Ltd	26,366.75	4.17
Maruti Suzuki India Ltd	25,736.68	4.07
Axis Bank Ltd	24,967.41	3.95
Sun Pharmaceuticals Industries Ltd	18,980.57	3.00
ITC Ltd	13,298.47	2.10
Hero MotoCorp Ltd	13,020.06	2.06
NTPC Ltd	12,824.34	2.03
InterGlobe Aviation Ltd	10,868.47	1.72
ICICI Prudential Life Insurance Co Ltd	10,761.66	1.70

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
ICICI Pru Bluechip Gr	52.78
India Fund Large-Cap	51.68
BSE 100 India TR INR	45.35

Risk-Adjusted

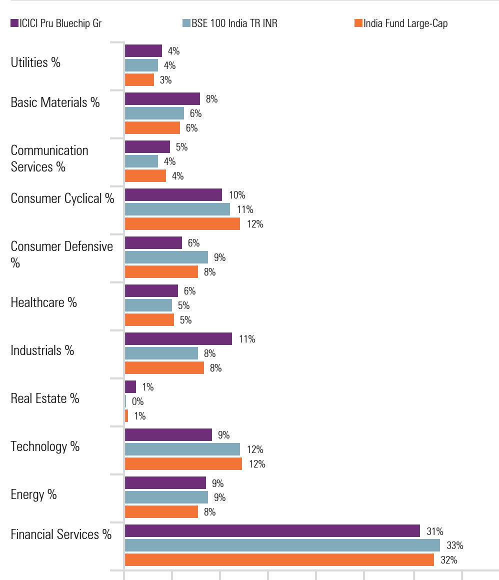
Time Period: Since Common Inception (5/24/2008) to 1/31/2025 Calculation Benchmark: BSE 100 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
ICICI Pru Bluechip Gr	-39.94	22.00	0.85	0.71	91.84	87.82
BSE 100 India TR INR	-52.39	24.09	1.00	0.43	100.00	100.00
India Fund Large-Cap	-47.89	21.28	0.84	0.42	90.95	90.77

Common Holdings

	1	2
1 ICICI Pru Bluechip Gr	1.00	0.67
2 India Fund Large-Cap	0.64	1.00

Sector Exposure Relative to Benchmark



ICICI Pru Large & Mid Cap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of large-cap and mid-cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

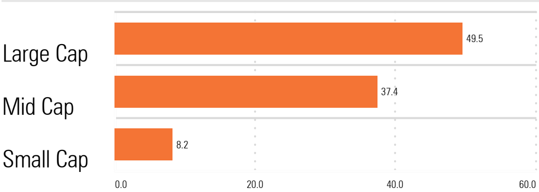
Fund Statistics

Inception Date	7/9/1998
Fund Size (INR Mn)	₹ 176,795
Expense Ratio	2.01
% Asset in Top 10 Holdings	35.49
# of Holdings	96
Average Market Cap ($Mil)	1,203,860
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Bronze

Manager

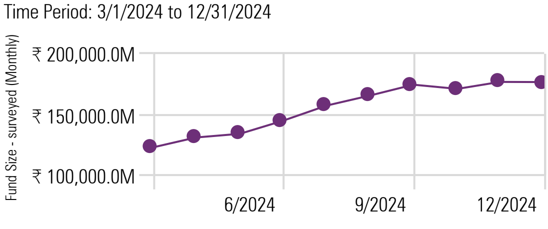
Ihab Dalwai since 6/1/2022

Market Cap Break-Up %



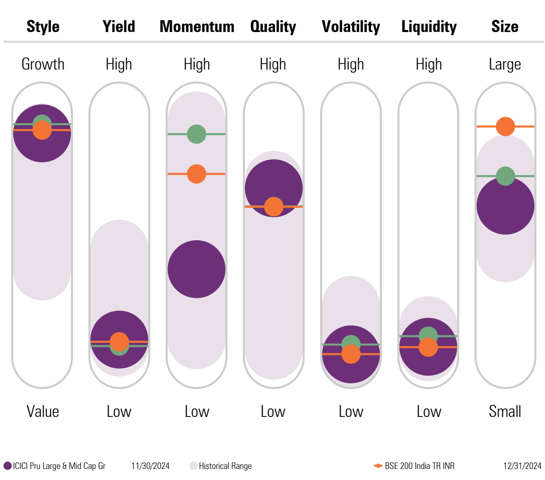
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

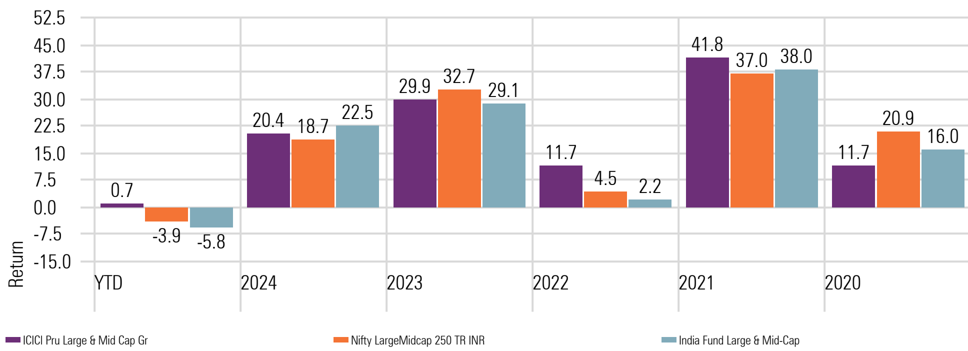
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR



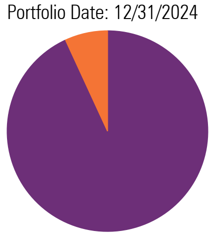
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
ICICI Pru Large & Mid Cap Gr	0.74	17.09	19.42	22.59	14.07	14.82	16.49
Nifty LargeMidcap 250 TR INR	-3.90	11.04	16.78	20.75	14.79	14.64	16.13
India Fund Large & Mid-Cap	-5.83	12.46	15.27	18.96	13.64	14.59	16.53

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	93.1
Bond	0.0
Cash	6.9
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Maruti Suzuki India Ltd	11,303.08	6.39
FSN E-Commerce Ventures Ltd	7,807.38	4.42
ICICI Bank Ltd	7,609.41	4.30
Bajaj Finserv Ltd	7,382.64	4.18
SBI Cards and Payment Services Ltd Ordinary Shares	5,206.91	2.95
HDFC Bank Ltd	5,008.30	2.83
Alkem Laboratories Ltd	4,970.58	2.81
United Breweries Ltd	4,574.95	2.59
Eicher Motors Ltd	4,507.74	2.55
Page Industries Ltd	4,378.31	2.48
Axis Bank Ltd	3,648.16	2.06
Reliance Industries Ltd	3,608.65	2.04
Avenue Supermarts Ltd	3,508.29	1.98
UPL Ltd	3,320.96	1.88
Larsen & Toubro Ltd	3,201.28	1.81

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
ICICI Pru Large & Mid Cap Gr	35.49
India Fund Large & Mid-Cap	32.05
BSE 200 India TR INR	38.73

Risk-Adjusted

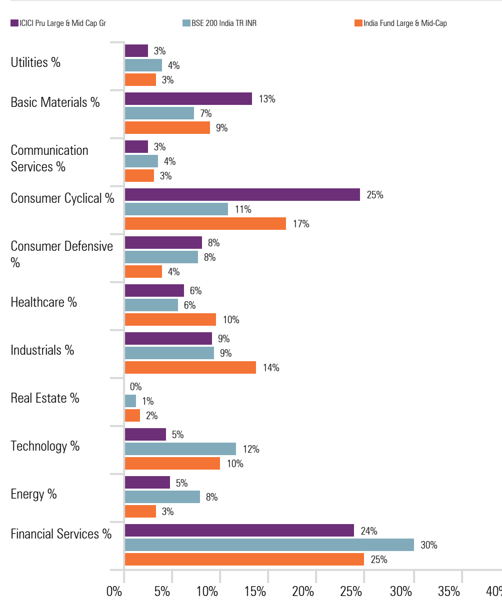
Time Period: Since Common Inception (4/2/2005) to 1/31/2025 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
ICICI Pru Large & Mid Cap Gr	-55.66	23.52	0.88	0.76	91.26	89.73
Nifty LargeMidcap 250 TR INR	-67.56	24.48	1.00	0.70	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.18	0.87	0.80	91.02	89.42

Common Holdings

	1	2
1 ICICI Pru Large & Mid Cap Gr	1.00	0.36
2 India Fund Large & Mid-Cap	0.36	1.00

Sector Exposure Relative to Benchmark



ICICI Pru Multi-Asset Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate capital appreciation for investors by investing predominantly in equity and equity related instruments and income by investing across other asset classes. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Fund Statistics

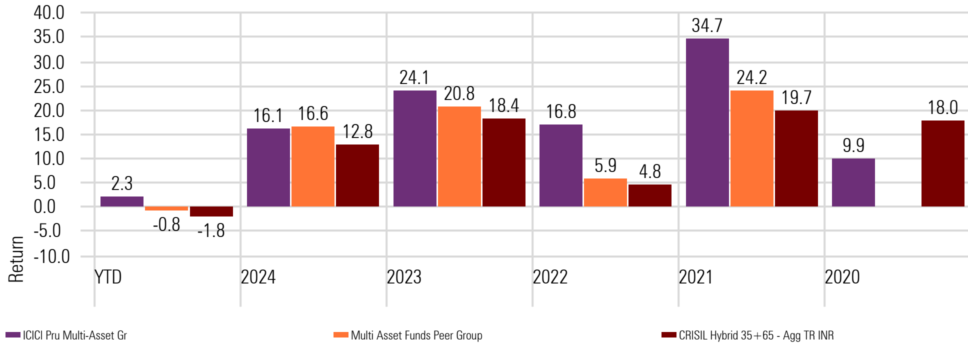
Inception Date	10/31/2002
Fund Size (INR Mn)	₹ 510,275
Expense Ratio	1.83
% Asset in Top 10 Holdings	23.09
# of Holdings	179
Average Market Cap ($Mil)	2,360,764
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Bronze

Manager

Sankaran Naren since 2/1/2012

Calendar Year Performance

As of Date: 2/3/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Multi Asset Funds Peer Group

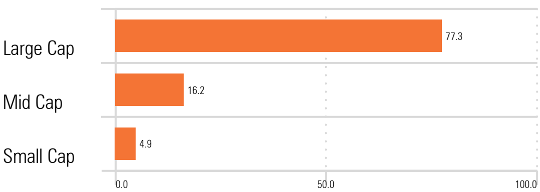


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

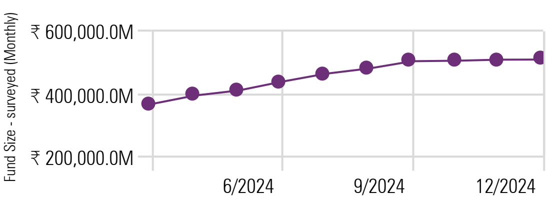
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
ICICI Pru Multi-Asset Gr	1.98	16.02	18.05	20.84	13.81	14.71	21.08
Multi Asset Funds Peer Group	-0.75	13.67	13.91				
CRISIL Hybrid 35+65 - Agg TR INR	-1.30	10.04	11.50	14.35	11.34	11.56	14.51

Rescaled Weight

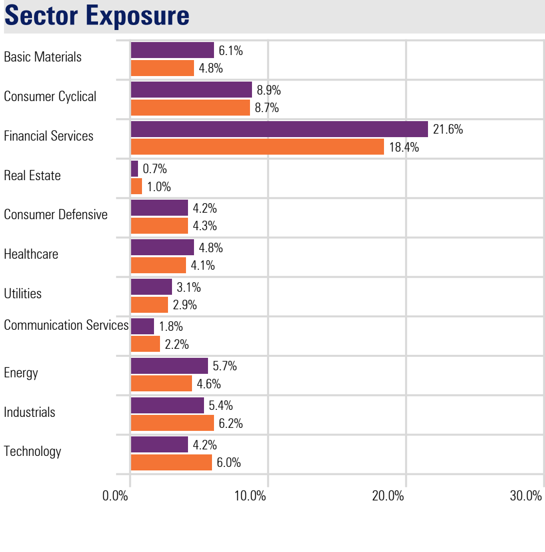


Fund Size

Time Period: 3/1/2024 to 12/31/2024

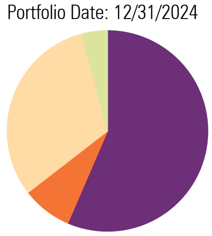


Sector Exposure



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	56.5
Bond	8.0
Cash	31.4
Other	4.1
Total	**100.0**

Top Holdings - ICICI Pru Multi-Asset G

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd		23,911.49	4.69
Maruti Suzuki India Ltd		20,154.81	3.95
HDFC Bank Ltd		17,738.25	3.48
ICICI Prudential Silver ETF		15,642.19	3.07
Reliance Industries Ltd		14,762.89	2.89
NTPC Ltd		12,971.70	2.54
Bajaj Finserv Ltd		11,501.57	2.25
SBI Cards and Payment Services Ltd Ordinary Shares		10,485.26	2.05
InterGlobe Aviation Ltd		10,392.09	2.04
Infosys Ltd		9,589.51	1.88

Debt Quants

	Average YTM Survey	Average Eff Maturity Survey	Average Mod Duration Survey
ICICI Pru Multi-Asset Gr	7.20	1.15	0.69
Multi Asset Funds Peer Group		4.78	2.81
CRISIL Hybrid 35+65 - Agg TR INR			

Risk-Adjusted

Time Period: Since Common Inception (11/1/2002) to 2/3/2025 Calculation Benchmark: Multi Asset Funds Peer Group

	Max Drawdown	Std Dev
ICICI Pru Multi-Asset Gr	-54.43	20.75
CRISIL Hybrid 35+65 - Agg TR INR	-46.26	16.21

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

	Inv	Bmk1
Credit Quality Survey AAA %	79.35	75.59
Credit Quality Survey AA %	18.93	22.75
Credit Quality Survey A %	1.72	1.12
Credit Quality Survey BBB %	0.00	0.00
Credit Quality Survey BB %	0.00	0.00
Credit Quality Survey B %	0.00	0.00
Credit Quality Survey Below B %	0.00	0.00
Credit Quality Survey Not Rated %	0.00	0.54

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: CRISIL Hybrid 35+65 - Agg TR INR

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00	0.00	
Maturity 8-30 Day %	0.00	0.00	
Maturity 31-90 Day %	0.00	0.00	
Maturity 91-182 Day %	6.85	5.68	
Maturity 183-364 Day %	3.35	5.47	
Maturity 1-3 Yr %	49.08	28.16	
Maturity 3-5 Yr %	7.23	16.65	
Maturity 5-7 Yr %	11.60	8.38	
Maturity 7-10 Yr %	21.89	22.16	
Maturity 10-15 Yr %	0.00	6.31	
Maturity 15-20 Yr %	0.00	0.34	
Maturity 20-30 Yr %	0.00	3.55	
Maturity 30+ Yr %	0.00	3.30	

Source: Morningstar Direct

ICICI Pru Value Discovery Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate returns through a combination of dividend income and capital appreciation by investing primarily in a well-diversified portfolio of value stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

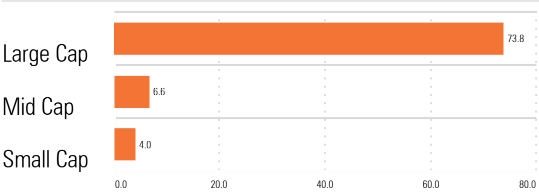
Fund Statistics

Inception Date	8/16/2004
Fund Size (INR Mn)	₹ 483,077
Expense Ratio	1.76
% Asset in Top 10 Holdings	48.40
# of Holdings	78
Average Market Cap ($Mil)	3,543,964
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

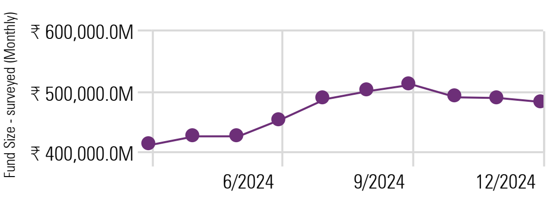
Sankaran Naren since 1/18/2021

Market Cap Break-Up %



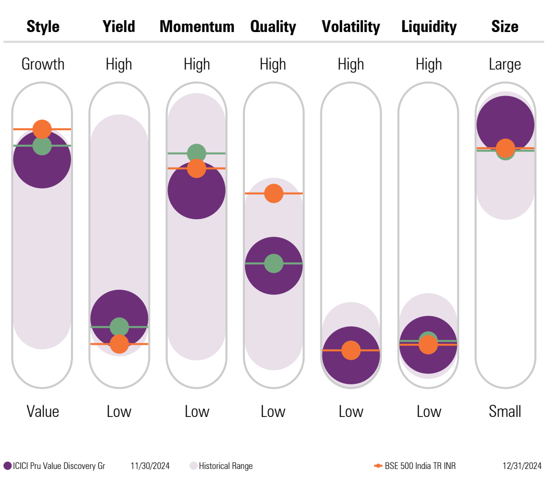
Fund Size

Time Period: 3/1/2024 to 12/31/2024



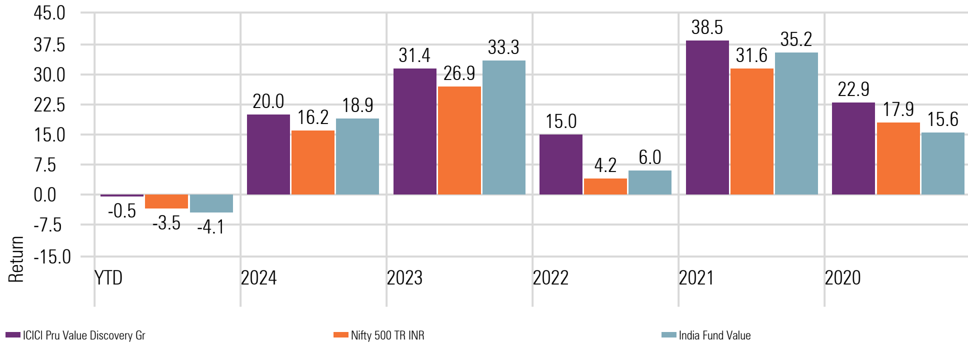
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



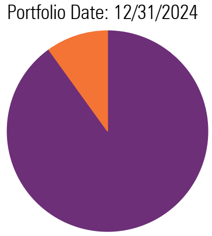
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
ICICI Pru Value Discovery Gr	-0.48	14.57	19.76	24.99	14.35	17.18	20.27
Nifty 500 TR INR	-3.47	10.04	14.25	18.17	12.90	12.85	16.00
India Fund Value	-4.15	9.88	17.04	20.01	13.11	14.42	17.74

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	90.1
Bond	0.0
Cash	9.9
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (8/17/2004) to 1/31/2025 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
ICICI Pru Value Discovery Gr	-63.79	21.20	0.76	1.11	82.52	76.49
Nifty 500 TR INR	-63.71	24.54	1.00	0.69	100.00	100.00
India Fund Value	-61.34	21.39	0.83	0.91	89.79	86.89

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	39,454.11	8.17
ICICI Bank Ltd	32,643.45	6.76
Reliance Industries Ltd	30,297.55	6.27
Infosys Ltd	26,623.39	5.51
Sun Pharmaceuticals Industries Ltd	23,757.72	4.92
Axis Bank Ltd	18,123.02	3.75
Maruti Suzuki India Ltd	17,569.07	3.64
State Bank of India	15,397.39	3.19
Hindustan Unilever Ltd	15,021.63	3.11
Bharti Airtel Ltd	14,934.48	3.09
NTPC Ltd	12,049.18	2.49
Oil & Natural Gas Corp Ltd	12,008.01	2.49
ITC Ltd	11,852.77	2.45
SBI Life Insurance Co Ltd	8,946.98	1.85
Tata Motors Ltd	8,705.85	1.80

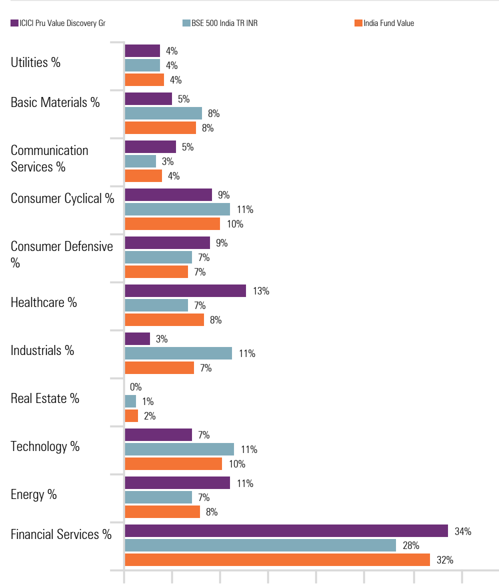
Common Holdings

		1	2
1	ICICI Pru Value Discovery Gr	1.00	0.68
2	India Fund Value	0.66	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
ICICI Pru Value Discovery Gr	48.40
India Fund Value	39.10
BSE 500 India TR INR	33.31

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Invesco India Flexi Cap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate capital appreciation by dynamically investing in a mix of equity and equity related instruments across market capitalization i.e. large, mid and small cap stocks.

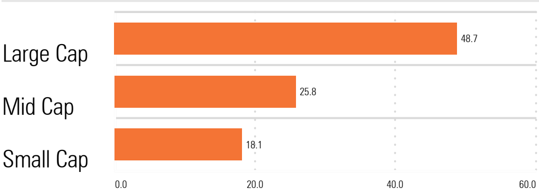
Fund Statistics

Inception Date	2/14/2022
Fund Size (INR Mn)	₹ 25,759
Expense Ratio	2.13
% Asset in Top 10 Holdings	33.36
# of Holdings	67
Average Market Cap ($Mil)	1,095,245
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Neutral

Manager

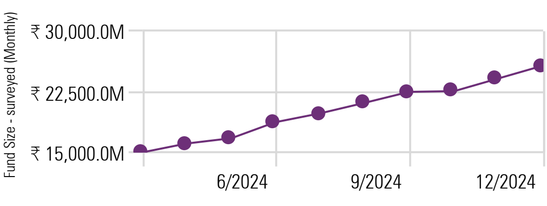
Amit B. Ganatra since 9/1/2022

Market Cap Break-Up %



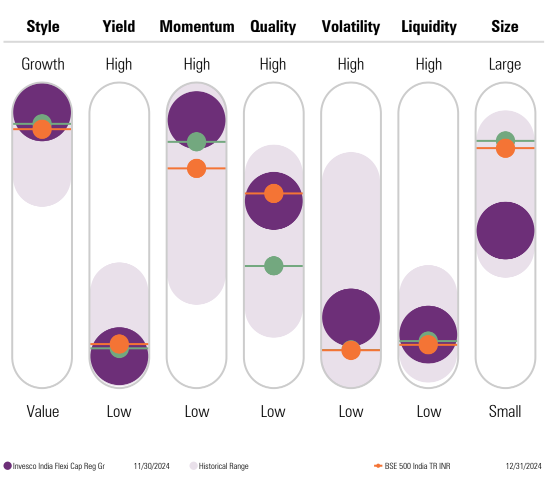
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

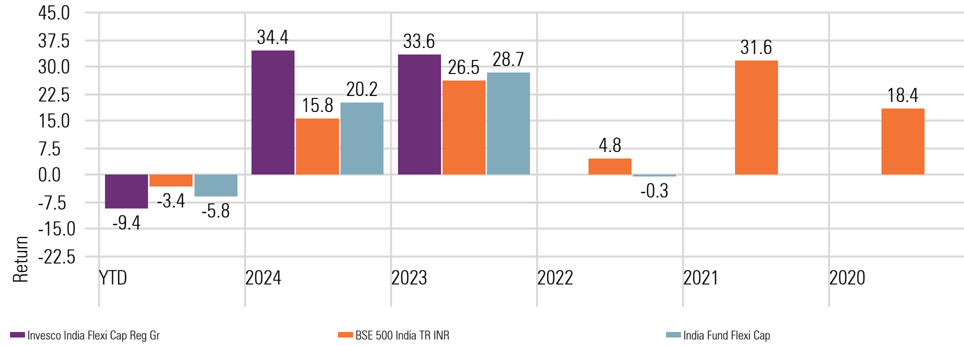
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



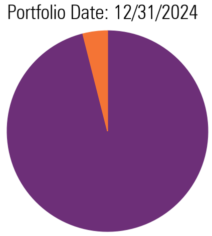
Trailing Returns

Data Point: Return Calculation Benchmark: BSE 500 India TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
Invesco India Flexi Cap Reg Gr	-9.42	19.02	29.18				
BSE 500 India TR INR	-3.43	9.71	20.98	14.17	18.25	13.00	13.14
India Fund Flexi Cap	-5.76	10.96	22.32	13.67			

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	96.1
Bond	0.0
Cash	3.9
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	1,985.69	7.71
HDFC Bank Ltd	1,327.91	5.16
Infosys Ltd	805.61	3.13
Zomato Ltd	766.89	2.98
Mahindra & Mahindra Ltd	688.28	2.67
Axis Bank Ltd	668.01	2.59
Trent Ltd	607.13	2.36
Mankind Pharma Ltd	588.88	2.29
Coforge Ltd	580.63	2.25
Varun Beverages Ltd	574.27	2.23
Dixon Technologies (India) Ltd	540.03	2.10
Bharat Electronics Ltd	512.70	1.99
Persistent Systems Ltd	511.82	1.99
Max Healthcare Institute Ltd Ordinary Shares	492.38	1.91
Kaynes Technology India Ltd	473.04	1.84

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Invesco India Flexi Cap Reg Gr	33.36
India Fund Flexi Cap	38.86
BSE 500 India TR INR	33.31

Risk-Adjusted

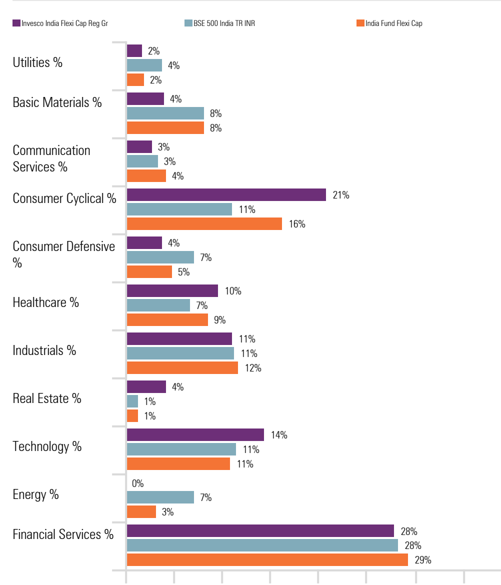
Time Period: Since Common Inception (2/15/2022) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Invesco India Flexi Cap Reg Gr	-16.05	16.09	0.86	1.45	93.16	86.95
BSE 500 India TR INR	-15.37	17.19	1.00	0.99	100.00	100.00
India Fund Flexi Cap	-15.67	16.39	0.94	1.00	93.51	92.68

Common Holdings

	1	2
1 Invesco India Flexi Cap Reg Gr	1.00	0.39
2 India Fund Flexi Cap	0.39	1.00

Sector Exposure Relative to Benchmark



Invesco India Smallcap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate capital appreciation by investing predominantly in stocks of Smallcap companies.

