"AU Select" (Mutual Funds)
JANUARY'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	★★★★	17.79	13.22	17.34	10.66	18.29	18.11
	ICICI Pru Bluechip	★★★★★	16.87	16.74	18.46	6.11	20.16	21.11
	Kotak Bluechip	★★★★	16.25	13.37	16.72	8.48	17.86	18.45
	Nippon India Large Cap	★★★★★	18.24	20.27	19.29	8.69	22.78	23.94
	WhiteOak Capital Large Cap Fund	-	20.91	--	--	13.70	--	--
Flexi Cap	Canara Robeco Flexicap	★★★	17.88	12.50	18.21	10.82	18.38	18.69
	HDFC Flexicap	★★★★★	23.48	24.02	22.56	14.70	26.34	27.51
	Invesco India Flexi Cap Fund	-	34.45	--	--	28.81	--	--
	Kotak Flexicap	★★★	16.50	14.96	16.32	7.63	18.95	18.88
	Parag Parikh Flexi Cap	★★★★	23.92	16.23	24.76	18.42	24.55	24.42
	WhiteOak Capital Flexicap	-	23.67	--	--	19.83	--	--
Balanced Advantage	Edelweiss Balanced Advantage	★★★★	13.06	11.11	14.85	6.54	14.19	14.31
	HDFC Balanced Advantage	★★★★★	16.71	22.09	19.86	8.18	22.52	23.62
	ICICI Prudential Balanced Advantage	★★★★	12.31	12.19	12.67	7.49	13.53	13.92
	Kotak Balanced Advantage	★★★★	14.34	11.25	12.07	11.16	14.09	13.22
	SBI Balanced Advantage	★★★★★	13.46	12.80	--	7.19	14.88	--
	UTI Balanced Advantage	-	10.91	--	--	8.05	--	--

*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 December, 2024. 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	★★★★	23.97	23.86	22.64	15.22	26.32	27.82
ELSS	Bandhan ELSS Tax Advantage	★★★	13.11	14.78	21.78	3.39	17.75	22.24
	Canara Robeco ELSS TaxSaver	★★★	17.51	13.21	20.09	9.97	18.75	19.82
	Kotak ELSS Tax Saver	★★★★	21.83	17.21	19.79	10.97	21.45	21.97
	Parag Parikh ELSS Tax Saver	★★★★★	20.45	17.28	23.02	15.28	21.83	23.20
Multi Cap	Kotak Multi Cap	★★★★★	27.11	25.00	--	15.26	30.90	--
	Motilal Oswal Multi Cap	-	--	--	--	--	--	--
	Nippon India Multi Cap	★★★★	25.82	25.64	24.19	14.37	28.90	30.45
	WhiteOak Capital Multi Cap	-	28.61	--	--	24.10	--	--
Value Fund	Bandhan Sterling Value	★★★	18.02	17.32	25.06	6.55	21.74	27.02
	ICICI Prudential Value Discovery	★★★★★	19.98	21.92	25.27	8.73	23.65	26.22
Multi Asset Allocation	Aditya BSL Multi Asset Allocation	-	16.05	--	--	11.31	--	--
	Bandhan Multi Asset Allocation	-	--	--	--	--	--	--
	ICICI Prudential Multi Asset Fund	★★★★	16.15	18.99	20.07	8.02	19.10	21.99
Equity Savings	Edelweiss Equity Savings		13.36	9.75	10.77	11.42	12.38	11.28
	Kotak Equity Savings		11.70	11.33	11.10	8.16	12.78	12.23
	Mirae Asset Equity Savings		11.39	9.60	11.61	8.67	11.92	11.96
	UTI Equity Savings		9.18	10.34	11.03	6.31	11.39	11.64

*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 December, 2024. Source: Morningstar

AU Select

Category	Scheme Name	AU Select Rating	Historical Performance (%) 1Y	Historical Performance (%) 3Y	Historical Performance (%) 5Y	SIP Performance (%) 1Y	SIP Performance (%) 3Y	SIP Performance (%) 5Y
Large & Mid Cap	Bandhan Core Equity	★★★★	28.79	23.34	23.22	16.59	30.08	27.86
	HDFC Large and Mid Cap	★★★★	19.40	21.16	23.18	10.08	25.32	26.58
	ICICI Prudential Large & Mid Cap	★★★★	20.38	20.44	22.58	7.18	23.26	25.57
	Kotak Equity Opportunities	★★★★★	24.16	19.77	21.15	13.37	24.30	23.72
	Mirae Asset Large & Midcap	★★	15.56	13.78	20.19	7.19	19.26	20.70
	Motilal Oswal Large & Midcap	★★★★★	46.11	27.04	26.58	43.97	39.94	33.29
Mid Cap	Edelweiss MidCap	★★★★	38.89	25.32	30.18	31.68	35.26	32.94
	HDFC Mid-Cap Opportunities	★★★★★	28.62	27.78	28.87	21.05	33.44	32.32
	Kotak Emerging Equity	★★★★	33.55	22.68	27.08	27.92	30.24	29.58
	Motilal Oswal Midcap	★★★★★	57.13	35.08	33.23	53.83	46.23	41.37
	Nippon India Growth Fund	★★★★★	26.90	25.90	28.96	21.54	33.19	32.19
Small Cap	Bandhan Small Cap	★★★	43.12	27.31	--	34.14	41.91	--
	Canara Robeco Small Cap	★★★★	23.24	20.32	33.37	16.84	24.97	30.94
	Invesco India Small Cap	★★★★	37.42	25.29	31.86	33.95	36.73	34.67
	Nippon India Small Cap**	★★★★★	26.07	26.00	35.14	17.27	32.67	36.59
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 December, 2024. 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	6.55	21.74	27.02
	Motilal Oswal Large & Midcap Fund	Equity- Large & Mid Cap	43.97	39.94	33.29
	Parag Parikh Flexi Cap Fund	Equity- Flexi Cap	18.42	24.55	24.42
	Whiteoak Multi Cap Fund	Equity- Multi Cap	24.10	--	--
Aggressive	Bandhan Multi Asset Allocation Fund	Hybrid: Multi-Asset	--	--	--
	Motilal Oswal Large & Midcap Fund	Equity- Large & Mid Cap	43.97	39.94	33.29
	Parag Parikh Flexi Cap Fund	Equity- Flexi Cap	18.42	24.55	24.42
	UTI Balanced Advantage Fund	Hybrid: Balanced Advantage	8.05	--	--
Balanced	HDFC Balanced Advantage Fund	Hybrid: Balanced Advantage	8.18	22.52	23.62
	Bandhan Multi Asset Allocation Fund	Hybrid: Multi-Asset	--	--	--
	Kotak Balanced Advantage Fund	Hybrid: Balanced Advantage	11.16	14.09	13.22
	UTI Balanced Advantage Fund	Hybrid: Balanced Advantage	8.05	--	--

SIP Pack- (2 / 2)

Customer Profile	Scheme Name	Fund Category	SIP Performance (%)		
			1Y	3Y	5Y
Moderate	HDFC Balanced Advantage Fund	Hybrid: Balanced Advantage	8.18	22.52	23.62
	Edelweiss Equity Savings Fund	Hybrid: Equity Savings	11.42	12.38	11.28
	Kotak Equity Savings Fund	Hybrid: Equity Savings	8.16	12.78	12.23
	UTI Equity Savings Fund	Hybrid: Equity Savings	6.31	11.39	11.64
Tax Saving- ELSS	Bandhan ELSS Tax Advantage (ELSS)	Equity- ELSS	3.39	17.75	22.24
	Canara Robeco ELSS Tax Saver Fund	Equity- ELSS	9.97	18.75	19.82
	Kotak ELSS Tax Saver Fund	Equity- ELSS	10.97	21.45	21.97

Aditya BSL Multi Asset Allc Reg Gr Return Date: 1/1/2025

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.

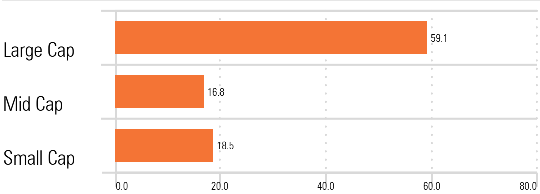
Fund Statistics

Inception Date	2/2/2023
Fund Size (INR Mn)	₹ 36,954
Expense Ratio	1.93
% Asset in Top 10 Holdings	35.28
# of Holdings	85
Average Market Cap ($Mil)	1,529,433
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	

Manager

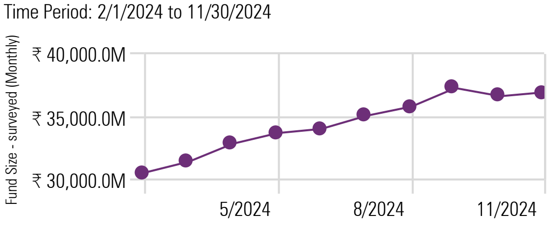
Dhaval Joshi since 2/2/2023

Rescaled Weight

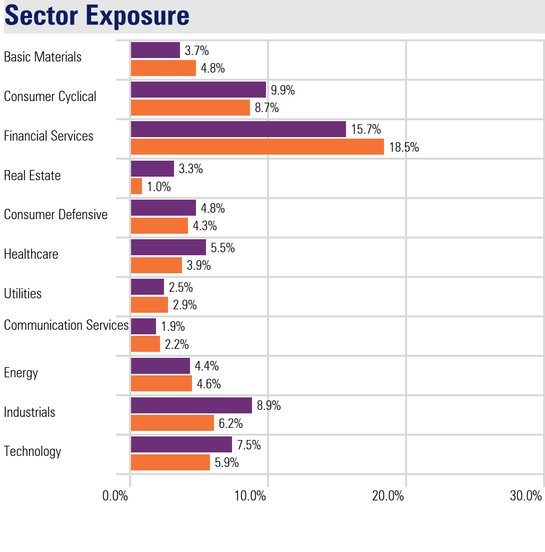


Fund Size

Time Period: 2/1/2024 to 11/30/2024



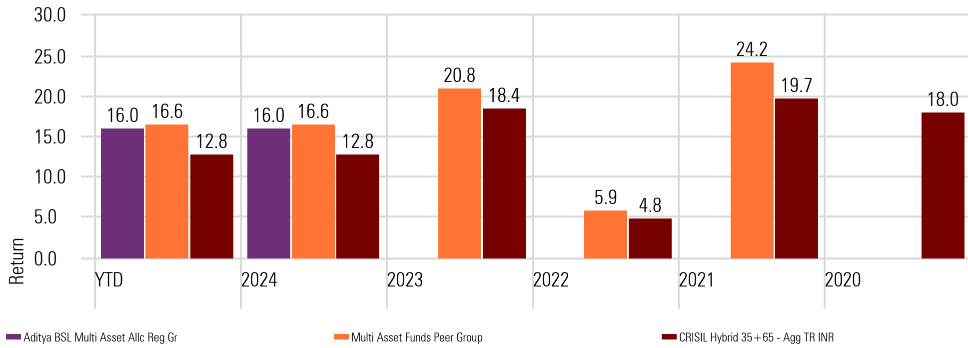
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Multi Asset Funds Peer Group



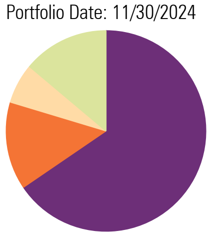
Trailing Returns

As of Date: 12/31/2024 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	16.05	16.05					18.64
Multi Asset Funds Peer Group	16.60	16.60	14.25				20.06
CRISIL Hybrid 35+65 - Agg TR INR	12.81	12.81	11.86	14.60	11.99	11.41	17.86