Fund Statistics

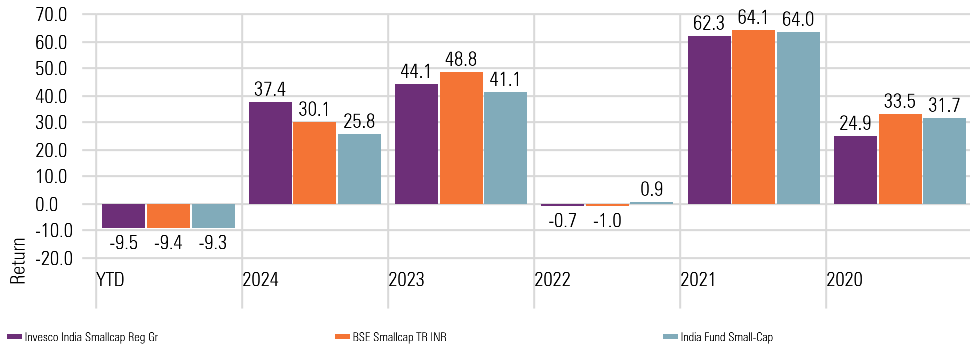
Inception Date	10/30/2018
Fund Size (INR Mn)	₹ 62,981
Expense Ratio	1.91
% Asset in Top 10 Holdings	25.99
# of Holdings	81
Average Market Cap ($Mil)	250,195
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

Manager

Taher Badshah since 10/30/2018

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE Smallcap TR INR

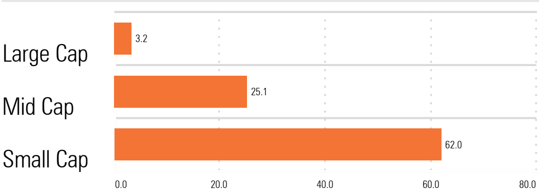


Trailing Returns

Data Point: Return Calculation Benchmark: BSE Smallcap TR INR

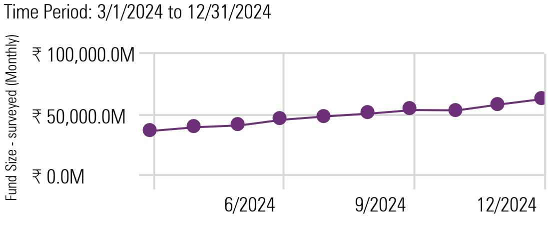
	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
Invesco India Smallcap Reg Gr	-9.47	19.14	34.39	22.04	27.00		
BSE Smallcap TR INR	-9.43	9.93	34.06	20.49	28.84	16.99	13.98
India Fund Small-Cap	-9.31	9.60	27.67	17.93	26.62	17.33	18.32

Market Cap Break-Up %



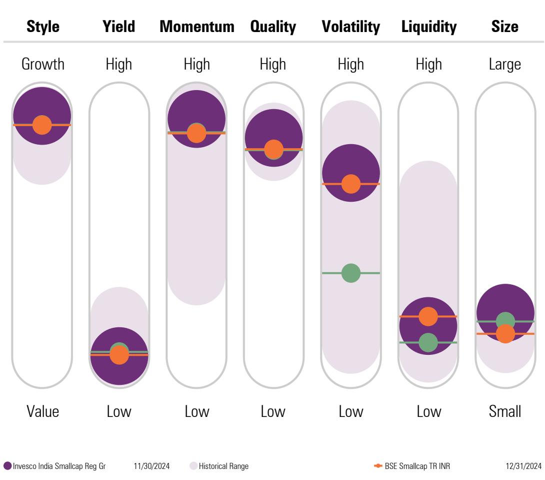
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

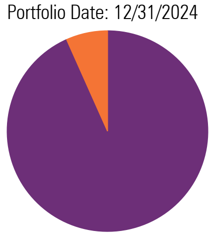
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	93.3
Bond	0.0
Cash	6.7
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Aditya Birla Real Estate Ltd	2,142.77	3.40
Kalyan Jewellers India Ltd	1,999.40	3.17
360 One Wam Ltd Ordinary Shares	1,851.90	2.94
PG Electroplast Ltd	1,674.29	2.66
Multi Commodity Exchange of India Ltd	1,605.79	2.55
Jyoti CNC Automation Ltd	1,564.91	2.48
Krishna Institute of Medical Sciences Ltd	1,515.15	2.41
BSE Ltd	1,418.70	2.25
Central Depository Services (India) Ltd	1,326.63	2.11
Mrs Bectors Food Specialities Ltd Ordinary Shares	1,268.76	2.01
Triveni Turbine Ltd	1,225.41	1.95
Angel One Ltd Ordinary Shares	1,081.23	1.72
KEI Industries Ltd	1,047.52	1.66
Suven Pharmaceuticals Ltd	1,044.62	1.66
Global Health Ltd	1,010.04	1.60

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Invesco India Smallcap Reg Gr	25.99
India Fund Small-Cap	20.67
BSE Smallcap TR INR	7.72

Risk-Adjusted

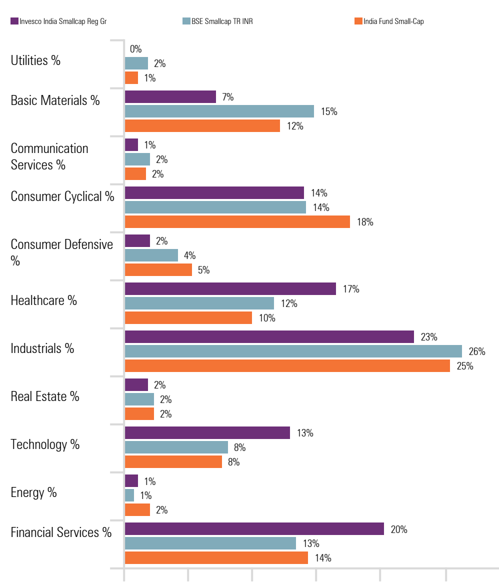
Time Period: Since Common Inception (10/31/2018) to 1/31/2025 Calculation Benchmark: BSE Smallcap TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Invesco India Smallcap Reg Gr	-37.67	21.90	0.88	1.41	86.55	83.05
BSE Smallcap TR INR	-40.67	23.12	1.00	1.29	100.00	100.00
India Fund Small-Cap	-37.02	20.34	0.86	1.41	85.52	82.97

Common Holdings

	1	2
1 Invesco India Smallcap Reg Gr	1.00	0.21
2 India Fund Small-Cap	0.21	1.00

Sector Exposure Relative to Benchmark



Kotak Balanced Advantage Fund Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the scheme is to generate capital appreciation by investing in a dynamically balanced portfolio of equity & equity related securities and debt & money market securities.

Fund Statistics

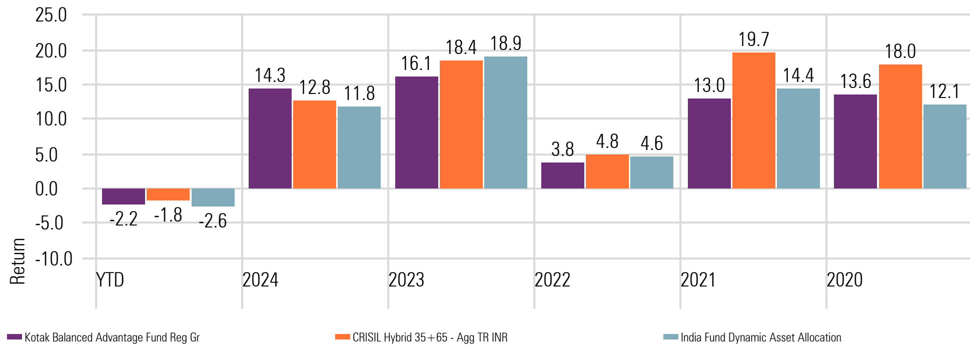
Inception Date	8/3/2018
Fund Size (INR Mn)	₹ 169,373
Expense Ratio	1.66
% Asset in Top 10 Holdings	27.73
# of Holdings	174
Average Market Cap ($Mil)	2,327,179
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	

Manager

Hiten Shah since 10/3/2019

Calendar Year Performance

As of Date: 2/3/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

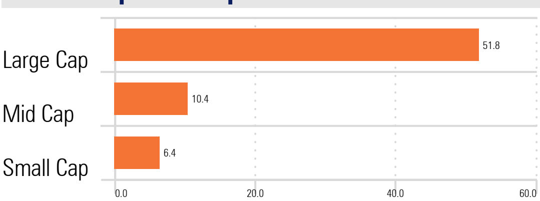


Trailing Returns

As of Date: 2/3/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

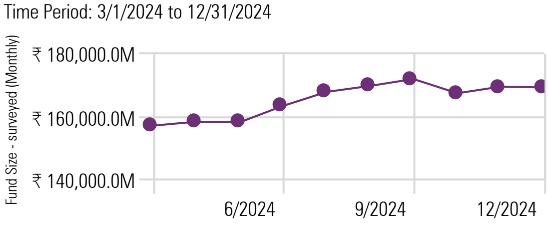
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
Kotak Balanced Advantage Fund Reg Gr	-2.21	10.79	10.39	11.59			10.75
CRISIL Hybrid 35+65 - Agg TR INR	-1.75	8.91	11.11	14.51	11.33	11.46	12.28
India Fund Dynamic Asset Allocation	-2.55	6.63	10.49	11.77	9.10	10.36	9.72

Market-cap Break-up %

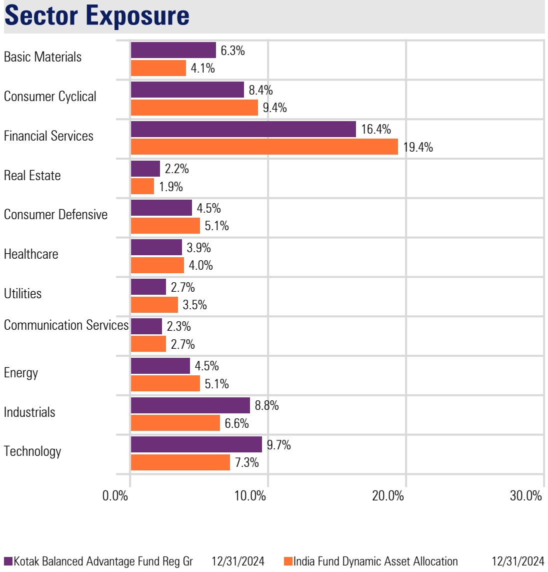


Fund Size

Time Period: 3/1/2024 to 12/31/2024

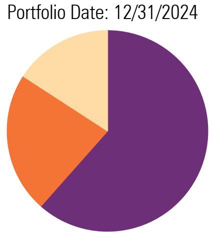


Sector Exposure



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	61.5
Bond	22.6
Cash	15.8
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	7,472.35	4.41
Infosys Ltd	6,695.48	3.95
ICICI Bank Ltd	6,242.56	3.69
Reliance Industries Ltd	5,085.07	3.00
7.93% Govt Stock 2033	4,661.13	2.75
7.41% Govt Stock 2036	3,908.04	2.31
InterGlobe Aviation Ltd	3,506.00	2.07
7.32% Govt Stock 2030	3,231.73	1.91
Larsen & Toubro Ltd	3,139.29	1.85
Mahindra & Mahindra Ltd	3,031.71	1.79
7.1% Govt Stock 2029	2,989.83	1.77
7.25% Govt Stock 2063	2,904.89	1.72
Tata Consultancy Services Ltd	2,874.12	1.70
7.38% Govt Stock 2027	2,867.58	1.69
ITC Ltd	2,719.03	1.61

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
Kotak Balanced Advantage Fund Reg Gr	7.26	4.86	9.89
Average	7.19	2.92	4.77

Risk

Time Period: 2/1/2015 to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Beta	Sharpe Ratio	Max Drawdown
Kotak Balanced Advantage Fund Reg Gr					
CRISIL Hybrid 35+65 - Agg TR INR	11.34	12.56		0.85	-25.41
India Fund Dynamic Asset Allocation	9.10	10.51		0.74	-22.00

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	86.56
Credit Quality Survey AA %	11.72
Credit Quality Survey A %	1.72
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Dynamic Asset Allocation

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	0.00		2.10
Maturity 183-364 Day %	0.12		2.01
Maturity 1-3 Yr %	13.29		25.25
Maturity 3-5 Yr %	13.24		21.70
Maturity 5-7 Yr %	12.28		9.68
Maturity 7-10 Yr %	28.97		24.83
Maturity 10-15 Yr %	10.29		7.94
Maturity 15-20 Yr %	0.00		0.16
Maturity 20-30 Yr %	7.71		1.73
Maturity 30+ Yr %	14.11		4.60

Source: Morningstar Direct

Kotak Bluechip Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To generate capital appreciation from a portfolio of predominantly equity and equity related securities falling under the category of large Cap companies. There is no assurance that the investment objective of the Scheme will be achieved.

Fund Statistics

Inception Date	12/29/1998
Fund Size (INR Mn)	₹ 94,109
Expense Ratio	1.78
% Asset in Top 10 Holdings	42.93
# of Holdings	64
Average Market Cap ($Mil)	3,284,911
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

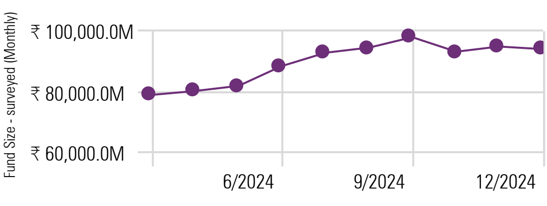
Manager

Rohit Tandon since 1/22/2024

Market Cap Break-Up %

Fund Size

Time Period: 3/1/2024 to 12/31/2024



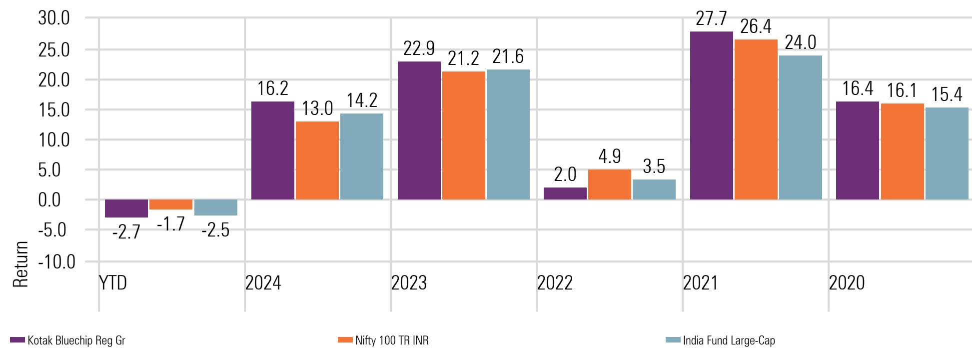
Factor Profile

Time Period: 12/1/2021 to 11/30/2024

Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 100 TR INR



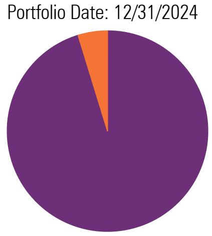
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 100 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Kotak Bluechip Reg Gr	-2.71	12.60	12.60	16.08	11.66	12.64	18.69
Nifty 100 TR INR	-1.70	10.30	12.34	16.03	11.93	12.69	17.11
India Fund Large-Cap	-2.45	10.46	12.15	15.16	10.98	11.71	16.63

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	95.3
Bond	0.0
Cash	4.7
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,648.19	7.06
ICICI Bank Ltd	5,953.26	6.33
Infosys Ltd	5,066.98	5.38
Reliance Industries Ltd	4,544.57	4.83
Larsen & Toubro Ltd	3,606.11	3.83
Mahindra & Mahindra Ltd	3,266.46	3.47
Bharti Airtel Ltd	2,969.09	3.15
ITC Ltd	2,956.31	3.14
Axis Bank Ltd	2,810.14	2.99
State Bank of India	2,579.78	2.74
Sun Pharmaceuticals Industries Ltd	2,367.37	2.52
Tata Consultancy Services Ltd	2,315.13	2.46
NTPC Ltd	2,250.11	2.39
Maruti Suzuki India Ltd	2,025.09	2.15
UltraTech Cement Ltd	1,993.90	2.12

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Bluechip Reg Gr	42.93
India Fund Large-Cap	51.68
BSE 100 India TR INR	45.35

Risk-Adjusted

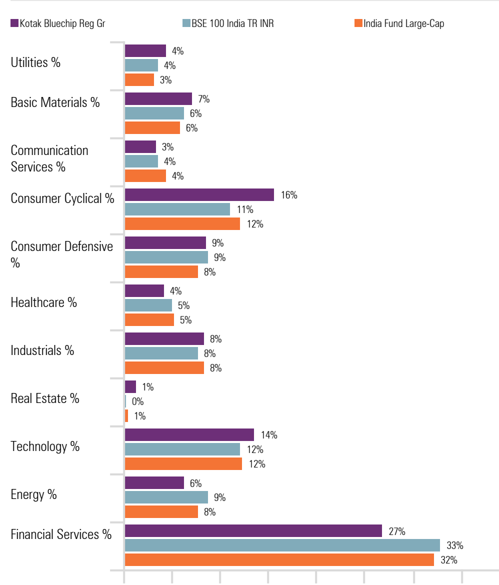
Time Period: Since Common Inception (1/2/2003) to 1/31/2025 Calculation Benchmark: Nifty 100 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak Bluechip Reg Gr	-57.81	23.43			90.59	87.98
Nifty 100 TR INR	-61.08	25.68			100.00	100.00
India Fund Large-Cap	-60.85	22.06			89.90	88.85

Common Holdings

	1	2
1 Kotak Bluechip Reg Gr	1.00	0.69
2 India Fund Large-Cap	0.69	1.00

Sector Exposure Relative to Benchmark



Kotak ELSS Tax Saver Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the scheme is to generate longterm capital appreciation from a diversified portfolio of equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time.

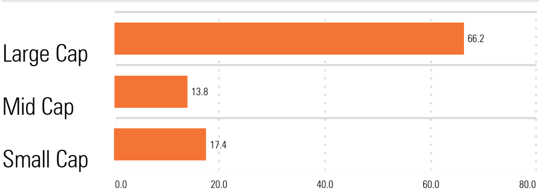
Fund Statistics

Inception Date	11/23/2005
Fund Size (INR Mn)	₹ 62,189
Expense Ratio	1.81
% Asset in Top 10 Holdings	39.34
# of Holdings	57
Average Market Cap ($Mil)	1,551,490
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

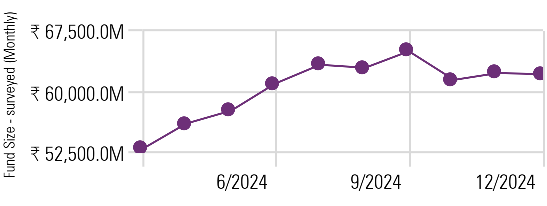
Harsha Upadhyaya since 8/25/2015

Market Cap Break-Up %



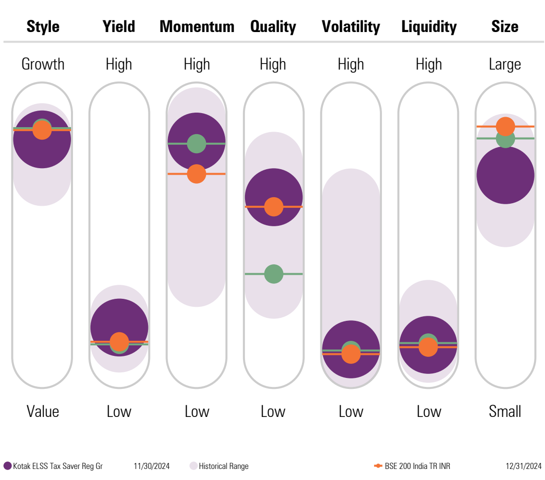
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

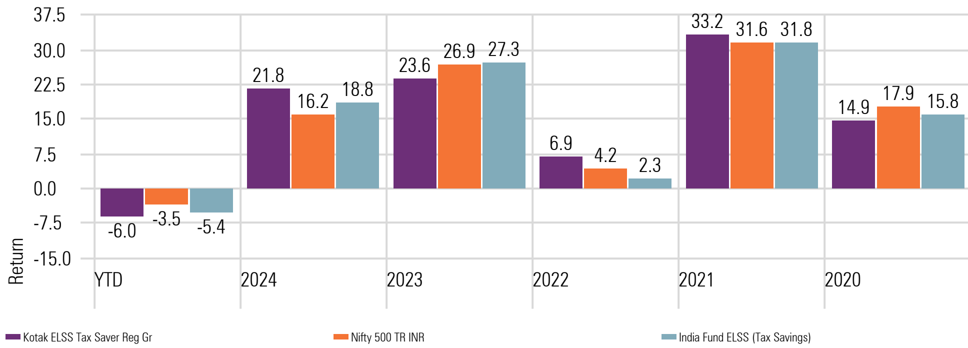
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



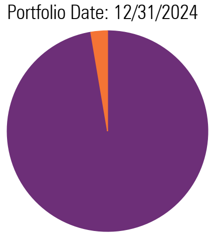
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Kotak ELSS Tax Saver Reg Gr	-5.98	13.42	14.71	17.53	13.02	13.68	13.23
Nifty 500 TR INR	-3.47	10.04	14.25	18.17	12.90	12.85	13.81
India Fund ELSS (Tax Savings)	-5.36	10.45	13.76	17.23	12.28	13.55	13.63

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	97.3
Bond	0.0
Cash	2.7
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	5,318.55	8.55
Infosys Ltd	3,384.00	5.44
ICICI Securities Ltd	2,436.45	3.92
Tech Mahindra Ltd	2,303.37	3.70
State Bank of India	2,146.37	3.45
Larsen & Toubro Ltd	1,984.21	3.19
Axis Bank Ltd	1,916.46	3.08
Bosch Ltd	1,773.21	2.85
NTPC Ltd	1,666.75	2.68
Hindustan Petroleum Corp Ltd	1,532.81	2.46
Sun Pharmaceuticals Industries Ltd	1,414.76	2.27
Bharti Airtel Ltd	1,292.88	2.08
Zomato Ltd	1,281.92	2.06
Mphasis Ltd	1,281.24	2.06
Hindustan Unilever Ltd	1,221.60	1.96

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak ELSS Tax Saver Reg Gr	39.34
India Fund ELSS (Tax Savings)	39.14
BSE 200 India TR INR	38.73

Risk-Adjusted

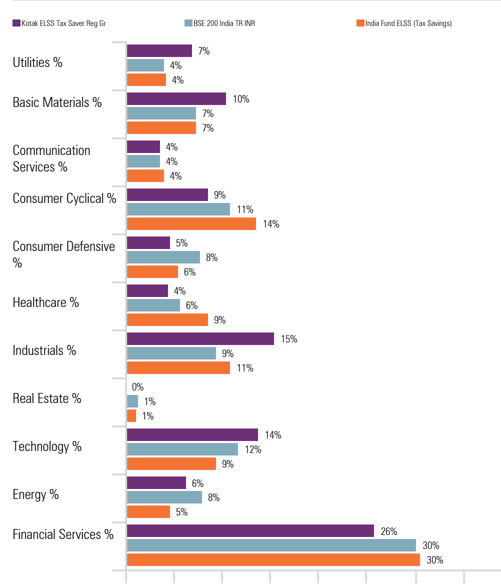
Time Period: Since Common Inception (11/24/2005) to 1/31/2025 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak ELSS Tax Saver Reg Gr	-67.05	23.61	0.88	0.55	91.76	91.28
Nifty 500 TR INR	-63.71	24.88	1.00	0.55	100.00	100.00
India Fund ELSS (Tax Savings)	-63.52	22.16	0.86	0.61	89.99	88.94

Common Holdings

	1	2
1 Kotak ELSS Tax Saver Reg Gr	1.00	0.42
2 India Fund ELSS (Tax Savings)	0.43	1.00

Sector Exposure Relative to Benchmark



Kotak Emerging Equity Reg Gr

Return Date: 2/3/2025

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, by investing predominantly in mid companies. The scheme may also invest in debt and money market instruments, as per the asset allocation table. There is no assurance that the investment objective of the scheme will be achieved.