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	65.5
Bond	14.1
Cash	6.5
Other	13.9
Total	**100.0**

Top Holdings - Aditya BSL Multi Asset

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
Aditya BSL Gold ETF		3,827.61	10.36
Aditya BSL Silver ETF		1,471.87	3.98
HDFC Bank Ltd		1,318.29	3.57
Reliance Industries Ltd		1,293.12	3.50
Infosys Ltd		1,147.41	3.10
ICICI Bank Ltd		1,034.47	2.80
Larsen & Toubro Ltd		797.66	2.16
Kotak Mahindra Bank Ltd		746.63	2.02
Bharti Airtel Ltd		714.93	1.93
Coforge Ltd		685.25	1.85

Debt Quants

	Average YTM Survey	Average Eff Maturity Survey	Average Mod Duration Survey
Aditya BSL Multi Asset Allc Reg Gr	7.35	1.56	1.39
Multi Asset Funds Peer Group		4.98	2.94
CRISIL Hybrid 35+65 - Agg TR INR			

Risk-Adjusted

Time Period: Since Common Inception (2/3/2023) to 1/1/2025 Calculation Benchmark: Multi Asset Funds Peer Group

	Max Drawdown	Std Dev
Aditya BSL Multi Asset Allc Reg Gr	-6.47	9.55
CRISIL Hybrid 35+65 - Agg TR INR	-7.12	9.69

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

	Inv	Bmk1
Credit Quality Survey AAA %	100.00	75.73
Credit Quality Survey AA %	0.00	22.56
Credit Quality Survey A %	0.00	1.15
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	0.56

Fixed-Income Maturity

Portfolio Date: 11/30/2024

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	5.49	
Maturity 183-364 Day %	7.73	4.75	
Maturity 1-3 Yr %	71.39	29.04	
Maturity 3-5 Yr %	16.48	13.97	
Maturity 5-7 Yr %	4.40	10.60	
Maturity 7-10 Yr %	0.00	23.20	
Maturity 10-15 Yr %	0.00	5.60	
Maturity 15-20 Yr %	0.00	0.37	
Maturity 20-30 Yr %	0.00	3.56	
Maturity 30+ Yr %	0.00	3.43	

Bandhan Core Equity Gr

Return Date: 1/1/2025

Investment Objective

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

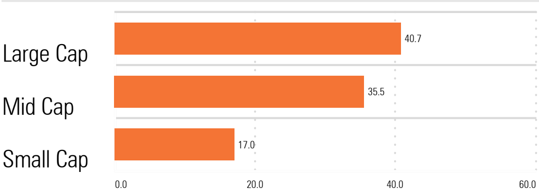
Fund Statistics

Inception Date	8/9/2005
Fund Size (INR Mn)	₹ 72,929
Expense Ratio	1.96
% Asset in Top 10 Holdings	22.65
# of Holdings	116
Average Market Cap ($Mil)	1,039,028
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	**Negative**

Manager

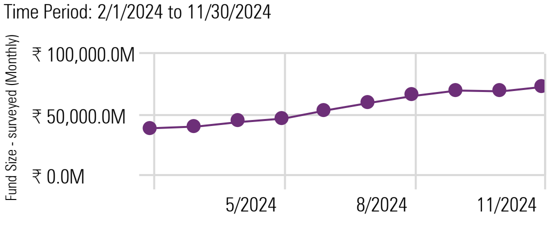
Manish Gunwani since 1/28/2023

Market Cap Break-Up %



Fund Size

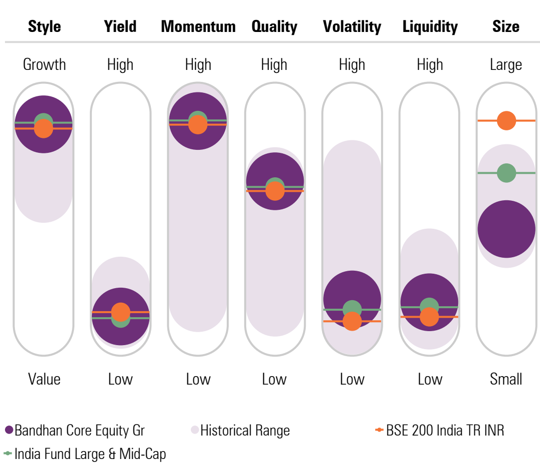
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

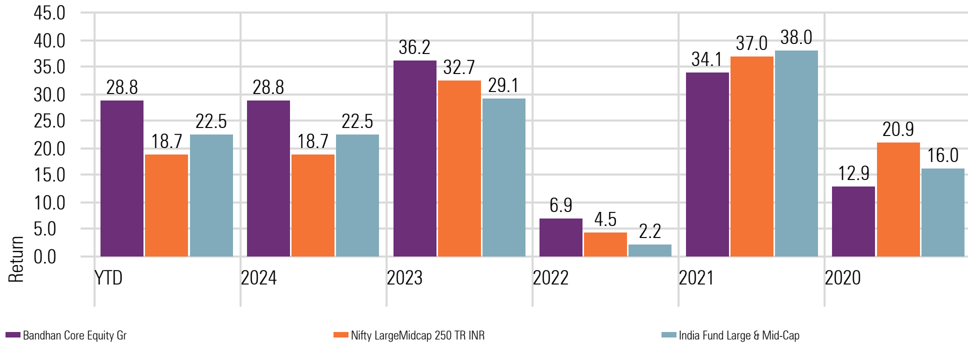
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR



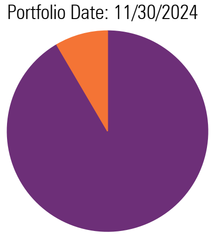
Trailing Returns

As of Date: 12/31/2024 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	28.79	28.72	23.33	23.21	15.86	13.41	14.14
Nifty LargeMidcap 250 TR INR	18.68	18.64	18.04	22.19	15.85	14.72	15.81
India Fund Large & Mid-Cap	22.53	22.48	17.36	20.95	14.99	14.70	16.32

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	91.5
Bond	0.0
Cash	8.5
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	2,576.19	3.53
HDFC Bank Ltd	2,417.14	3.31
Infosys Ltd	1,986.35	2.72
Bharti Airtel Ltd	1,787.70	2.45
Reliance Industries Ltd	1,670.47	2.29
Varun Beverages Ltd	1,349.07	1.85
Axis Bank Ltd	1,232.89	1.69
InterGlobe Aviation Ltd	1,185.39	1.63
ITC Ltd	1,171.96	1.61
One97 Communications Ltd	1,143.00	1.57
Bajaj Finserv Ltd	1,123.92	1.54
NMDC Ltd	1,099.97	1.51
Tata Consultancy Services Ltd	1,097.31	1.50
Info Edge (India) Ltd	1,043.30	1.43
Glenmark Pharmaceuticals Ltd	998.92	1.37

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan Core Equity Gr	22.65
India Fund Large & Mid-Cap	32.48
BSE 200 India TR INR	39.05

Risk-Adjusted

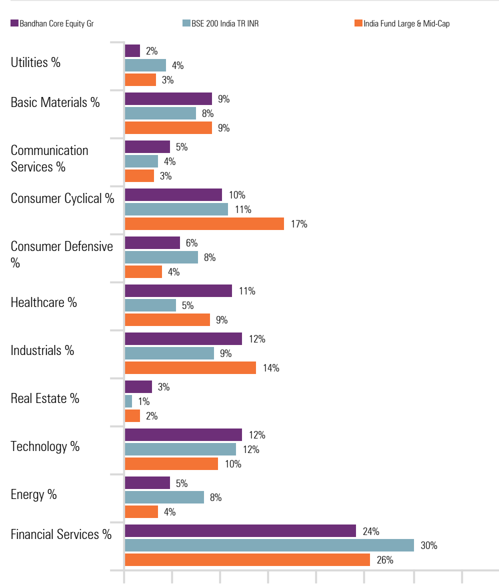
Time Period: Since Common Inception (8/10/2005) to 12/31/2024 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Bandhan Core Equity Gr	-61.51	23.47	0.89	0.61	91.78	92.08
Nifty LargeMidcap 250 TR INR	-67.56	24.62	1.00	0.68	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.33	0.87	0.78	90.97	89.30

Common Holdings

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

Sector Exposure Relative to Benchmark



Bandhan ELSS Tax saver Reg Gr

Return Date: 1/1/2025

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)	₹ 68,942
Expense Ratio	1.79
% Asset in Top 10 Holdings	36.11
# of Holdings	70
Average Market Cap ($Mil)	1,810,785
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

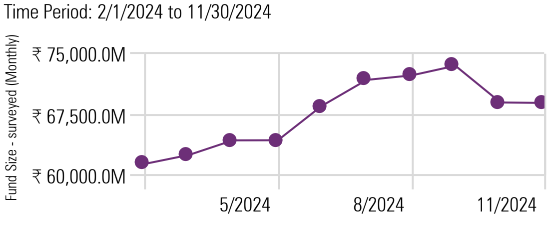
Manager

Daylynn Pinto since 10/20/2016

Market Cap Break-Up %

Fund Size

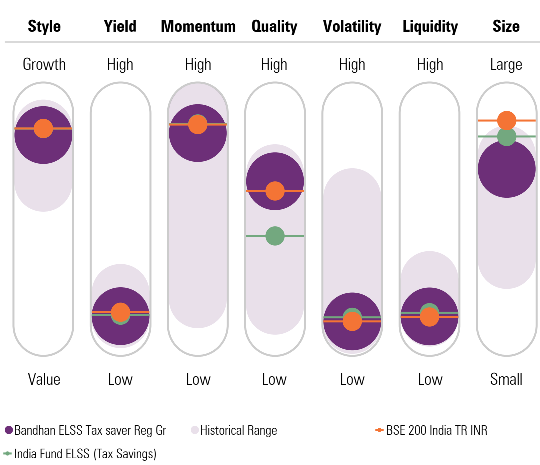
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

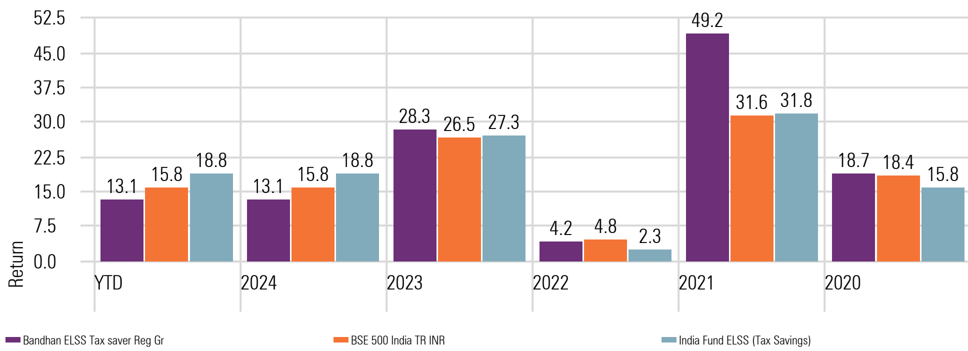
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



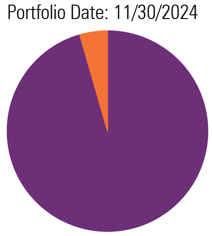
Trailing Returns

As of Date: 12/31/2024 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	13.11	13.08	14.78	21.77	15.07	15.44	18.29
BSE 500 India TR INR	15.81	15.78	15.36	19.06	14.04	13.03	17.11
India Fund ELSS (Tax Savings)	18.83	18.79	15.65	18.74	13.59	13.64	17.29