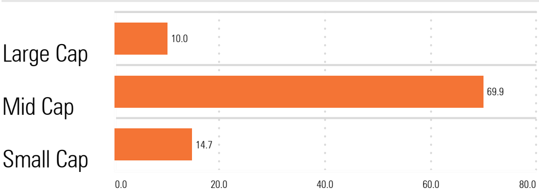
Fund Statistics

Inception Date	3/30/2007
Fund Size (INR Mn)	₹ 530,790
Expense Ratio	1.52
% Asset in Top 10 Holdings	29.77
# of Holdings	68
Average Market Cap ($Mil)	555,891
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

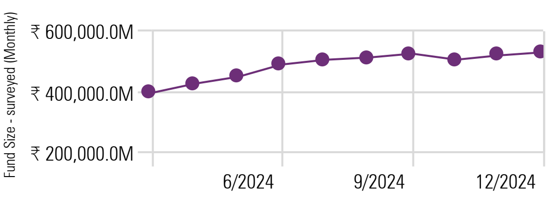
Atul Bhole since 1/22/2024

Market Cap Break-Up %



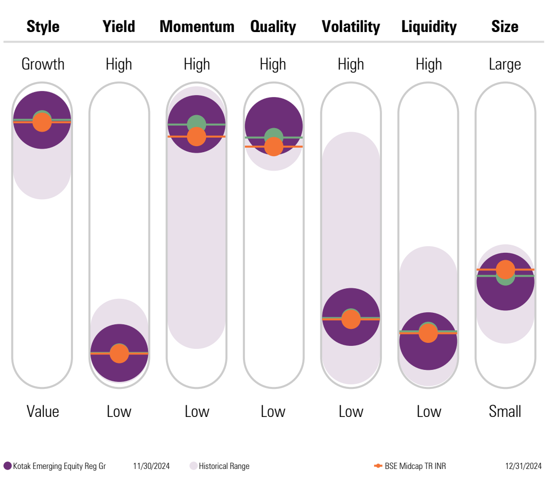
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

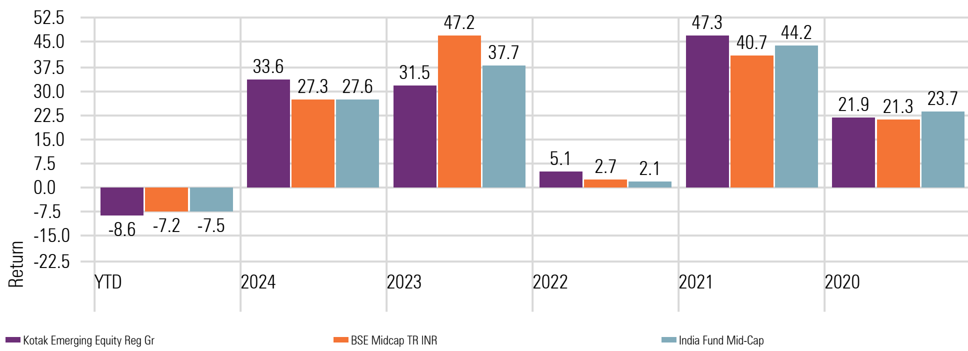
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE Midcap TR INR



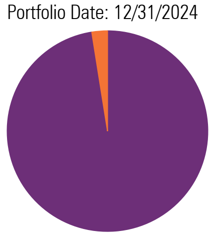
Trailing Returns

Data Point: Return Calculation Benchmark: BSE Midcap TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (3/31/2007) - 1/31/2025
Kotak Emerging Equity Reg Gr	-8.62	21.18	28.10	19.39	23.16	16.94	17.93	15.08
BSE Midcap TR INR	-7.19	12.18	33.61	21.89	24.13	16.19	14.85	13.79
India Fund Mid-Cap	-7.50	14.06	28.92	18.81	23.04	15.73	16.46	15.25

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	97.5
Bond	0.0
Cash	2.5
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Oracle Financial Services Software Ltd	19,567.10	3.69
Oberoi Realty Ltd	18,517.36	3.49
Ipca Laboratories Ltd	18,301.76	3.45
Fortis Healthcare Ltd	17,797.82	3.35
Mphasis Ltd	16,592.13	3.13
Persistent Systems Ltd	15,543.79	2.93
Coromandel International Ltd	14,222.87	2.68
Dixon Technologies (India) Ltd	13,517.15	2.55
Supreme Industries Ltd	12,155.51	2.29
JK Cement Ltd	11,777.57	2.22
Blue Star Ltd	11,076.74	2.09
Solar Industries India Ltd	10,818.09	2.04
Power Finance Corp Ltd	10,630.06	2.00
Bharti Hexacom Ltd	10,616.27	2.00
Wipro Ltd	10,528.58	1.98

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Emerging Equity Reg Gr	29.77
India Fund Mid-Cap	25.97
BSE Midcap TR INR	21.99

Risk-Adjusted

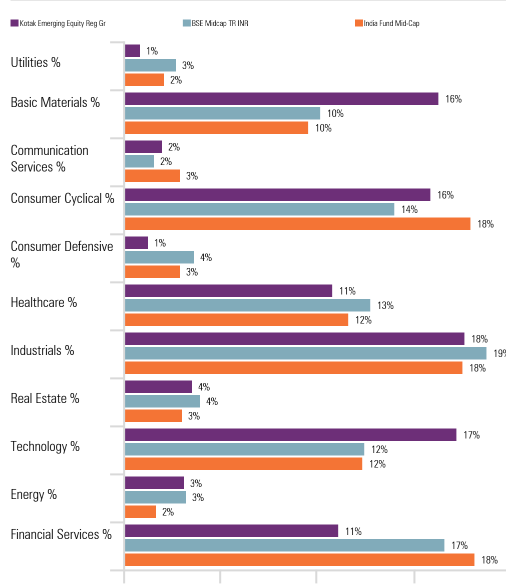
Time Period: Since Common Inception (3/31/2007) to 1/31/2025 Calculation Benchmark: BSE Midcap TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak Emerging Equity Reg Gr	-72.00	21.87	0.81	0.72	82.99	79.99
BSE Midcap TR INR	-74.33	24.91	1.00	0.55	100.00	100.00
India Fund Mid-Cap	-67.20	21.55	0.83	0.73	85.95	83.16

Common Holdings

	1	2
1 Kotak Emerging Equity Reg Gr	1.00	0.40
2 India Fund Mid-Cap	0.41	1.00

Sector Exposure Relative to Benchmark



Kotak Equity Opportunities Reg Gr

Return Date: 2/3/2025

Investment Objective

The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities. The scheme will invest predominantly in a mix of large and mid cap stocks from various sectors, which look promising, based on the growth pattern in the economy. There is no assurance that the investment objective of the scheme will be achieved.

Fund Statistics

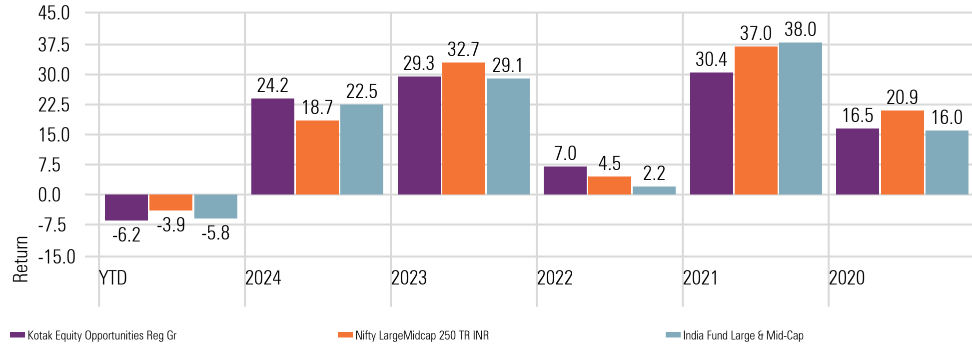
Inception Date	9/9/2004
Fund Size (INR Mn)	₹ 257,835
Expense Ratio	1.66
% Asset in Top 10 Holdings	33.78
# of Holdings	71
Average Market Cap ($Mil)	1,549,390
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

Harsha Upadhyaya since 8/4/2012

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

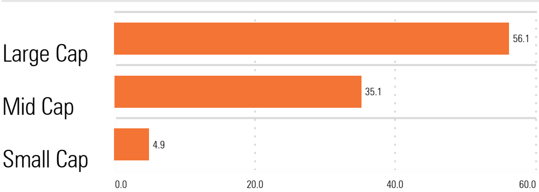


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

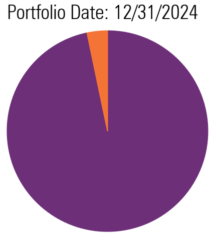
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Kotak Equity Opportunities Reg Gr	-6.21	14.63	16.95	18.68	14.09	14.66	17.38
Nifty LargeMidcap 250 TR INR	-3.90	11.04	16.78	20.75	14.79	14.64	16.13
India Fund Large & Mid-Cap	-5.83	12.46	15.27	18.96	13.64	14.59	16.53

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	96.7
Bond	0.0
Cash	3.3
Other	0.0
Total	**100.0**

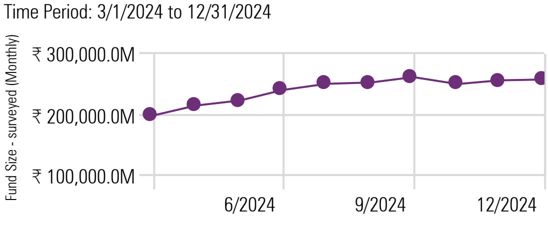
Risk-Adjusted

Time Period: Since Common Inception (4/2/2005) to 1/31/2025 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak Equity Opportunities Reg Gr	-64.69	23.67	0.91	0.81	93.43	91.46
Nifty LargeMidcap 250 TR INR	-67.56	24.48	1.00	0.70	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.18	0.87	0.80	91.02	89.42

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

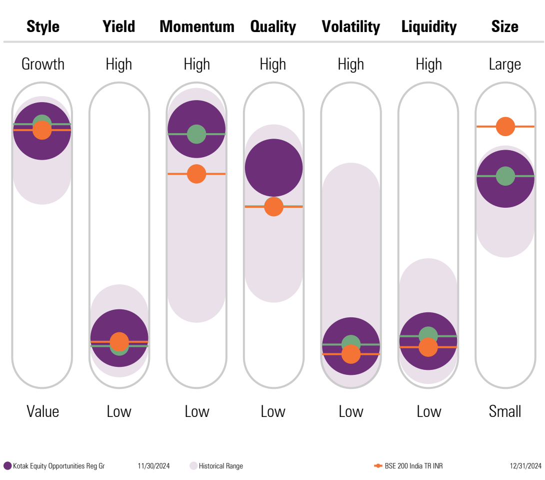
	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	15,069.23	5.84
Infosys Ltd	10,904.00	4.23
Zomato Ltd	9,677.59	3.75
ICICI Bank Ltd	8,843.39	3.43
State Bank of India	8,744.45	3.39
Bharat Electronics Ltd	8,208.20	3.18
Larsen & Toubro Ltd	6,674.15	2.59
Axis Bank Ltd	6,601.14	2.56
Mphasis Ltd	6,263.84	2.43
Coromandel International Ltd	6,109.84	2.37
Sun Pharmaceuticals Industries Ltd	6,036.32	2.34
Hindustan Petroleum Corp Ltd	5,232.71	2.03
Tech Mahindra Ltd	5,118.60	1.99
Bharat Forge Ltd	4,938.10	1.92
Linde India Ltd	4,885.20	1.89

Common Holdings

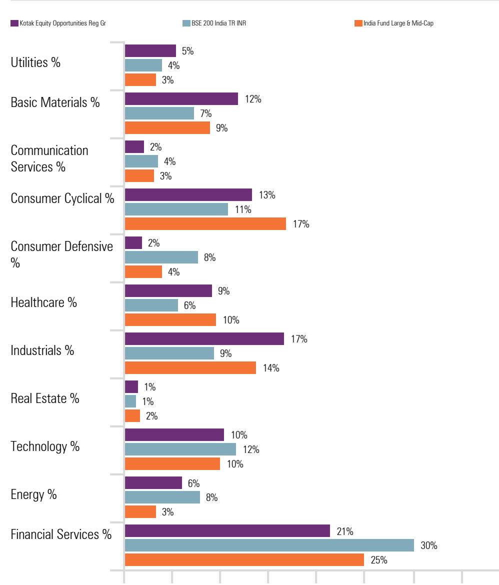
		1	2
1	Kotak Equity Opportunities Reg Gr	1.00	0.46
2	India Fund Large & Mid-Cap	0.47	1.00

Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Sector Exposure Relative to Benchmark



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Equity Opportunities Reg Gr	33.78
India Fund Large & Mid-Cap	32.05
BSE 200 India TR INR	38.73

Source: Morningstar Direct

Kotak Equity Savings Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and enhance returns with a moderate exposure in equity & equity related instruments.There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Statistics

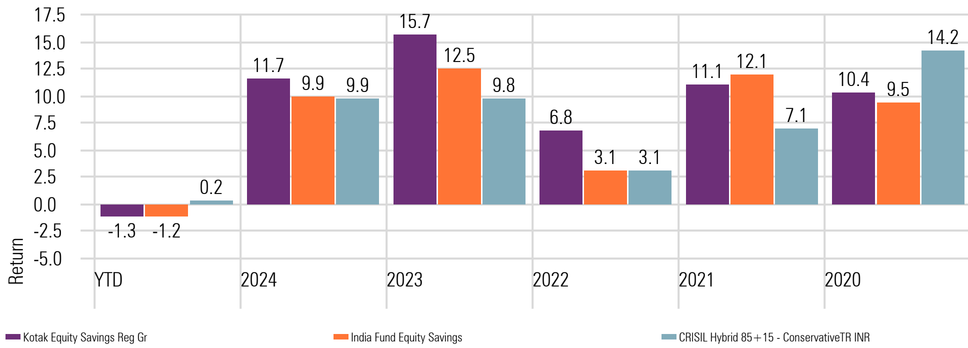
Inception Date	10/13/2014
Fund Size (INR Mn)	₹ 81,767
Expense Ratio	1.88
% Asset in Top 10 Holdings	9.55
# of Holdings	145
Average Market Cap ($Mil)	1,715,920
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

Devender Singhal since 4/1/2021

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings

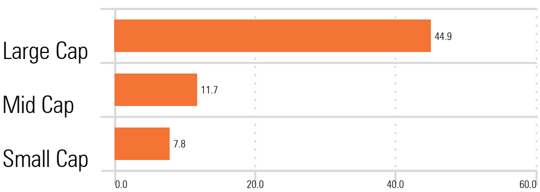


Trailing Returns

Data Point: Return Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

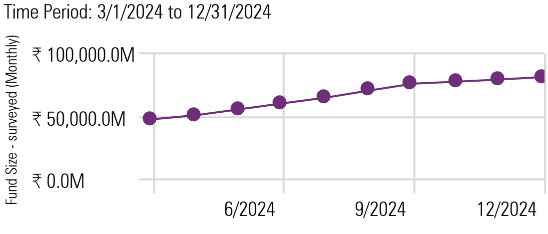
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
Kotak Equity Savings Reg Gr	-13.89	8.88	10.43	10.75	9.02	
CRISIL Hybrid 85+15 - ConservativeTR INR	2.81	9.09	7.80	8.69	8.55	8.72
India Fund Equity Savings	-13.51	7.39	7.86	8.98	7.60	7.76

Market-cap Break-up %

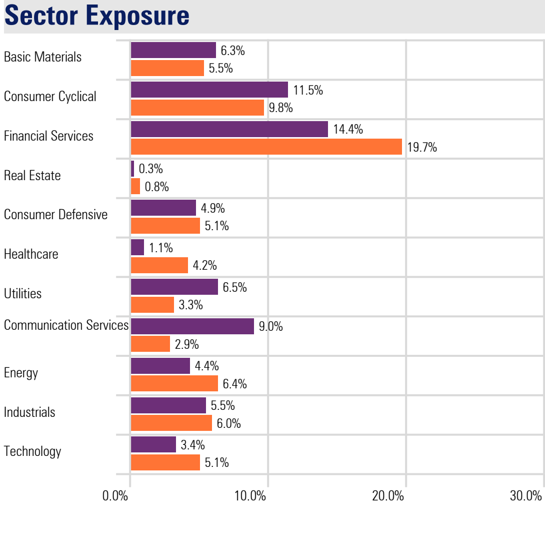


Fund Size

Time Period: 3/1/2024 to 12/31/2024



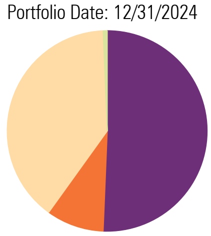
Sector Exposure



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	50.7
Bond	9.3
Cash	39.4
Other	0.7
Total	**100.0**

Top Holdings - Kotak Equity Savings Re

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
Kotak Liquid Dir Gr		3,727.33	4.56
Indus Towers Ltd Ordinary Shares		3,509.29	4.29
Bharti Airtel Ltd		3,019.71	3.69
HDFC Bank Ltd		2,565.40	3.14
Kotak Money Market Dir Gr		2,349.31	2.87
Maruti Suzuki India Ltd		2,254.62	2.76
Vedanta Ltd		2,046.51	2.50
Adani Ports & Special Economic Zone Ltd		1,962.87	2.40
Reliance Industries Ltd		1,623.18	1.99
State Bank of India		1,585.33	1.94

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Equity Savings			
Kotak Equity Savings Reg Gr	7.26	1.20	1.78
Average	7.10	2.76	4.42

Risk

Time Period: Since Common Inception (10/14/2014) to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
Kotak Equity Savings Reg Gr	9.28	6.83	-16.54
CRISIL Hybrid 85+15 - ConservativeTR INR	9.01	4.09	-7.55
India Fund Equity Savings	7.99	6.46	-15.80

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	89.95
Credit Quality Survey AA %	10.05
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Equity Savings

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	4.81		2.44
Maturity 183-364 Day %	6.49		1.62
Maturity 1-3 Yr %	44.39		26.76
Maturity 3-5 Yr %	7.12		28.77
Maturity 5-7 Yr %	26.35		7.43
Maturity 7-10 Yr %	10.65		23.96
Maturity 10-15 Yr %	0.00		5.25
Maturity 15-20 Yr %	0.19		0.58
Maturity 20-30 Yr %	0.00		0.75
Maturity 30+ Yr %	0.00		2.44

Kotak Flexicap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, generally focused on a few selected sectors. However, there is no assurance that the objective of the scheme will be realized.

Fund Statistics

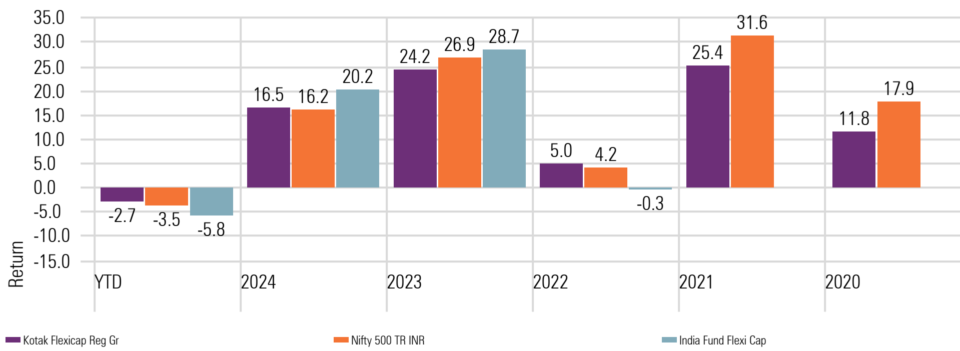
Inception Date	9/11/2009
Fund Size (INR Mn)	₹ 504,259
Expense Ratio	1.51
% Asset in Top 10 Holdings	43.81
# of Holdings	62
Average Market Cap ($Mil)	2,256,143
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Bronze

Manager

Harsha Upadhyaya since 8/4/2012

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR

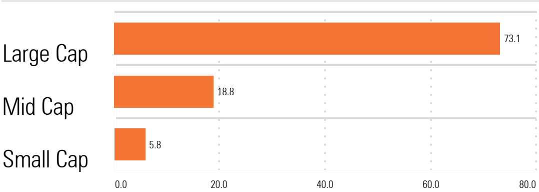


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

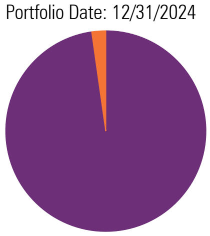
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Kotak Flexicap Reg Gr	-2.69	13.14	13.71	15.41	12.58	14.58	15.61
Nifty 500 TR INR	-3.47	10.04	14.25	18.17	12.90	12.85	17.20
India Fund Flexi Cap	-5.76	10.96	13.67				16.79

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	97.8
Bond	0.0
Cash	2.2
Other	0.0
Total	**100.0**

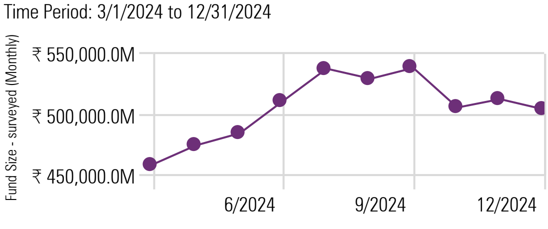
Risk-Adjusted

Time Period: Since Common Inception (5/1/2021) to 1/31/2025 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak Flexicap Reg Gr	-18.11	17.21	0.98	1.02	97.17	98.45
Nifty 500 TR INR	-17.77	17.03	1.00	1.17	100.00	100.00
India Fund Flexi Cap	-19.57	16.30	0.94	1.18	94.00	93.21

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	33,963.73	6.74
Bharat Electronics Ltd	28,435.55	5.64
HDFC Bank Ltd	28,365.60	5.63
Infosys Ltd	21,620.00	4.29
Larsen & Toubro Ltd	20,563.61	4.08
UltraTech Cement Ltd	19,996.11	3.97
State Bank of India	18,919.81	3.75
Jindal Steel & Power Ltd	17,683.30	3.51
Axis Bank Ltd	17,035.20	3.38
Zomato Ltd	14,350.27	2.85
SRF Ltd	13,987.19	2.77
Bharti Airtel Ltd	13,132.96	2.60
Reliance Industries Ltd	12,154.50	2.41
InterGlobe Aviation Ltd	12,068.76	2.39
Tata Consultancy Services Ltd	11,874.92	2.35

Common Holdings

		1	2
1	Kotak Flexicap Reg Gr	1.00	0.53
2	India Fund Flexi Cap	0.54	1.00

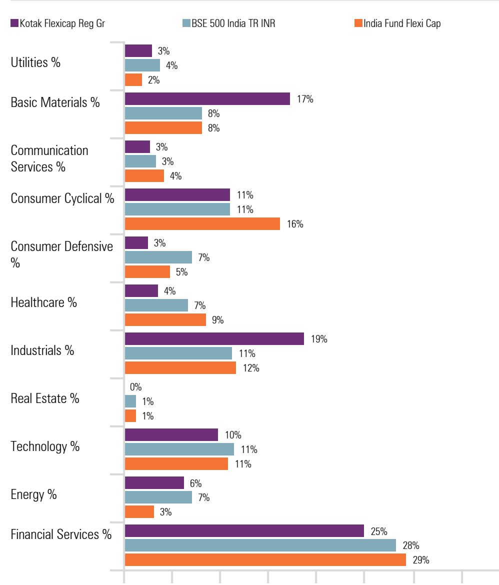
Factor Profile

Time Period: 12/1/2021 to 11/30/2024

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Flexicap Reg Gr	43.81
India Fund Flexi Cap	38.86
BSE 500 India TR INR	33.31