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	95.5
Bond	0.0
Cash	4.5
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	4,490.13	6.51
ICICI Bank Ltd	3,900.30	5.66
Reliance Industries Ltd	3,359.72	4.87
Axis Bank Ltd	2,840.75	4.12
Infosys Ltd	2,600.99	3.77
Bharti Airtel Ltd	1,789.87	2.60
Tata Consultancy Services Ltd	1,708.34	2.48
NTPC Ltd	1,454.60	2.11
CG Power & Industrial Solutions Ltd	1,391.28	2.02
Jindal Steel & Power Ltd	1,359.68	1.97
Cipla Ltd	1,303.82	1.89
Larsen & Toubro Ltd	1,303.68	1.89
HCL Technologies Ltd	1,293.64	1.88
KEC International Ltd	1,265.16	1.84
Bosch Ltd	1,206.33	1.75

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan ELSS Tax saver Reg Gr	36.11
India Fund ELSS (Tax Savings)	39.51
BSE 200 India TR INR	39.05

Risk-Adjusted

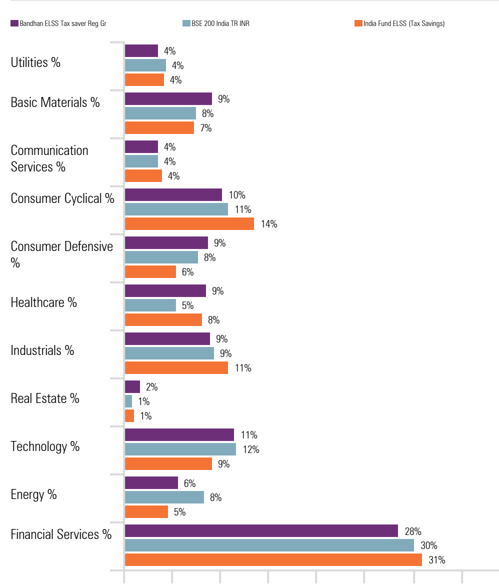
Time Period: Since Common Inception (12/27/2008) to 12/31/2024 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Bandhan ELSS Tax saver Reg Gr	-44.11	20.44	0.85	1.01	93.71	91.48
BSE 500 India TR INR	-38.11	21.35	1.00	0.89	100.00	100.00
India Fund ELSS (Tax Savings)	-35.75	19.28	0.86	0.99	91.64	90.02

Common Holdings

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

Sector Exposure Relative to Benchmark



Bandhan Small Cap Reg Gr

Return Date: 1/1/2025

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.

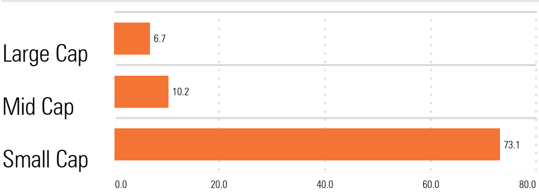
Fund Statistics

Inception Date	2/26/2020
Fund Size (INR Mn)	₹ 92,483
Expense Ratio	1.94
% Asset in Top 10 Holdings	18.20
# of Holdings	183
Average Market Cap ($Mil)	152,399
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Negative

Manager

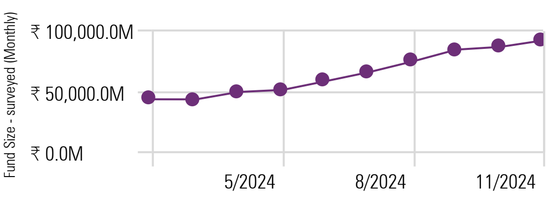
Manish Gunwani since 1/28/2023

Market Cap Break-Up %



Fund Size

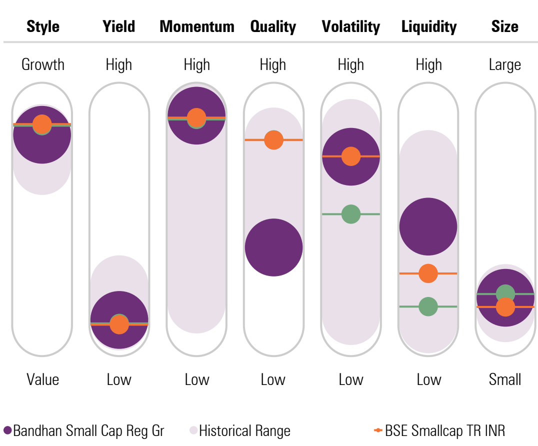
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

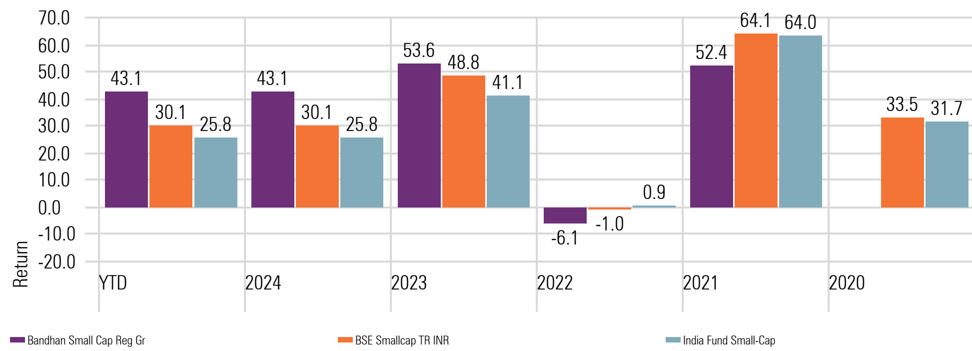
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE Smallcap TR INR



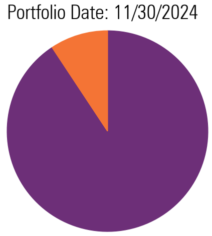
Trailing Returns

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	43.01	43.01	48.22	27.31			
BSE Smallcap TR INR	30.03	30.03	39.11	24.22	33.23	18.41	14.63
India Fund Small-Cap	25.78	25.78	33.21	21.42	31.05	18.91	18.84

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	90.7
Bond	0.0
Cash	9.3
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (2/27/2020) to 12/31/2024 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	20.51	0.80	2.56	87.67	80.59
BSE Smallcap TR INR	-37.85	24.11	1.00	1.88	100.00	100.00
India Fund Small-Cap	-35.79	21.30	0.87	1.92	86.25	84.39

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
LT Foods Ltd	2,422.65	2.62
PCBL Chemical Ltd	2,357.98	2.55
Cholamandalam Financial Holdings Ltd	1,812.42	1.96
Sobha Ltd	1,657.28	1.79
Arvind Ltd	1,625.64	1.76
The South Indian Bank Ltd	1,481.96	1.60
Shaily Engineering Plastics Ltd	1,429.68	1.55
Apar Industries Ltd	1,386.81	1.50
Karnataka Bank Ltd	1,345.12	1.45
Rashi Peripherals Ltd	1,310.24	1.42
REC Ltd	1,184.90	1.28
Motilal Oswal Financial Services Ltd	1,170.21	1.27
Nitin Spinners Ltd	1,131.20	1.22
TVS Holdings Ltd	1,090.96	1.18
IndusInd Bank Ltd	1,079.66	1.17

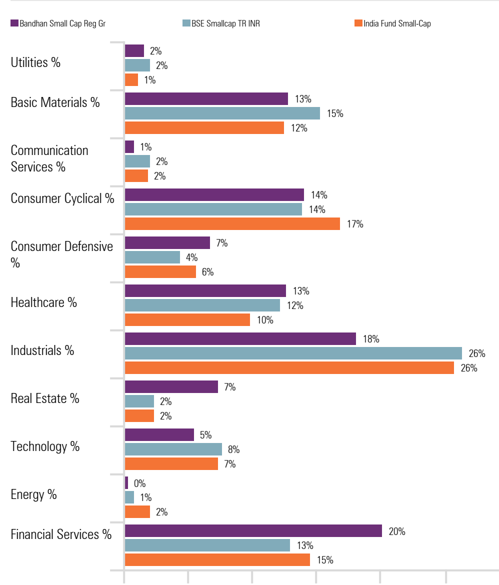
Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan Small Cap Reg Gr	18.20
India Fund Small-Cap	21.70
BSE Smallcap TR INR	7.24

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



Bandhan Sterling Value Reg Gr

Return Date: 1/1/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

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.

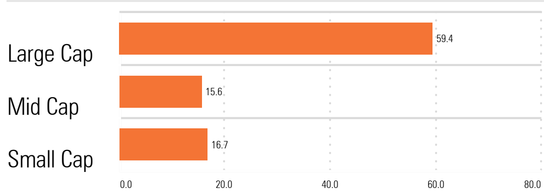
Fund Statistics

Inception Date	3/7/2008
Fund Size (INR Mn)	₹ 100,538
Expense Ratio	1.81
% Asset in Top 10 Holdings	32.11
# of Holdings	70
Average Market Cap ($Mil)	1,553,625
Equity Style Box	
Morningstar Rating Overall	★★
Morningstar Medalist Rating	Neutral

Manager

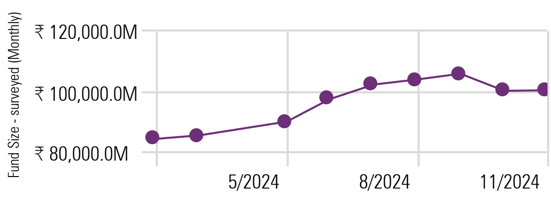
Daylynn Pinto since 10/20/2016

Market Cap Break-Up %



Fund Size

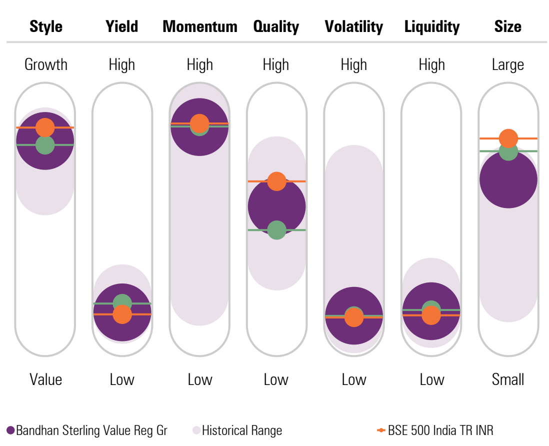
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

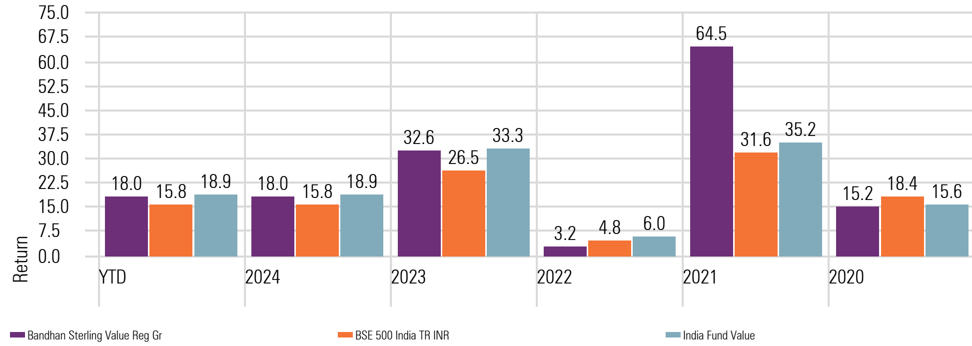
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