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Kotak Multicap Reg Gr

Return Date: 2/3/2025

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization

Fund Statistics

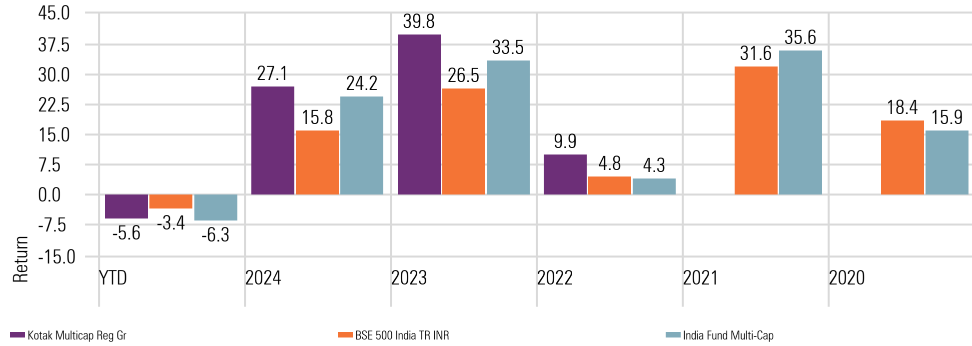
Inception Date	9/29/2021
Fund Size (INR Mn)	₹ 160,652
Expense Ratio	1.75
% Asset in Top 10 Holdings	33.17
# of Holdings	68
Average Market Cap ($Mil)	667,973
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

Devender Singhal since 9/29/2021

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR

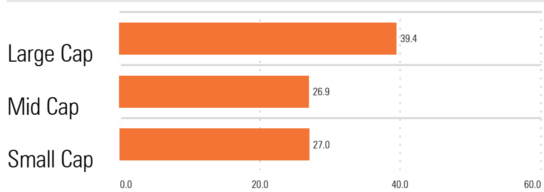


Trailing Returns

Data Point: Return Calculation Benchmark: BSE 500 India TR INR

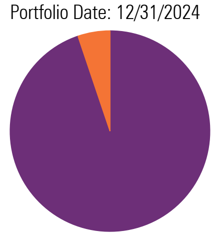
	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (9/30/2021) - 1/31/2025
Kotak Multicap Reg Gr	-5.60	13.23	30.63	22.17				19.02
BSE 500 India TR INR	-3.43	9.71	20.98	14.17	18.25	13.00	13.14	12.32
India Fund Multi-Cap	-6.25	12.57	26.25	17.54	20.21	14.13	14.35	15.76

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	94.8
Bond	0.0
Cash	5.2
Other	0.0
Total	**100.0**

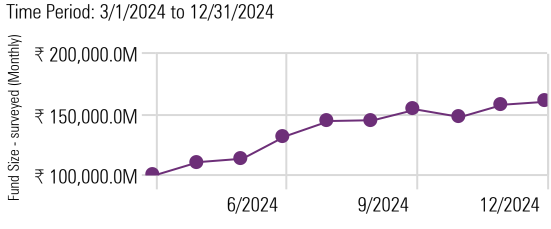
Risk-Adjusted

Time Period: Since Common Inception (9/30/2021) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak Multicap Reg Gr	-17.72	18.65	0.98	1.20	99.25	91.62
BSE 500 India TR INR	-17.59	17.57	1.00	0.70	100.00	100.00
India Fund Multi-Cap	-18.10	17.42	0.96	1.00	97.27	92.96

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

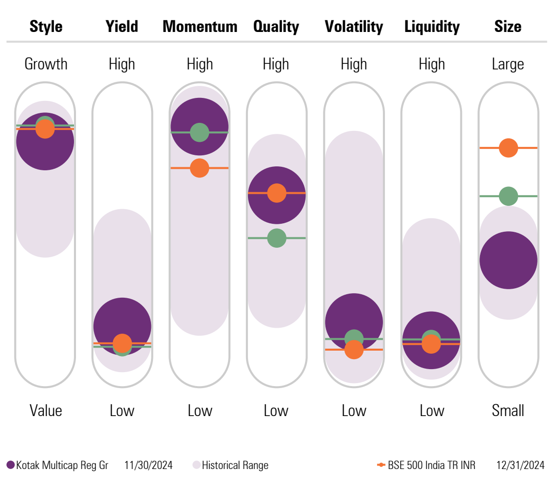
	Position Market Value	Portfolio Weighting %
Maruti Suzuki India Ltd	9,551.96	5.95
Hero MotoCorp Ltd	6,357.74	3.96
State Bank of India	5,962.13	3.71
Oracle Financial Services Software Ltd	5,518.60	3.44
Radico Khaitan Ltd	4,929.48	3.07
Hindustan Petroleum Corp Ltd	4,776.84	2.97
Mphasis Ltd	4,706.10	2.93
Jubilant Foodworks Ltd	3,923.35	2.44
Jyoti CNC Automation Ltd	3,799.56	2.37
Infosys Ltd	3,760.00	2.34
Hindustan Unilever Ltd	3,591.26	2.24
Power Finance Corp Ltd	3,482.25	2.17
Ambuja Cements Ltd	3,182.58	1.98
Swiggy Ltd	3,131.74	1.95
Ashoka Buildcon Ltd	3,041.68	1.89

Common Holdings

	1	2
1 Kotak Multicap Reg Gr	1.00	0.23
2 India Fund Multi-Cap	0.24	1.00

Factor Profile

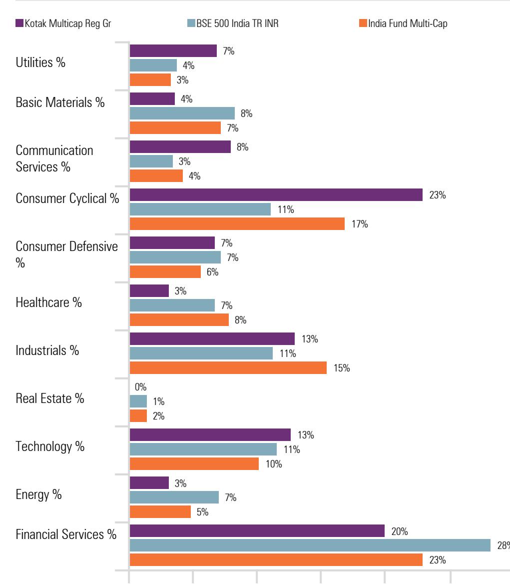
Time Period: 12/1/2021 to 11/30/2024



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Multicap Reg Gr	33.17
India Fund Multi-Cap	29.01
BSE 500 India TR INR	33.31

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Mirae Asset Equity Savings Reg Gr
Return Date: 2/3/2025

AU SMALL FINANCE BANK
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Investment Objective

The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. The Scheme does not assure or guarantee any returns.

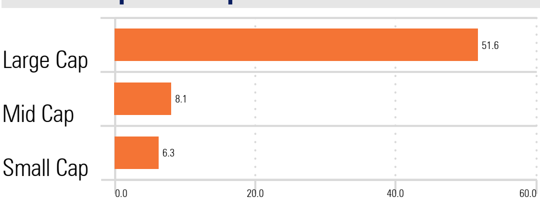
Fund Statistics

Inception Date	12/18/2018
Fund Size (INR Mn)	₹ 13,606
Expense Ratio	0.99
% Asset in Top 10 Holdings	17.63
# of Holdings	129
Average Market Cap ($Mil)	2,040,189
Equity Style Box	⊞
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

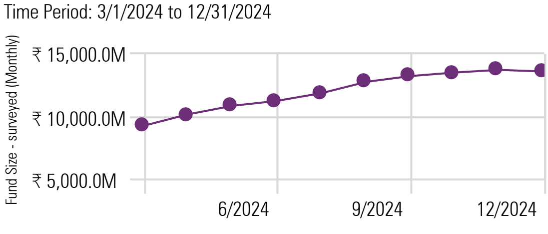
Harshad Borawake since 10/12/2019

Market-cap Break-up %

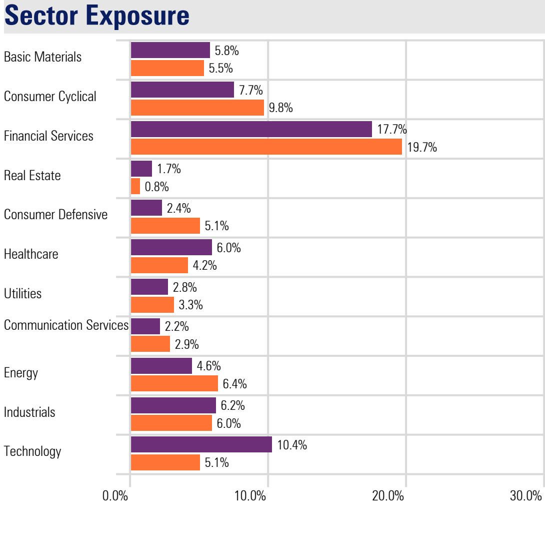


Fund Size

Time Period: 3/1/2024 to 12/31/2024



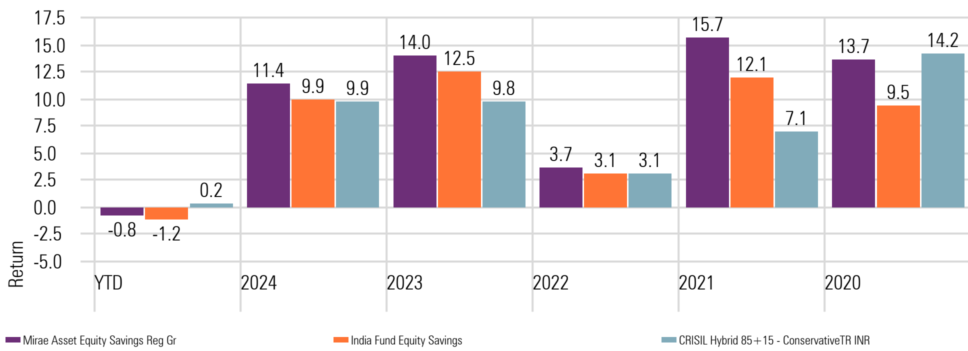
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings



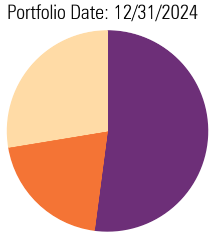
Trailing Returns

Data Point: Return Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
Mirae Asset Equity Savings Reg Gr	-8.80	9.22	9.29	11.42		
CRISIL Hybrid 85+15 - ConservativeTR INR	2.81	9.09	7.80	8.69	8.55	8.72
India Fund Equity Savings	-13.51	7.39	7.86	8.98	7.60	7.76

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	52.1
Bond	20.3
Cash	27.6
Other	0.0
Total	**100.0**

Top Holdings - Mirae Asset Equity Sav

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
Tata Consultancy Services Ltd	⊞	543.86	4.00
HDFC Bank Ltd	⊞	409.43	3.01
ICICI Bank Ltd	⊞	352.04	2.59
7.32% Govt Stock 2030		256.49	1.89
7.18% Govt Stock 2033		255.81	1.88
7.38% Govt Stock 2027		253.68	1.86
LIC Housing Finance Limited		250.06	1.84
Bajaj Finance Limited		249.95	1.84
State Bank of India	⊞	247.71	1.82
5.63% Govt Stock 2026		246.83	1.81

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Equity Savings			
Mirae Asset Equity Savings Reg Gr	6.96	2.54	3.23
Average	7.10	2.76	4.42

Risk

Time Period: Since Common Inception (12/19/2018) to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
Mirae Asset Equity Savings Reg Gr	11.10	9.23	-18.25
CRISIL Hybrid 85+15 - ConservativeTR INR	9.01	4.27	-7.55
India Fund Equity Savings	8.45	7.44	-15.80

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	94.15
Credit Quality Survey AA %	5.85
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Equity Savings

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	1.12		2.44
Maturity 183-364 Day %	6.98		1.62
Maturity 1-3 Yr %	43.34		26.76
Maturity 3-5 Yr %	15.54		28.77
Maturity 5-7 Yr %	10.22		7.43
Maturity 7-10 Yr %	22.79		23.96
Maturity 10-15 Yr %	0.00		5.25
Maturity 15-20 Yr %	0.00		0.58
Maturity 20-30 Yr %	0.00		0.75
Maturity 30+ Yr %	0.00		2.44

Mirae Asset Large & Midcap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the scheme is to generate income and capital appreciation from a portfolio primarily investing in Indian equities and equity related securities of large cap and mid cap companies at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal Portfolio construction.The Scheme does not guarantee or assure any returns.

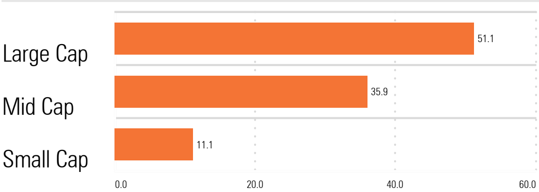
Fund Statistics

Inception Date	7/9/2010
Fund Size (INR Mn)	₹ 383,353
Expense Ratio	1.25
% Asset in Top 10 Holdings	26.48
# of Holdings	105
Average Market Cap ($Mil)	1,276,404
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

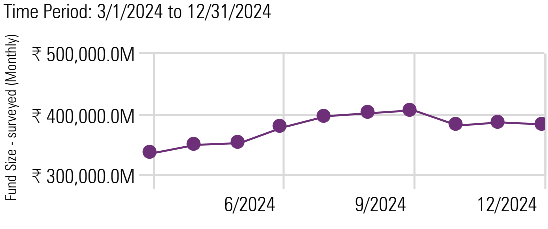
Neelesh Surana since 7/9/2010

Market Cap Break-Up %



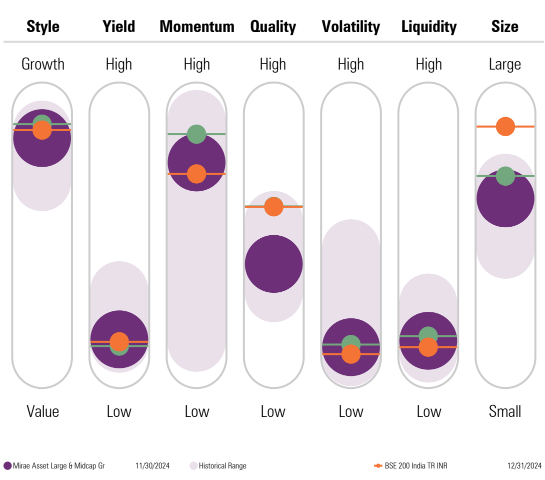
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

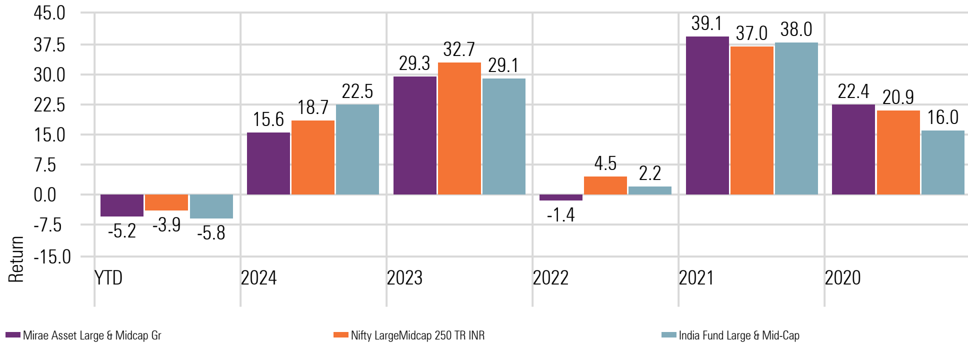
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR



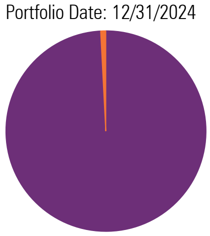
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Mirae Asset Large & Midcap Gr	-5.22	7.10	11.88	18.67	16.70		19.69
Nifty LargeMidcap 250 TR INR	-3.90	11.04	16.78	20.75	14.79	14.64	14.34
India Fund Large & Mid-Cap	-5.83	12.46	15.27	18.96	13.64	14.59	14.21

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	99.2
Bond	0.0
Cash	0.8
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (7/10/2010) to 1/31/2025 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Mirae Asset Large & Midcap Gr	-36.96	19.18	0.93	1.17	94.98	88.87
Nifty LargeMidcap 250 TR INR	-37.75	19.70	1.00	0.74	100.00	100.00
India Fund Large & Mid-Cap	-36.12	18.42	0.92	0.78	92.22	91.18

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	19,646.02	5.12
Axis Bank Ltd	14,932.72	3.90
State Bank of India	12,476.92	3.25
Larsen & Toubro Ltd	9,390.32	2.45
ICICI Bank Ltd	8,587.58	2.24
Infosys Ltd	8,477.95	2.21
Tata Consultancy Services Ltd	7,435.29	1.94
One97 Communications Ltd	7,029.90	1.83
Tata Power Co Ltd	6,920.07	1.81
Hindustan Petroleum Corp Ltd	6,622.55	1.73
Gland Pharma Ltd	6,560.98	1.71
Wipro Ltd	6,496.04	1.69
Delhivery Ltd	6,308.49	1.65
Reliance Industries Ltd	6,277.20	1.64
Bharti Airtel Ltd	6,021.32	1.57

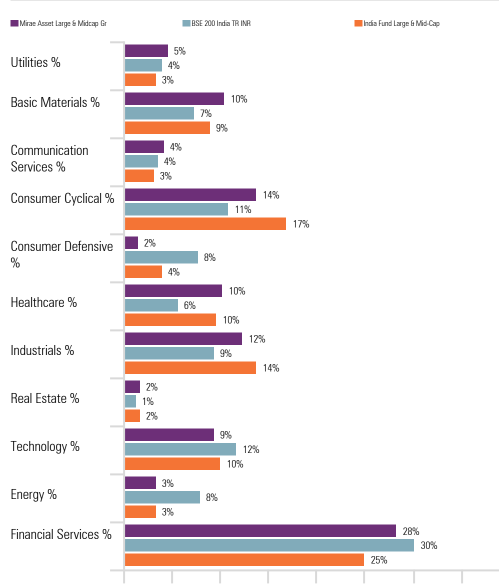
Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Mirae Asset Large & Midcap Gr	26.48
India Fund Large & Mid-Cap	32.05
BSE 200 India TR INR	38.73

Common Holdings

	1	2
1 Mirae Asset Large & Midcap Gr	1.00	0.53
2 India Fund Large & Mid-Cap	0.54	1.00

Sector Exposure Relative to Benchmark



Motilal Oswal Multi Cap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of large, mid and small cap companies. However, there can be no assurance that the investment objective of the scheme will be realized.

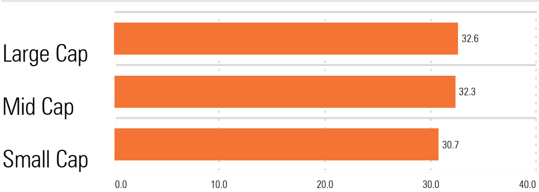
Fund Statistics

Inception Date	6/18/2024
Fund Size (INR Mn)	₹ 32,652
Expense Ratio	
% Asset in Top 10 Holdings	66.90
# of Holdings	20
Average Market Cap ($Mil)	688,030
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	**Negative**

Manager

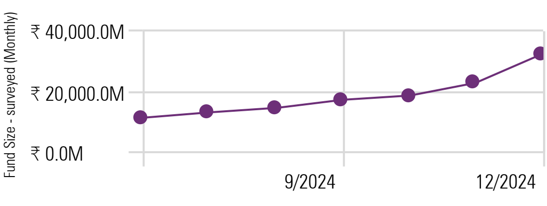
Ajay Khandelwal since 6/18/2024

Market Cap Break-Up %



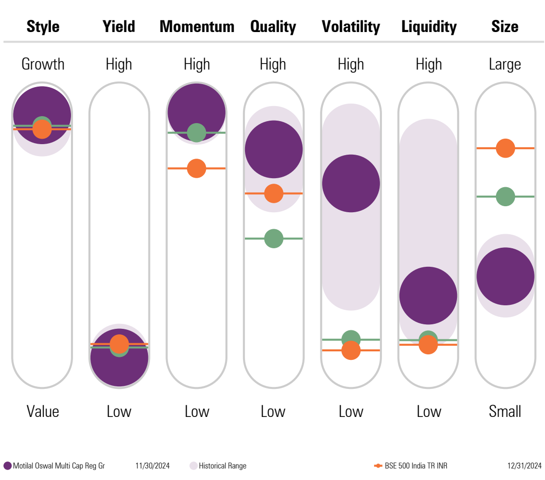
Fund Size

Time Period: 6/1/2024 to 12/31/2024



Factor Profile

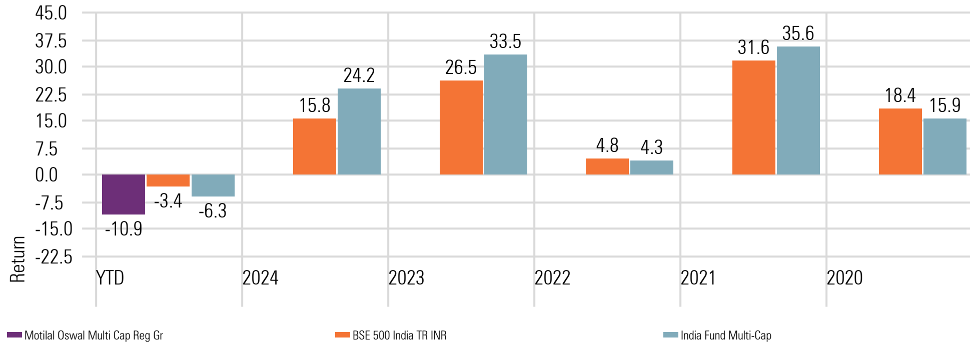
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025   Currency: Indian Rupee   Source Data: Total, Daily Return   Calculation Benchmark: BSE 500 India TR INR



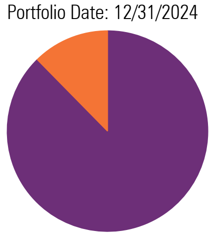
Trailing Returns

Data Point: Return   Calculation Benchmark: BSE 500 India TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (6/19/2024) - 1/31/2025
Motilal Oswal Multi Cap Reg Gr	-10.94							21.82
BSE 500 India TR INR	-3.43	9.71	20.98	14.17	18.25	13.00	13.14	-3.10
India Fund Multi-Cap	-6.25	12.57	26.25	17.54	20.21	14.13	14.35	-2.59

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	87.6
Bond	0.0
Cash	12.4
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Trent Ltd	3,134.27	9.60
Polycab India Ltd	3,054.71	9.36
Coforge Ltd	3,026.76	9.27
Kalyan Jewellers India Ltd	2,490.31	7.63
PG Electroplast Ltd	2,206.35	6.76
Shaily Engineering Plastics Ltd	2,159.40	6.61
Bharti Airtel Ltd (Partly Paid Rs.1.25)	1,766.10	5.41
Jio Financial Services Ltd	1,418.83	4.35
Deepak Fertilisers & Petrochemicals Corp Ltd	1,316.10	4.03
Oracle Financial Services Software Ltd	1,272.86	3.90
Bajaj Holdings and Investment Ltd	1,181.89	3.62
Persistent Systems Ltd	968.66	2.97
HealthCare Global Enterprises Ltd	880.27	2.70
Jindal Steel & Power Ltd	831.75	2.55
Sky Gold Ltd	783.20	2.40

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Motilal Oswal Multi Cap Reg Gr	66.90
India Fund Multi-Cap	29.01
BSE 500 India TR INR	33.31

Risk-Adjusted

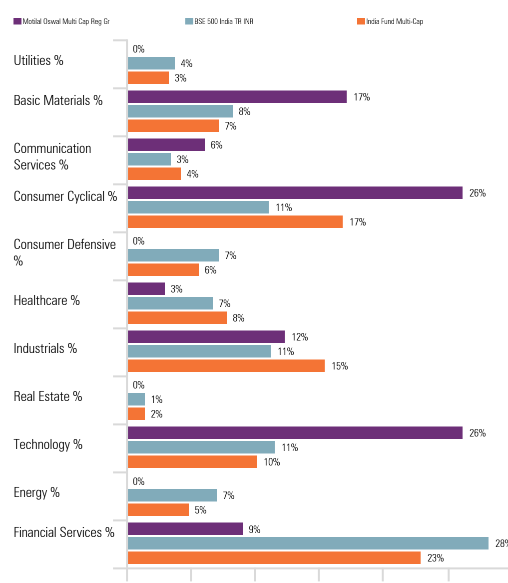
Time Period: Since Common Inception (6/19/2024) to 1/31/2025   Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Motilal Oswal Multi Cap Reg Gr	-18.01	24.43	1.20	1.96	154.80	104.97
BSE 500 India TR INR	-14.65	16.29	1.00	-0.83	100.00	100.00
India Fund Multi-Cap	-14.58	17.12	1.02	-0.71	103.04	101.75