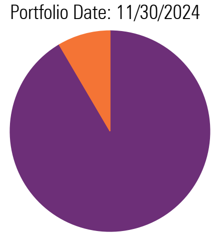
Trailing Returns

As of Date: 12/31/2024 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	18.02	17.98	17.31	25.04	15.04	16.25	17.26
BSE 500 India TR INR	15.81	15.78	15.36	19.06	14.04	13.03	12.20
India Fund Value	18.93	18.89	18.87	21.27	14.09	14.48	14.35

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	91.5
Bond	0.0
Cash	8.5
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	5,926.97	5.90
Reliance Industries Ltd	4,781.14	4.76
Axis Bank Ltd	4,090.68	4.07
ICICI Bank Ltd	3,900.30	3.88
Infosys Ltd	2,600.99	2.59
Tata Consultancy Services Ltd	2,348.97	2.34
Jindal Steel & Power Ltd	2,266.13	2.25
CG Power & Industrial Solutions Ltd	2,196.75	2.19
ITC Ltd	2,145.38	2.13
Hero MotoCorp Ltd	2,023.72	2.01
Bosch Ltd	2,010.56	2.00
NTPC Ltd	2,000.08	1.99
Bank Nifty Index December 2024 Future	1,924.39	1.91
KEC International Ltd	1,897.74	1.89
IndusInd Bank Ltd	1,892.12	1.88

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Bandhan Sterling Value Reg Gr	32.11
India Fund Value	39.84
BSE 500 India TR INR	33.78

Risk-Adjusted

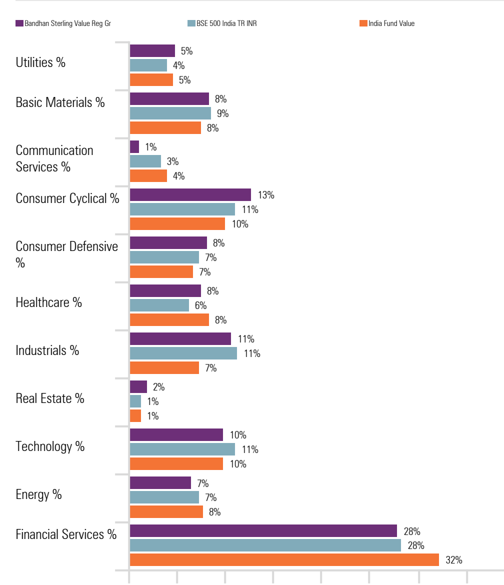
Time Period: Since Common Inception (3/8/2008) to 12/31/2024 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Bandhan Sterling Value Reg Gr	-53.09	21.67	0.59	0.88	76.92	69.80
BSE 500 India TR INR	-56.76	23.64	1.00	0.49	100.00	100.00
India Fund Value	-49.52	20.76	0.82	0.71	90.30	87.28

Common Holdings

		1	2
1	Bandhan Sterling Value Reg Gr	1.00	0.54
2	India Fund Value	0.52	1.00

Sector Exposure Relative to Benchmark



Canara Robeco Bluechip Equity Reg Gr

Return Date: 1/1/2025

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.

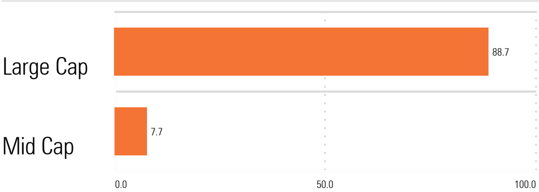
Fund Statistics

Inception Date	8/20/2010
Fund Size (INR Mn)	₹ 148,241
Expense Ratio	1.71
% Asset in Top 10 Holdings	46.23
# of Holdings	58
Average Market Cap ($Mil)	4,106,237
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

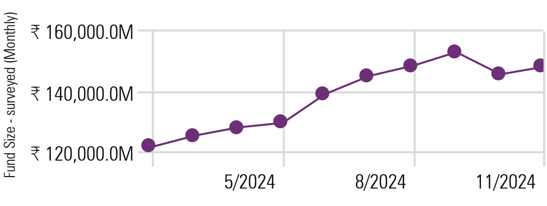
Shridatta Bhandwaldar since 7/5/2016

Market Cap Break-Up %



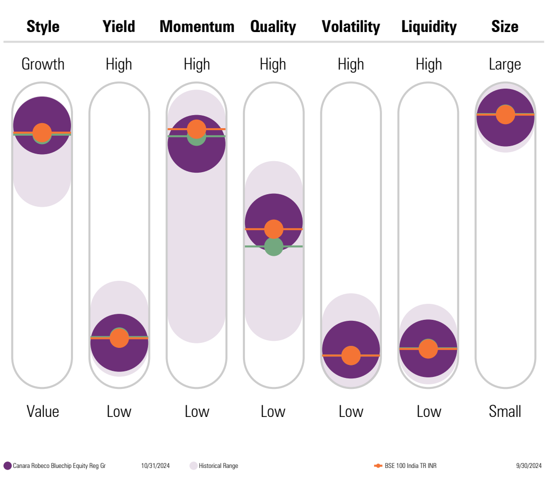
Fund Size

Time Period: 2/1/2024 to 11/30/2024



Factor Profile

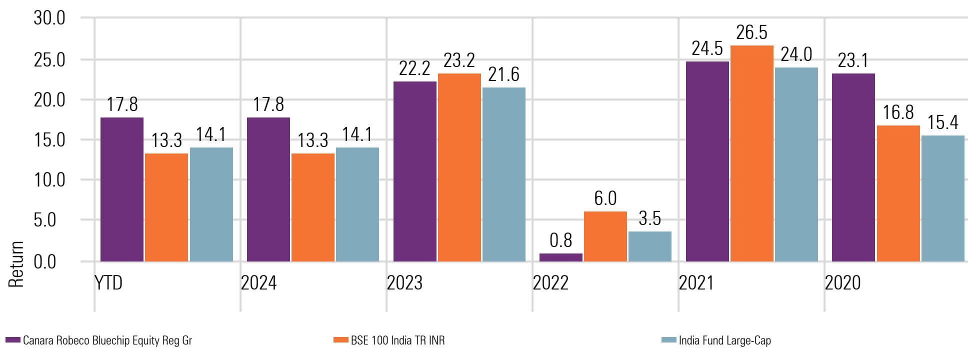
Time Period: 11/1/2021 to 10/31/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR



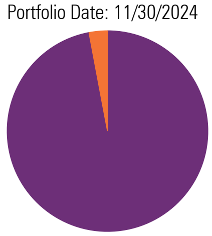
Trailing Returns

As of Date: 12/31/2024 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	17.79	17.75	13.22	17.33	13.49		13.33
BSE 100 India TR INR	13.31	13.29	13.97	16.95	13.08	12.38	12.37
India Fund Large-Cap	14.14	14.11	12.82	15.49	11.88	11.52	11.36

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	97.0
Bond	0.0
Cash	3.0
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	13,113.42	8.85
ICICI Bank Ltd	12,072.21	8.14
Infosys Ltd	7,717.77	5.21
Reliance Industries Ltd	6,740.76	4.55
Bharti Airtel Ltd	6,281.31	4.24
Larsen & Toubro Ltd	5,535.02	3.73
State Bank of India	4,509.36	3.04
Mahindra & Mahindra Ltd	4,216.36	2.84
ITC Ltd	4,195.40	2.83
Tata Consultancy Services Ltd	4,155.77	2.80
UltraTech Cement Ltd	3,939.26	2.66
Bharat Electronics Ltd	3,588.20	2.42
Zomato Ltd	3,499.80	2.36
HCL Technologies Ltd	3,422.59	2.31
Axis Bank Ltd	3,390.95	2.29

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco Bluechip Equity Reg Gr	46.23
India Fund Large-Cap	52.28
BSE 100 India TR INR	46.18

Risk-Adjusted

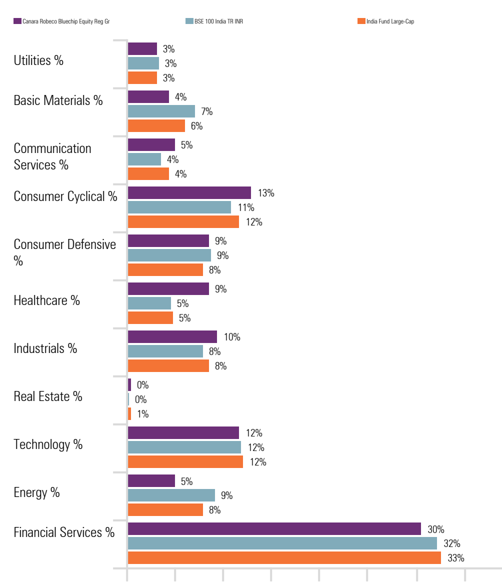
Time Period: Since Common Inception (8/21/2010) to 12/31/2024 Calculation Benchmark: BSE 100 India TR INR

	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	0.72	89.44	87.06
BSE 100 India TR INR	-38.05	19.94	1.00	0.58	100.00	100.00
India Fund Large-Cap	-35.92	19.34	0.93	0.52	93.98	94.25

Common Holdings

		1	2
1	Canara Robeco Bluechip Equity Reg Gr	1.00	0.71
2	India Fund Large-Cap	0.71	1.00

Sector Exposure Relative to Benchmark



Canara Robeco ELSS Tax Saver Reg Gr

Return Date: 1/1/2025

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

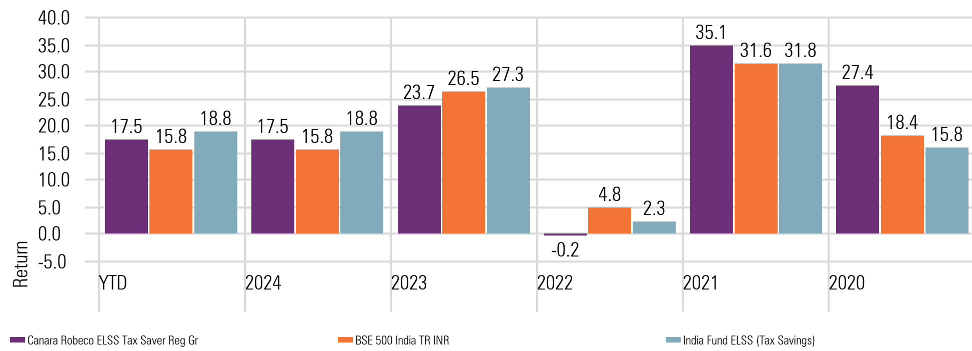
Inception Date	2/2/2009
Fund Size (INR Mn)	₹ 88,173
Expense Ratio	1.74
% Asset in Top 10 Holdings	35.88
# of Holdings	72
Average Market Cap ($Mil)	2,104,249
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

Vishal Mishra since 6/26/2021

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR

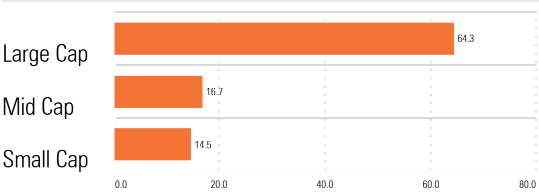


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: BSE 500 India TR INR

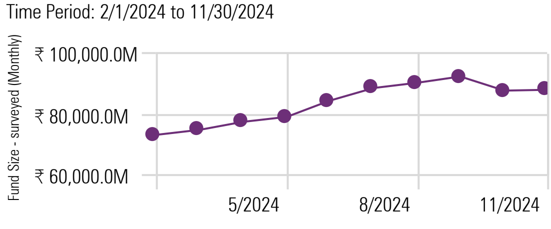
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Canara Robeco ELSS Tax Saver Reg Gr	17.51	17.47	13.21	20.08	14.18	14.71	19.52
BSE 500 India TR INR	15.81	15.78	15.36	19.06	14.04	13.03	17.55
India Fund ELSS (Tax Savings)	18.83	18.79	15.65	18.74	13.59	13.64	17.69

Market Cap Break-Up %



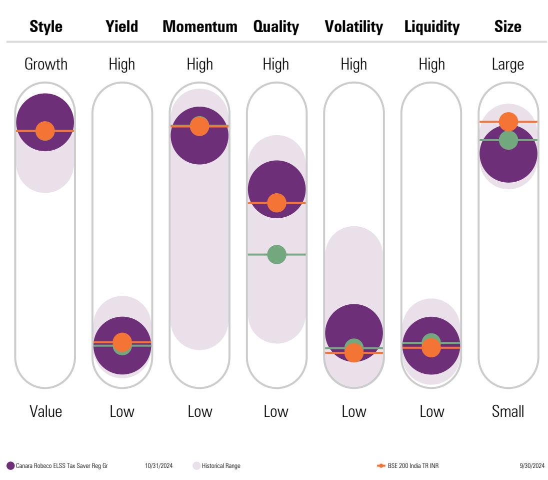
Fund Size

Time Period: 2/1/2024 to 11/30/2024



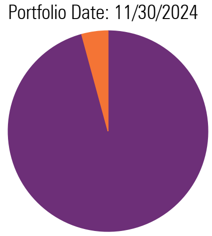
Factor Profile

Time Period: 11/1/2021 to 10/31/2024



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	95.8
Bond	0.0
Cash	4.2
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,084.27	6.90
ICICI Bank Ltd	5,624.23	6.38
Infosys Ltd	3,922.50	4.45
Reliance Industries Ltd	3,052.18	3.46
Bharti Airtel Ltd	2,912.60	3.30
Larsen & Toubro Ltd	2,381.52	2.70
State Bank of India	2,093.18	2.37
NTPC Ltd	2,054.98	2.33
Tata Consultancy Services Ltd	1,772.72	2.01
Axis Bank Ltd	1,736.27	1.97
Divi's Laboratories Ltd	1,697.49	1.93
Bajaj Finance Ltd	1,564.74	1.77
UltraTech Cement Ltd	1,512.29	1.72
Sun Pharmaceuticals Industries Ltd	1,362.39	1.55
ITC Ltd	1,334.90	1.51

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco ELSS Tax Saver Reg Gr	35.88
India Fund ELSS (Tax Savings)	39.51
BSE 200 India TR INR	39.05

Risk-Adjusted

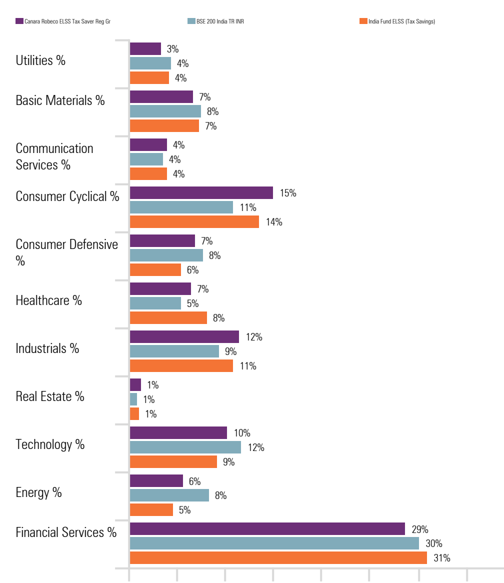
Time Period: Since Common Inception (2/3/2009) to 12/31/2024 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Canara Robeco ELSS Tax Saver Reg Gr	-34.33	19.66	0.89	1.15	90.11	86.41
BSE 500 India TR INR	-38.11	21.08	1.00	0.93	100.00	100.00
India Fund ELSS (Tax Savings)	-35.75	19.17	0.87	1.03	91.99	90.41

Common Holdings

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

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Canara Robeco Flexi Cap Reg Gr

Return Date: 1/1/2025

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.

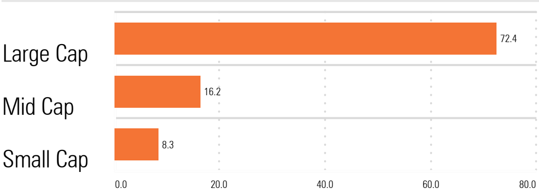
Fund Statistics

Inception Date	9/16/2003
Fund Size (INR Mn)	₹ 129,135
Expense Ratio	1.72
% Asset in Top 10 Holdings	37.28
# of Holdings	71
Average Market Cap ($Mil)	2,535,918
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

Manager

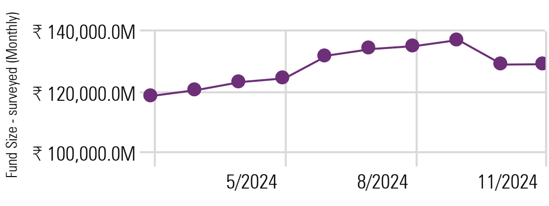
Shridatta Bhandwaldar since 7/5/2016

Market Cap Break-Up %



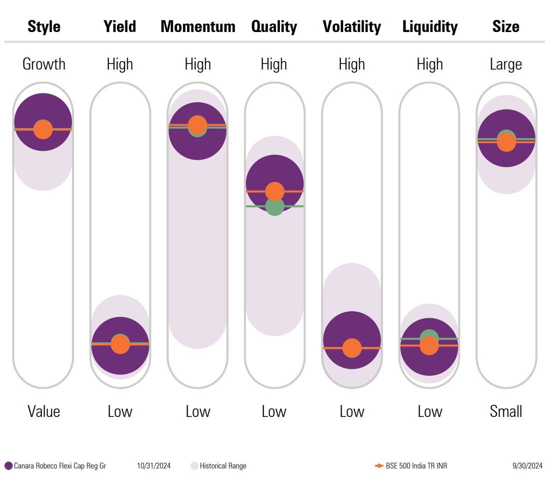
Fund Size

Time Period: 2/1/2024 to 11/30/2024



Factor Profile

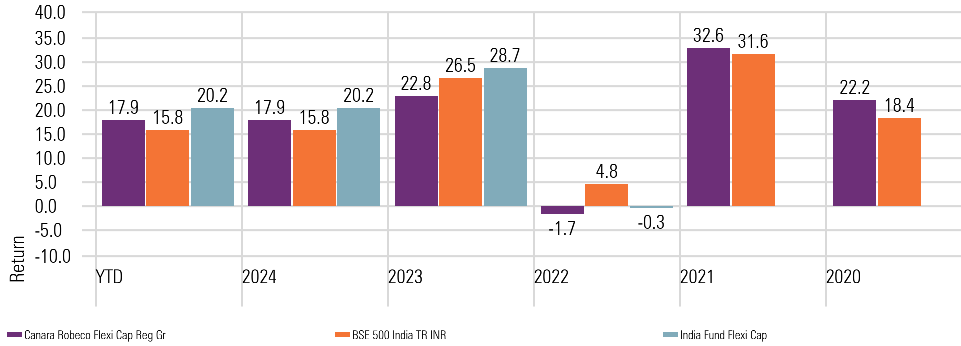
Time Period: 11/1/2021 to 10/31/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



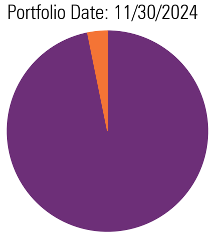
Trailing Returns

As of Date: 12/31/2024 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	17.88	17.84	12.50	18.20	13.45	13.70	16.85
BSE 500 India TR INR	15.81	15.78	15.36	19.06	14.04	13.03	18.64
India Fund Flexi Cap	20.22	20.17	15.56				19.12

Asset Allocation

Portfolio Date: 11/30/2024



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

Risk-Adjusted

Time Period: Since Common Inception (5/1/2021) to 12/31/2024 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	15.88	0.92	1.23	90.72	90.68
BSE 500 India TR INR	-17.59	16.84	1.00	1.32	100.00	100.00
India Fund Flexi Cap	-19.57	16.07	0.94	1.43	93.89	91.88

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	9,491.45	7.35
HDFC Bank Ltd	9,128.14	7.07
Infosys Ltd	5,675.15	4.39
Bharti Airtel Ltd	3,973.34	3.08
Reliance Industries Ltd	3,874.48	3.00
Bharat Electronics Ltd	3,418.80	2.65
Larsen & Toubro Ltd	3,319.80	2.57
Zomato Ltd	3,162.13	2.45
State Bank of India	3,136.83	2.43
HCL Technologies Ltd	2,966.12	2.30
NTPC Ltd	2,854.65	2.21
UNO Minda Ltd	2,846.07	2.20
Tata Consultancy Services Ltd	2,798.68	2.17
Mahindra & Mahindra Ltd	2,540.51	1.97
ITC Ltd	2,383.75	1.85

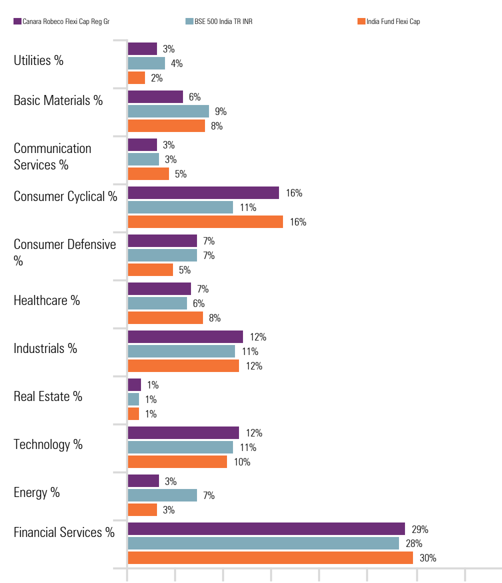
Common Holdings

		1	2
1	Canara Robeco Flexi Cap Reg Gr	1.00	0.55
2	India Fund Flexi Cap	0.56	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco Flexi Cap Reg Gr	37.28
India Fund Flexi Cap	40.04
BSE 500 India TR INR	33.78

Sector Exposure Relative to Benchmark



Canara Robeco Small Cap Reg Gr

Return Date: 1/1/2025

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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

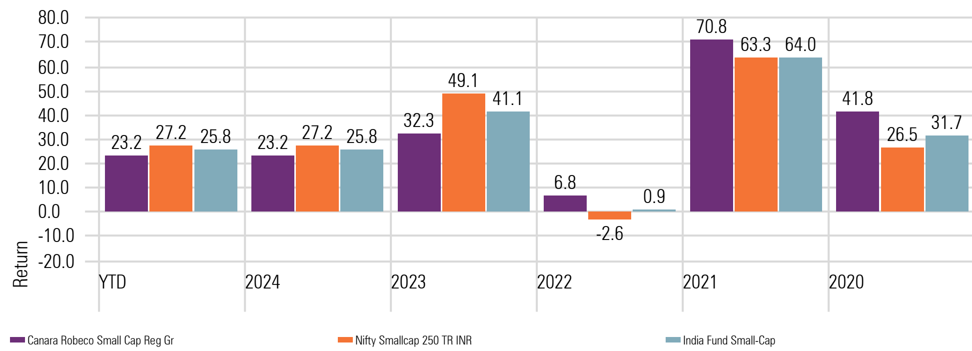
Inception Date	2/15/2019
Fund Size (INR Mn)	₹ 124,529
Expense Ratio	1.73
% Asset in Top 10 Holdings	22.73
# of Holdings	98
Average Market Cap ($Mil)	277,169
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