Common Holdings

		1	2
1	Motilal Oswal Multi Cap Reg Gr	1.00	0.10
2	India Fund Multi-Cap	0.10	1.00

Sector Exposure Relative to Benchmark



Motilal Oswal Large & Midcap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective is to provide medium to long-term capital appreciation by investing primarily in Large and Midcap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Fund Statistics

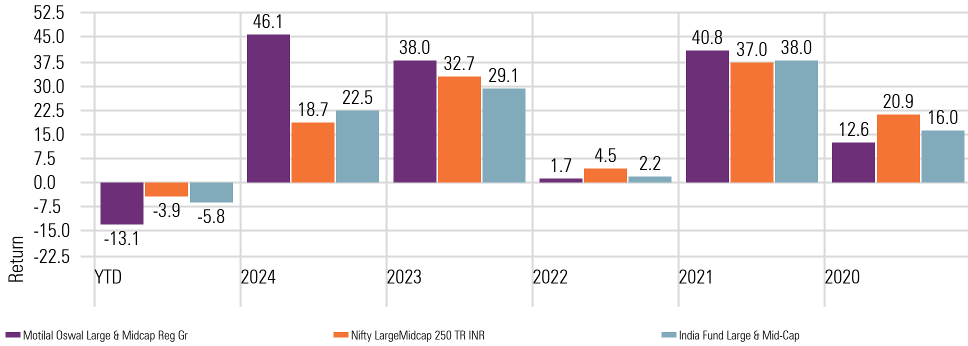
Inception Date	10/17/2019
Fund Size (INR Mn)	₹ 90,011
Expense Ratio	0.59
% Asset in Top 10 Holdings	42.76
# of Holdings	34
Average Market Cap ($Mil)	836,653
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Neutral

Manager

Ajay Khandelwal since 12/11/2023

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

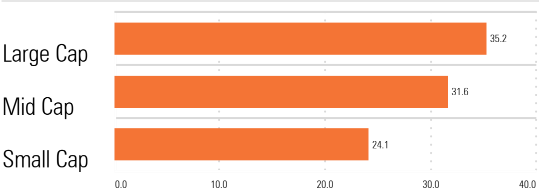


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

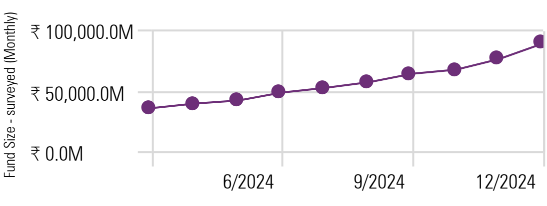
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Motilal Oswal Large & Midcap Reg Gr	-13.05	23.34	21.57	22.09			23.25
Nifty LargeMidcap 250 TR INR	-3.90	11.04	16.78	20.75	14.79	14.64	21.30
India Fund Large & Mid-Cap	-5.83	12.46	15.27	18.96	13.64	14.59	19.48

Market Cap Break-Up %



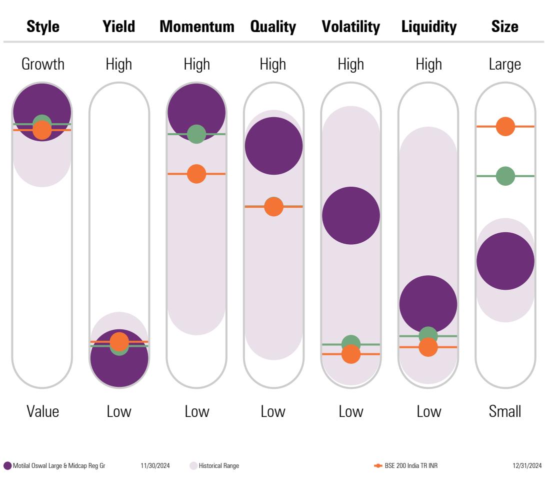
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

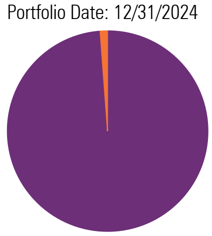
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	98.8
Bond	0.0
Cash	1.2
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (10/18/2019) to 1/31/2025 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Motilal Oswal Large & Midcap Reg Gr	-37.53	23.32	0.99	1.27	99.79	97.90
Nifty LargeMidcap 250 TR INR	-37.75	21.92	1.00	1.21	100.00	100.00
India Fund Large & Mid-Cap	-36.12	20.83	0.94	1.14	93.09	93.33

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Zomato Ltd	6,222.76	6.91
Trent Ltd	5,965.39	6.63
Kalyan Jewellers India Ltd	4,390.55	4.88
Bharti Airtel Ltd	4,035.96	4.48
Coforge Ltd	3,397.43	3.77
Samvardhana Motherson International Ltd	3,115.54	3.46
Mankind Pharma Ltd	2,901.46	3.22
Premier Energies Ltd	2,860.77	3.18
Prestige Estates Projects Ltd	2,847.45	3.16
Amber Enterprises India Ltd Ordinary Shares	2,753.87	3.06
HDFC Bank Ltd	2,739.20	3.04
Apar Industries Ltd	2,723.00	3.03
Zen Technologies Ltd	2,717.39	3.02
Kaynes Technology India Ltd	2,692.90	2.99
Suzlon Energy Ltd	2,615.99	2.91

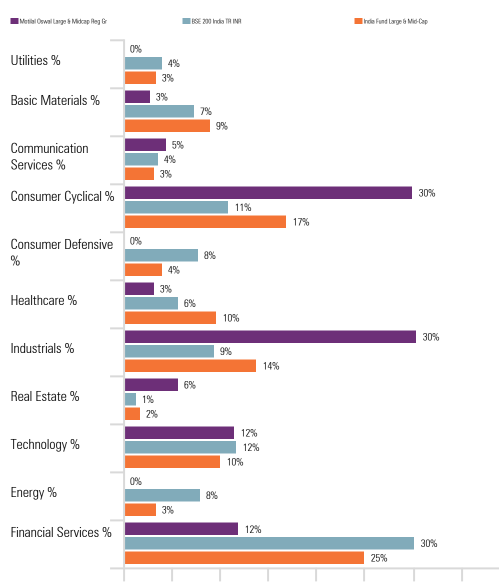
Common Holdings

	1	2
1 Motilal Oswal Large & Midcap Reg Gr	1.00	0.17
2 India Fund Large & Mid-Cap	0.17	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Motilal Oswal Large & Midcap Reg Gr	42.76
India Fund Large & Mid-Cap	32.05
BSE 200 India TR INR	38.73

Sector Exposure Relative to Benchmark



Motilal Oswal Midcap Reg Gr

Return Date: 2/3/2025

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Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by investing in quality mid-cap companies having long-term competitive advantages and potential for growth. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Fund Statistics

Inception Date	2/24/2014
Fund Size (INR Mn)	₹ 264,211
Expense Ratio	0.66
% Asset in Top 10 Holdings	64.70
# of Holdings	27
Average Market Cap ($Mil)	975,054
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Neutral

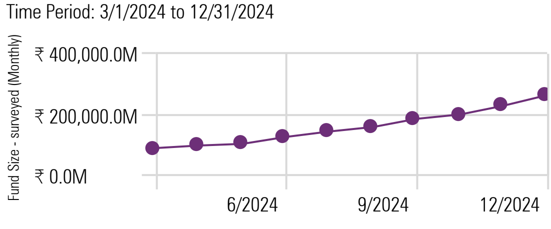
Manager

Niket Shah since 7/1/2020

Market Cap Break-Up %

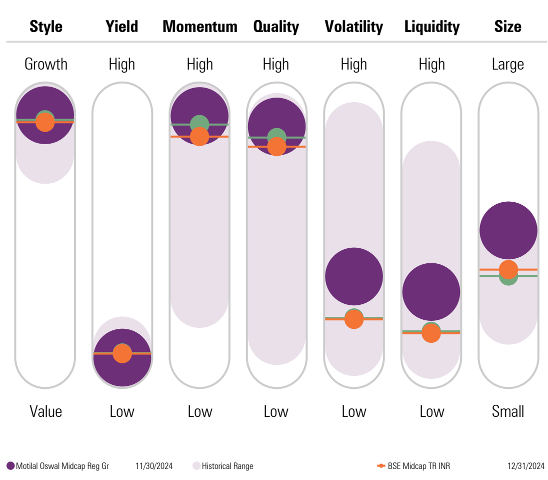
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

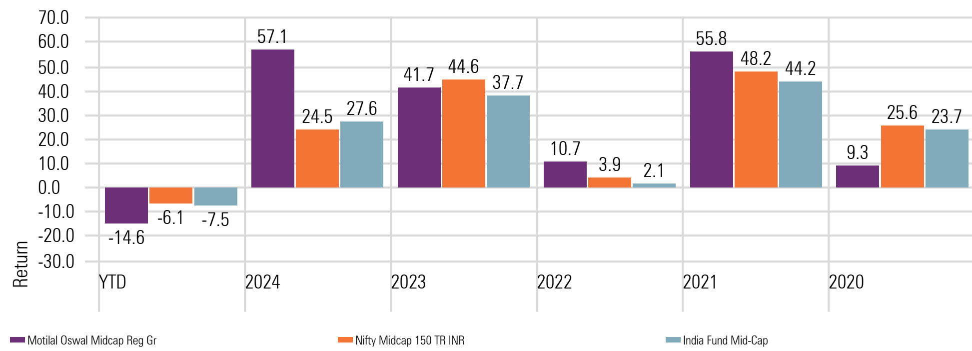
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR



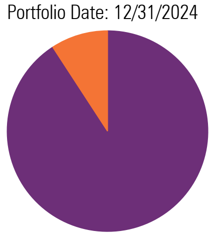
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty Midcap 150 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Motilal Oswal Midcap Reg Gr	-14.58	29.70	28.25	27.62	17.87		20.11
Nifty Midcap 150 TR INR	-6.09	11.57	21.10	25.39	17.48	16.82	20.16
India Fund Mid-Cap	-7.50	14.06	18.81	23.04	15.73	16.46	18.36

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	90.8
Bond	0.0
Cash	9.2
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (4/2/2016) to 1/31/2025 Calculation Benchmark: Nifty Midcap 150 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Motilal Oswal Midcap Reg Gr	-37.29	21.51	0.90	1.12	87.11	84.57
Nifty Midcap 150 TR INR	-43.06	21.17	1.00	1.14	100.00	100.00
India Fund Mid-Cap	-39.41	19.22	0.90	1.11	88.51	87.89

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Coforge Ltd	26,041.65	9.86
Kalyan Jewellers India Ltd	25,477.81	9.64
Polycab India Ltd	23,635.14	8.95
Trent Ltd	21,370.05	8.09
Persistent Systems Ltd	20,987.53	7.94
Jio Financial Services Ltd	13,590.85	5.14
Mahindra & Mahindra Ltd	10,524.85	3.98
Oracle Financial Services Software Ltd	10,192.77	3.86
One97 Communications Ltd	10,178.50	3.85
Voltas Ltd	8,949.29	3.39
Max Healthcare Institute Ltd Ordinary Shares	8,461.13	3.20
Bharti Hexacom Ltd	7,661.50	2.90
Tube Investments of India Ltd Ordinary Shares	7,152.50	2.71
Balkrishna Industries Ltd	5,820.20	2.20
KEI Industries Ltd	5,545.81	2.10

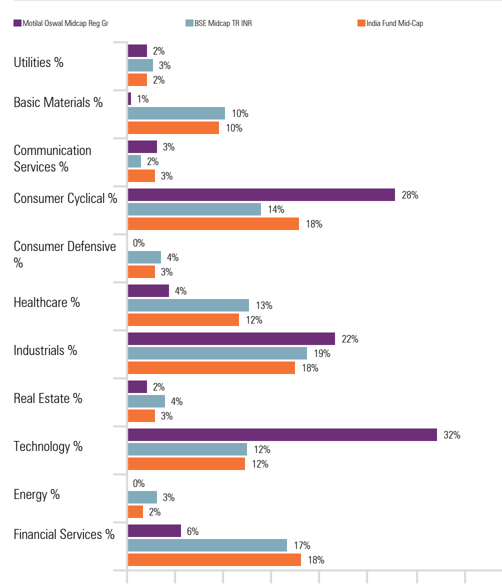
Common Holdings

		1	2
1	Motilal Oswal Midcap Reg Gr	1.00	0.31
2	India Fund Mid-Cap	0.30	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Motilal Oswal Midcap Reg Gr	64.70
India Fund Mid-Cap	25.97
BSE Midcap TR INR	21.99

Sector Exposure Relative to Benchmark



Nippon India Growth Gr

Return Date: 2/3/2025

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Investment Objective

The primary investment objective of the Scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. However, there can be no assurance that the investment objective of the Scheme will be realized, as actual market movements may be at variance with anticipated trends.

Fund Statistics

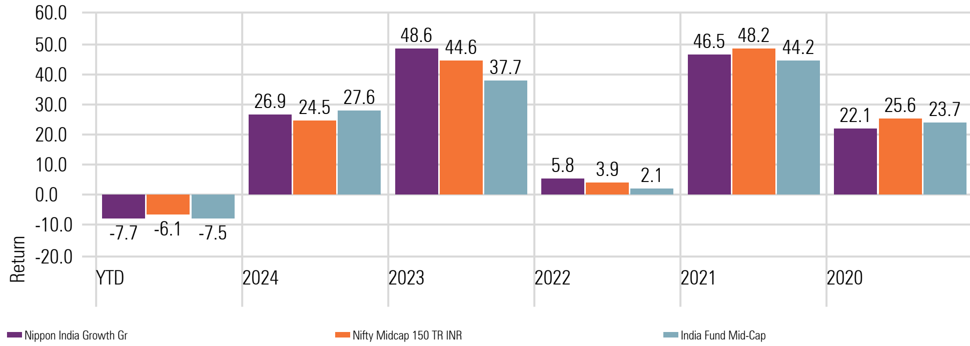
Inception Date	10/8/1995
Fund Size (INR Mn)	₹ 352,778
Expense Ratio	1.69
% Asset in Top 10 Holdings	24.46
# of Holdings	98
Average Market Cap ($Mil)	634,166
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

Rupesh Patel since 1/1/2023

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR

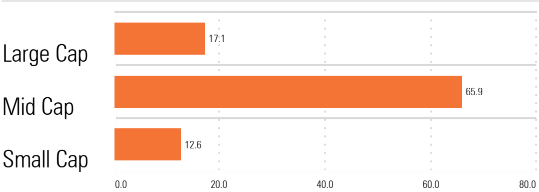


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty Midcap 150 TR INR

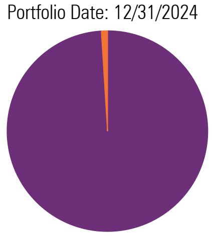
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Nippon India Growth Gr	-7.66	15.14	22.40	25.56	16.54	15.85	20.41
Nifty Midcap 150 TR INR	-6.09	11.57	21.10	25.39	17.48	16.82	20.16
India Fund Mid-Cap	-7.50	14.06	18.81	23.04	15.73	16.46	18.36

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	99.0
Bond	0.0
Cash	1.0
Other	0.0
Total	**100.0**

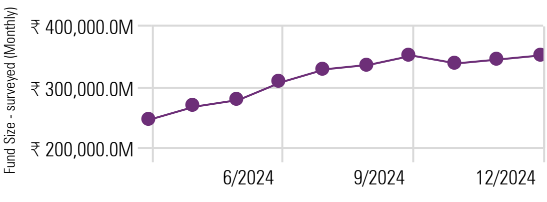
Risk-Adjusted

Time Period: Since Common Inception (4/2/2016) to 1/31/2025 Calculation Benchmark: Nifty Midcap 150 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Nippon India Growth Gr	-35.38	20.15	0.92	1.22	93.14	91.53
Nifty Midcap 150 TR INR	-43.06	21.17	1.00	1.14	100.00	100.00
India Fund Mid-Cap	-39.41	19.22	0.90	1.11	88.51	87.89

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

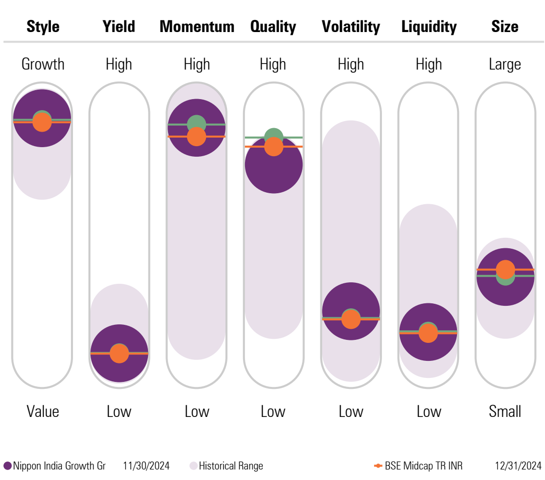
	Position Market Value	Portfolio Weighting %
Persistent Systems Ltd	10,831.31	3.07
BSE Ltd	10,088.97	2.86
Fortis Healthcare Ltd	9,542.64	2.71
Power Finance Corp Ltd	8,970.00	2.54
Voltas Ltd	8,949.75	2.54
The Federal Bank Ltd	8,000.80	2.27
Dixon Technologies (India) Ltd	7,712.61	2.19
Varun Beverages Ltd	7,662.00	2.17
Cholamandalam Financial Holdings Ltd	7,462.87	2.12
Bharat Forge Ltd	7,074.49	2.01
Max Healthcare Institute Ltd Ordinary Shares	6,543.27	1.85
Prestige Estates Projects Ltd	6,313.63	1.79
Indus Towers Ltd Ordinary Shares	6,152.40	1.74
Lupin Ltd	5,889.25	1.67
Info Edge (India) Ltd	5,820.13	1.65

Common Holdings

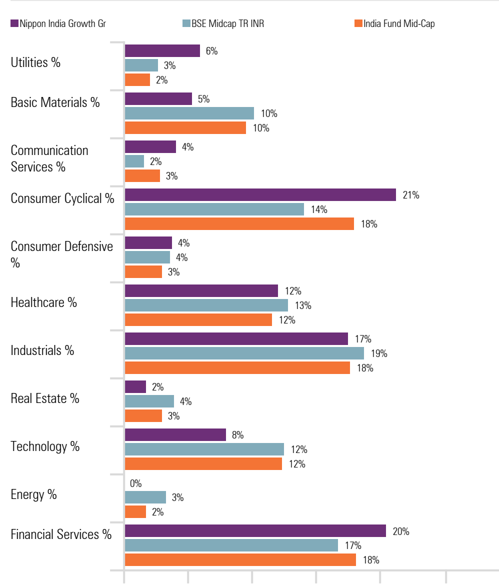
	1	2
1 Nippon India Growth Gr	1.00	0.49
2 India Fund Mid-Cap	0.51	1.00

Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Sector Exposure Relative to Benchmark



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Growth Gr	24.46
India Fund Mid-Cap	25.97
BSE Midcap TR INR	21.99

Source: Morningstar Direct

Nippon India Large Cap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
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Investment Objective

The primary investment objective of the scheme is to seek to generate long term capital appreciation by investing predominantly into equity and equity related instruments of large cap companies. The secondary objective is to generate consistent returns by investing in debt, money market securities, REITs and InvITs. However, there can be no assurance that the investment objective of the Scheme will be realized.

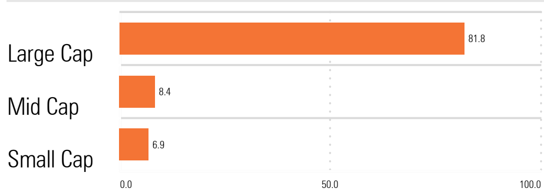
Fund Statistics

Inception Date	8/8/2007
Fund Size (INR Mn)	₹ 357,000
Expense Ratio	1.70
% Asset in Top 10 Holdings	47.37
# of Holdings	74
Average Market Cap ($Mil)	3,123,146
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

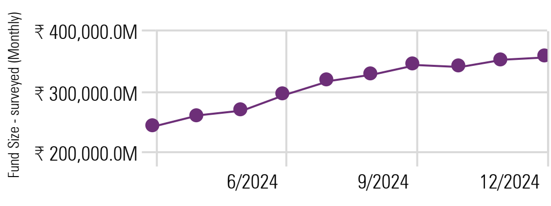
Sailesh Raj Bhan since 8/8/2007

Market Cap Break-Up %



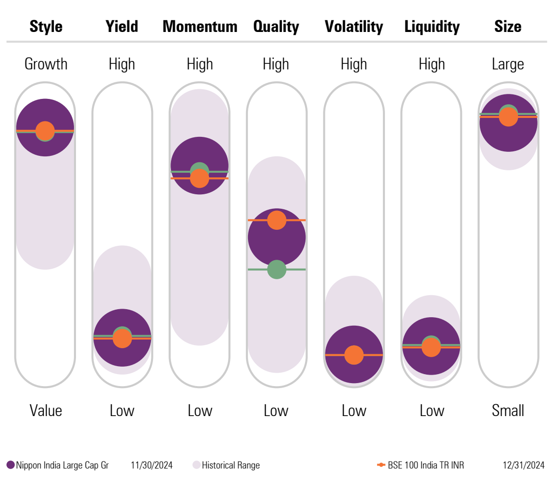
Fund Size

Time Period: 3/1/2024 to 12/31/2024



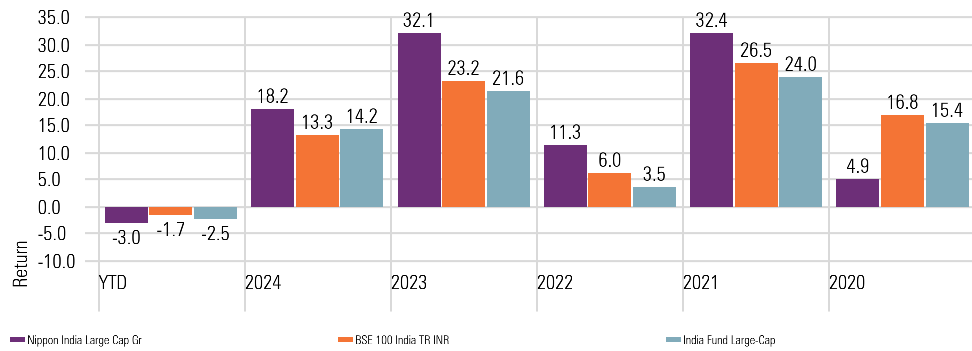
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR



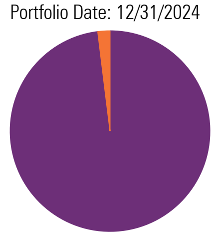
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: BSE 100 India TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Nippon India Large Cap Gr	-3.02	12.90	18.24	18.77	12.96	14.50	12.91
BSE 100 India TR INR	-1.67	10.75	13.34	16.85	12.19	12.68	11.58
India Fund Large-Cap	-2.45	10.46	12.15	15.16	10.98	11.71	10.43

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	98.0
Bond	0.0
Cash	2.0
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (8/9/2007) to 1/31/2025 Calculation Benchmark: BSE 100 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Nippon India Large Cap Gr	-56.89	24.46	0.91	0.51	96.54	95.05
BSE 100 India TR INR	-63.35	25.19	1.00	0.42	100.00	100.00
India Fund Large-Cap	-60.85	22.11	0.84	0.39	90.26	90.29

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	33,578.43	9.41
ICICI Bank Ltd	21,788.05	6.10
Reliance Industries Ltd	18,671.91	5.23
ITC Ltd	18,257.90	5.11
Infosys Ltd	15,980.16	4.48
State Bank of India	13,673.65	3.83
Larsen & Toubro Ltd	12,989.45	3.64
Bajaj Finance Ltd	12,019.48	3.37
Axis Bank Ltd	11,711.79	3.28
GE Vernova T&D India Ltd	10,444.83	2.93
Tata Consultancy Services Ltd	9,418.04	2.64
Tata Power Co Ltd	8,829.00	2.47
NTPC Ltd	7,744.09	2.17
HCL Technologies Ltd	6,904.42	1.93
Dr Reddy's Laboratories Ltd	6,619.58	1.85

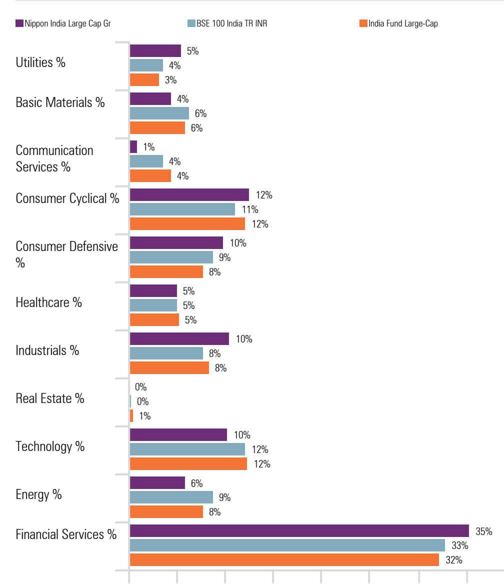
Common Holdings

	1	2
1 Nippon India Large Cap Gr	1.00	0.62
2 India Fund Large-Cap	0.64	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Large Cap Gr	47.37
India Fund Large-Cap	51.68
BSE 100 India TR INR	45.35

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Nippon India Multi Cap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The primary investment objective of the scheme is to seek to generate capital appreciation & provide longterm growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.