Shridatta Bhandwaldar since 10/1/2019

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Smallcap 250 TR INR

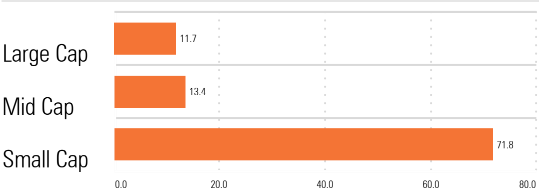


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty Smallcap 250 TR INR

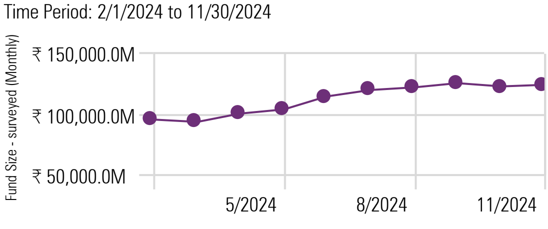
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Canara Robeco Small Cap Reg Gr	23.24	23.19	20.31	33.35			26.75
Nifty Smallcap 250 TR INR	27.21	27.15	22.68	30.69	16.66	14.91	26.34
India Fund Small-Cap	25.84	25.78	21.42	31.05	18.91	18.84	27.48

Market Cap Break-Up %



Fund Size

Time Period: 2/1/2024 to 11/30/2024

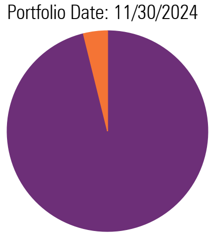


Factor Profile

Time Period: 11/1/2021 to 10/31/2024

Asset Allocation

Portfolio Date: 11/30/2024



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

Risk-Adjusted

Time Period: Since Common Inception (2/16/2019) to 12/31/2024 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	21.35	0.84	1.64	84.40	80.40
Nifty Smallcap 250 TR INR	-45.49	23.99	1.00	1.43	100.00	100.00
India Fund Small-Cap	-37.02	20.38	0.84	1.77	84.13	79.46

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Multi Commodity Exchange of India Ltd	4,444.94	3.57
Kaynes Technology India Ltd	3,822.16	3.07
KEI Industries Ltd	3,440.52	2.76
Bharat Electronics Ltd	3,186.56	2.56
Aditya Birla Real Estate Ltd	2,959.70	2.38
Central Depository Services (India) Ltd	2,781.73	2.23
Computer Age Management Services Ltd Ordinary Shares	2,175.05	1.75
V-Guard Industries Ltd	1,959.07	1.57
Crompton Greaves Consumer Electricals Ltd	1,806.96	1.45
Cyient Ltd	1,734.05	1.39
Bikaji Foods International Ltd	1,731.28	1.39
Prudent Corporate Advisory Services Ltd	1,649.22	1.32
E I D Parry India Ltd	1,638.91	1.32
Ajanta Pharma Ltd	1,638.13	1.32
Innova Captab Ltd	1,621.47	1.30

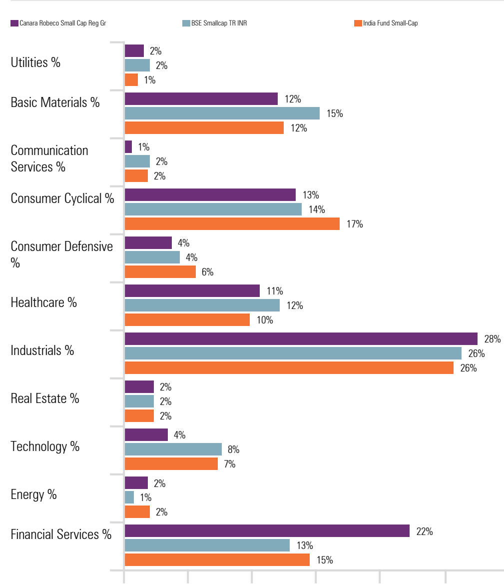
Common Holdings

		1	2
1	Canara Robeco Small Cap Reg Gr	1.00	0.30
2	India Fund Small-Cap	0.31	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Canara Robeco Small Cap Reg Gr	22.73
India Fund Small-Cap	21.70
BSE Smallcap TR INR	7.24

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Edelweiss Balanced Adv Gr

Return Date: 1/1/2025

AU SMALL FINANCE BANK
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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

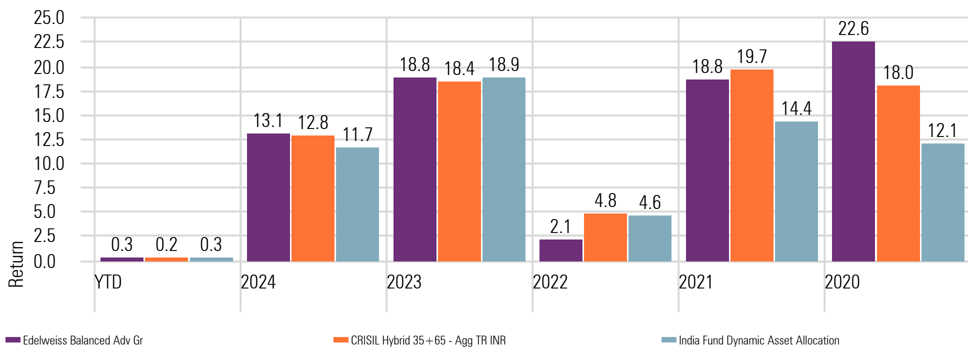
Inception Date	8/20/2009
Fund Size (INR Mn)	₹ 123,806
Expense Ratio	1.72
% Asset in Top 10 Holdings	13.10
# of Holdings	131
Average Market Cap ($Mil)	2,104,690
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

Bharat Lahoti since 9/18/2017

Calendar Year Performance

As of Date: 1/1/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

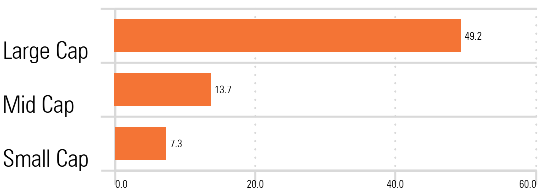


Trailing Returns

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

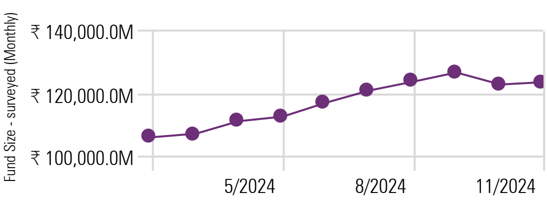
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
Edelweiss Balanced Adv Gr	0.26	13.36	11.21	14.87	10.77	11.14	10.95
CRISIL Hybrid 35+65 - Agg TR INR	0.25	13.02	11.95	14.62	12.01	11.43	12.02
India Fund Dynamic Asset Allocation	0.28	11.91	11.71	12.30	9.82	10.42	11.15

Market-cap Break-up %

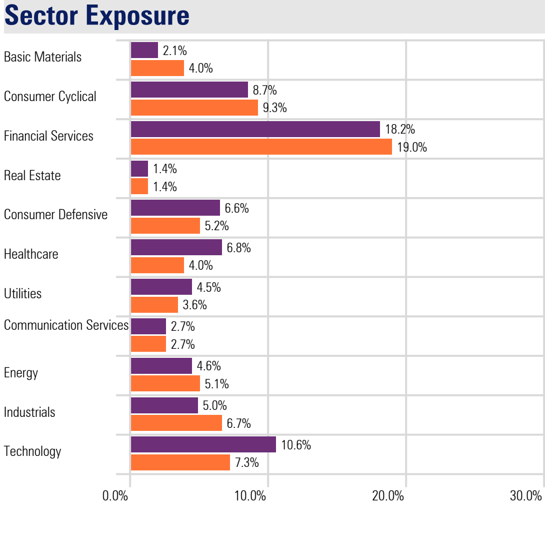


Fund Size

Time Period: 2/1/2024 to 11/30/2024

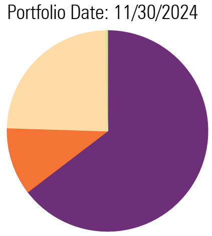


Sector Exposure



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	64.6
Bond	10.9
Cash	24.2
Other	0.3
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,300.55	5.09
ICICI Bank Ltd	4,433.26	3.58
Infosys Ltd	3,351.67	2.71
NTPC Ltd	2,835.11	2.29
Bharti Airtel Ltd	2,768.25	2.24
Reliance Industries Ltd	2,667.27	2.15
Axis Bank Ltd	2,097.78	1.69
Maruti Suzuki India Ltd	2,035.44	1.64
HCL Technologies Ltd	1,881.67	1.52
7.26% Govt Stock 2033	1,797.44	1.45
Tata Consultancy Services Ltd	1,768.13	1.43
ITC Ltd	1,752.88	1.42
Rural Electrification Corporation Limited	1,747.61	1.41
7.1% Govt Stock 2029	1,673.80	1.35
Larsen & Toubro Ltd	1,627.91	1.31

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
Edelweiss Balanced Adv Gr	6.98	1.13	1.41
Average	7.21	2.96	4.58

Risk

Time Period: 1/1/2015 to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Beta	Sharpe Ratio	Max Drawdown
Edelweiss Balanced Adv Gr	10.75	10.73		0.93	-16.36
CRISIL Hybrid 35+65 - Agg TR INR	11.99	12.55		0.92	-25.41
India Fund Dynamic Asset Allocation	9.80	10.50		0.83	-22.00

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

Credit Quality Survey AAA %	91.11
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 %	8.89

Fixed-Income Maturity

Portfolio Date: 11/30/2024

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 %	0.07		6.99
Maturity 183-364 Day %	10.32		0.05
Maturity 1-3 Yr %	53.44		21.14
Maturity 3-5 Yr %	17.72		17.22
Maturity 5-7 Yr %	1.69		12.66
Maturity 7-10 Yr %	16.77		25.98
Maturity 10-15 Yr %	0.00		7.81
Maturity 15-20 Yr %	0.00		0.30
Maturity 20-30 Yr %	0.00		2.08
Maturity 30+ Yr %	0.00		5.79

Source: Morningstar Direct

Edelweiss Equity Savings Reg Gr

Return Date: 1/1/2025

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.

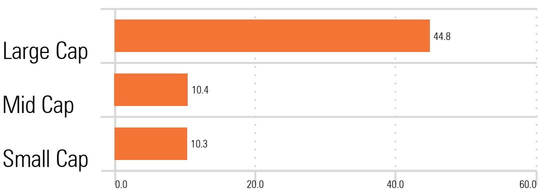
Fund Statistics

Inception Date	10/13/2014
Fund Size (INR Mn)	₹ 5,609
Expense Ratio	1.66
% Asset in Top 10 Holdings	20.19
# of Holdings	119
Average Market Cap ($Mil)	1,815,868
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	

Manager

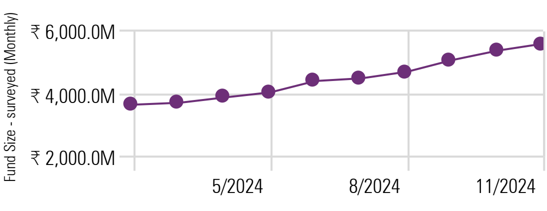
Bhavesh D Jain since 10/1/2021

Market-cap Break-up %

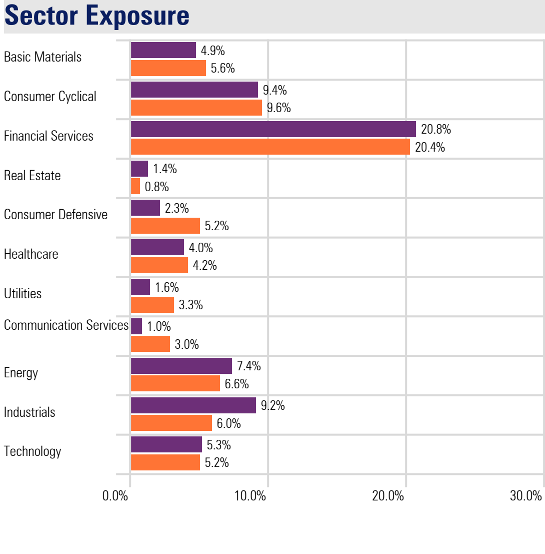


Fund Size

Time Period: 2/1/2024 to 11/30/2024



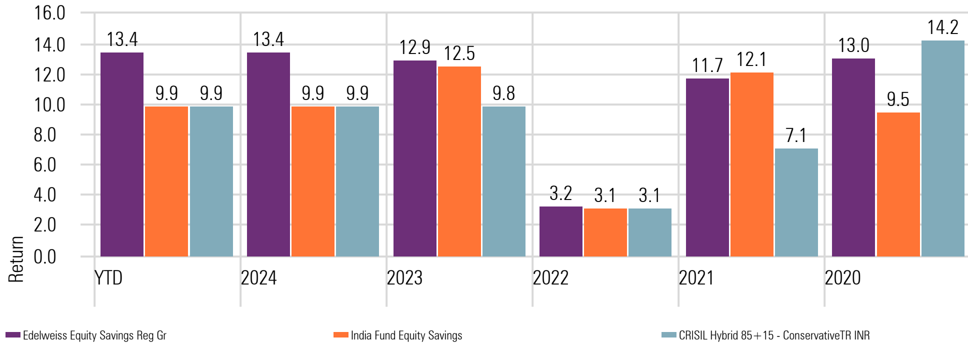
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings



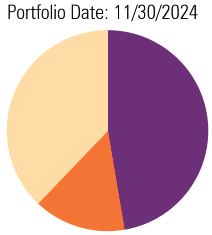
Trailing Returns

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	13.33	13.33	9.74	10.76	8.90	
CRISIL Hybrid 85+15 - ConservativeTR INR	9.85	9.85	7.56	8.75	8.79	8.68
India Fund Equity Savings	9.87	9.87	8.43	9.36	7.98	7.86

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	47.3
Bond	14.8
Cash	37.9
Other	0.0
Total	**100.0**

Top Holdings - Edelweiss Equity Savin

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd		258.82	4.61
7.26% Govt Stock 2033		256.78	4.58
7.18% Govt Stock 2033		255.88	4.56
7.06% Govt Stock 2028		252.49	4.50
Hdb Financial Services Ltd.		248.08	4.42
Aditya Birla Fashion and Retail Ltd		232.49	4.14
Reliance Industries Ltd		223.69	3.99
Adani Ports & Special Economic Zone Ltd		161.85	2.89
Tata Consultancy Services Ltd		144.80	2.58
Kotak Mahindra Bank Ltd		127.86	2.28

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Equity Savings			
Edelweiss Equity Savings Reg Gr	7.12	2.78	3.59
Average	7.06	2.83	4.65

Risk

Time Period: Since Common Inception (10/14/2014) to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
Edelweiss Equity Savings Reg Gr	9.02	5.85	-9.59
CRISIL Hybrid 85+15 - ConservativeTR INR	9.07	4.10	-7.55
India Fund Equity Savings	8.19	6.46	-15.80

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

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: 11/30/2024

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		2.53
Maturity 183-364 Day %	4.28		7.76
Maturity 1-3 Yr %	21.30		31.17
Maturity 3-5 Yr %	30.39		18.01
Maturity 5-7 Yr %	0.00		7.41
Maturity 7-10 Yr %	44.02		24.33
Maturity 10-15 Yr %	0.00		4.92
Maturity 15-20 Yr %	0.00		0.58
Maturity 20-30 Yr %	0.00		0.76
Maturity 30+ Yr %	0.00		2.54

Edelweiss Mid Cap Gr

Return Date: 1/1/2025

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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.

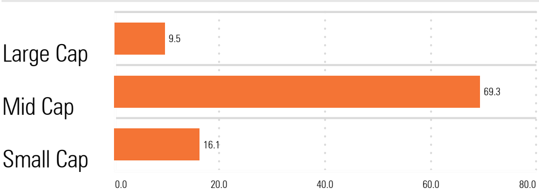
Fund Statistics

Inception Date	12/26/2007
Fund Size (INR Mn)	₹ 82,804
Expense Ratio	1.86
% Asset in Top 10 Holdings	27.79
# of Holdings	80
Average Market Cap ($Mil)	599,524
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

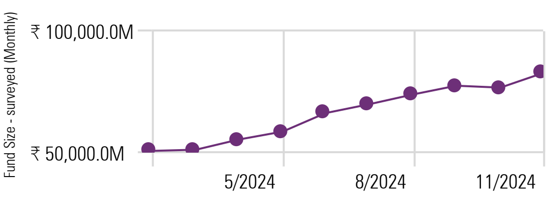
Trideep Bhattacharya since 10/1/2021

Market Cap Break-Up %



Fund Size

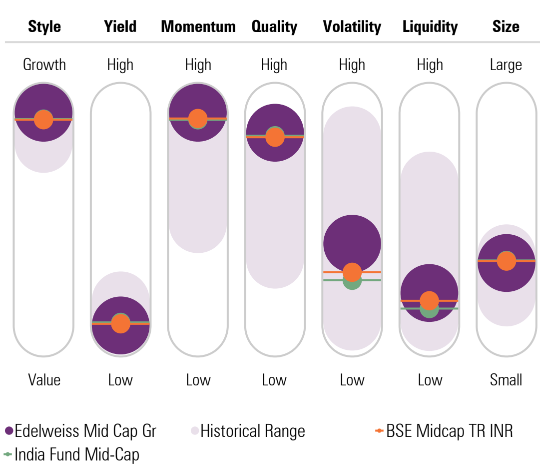
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

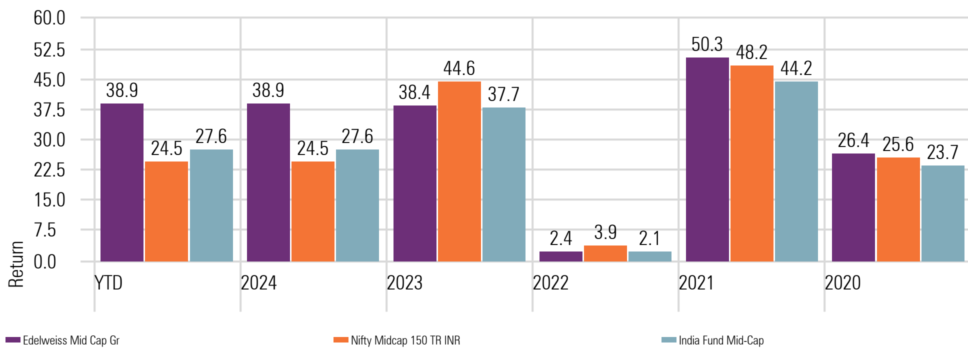
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR



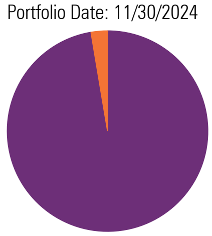
Trailing Returns

As of Date: 12/31/2024 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	38.89	38.80	25.31	30.17	18.92	19.89	21.58
Nifty Midcap 150 TR INR	24.46	24.41	23.20	28.31	18.73	17.24	21.24
India Fund Mid-Cap	27.63	27.57	21.53	26.20	17.11	16.80	19.62

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	97.4
Bond	0.0
Cash	2.6
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Persistent Systems Ltd	3,377.17	4.08
Dixon Technologies (India) Ltd	3,331.38	4.02
Lupin Ltd	2,282.03	2.76
PB Fintech Ltd	2,276.48	2.75
The Federal Bank Ltd	2,106.48	2.54
Coforge Ltd	2,081.98	2.51
Solar Industries India Ltd	2,008.31	2.43
Indian Hotels Co Ltd	1,987.49	2.40
CG Power & Industrial Solutions Ltd	1,864.82	2.25
UNO Minda Ltd	1,692.73	2.04
Bajaj Housing Finance Ltd	1,626.96	1.96
NMDC Ltd	1,616.68	1.95
BSE Ltd	1,504.55	1.82
Ipca Laboratories Ltd	1,469.75	1.77
Radico Khaitan Ltd	1,456.13	1.76

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Edelweiss Mid Cap Gr	27.79
India Fund Mid-Cap	26.15
BSE Midcap TR INR	20.45

Risk-Adjusted

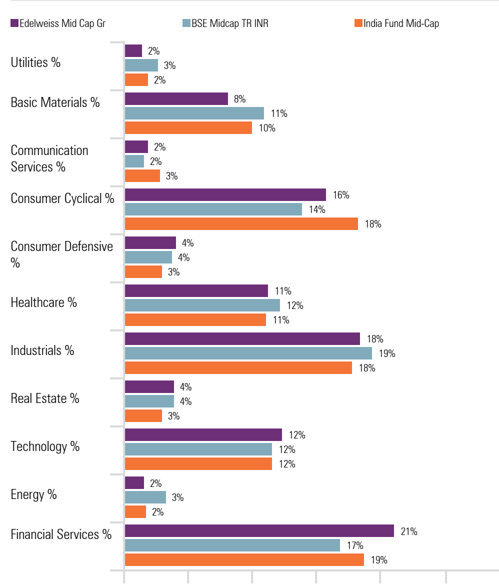
Time Period: Since Common Inception (4/2/2016) to 12/31/2024 Calculation Benchmark: Nifty Midcap 150 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Edelweiss Mid Cap Gr	-41.14	20.54	0.94	1.29	93.22	91.44
Nifty Midcap 150 TR INR	-43.06	21.02	1.00	1.23	100.00	100.00
India Fund Mid-Cap	-39.41	19.05	0.90	1.23	88.52	87.60

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: 1/7/2025

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

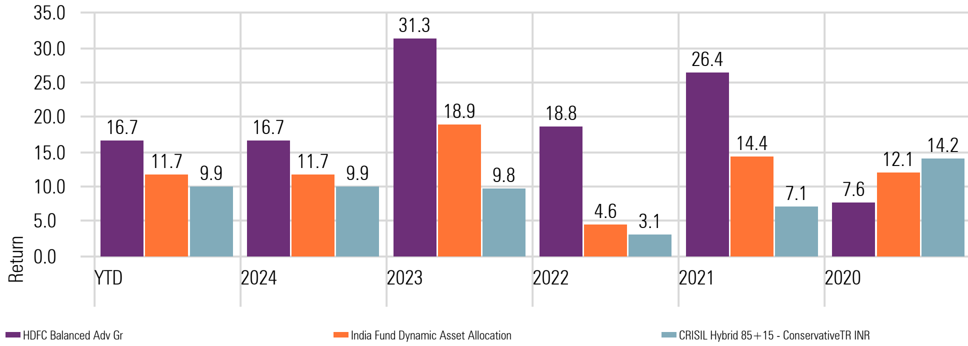
Inception Date	2/1/1994
Fund Size (INR Mn)	₹ 955,699
Expense Ratio	1.43
% Asset in Top 10 Holdings	32.91
# of Holdings	294
Average Market Cap ($Mil)	2,715,142
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Neutral