Fund Statistics

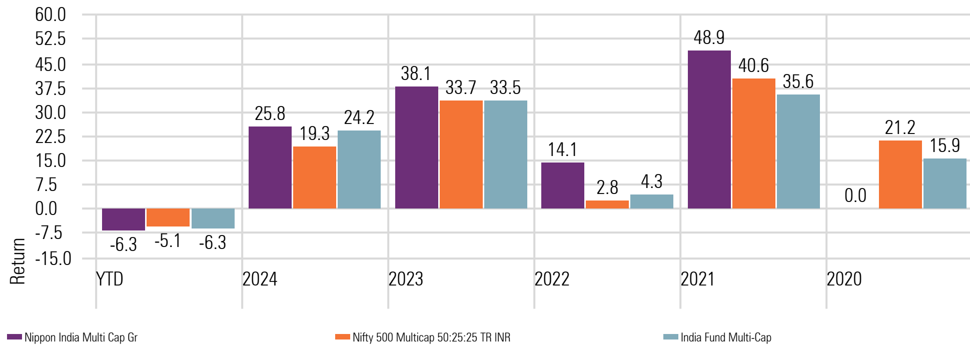
Inception Date	3/28/2005
Fund Size (INR Mn)	₹ 393,852
Expense Ratio	1.68
% Asset in Top 10 Holdings	31.68
# of Holdings	124
Average Market Cap ($Mil)	948,331
Equity Style Box	
Morningstar Rating Overall	★★
Morningstar Medalist Rating	Bronze

Manager

Sailesh Raj Bhan since 3/31/2005

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR

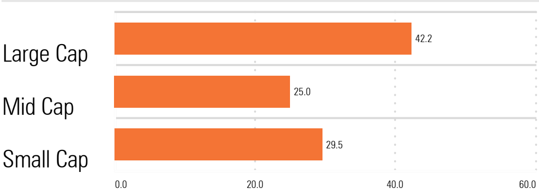


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR

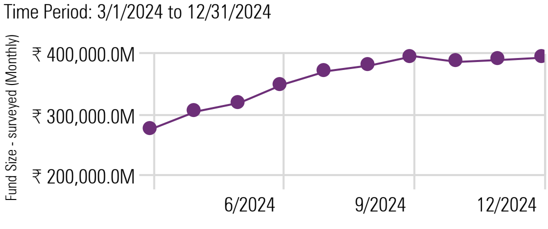
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Nippon India Multi Cap Gr	-6.30	15.11	22.25	22.38	13.45	16.30	29.35
Nifty 500 Multicap 50:25:25 TR INR	-5.06	9.63	16.13	20.99	14.19	14.21	22.40
India Fund Multi-Cap	-6.25	12.57	17.54	20.21	14.13	14.35	22.49

Market Cap Break-Up %



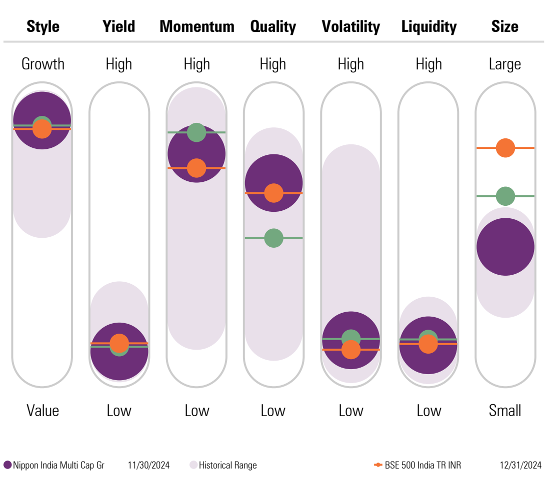
Fund Size

Time Period: 3/1/2024 to 12/31/2024



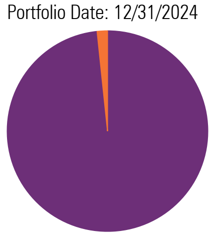
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	98.3
Bond	0.0
Cash	1.7
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	23,579.70	5.99
ICICI Bank Ltd	15,355.91	3.90
GE Vernova T&D India Ltd	13,165.19	3.34
Infosys Ltd	11,844.95	3.01
Axis Bank Ltd	11,179.48	2.84
Reliance Industries Ltd	10,939.05	2.78
EIH Ltd	10,568.74	2.68
Indian Hotels Co Ltd	9,653.15	2.45
Bajaj Finance Ltd	9,343.40	2.37
Linde India Ltd	9,141.21	2.32
State Bank of India	8,744.45	2.22
Max Financial Services Ltd	8,354.25	2.12
Larsen & Toubro Ltd	8,268.33	2.10
NTPC Ltd	7,667.05	1.95
Tata Power Co Ltd	7,251.88	1.84

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Multi Cap Gr	31.68
India Fund Multi-Cap	29.01
BSE 500 India TR INR	33.31

Risk-Adjusted

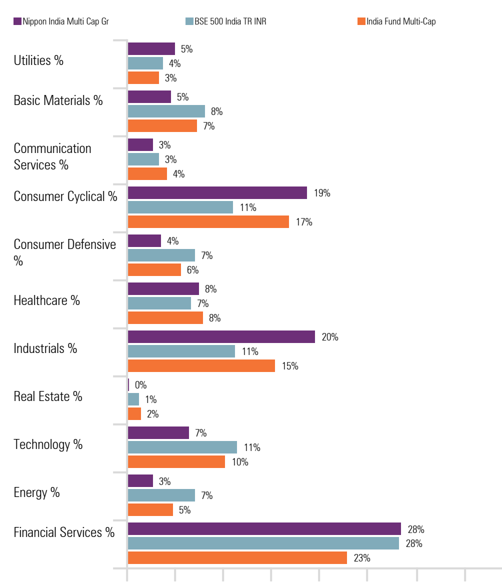
Time Period: Since Common Inception (12/3/2020) to 1/31/2025 Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Nippon India Multi Cap Gr	-15.88	18.55	0.97	2.11	98.51	90.97
Nifty 500 Multicap 50:25:25 TR INR	-19.75	18.34	1.00	1.53	100.00	100.00
India Fund Multi-Cap	-18.10	17.37	0.94	1.63	94.07	92.46

Common Holdings

	1	2
1 Nippon India Multi Cap Gr	1.00	0.47
2 India Fund Multi-Cap	0.49	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Nippon India Small Cap Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The primary investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of small cap companies and the secondary objective is to generate consistent returns by investing in debt and money market securities.

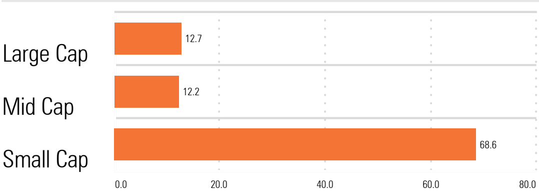
Fund Statistics

Inception Date	9/16/2010
Fund Size (INR Mn)	₹ 619,738
Expense Ratio	1.55
% Asset in Top 10 Holdings	14.37
# of Holdings	229
Average Market Cap ($Mil)	233,629
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

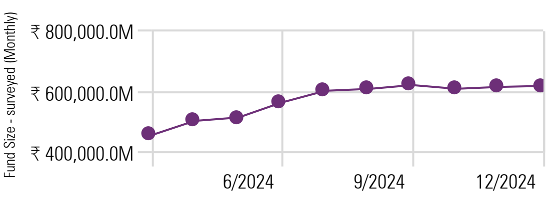
Samir Rachh since 1/2/2017

Market Cap Break-Up %



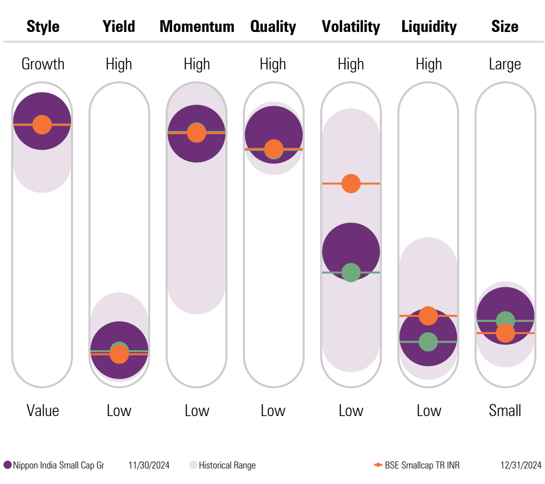
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

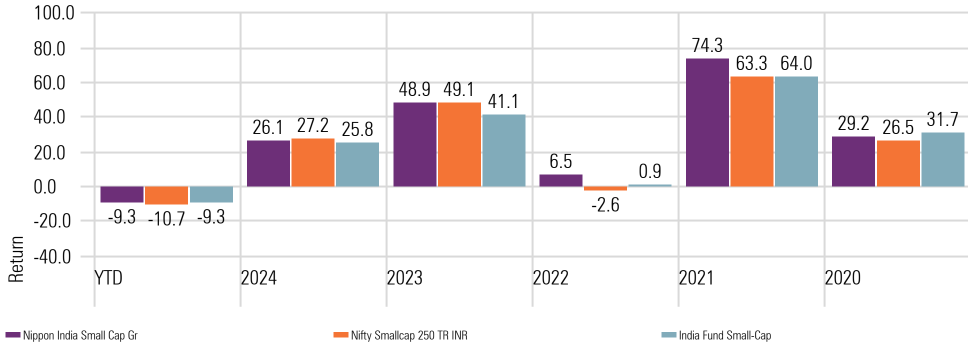
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Smallcap 250 TR INR



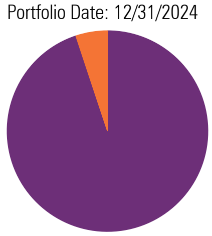
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty Smallcap 250 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Nippon India Small Cap Gr	-9.27	10.37	22.42	30.89	20.21		23.50
Nifty Smallcap 250 TR INR	-10.69	5.87	18.23	26.03	14.85	14.10	17.72
India Fund Small-Cap	-9.31	9.60	17.93	26.62	17.33	18.32	20.00

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	94.9
Bond	0.0
Cash	5.1
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (4/2/2016) to 1/31/2025 Calculation Benchmark: Nifty Smallcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Nippon India Small Cap Gr	-49.72	21.19	0.89	1.39	91.02	84.72
Nifty Smallcap 250 TR INR	-59.78	23.03	1.00	0.89	100.00	100.00
India Fund Small-Cap	-47.08	19.22	0.82	1.25	82.30	77.52

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	11,789.45	1.90
Multi Commodity Exchange of India Ltd	11,539.38	1.86
Apar Industries Ltd	9,278.32	1.50
Kirloskar Brothers Ltd	9,231.59	1.49
Dixon Technologies (India) Ltd	9,189.75	1.48
Tube Investments of India Ltd Ordinary Shares	8,937.84	1.44
ELANTAS Beck India Ltd	7,854.26	1.27
State Bank of India	7,234.05	1.17
Central Depository Services (India) Ltd	7,086.86	1.14
Karur Vysya Bank Ltd	6,901.27	1.11
Tejas Networks Ltd	6,834.02	1.10
NLC India Ltd	6,765.11	1.09
Voltamp Transformers Ltd	6,512.01	1.05
Bharat Heavy Electricals Ltd	6,308.50	1.02
Kirloskar Pneumatic Co Ltd	6,305.33	1.02

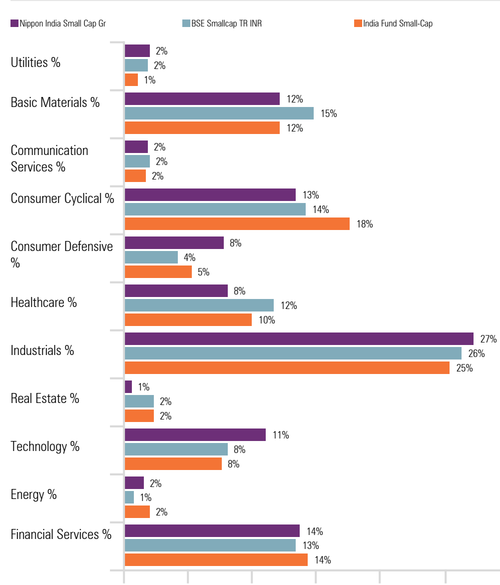
Common Holdings

	1	2
1 Nippon India Small Cap Gr	1.00	0.38
2 India Fund Small-Cap	0.39	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Small Cap Gr	14.37
India Fund Small-Cap	20.67
BSE Smallcap TR INR	7.72

Sector Exposure Relative to Benchmark



Parag Parikh ELSS Tax Saver Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to generate long-term capital appreciation through a diversified portfolio of equity and equity related instruments. (80% of total assets in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance) However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

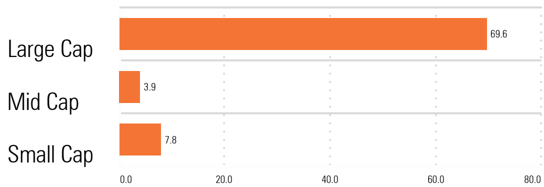
Fund Statistics

Inception Date	7/26/2019
Fund Size (INR Mn)	₹ 45,066
Expense Ratio	1.85
% Asset in Top 10 Holdings	57.49
# of Holdings	49
Average Market Cap ($Mil)	2,650,059
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

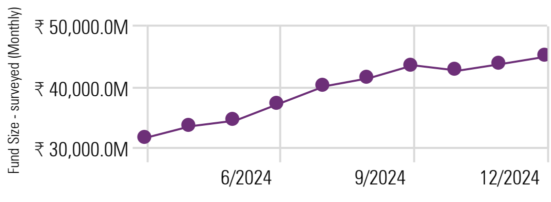
Rajeev Thakkar since 7/26/2019

Market Cap Break-Up %



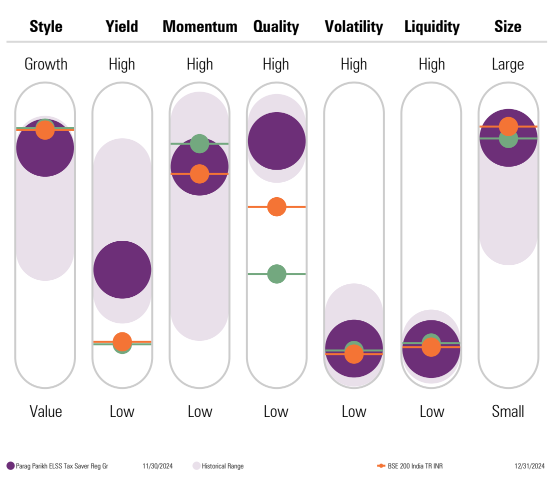
Fund Size

Time Period: 3/1/2024 to 12/31/2024



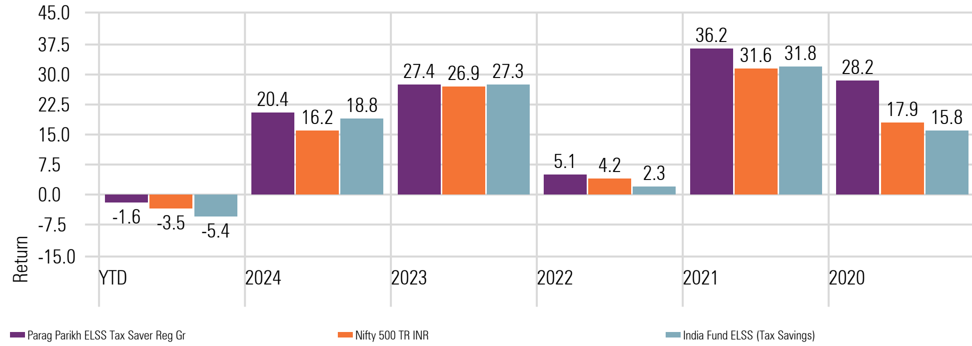
Factor Profile

Time Period: 12/1/2021 to 11/30/2024



Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



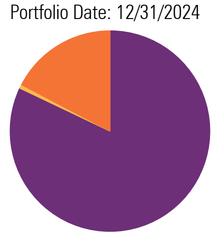
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Parag Parikh ELSS Tax Saver Reg Gr	-1.63	15.80	16.84	22.44			21.97
Nifty 500 TR INR	-3.47	10.04	14.25	18.17	12.90	12.85	17.92
India Fund ELSS (Tax Savings)	-5.36	10.45	13.76	17.23	12.28	13.55	17.33

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	82.0
Bond	0.6
Cash	17.3
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Bajaj Holdings and Investment Ltd	4,028.16	8.94
HDFC Bank Ltd	3,711.47	8.24
Power Grid Corp Of India Ltd	3,050.14	6.77
Coal India Ltd	2,719.31	6.03
ITC Ltd	2,490.80	5.53
ICICI Bank Ltd	2,271.85	5.04
Maharashtra Scooters Ltd	2,263.85	5.02
HCL Technologies Ltd	1,898.93	4.21
Infosys Ltd	1,745.33	3.87
Maruti Suzuki India Ltd	1,728.06	3.83
Wipro Ltd	1,490.16	3.31
Axis Bank Ltd	1,462.48	3.25
Kotak Mahindra Bank Ltd	1,436.93	3.19
Tata Consultancy Services Ltd	1,390.94	3.09
Mahindra & Mahindra Ltd	906.91	2.01

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Parag Parikh ELSS Tax Saver Reg Gr	57.49
India Fund ELSS (Tax Savings)	39.14
BSE 200 India TR INR	38.73

Risk-Adjusted

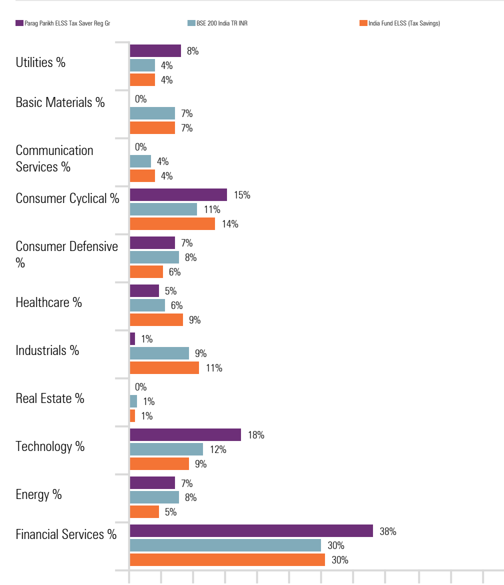
Time Period: Since Common Inception (7/27/2019) to 1/31/2025 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Parag Parikh ELSS Tax Saver Reg Gr	-29.68	17.08	0.71	1.62	75.13	66.61
Nifty 500 TR INR	-38.11	22.09	1.00	0.97	100.00	100.00
India Fund ELSS (Tax Savings)	-35.75	20.65	0.93	0.99	93.29	92.64

Common Holdings

		1	2
1	Parag Parikh ELSS Tax Saver Reg Gr	1.00	0.38
2	India Fund ELSS (Tax Savings)	0.33	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Parag Parikh Flexi Cap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To seek to generate long-term capital growth from an actively managed portfolio primarily of Equity and Equity Related Securities. Scheme shall invest in Indian equities, foreign equities and related instruments and debt securities.

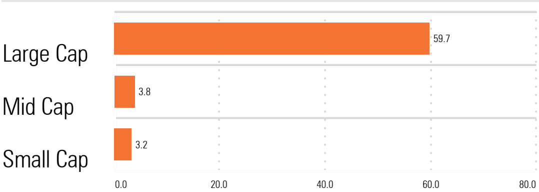
Fund Statistics

Inception Date	5/24/2013
Fund Size (INR Mn)	₹ 875,394
Expense Ratio	1.40
% Asset in Top 10 Holdings	52.73
# of Holdings	109
Average Market Cap ($Mil)	6,154,027
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Bronze

Manager

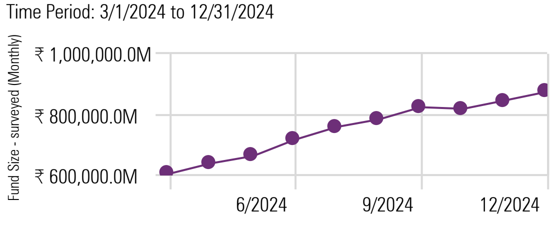
Rajeev Thakkar since 5/24/2013

Market Cap Break-Up %



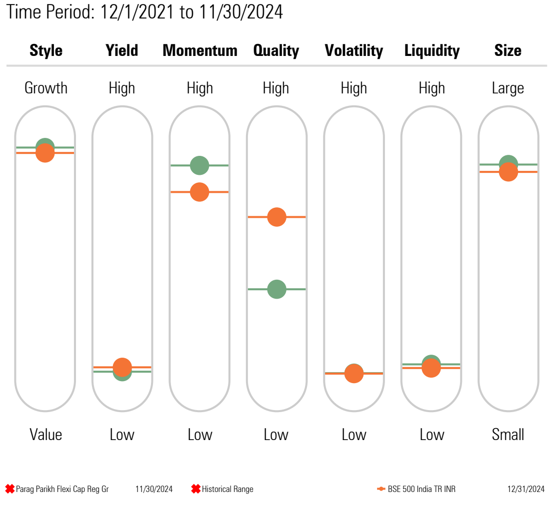
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

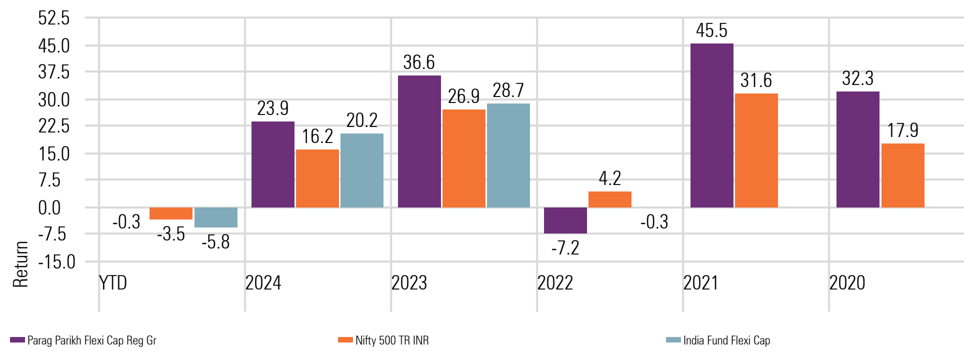
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



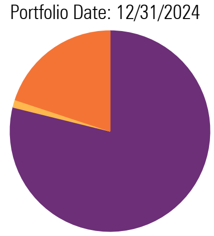
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Parag Parikh Flexi Cap Reg Gr	-0.33	20.57	17.55	24.07	17.39		20.52
Nifty 500 TR INR	-3.47	10.04	14.25	18.17	12.90	12.85	17.20
India Fund Flexi Cap	-5.76	10.96	13.67				16.79

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	78.8
Bond	1.2
Cash	19.9
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (5/1/2021) to 1/31/2025 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Parag Parikh Flexi Cap Reg Gr	-18.42	14.75	0.72	1.69	77.77	69.15
Nifty 500 TR INR	-17.77	17.03	1.00	1.17	100.00	100.00
India Fund Flexi Cap	-19.57	16.30	0.94	1.18	94.00	93.21

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	70,353.97	8.04
Bajaj Holdings and Investment Ltd	63,224.65	7.22
Power Grid Corp Of India Ltd	57,287.67	6.54
Coal India Ltd	50,402.71	5.76
ITC Ltd	47,878.51	5.47
ICICI Bank Ltd	43,182.71	4.93
HCL Technologies Ltd	35,868.75	4.10
Maruti Suzuki India Ltd	33,042.96	3.77
Alphabet Inc Class A	30,486.41	3.48
Kotak Mahindra Bank Ltd	29,856.60	3.41
Meta Platforms Inc Class A	29,624.25	3.38
Axis Bank Ltd	29,020.82	3.32
Microsoft Corp	26,448.27	3.02
Amazon.com Inc	25,733.78	2.94
Infosys Ltd	17,496.17	2.00

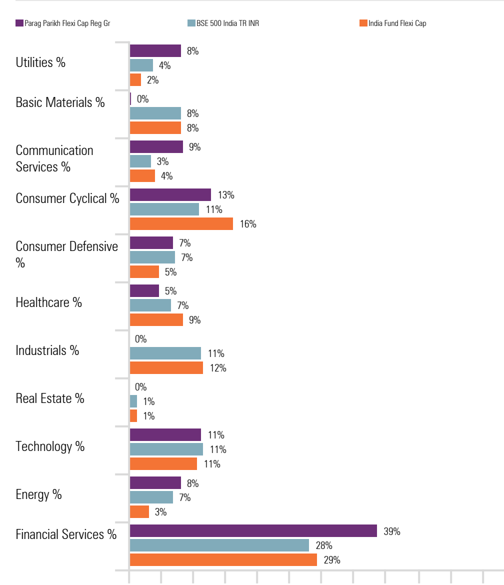
Common Holdings

	1	2
1 Parag Parikh Flexi Cap Reg Gr	1.00	0.37
2 India Fund Flexi Cap	0.32	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Parag Parikh Flexi Cap Reg Gr	52.73
India Fund Flexi Cap	38.86
BSE 500 India TR INR	33.31

Sector Exposure Relative to Benchmark



SBI Balanced Advantage Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To provide long term capital appreciation / income from a dynamic mix of equity and debt investments. However, there can be no assurance that the investment objective of the Scheme will be realized

Fund Statistics

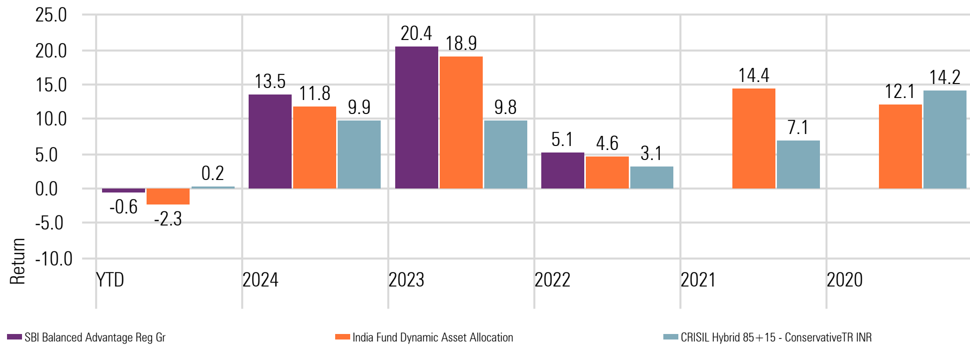
Inception Date	8/31/2021
Fund Size (INR Mn)	₹ 332,019
Expense Ratio	1.64
% Asset in Top 10 Holdings	12.38
# of Holdings	140
Average Market Cap ($Mil)	2,327,927
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

Dinesh Balachandran since 8/31/2021

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Dynamic Asset Allocation

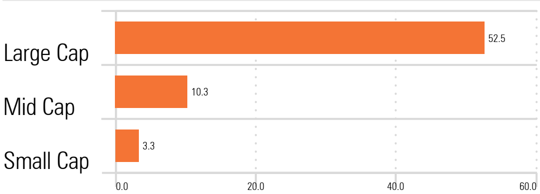


Trailing Returns

As of Date: 1/31/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

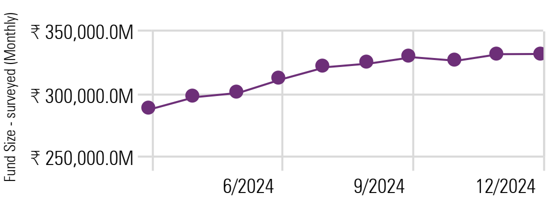
	YTD	1 Year	3 Years	5 Years	10 Years	Inception
SBI Balanced Advantage Reg Gr	-0.63	9.93	12.70			11.64
CRISIL Hybrid 35+65 - Agg TR INR	-1.30	10.04	11.50	14.35	11.34	10.56
India Fund Dynamic Asset Allocation	-2.32	7.35	10.79	11.64	9.10	9.92

Market-cap Break-up %

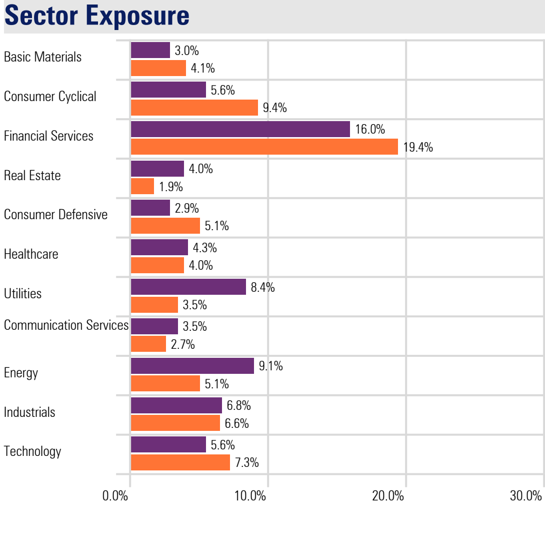


Fund Size

Time Period: 3/1/2024 to 12/31/2024

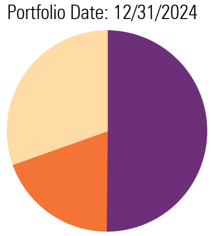


Sector Exposure



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	50.2
Bond	19.4
Cash	30.4
Other	0.0
Total	**100.0**

Top Holdings - SBI Balanced Advantag

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd		17,164.07	5.17
Reliance Industries Ltd		14,688.76	4.42
7.18% Govt Stock 2033		11,767.34	3.54
Bharti Airtel Ltd		10,790.27	3.25
GAIL (India) Ltd		9,990.27	3.01
National Highways Infra Trust Units		8,394.00	2.53
Larsen & Toubro Ltd		7,254.62	2.19
7.32% Govt Stock 2030		7,181.62	2.16
Tech Mahindra Ltd		7,172.67	2.16
Mahindra & Mahindra Ltd		7,172.64	2.16

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
SBI Balanced Advantage Reg Gr	7.61	4.46	6.95
Average	7.19	2.92	4.77

Risk

Time Period: Since Common Inception (9/1/2021) to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Max Drawdown	Sharpe Ratio (arith)	Information Ratio (arith)
SBI Balanced Advantage Reg Gr	12.17	5.92	-3.76	1.43	0.24
CRISIL Hybrid 35+65 - Agg TR INR	11.28	8.85	-6.77	0.86	
India Fund Dynamic Asset Allocation	10.81	6.92	-4.65	1.03	-0.19

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	72.04
Credit Quality Survey AA %	21.54
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	6.42

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Dynamic Asset Allocation

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	0.00		2.10
Maturity 183-364 Day %	0.00		2.01
Maturity 1-3 Yr %	20.01		25.25
Maturity 3-5 Yr %	30.79		21.70
Maturity 5-7 Yr %	12.30		9.68
Maturity 7-10 Yr %	23.25		24.83
Maturity 10-15 Yr %	9.04		7.94
Maturity 15-20 Yr %	0.00		0.16
Maturity 20-30 Yr %	0.00		1.73
Maturity 30+ Yr %	4.61		4.60

Source: Morningstar Direct

Union Business Cycle Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to generate long-term capital appreciation by investing with a focus on riding business cycles through allocation between sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

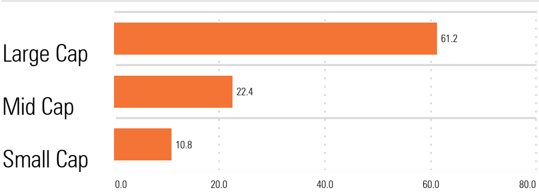
Fund Statistics

Inception Date	3/5/2024
Fund Size (INR Mn)	₹ 5,851
Expense Ratio	2.45
% Asset in Top 10 Holdings	39.67
# of Holdings	52
Average Market Cap ($Mil)	2,058,867
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	

Manager

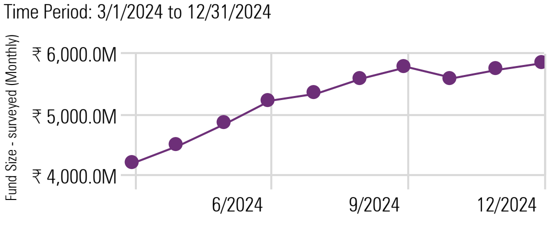
Harshad Patwardhan since 11/1/2024

Market Cap Break-Up %



Fund Size

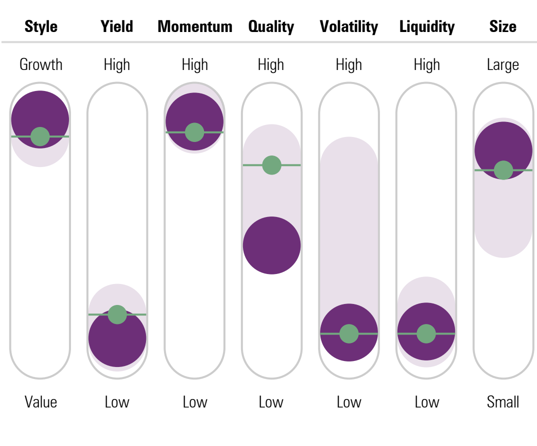
Time Period: 3/1/2024 to 12/31/2024



Factor Profile

Time Period: 12/1/2021 to 11/30/2024

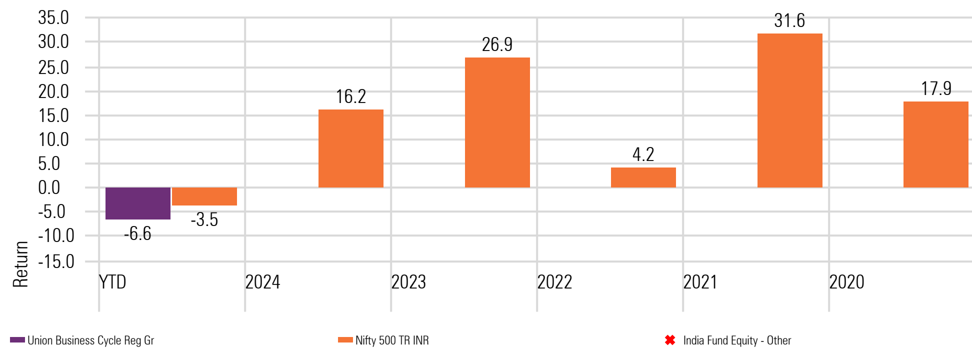
Portfolio Date: 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



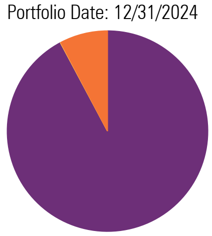
Trailing Returns

As of Date: 1/31/2025 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Union Business Cycle Reg Gr	-6.60						5.18
Nifty 500 TR INR	-3.47	10.04	14.25	18.17	12.90	12.85	7.51
India Fund Equity - Other							

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	92.2
Bond	0.1
Cash	7.7
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (3/6/2024) to 1/31/2025 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Union Business Cycle Reg Gr	-15.66	19.75	0.98	0.03	94.55	96.85
Nifty 500 TR INR	-14.48	19.13	1.00	0.20	100.00	100.00
India Fund Equity - Other						

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	463.32	7.92
ICICI Bank Ltd	350.46	5.99
Bharti Airtel Ltd	241.53	4.13
Larsen & Toubro Ltd	236.69	4.05
Infosys Ltd	225.30	3.85
State Bank of India	190.02	3.25
Mahindra & Mahindra Ltd	165.29	2.83
Bharat Electronics Ltd	153.76	2.63
Info Edge (India) Ltd	147.51	2.52
UltraTech Cement Ltd	146.92	2.51
InterGlobe Aviation Ltd	142.89	2.44
Apollo Hospitals Enterprise Ltd	135.09	2.31
Max Healthcare Institute Ltd Ordinary Shares	126.21	2.16
Zomato Ltd	123.01	2.10
HCL Technologies Ltd	115.96	1.98

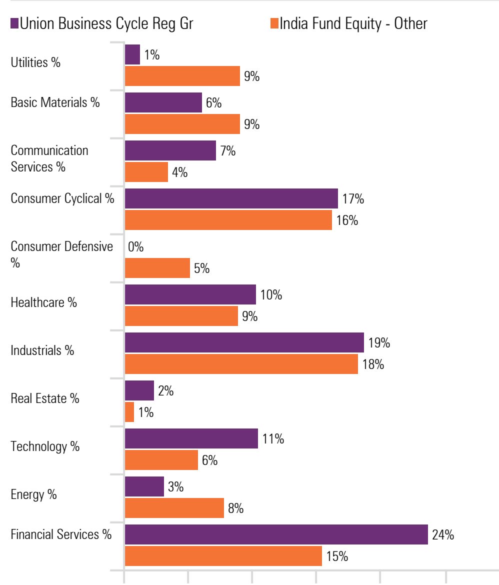
Common Holdings

		1	2
1	Union Business Cycle Reg Gr	1.00	0.35
2	India Fund Equity - Other	0.33	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Union Business Cycle Reg Gr	39.67
India Fund Equity - Other	31.35

Sector Exposure Relative to Benchmark



UTI Balanced Advantage Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The scheme intends to provide long-term capital appreciation and income by investing in a dynamically managed portfolio of equity and debt instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved

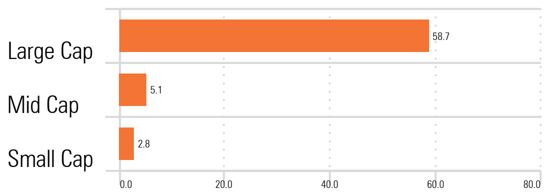
Fund Statistics

Inception Date	8/10/2023
Fund Size (INR Mn)	₹ 29,608
Expense Ratio	1.23
% Asset in Top 10 Holdings	40.14
# of Holdings	92
Average Market Cap ($Mil)	3,604,164
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	

Manager

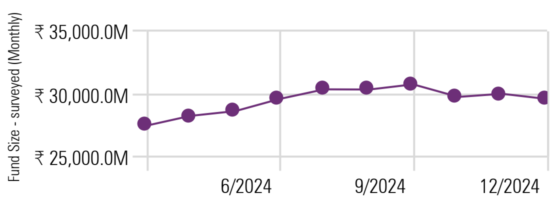
Sachin Trivedi since 8/10/2023

Market-cap Break-up %

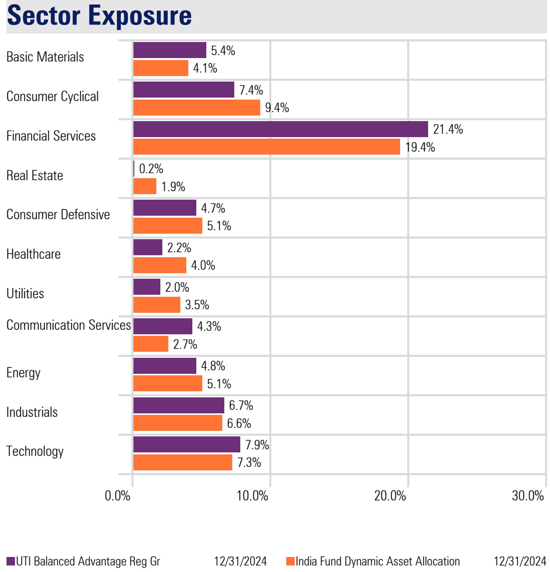


Fund Size

Time Period: 3/1/2024 to 12/31/2024



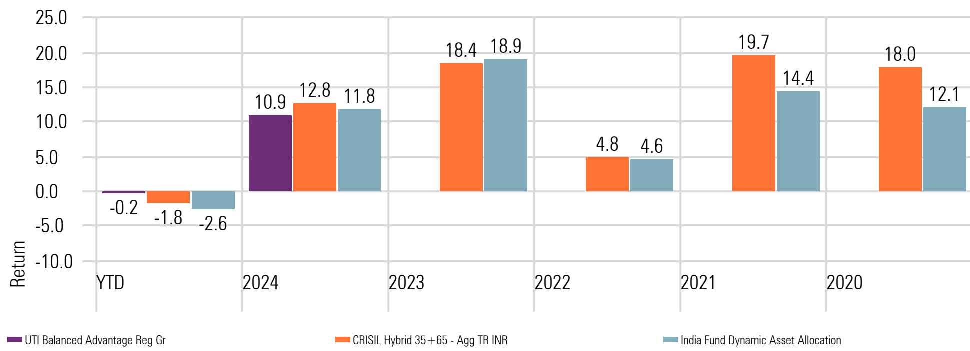
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 2/3/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR



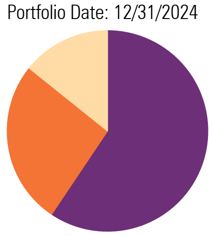
Trailing Returns

As of Date: 2/3/2025 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
UTI Balanced Advantage Reg Gr	-0.23	9.98					12.93
CRISIL Hybrid 35+65 - Agg TR INR	-1.75	8.91	11.11	14.51	11.33	11.46	14.19
India Fund Dynamic Asset Allocation	-2.55	6.63	10.49	11.77	9.10	10.36	12.50

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	59.4
Bond	26.4
Cash	14.2
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	2,272.40	7.68
7.06% Govt Stock 2028	1,969.06	6.65
ICICI Bank Ltd	1,449.70	4.90
Infosys Ltd	1,125.17	3.80
Reliance Industries Ltd	1,047.10	3.54
Bharti Airtel Ltd	1,012.93	3.42
Larsen & Toubro Ltd	879.15	2.97
7.1% Govt Stock 2034	765.65	2.59
Tata Consultancy Services Ltd	760.02	2.57
National Bank For Agriculture And Rural Development	602.78	2.04
NTPC Ltd	555.01	1.87
Kotak Mahindra Bank Ltd	550.11	1.86
Axis Bank Ltd	544.76	1.84
Vedanta Ltd	525.36	1.77
Maruti Suzuki India Ltd	510.29	1.72

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
UTI Balanced Advantage Reg Gr	7.26	2.86	3.59
Average	7.19	2.92	4.77

Risk

Time Period: 2/1/2015 to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Beta	Sharpe Ratio	Max Drawdown
UTI Balanced Advantage Reg Gr					
CRISIL Hybrid 35+65 - Agg TR INR	11.34	12.56		0.85	-25.41
India Fund Dynamic Asset Allocation	9.10	10.51		0.74	-22.00

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	100.00
Credit Quality Survey AA %	0.00
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Dynamic Asset Allocation

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	0.00		2.10
Maturity 183-364 Day %	2.82		2.01
Maturity 1-3 Yr %	36.28		25.25
Maturity 3-5 Yr %	45.21		21.70
Maturity 5-7 Yr %	0.00		9.68
Maturity 7-10 Yr %	14.52		24.83
Maturity 10-15 Yr %	1.16		7.94
Maturity 15-20 Yr %	0.00		0.16
Maturity 20-30 Yr %	0.00		1.73
Maturity 30+ Yr %	0.00		4.60

UTI Equity Savings Reg Gr

Return Date: 2/3/2025

Investment Objective

The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Fund Statistics

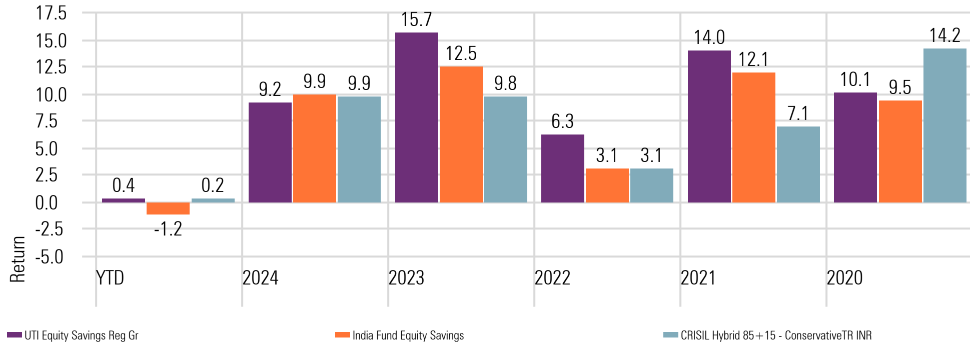
Inception Date	8/30/2018
Fund Size (INR Mn)	₹ 6,591
Expense Ratio	1.43
% Asset in Top 10 Holdings	43.48
# of Holdings	55
Average Market Cap ($Mil)	3,540,532
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

V Srivatsa since 8/30/2018

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings

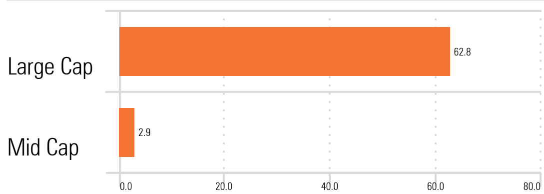


Trailing Returns

Data Point: Return Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

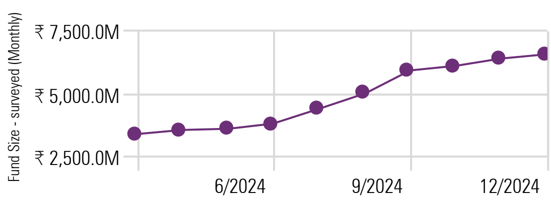
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
UTI Equity Savings Reg Gr	4.53	8.42	10.06	11.10		
CRISIL Hybrid 85+15 - ConservativeTR INR	2.81	9.09	7.80	8.69	8.55	8.72
India Fund Equity Savings	-13.51	7.39	7.86	8.98	7.60	7.76

Market-cap Break-up %

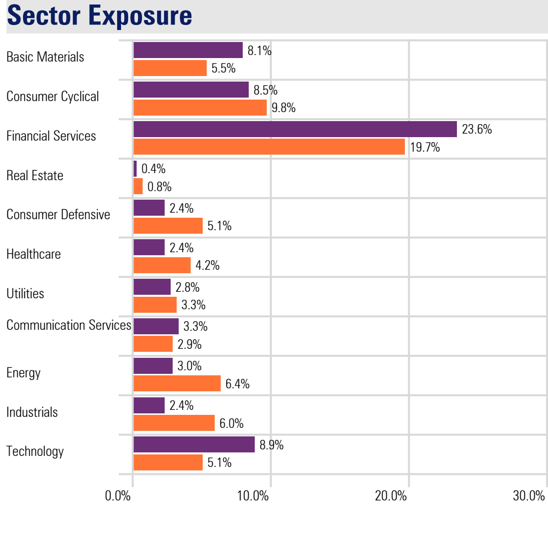


Fund Size

Time Period: 3/1/2024 to 12/31/2024

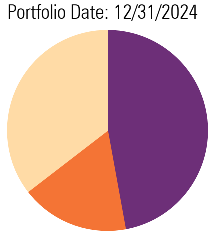


Sector Exposure



Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	47.1
Bond	17.4
Cash	35.4
Other	0.0
Total	**100.0**

Risk

Time Period: Since Common Inception (8/31/2018) to 1/31/2025 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
UTI Equity Savings Reg Gr	9.20	7.24	-13.86
CRISIL Hybrid 85+15 - ConservativeTR INR	8.94	4.29	-7.55
India Fund Equity Savings	7.69	7.42	-15.80

Top Holdings - UTI Equity Savings Reg

Portfolio Date: 12/31/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
7.32% Govt Stock 2030		666.87	10.12
7.04% Govt Stock 2029		471.94	7.16
HDFC Bank Ltd		372.23	5.65
Infosys Ltd		320.04	4.86
Kotak Mahindra Bank Ltd		269.79	4.09
Mahindra & Mahindra Ltd		263.99	4.01
7.23% Govt Stock 2039		258.02	3.91
Grasim Industries Ltd		247.83	3.76
Axis Bank Ltd		221.03	3.35
7.06% Govt Stock 2028		201.96	3.06

Fixed-Income Credit Quality

Portfolio Date: 12/31/2024

Credit Quality Survey AAA %	100.00
Credit Quality Survey AA %	0.00
Credit Quality Survey A %	0.00
Credit Quality Survey BBB %	0.00
Credit Quality Survey BB %	0.00
Credit Quality Survey B %	0.00
Credit Quality Survey Below B %	0.00
Credit Quality Survey Not Rated %	0.00

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Equity Savings			
UTI Equity Savings Reg Gr	6.61	3.45	4.62
Average	7.10	2.76	4.42

Fixed-Income Maturity

Portfolio Date: 12/31/2024

Display Benchmark 2: India Fund Equity Savings

	Inv	Bmk1	Bmk2
Maturity 1-7 Day %	0.00		0.00
Maturity 8-30 Day %	0.00		0.00
Maturity 31-90 Day %	0.00		0.00
Maturity 91-182 Day %	0.00		2.44
Maturity 183-364 Day %	0.00		1.62
Maturity 1-3 Yr %	0.00		26.76
Maturity 3-5 Yr %	42.15		28.77
Maturity 5-7 Yr %	41.71		7.43
Maturity 7-10 Yr %	0.00		23.96
Maturity 10-15 Yr %	16.14		5.25
Maturity 15-20 Yr %	0.00		0.58
Maturity 20-30 Yr %	0.00		0.75
Maturity 30+ Yr %	0.00		2.44

Source: Morningstar Direct

WhiteOak Capital Digital Bharat Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Technology and Technology related companies. There is no assurance that the investment objective of the Scheme will be achieved.

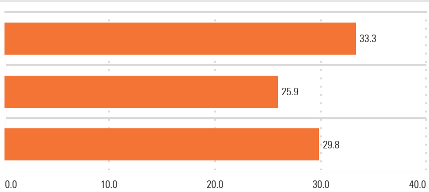
Fund Statistics

Inception Date	10/11/2024
Fund Size (INR Mn)	₹ 3,183
Expense Ratio	
% Asset in Top 10 Holdings	61.12
# of Holdings	36
Average Market Cap ($Mil)	813,600
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	

Manager

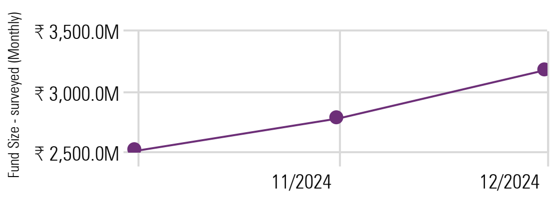
Ramesh Mantri since 10/11/2024

Market Cap Break-Up %



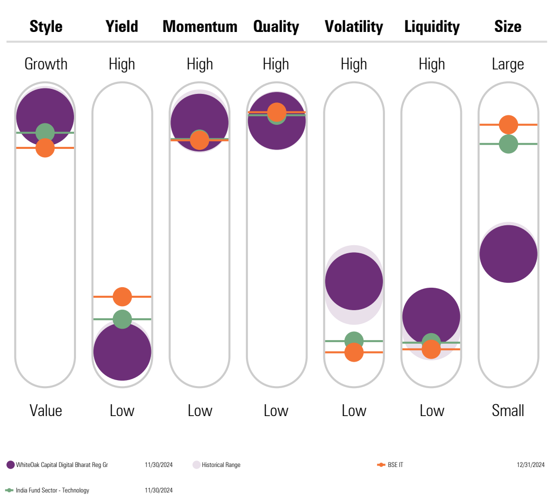
Fund Size

Time Period: 10/1/2024 to 12/31/2024



Factor Profile

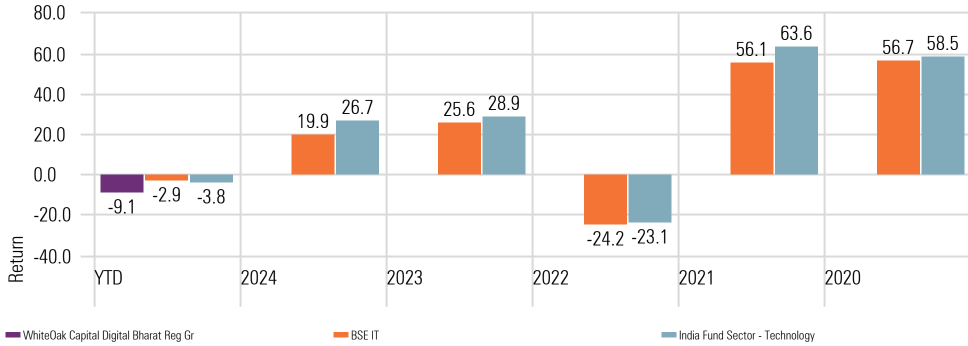
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE IT



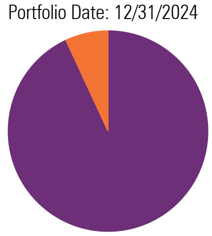
Trailing Returns

Data Point: Return Calculation Benchmark: BSE IT

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (10/12/2024) - 1/31/2025
WhiteOak Capital Digital Bharat Reg Gr	-9.14							-3.05
BSE IT	-2.85	12.28	18.93	6.50	21.45	14.14	15.27	-2.03
India Fund Sector - Technology	-3.79	17.17	23.38	10.07	24.59	16.37	16.30	-1.86

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	93.1
Bond	0.0
Cash	6.9
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
Bharti Airtel Ltd	292.53	9.19
Zomato Ltd	286.30	8.99
Info Edge (India) Ltd	241.44	7.59
Tata Consultancy Services Ltd	213.09	6.69
Infosys Ltd	192.04	6.03
Cigniti Technologies Ltd	177.16	5.57
Persistent Systems Ltd	172.20	5.41
PB Fintech Ltd	163.34	5.13
Angel One Ltd Ordinary Shares	105.46	3.31
One Mobikwik Systems Ltd	102.02	3.21
Newgen Software Technologies Ltd	98.73	3.10
TBO Tek Ltd	83.32	2.62
Bharti Hexacom Ltd	75.32	2.37
Swiggy Ltd	70.06	2.20
Sonata Software Ltd	68.80	2.16

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
WhiteOak Capital Digital Bharat Reg Gr	61.12
India Fund Sector - Technology	66.25
BSE IT	87.75

Risk-Adjusted

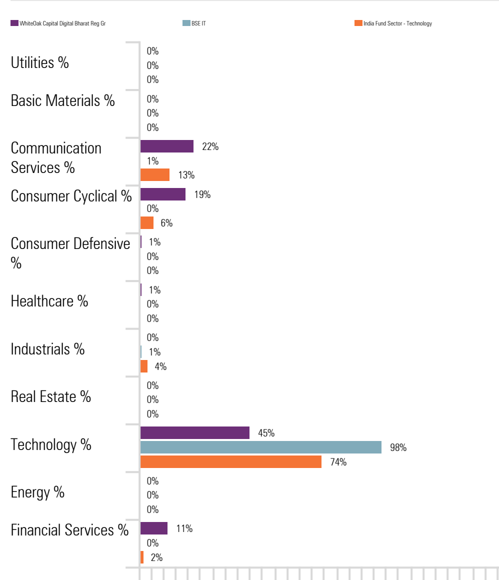
Time Period: Since Common Inception (10/12/2024) to 1/31/2025 Calculation Benchmark: BSE IT

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
WhiteOak Capital Digital Bharat Reg Gr	-14.43	27.48	0.76	-0.69	82.84	86.50
BSE IT	-10.31	25.47	1.00	-0.58	100.00	100.00
India Fund Sector - Technology	-10.27	22.64	0.86	-0.62	87.19	87.49

Common Holdings

		1	2
1	WhiteOak Capital Digital Bharat Reg Gr	1.00	0.38
2	India Fund Sector - Technology	0.38	1.00

Sector Exposure Relative to Benchmark



WhiteOak Capital Flexi Cap Reg Gr

Return Date: 2/3/2025

Investment Objective

To generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

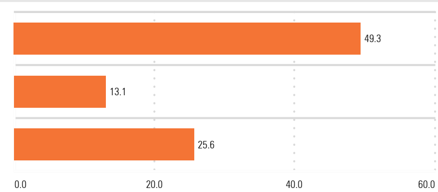
Fund Statistics

Inception Date	8/2/2022
Fund Size (INR Mn)	₹ 43,504
Expense Ratio	1.96
% Asset in Top 10 Holdings	28.87
# of Holdings	135
Average Market Cap ($Mil)	1,065,089
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Neutral

Manager

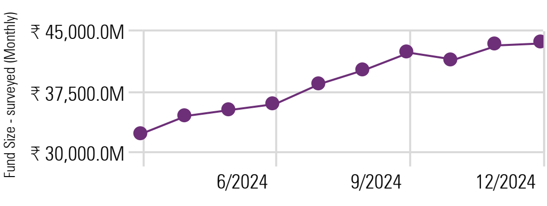
Ramesh Mantri since 8/2/2022

Market Cap Break-Up %



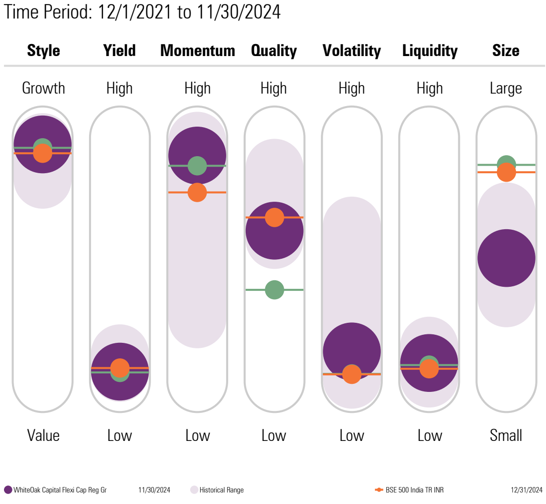
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

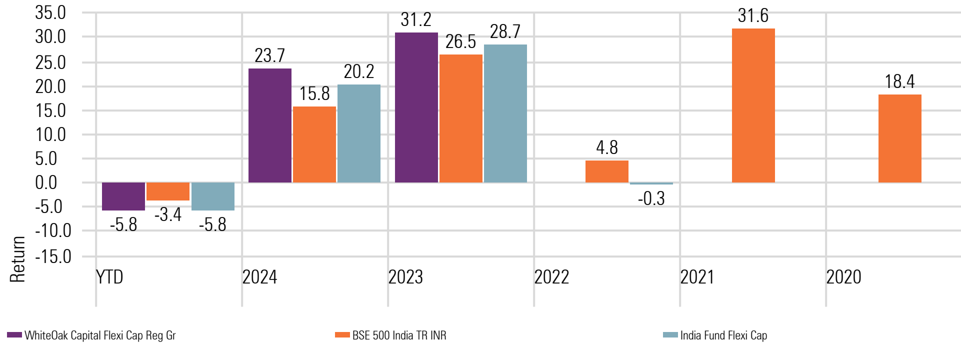
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



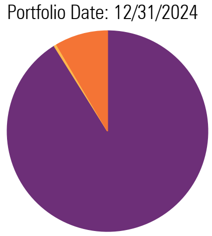
Trailing Returns

Data Point: Return Calculation Benchmark: BSE 500 India TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (8/3/2022) - 1/31/2025
WhiteOak Capital Flexi Cap Reg Gr	-5.79	15.47	25.43					20.55
BSE 500 India TR INR	-3.43	9.71	20.98	14.17	18.25	13.00	13.14	16.86
India Fund Flexi Cap	-5.76	10.96	22.32	13.67				17.84

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	91.1
Bond	0.4
Cash	8.5
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	2,732.08	6.28
ICICI Bank Ltd	2,144.88	4.93
ICICI Securities Ltd	1,419.66	3.26
Bharti Airtel Ltd	1,061.84	2.44
Mahindra & Mahindra Ltd	957.27	2.20
Nexus Select Trust Reits	921.16	2.12
Larsen & Toubro Ltd	885.03	2.03
Persistent Systems Ltd	881.02	2.03
Motilal Oswal Financial Services Ltd	804.76	1.85
Tata Consultancy Services Ltd	750.17	1.72
Reliance Industries Ltd	737.79	1.70
Nestle India Ltd	686.88	1.58
Kotak Mahindra Bank Ltd	682.12	1.57
Cigniti Technologies Ltd	666.09	1.53
Trent Ltd	649.19	1.49

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
WhiteOak Capital Flexi Cap Reg Gr	28.87
India Fund Flexi Cap	38.86
BSE 500 India TR INR	33.31

Risk-Adjusted

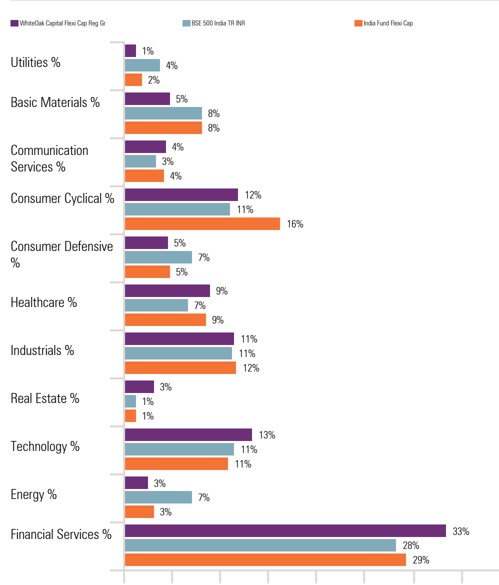
Time Period: Since Common Inception (8/3/2022) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
WhiteOak Capital Flexi Cap Reg Gr	-11.98	15.01	0.92	1.58	93.05	86.60
BSE 500 India TR INR	-14.65	15.59	1.00	1.17	100.00	100.00
India Fund Flexi Cap	-14.26	14.91	0.94	1.32	93.83	91.09

Common Holdings

		1	2
1	WhiteOak Capital Flexi Cap Reg Gr	1.00	0.44
2	India Fund Flexi Cap	0.43	1.00

Sector Exposure Relative to Benchmark



WhiteOak Capital Large Cap Reg Gr

Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap stocks.

Fund Statistics

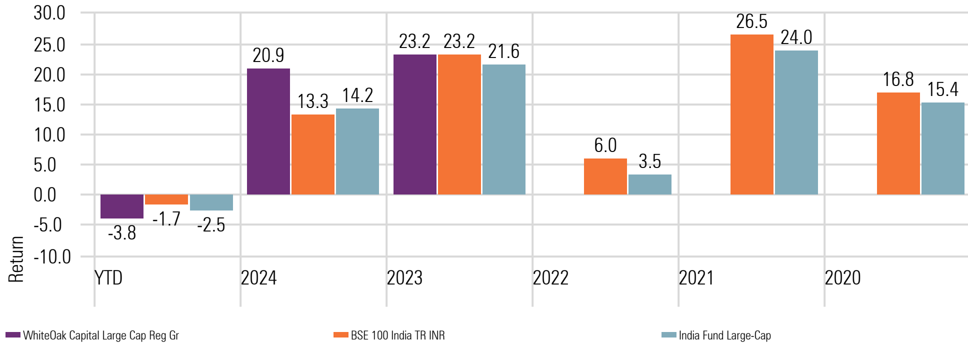
Inception Date	12/1/2022
Fund Size (INR Mn)	₹ 6,864
Expense Ratio	2.37
% Asset in Top 10 Holdings	41.33
# of Holdings	81
Average Market Cap ($Mil)	2,820,838
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Neutral

Manager

Ramesh Mantri since 12/1/2022

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR



Trailing Returns

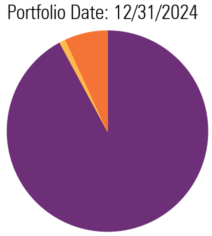
Data Point: Return Calculation Benchmark: BSE 100 India TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (12/2/2022) - 1/31/2025
WhiteOak Capital Large Cap Reg Gr	-3.78	15.58	22.06					15.72
BSE 100 India TR INR	-1.67	10.75	18.73	13.34	16.85	12.19	12.68	13.73
India Fund Large-Cap	-2.45	10.46	18.26	12.15	15.16	10.98	11.71	13.01

Market Cap Break-Up %

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	92.1
Bond	1.0
Cash	6.8
Other	0.0
Total	**100.0**

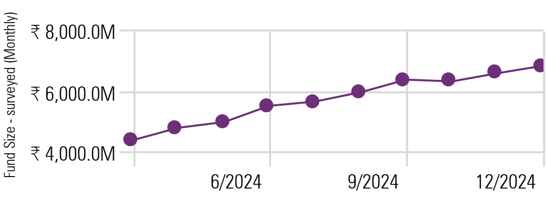
Risk-Adjusted

Time Period: Since Common Inception (12/2/2022) to 1/31/2025 Calculation Benchmark: BSE 100 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
WhiteOak Capital Large Cap Reg Gr	-12.73	15.04	0.97	1.07	95.88	92.34
BSE 100 India TR INR	-13.63	14.86	1.00	0.89	100.00	100.00
India Fund Large-Cap	-14.07	14.76	0.99	0.82	97.79	98.37

Fund Size

Time Period: 3/1/2024 to 12/31/2024



Top 15 Holdings

Portfolio Date: 12/31/2024

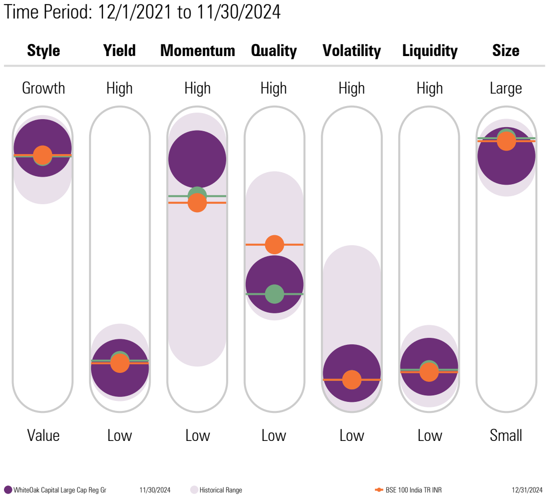
	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	609.80	8.88
HDFC Bank Ltd	569.62	8.30
Bharti Airtel Ltd	278.56	4.06
Tata Consultancy Services Ltd	237.39	3.46
Mahindra & Mahindra Ltd	234.64	3.42
Zomato Ltd	197.68	2.88
Larsen & Toubro Ltd	188.12	2.74
Nestle India Ltd	183.09	2.67
Power Grid Corp Of India Ltd	172.45	2.51
Reliance Industries Ltd	165.77	2.42
Trent Ltd	143.81	2.10
Infosys Ltd	131.00	1.91
Kotak Mahindra Bank Ltd	129.03	1.88
InterGlobe Aviation Ltd	125.16	1.82
State Bank of India	122.63	1.79

Common Holdings

	1	2
1 WhiteOak Capital Large Cap Reg Gr	1.00	0.55
2 India Fund Large-Cap	0.55	1.00

Factor Profile

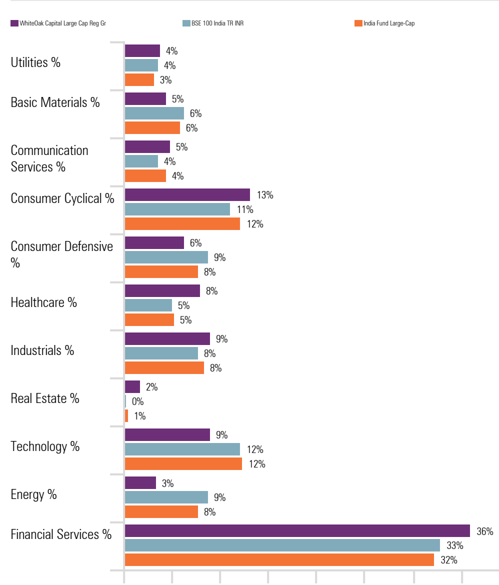
Time Period: 12/1/2021 to 11/30/2024



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
WhiteOak Capital Large Cap Reg Gr	41.33
India Fund Large-Cap	51.68
BSE 100 India TR INR	45.35

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

WhiteOak Capital Multi Cap Reg Gr
Return Date: 2/3/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The primary objective of the Scheme is to provide long-term capital appreciation / income by investing across market capitalisations and managing a diversified portfolio of Large Cap, Mid Cap and Small Cap Stock. However, there can be no assurance that the investment objective of the Scheme will be realized.

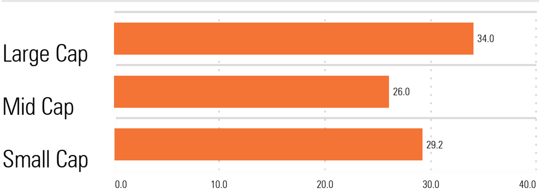
Fund Statistics

Inception Date	9/22/2023
Fund Size (INR Mn)	₹ 14,935
Expense Ratio	2.31
% Asset in Top 10 Holdings	20.44
# of Holdings	181
Average Market Cap ($Mil)	634,003
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Negative

Manager

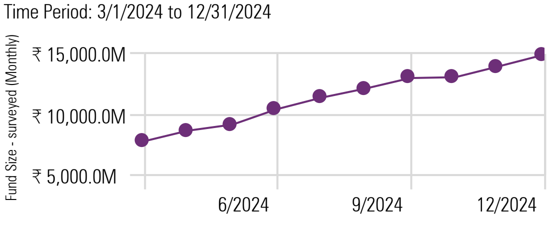
Ramesh Mantri since 9/25/2023

Market Cap Break-Up %



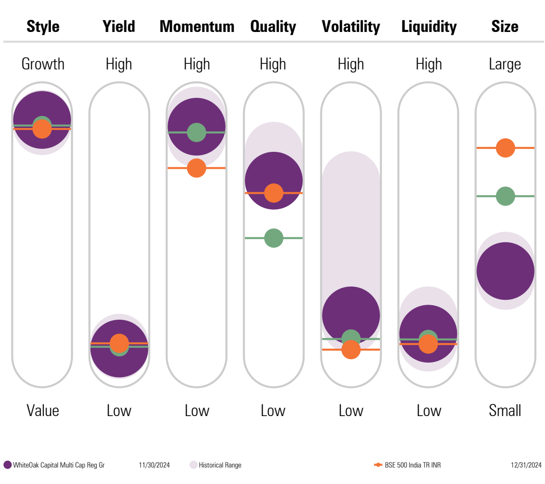
Fund Size

Time Period: 3/1/2024 to 12/31/2024



Factor Profile

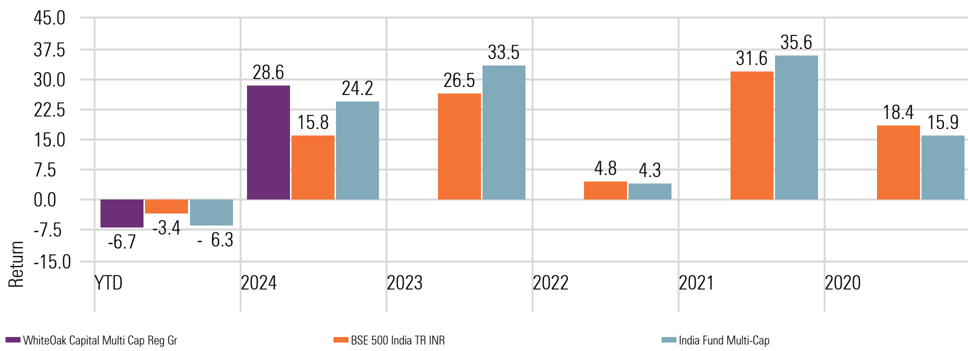
Time Period: 12/1/2021 to 11/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/31/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



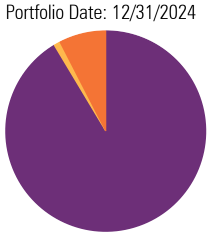
Trailing Returns

Data Point: Return Calculation Benchmark: BSE 500 India TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	Since Common Inception (9/23/2023) - 1/31/2025
WhiteOak Capital Multi Cap Reg Gr	-6.68	16.94						25.63
BSE 500 India TR INR	-3.43	9.71	20.98	14.17	18.25	13.00	13.14	18.44
India Fund Multi-Cap	-6.25	12.57	26.25	17.54	20.21	14.13	14.35	22.35

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	91.4
Bond	1.0
Cash	7.6
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (9/23/2023) to 1/31/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
WhiteOak Capital Multi Cap Reg Gr	-13.16	18.14	0.98	1.71	101.50	93.47
BSE 500 India TR INR	-14.65	17.52	1.00	1.15	100.00	100.00
India Fund Multi-Cap	-14.58	17.97	1.00	1.44	102.23	98.13

Top 15 Holdings

Portfolio Date: 12/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	572.38	3.83
ICICI Bank Ltd	454.00	3.04
ICICI Securities Ltd	344.99	2.31
Nexus Select Trust Reits	315.95	2.12
Motilal Oswal Financial Services Ltd	249.98	1.67
Cigniti Technologies Ltd	242.46	1.62
Indian Hotels Co Ltd	226.12	1.51
KRN Heat Exchanger and Refrigeration Ltd	225.03	1.51
Muthoot Finance Ltd	212.40	1.42
Bharti Airtel Ltd	209.08	1.40
Max Financial Services Ltd	206.89	1.39
State Bank of India	180.49	1.21
Kotak Mahindra Bank Ltd	178.91	1.20
Mahindra & Mahindra Ltd	175.48	1.17
CG Power & Industrial Solutions Ltd	173.63	1.16

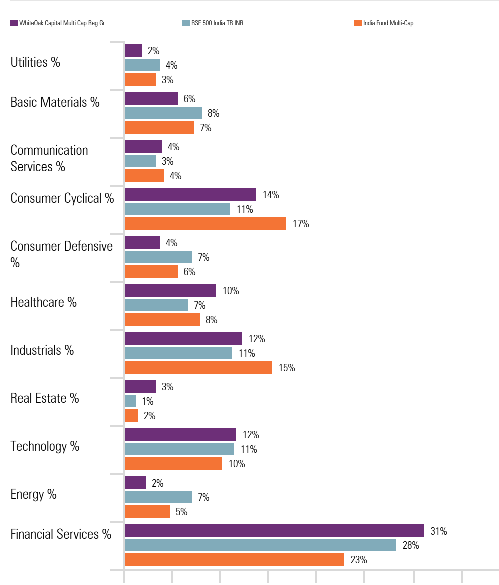
Common Holdings

	1	2
1 WhiteOak Capital Multi Cap Reg Gr	1.00	0.36
2 India Fund Multi-Cap	0.36	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
WhiteOak Capital Multi Cap Reg Gr	20.44
India Fund Multi-Cap	29.01
BSE 500 India TR INR	33.31

Sector Exposure Relative to Benchmark



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A Journey Towards Forever Banking
AU 29 YEARS

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