Manager

Anil Bamboli since 7/29/2022

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Dynamic Asset Allocation

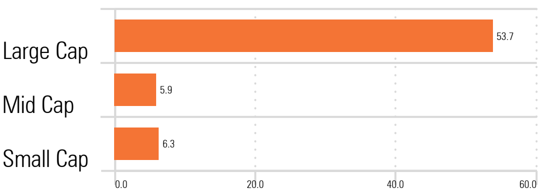


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

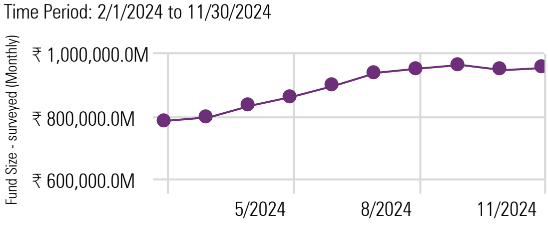
	YTD	1 Year	3 Years	5 Years	10 Years	Inception
HDFC Balanced Adv Gr	16.71	16.71	22.09	19.85	13.65	19.75
CRISIL Hybrid 35+65 - Agg TR INR	12.81	12.81	11.86	14.60	11.99	14.03
India Fund Dynamic Asset Allocation	11.74	11.74	11.60	12.26	9.80	14.68

Market-cap Break-up %

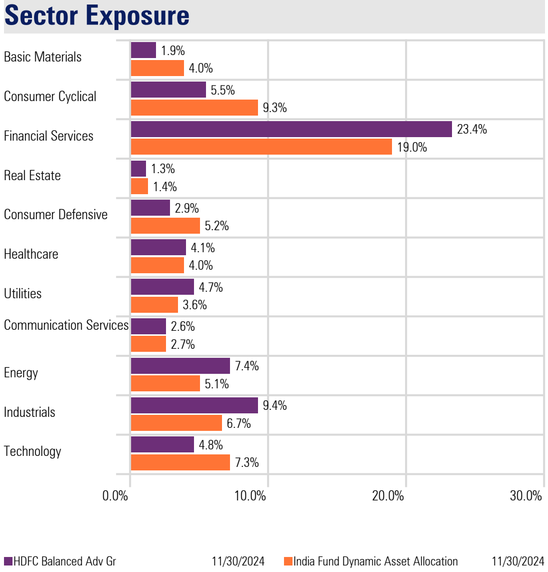


Fund Size

Time Period: 2/1/2024 to 11/30/2024

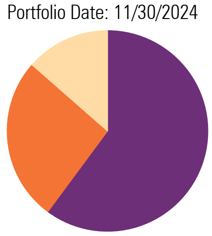


Sector Exposure



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	60.1
Bond	26.3
Cash	13.5
Other	0.0
Total	**100.0**

Top Holdings - HDFC Balanced Adv Gr

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd		60,912.59	6.37
ICICI Bank Ltd		37,497.00	3.92
State Bank of India		33,100.77	3.46
Reliance Industries Ltd		30,932.41	3.24
Infosys Ltd		28,026.95	2.93
7.38% Govt Stock 2027		27,696.25	2.90
NTPC Ltd		25,584.93	2.68
Larsen & Toubro Ltd		24,124.54	2.52
7.18% Govt Stock 2033		23,390.75	2.45
Coal India Ltd		23,257.91	2.43

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
HDFC Balanced Adv Gr	7.27	4.21	7.82
Average	7.21	2.95	4.57

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: 11/30/2024

Credit Quality Survey AAA %	97.01
Credit Quality Survey AA %	1.63
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 %	1.35

Fixed-Income Maturity

Portfolio Date: 11/30/2024

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		6.99
Maturity 183-364 Day %	3.42		0.05
Maturity 1-3 Yr %	26.70		21.14
Maturity 3-5 Yr %	16.18		17.22
Maturity 5-7 Yr %	6.60		12.66
Maturity 7-10 Yr %	33.15		25.98
Maturity 10-15 Yr %	9.19		7.81
Maturity 15-20 Yr %	0.00		0.30
Maturity 20-30 Yr %	1.26		2.08
Maturity 30+ Yr %	3.50		5.79

Source: Morningstar Direct

HDFC Flexi Cap Gr

Return Date: 1/7/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

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

Fund Statistics

Inception Date	1/1/1995
Fund Size (INR Mn)	₹ 663,042
Expense Ratio	1.56
% Asset in Top 10 Holdings	55.62
# of Holdings	59
Average Market Cap ($Mil)	2,499,036
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

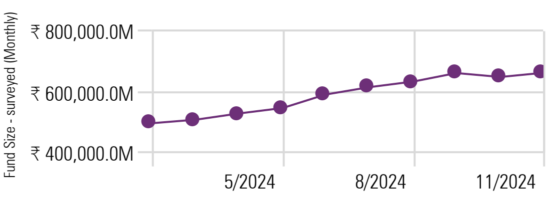
Manager

Roshi Jain since 7/29/2022

Market Cap Break-Up %

Fund Size

Time Period: 2/1/2024 to 11/30/2024



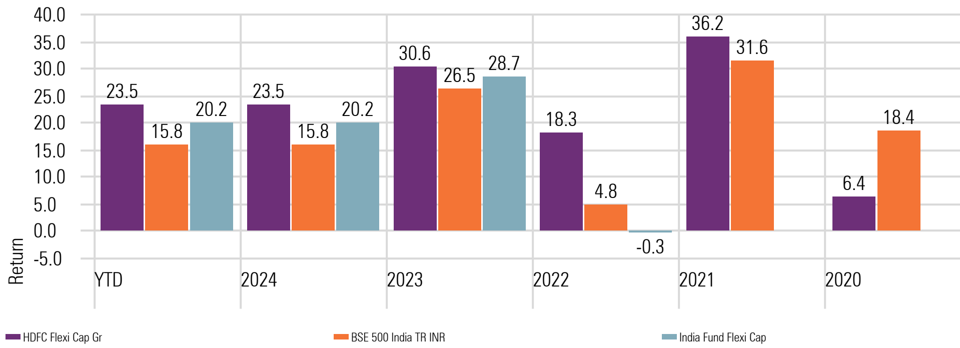
Factor Profile

Time Period: 11/1/2021 to 10/31/2024

Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



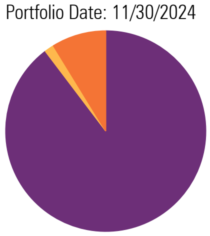
Trailing Returns

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

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
HDFC Flexi Cap Gr	23.43	23.43	26.97	24.02	22.55	14.78	14.92
BSE 500 India TR INR	15.78	15.78	21.04	15.36	19.06	14.04	13.03
India Fund Flexi Cap	20.17	20.17	24.37	15.56			

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	89.7
Bond	1.6
Cash	8.8
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	64,657.80	9.75
ICICI Bank Ltd	64,354.95	9.71
Axis Bank Ltd	54,542.40	8.23
Cipla Ltd	29,450.88	4.44
Kotak Mahindra Bank Ltd	29,126.63	4.39
Maruti Suzuki India Ltd	27,685.50	4.18
SBI Life Insurance Co Ltd	26,994.03	4.07
Bharti Airtel Ltd	26,608.30	4.01
HCL Technologies Ltd	25,872.70	3.90
Piramal Pharma Ltd	19,461.72	2.94
Nexus Select Trust Reits	15,137.85	2.28
State Bank of India	14,681.63	2.21
Infosys Ltd	13,933.88	2.10
Eicher Motors Ltd	13,166.79	1.99
Apollo Hospitals Enterprise Ltd	11,779.85	1.78

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Flexi Cap Gr	55.62
India Fund Flexi Cap	40.04
BSE 500 India TR INR	33.31

Risk-Adjusted

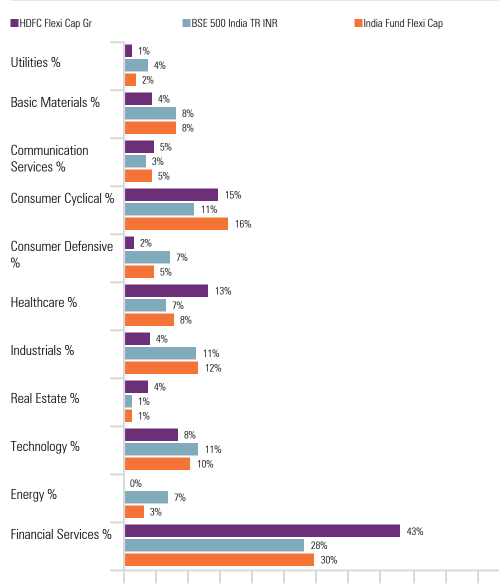
Time Period: Since Common Inception (5/1/2021) to 1/6/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
HDFC Flexi Cap Gr	-12.99	15.63	0.87	2.12	92.15	81.76
BSE 500 India TR INR	-17.59	16.89	1.00	1.29	100.00	100.00
India Fund Flexi Cap	-19.57	16.12	0.94	1.40	93.91	91.91

Common Holdings

	1	2
1 HDFC Flexi Cap Gr	1.00	0.52
2 India Fund Flexi Cap	0.49	1.00

Sector Exposure Relative to Benchmark



HDFC Focused 30 Gr

Return Date: 1/1/2025

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.

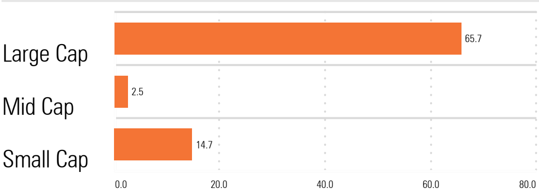
Fund Statistics

Inception Date	9/17/2004
Fund Size (INR Mn)	₹ 155,207
Expense Ratio	1.77
% Asset in Top 10 Holdings	54.93
# of Holdings	34
Average Market Cap ($Mil)	1,961,815
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

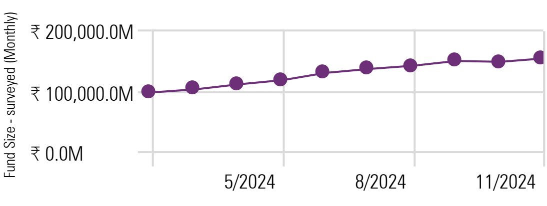
Roshi Jain since 1/13/2022

Market Cap Break-Up %



Fund Size

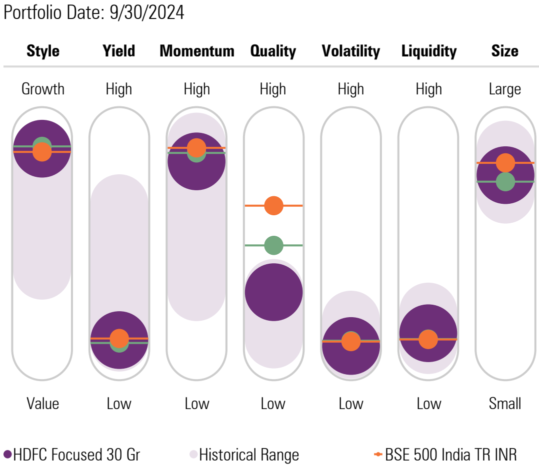
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

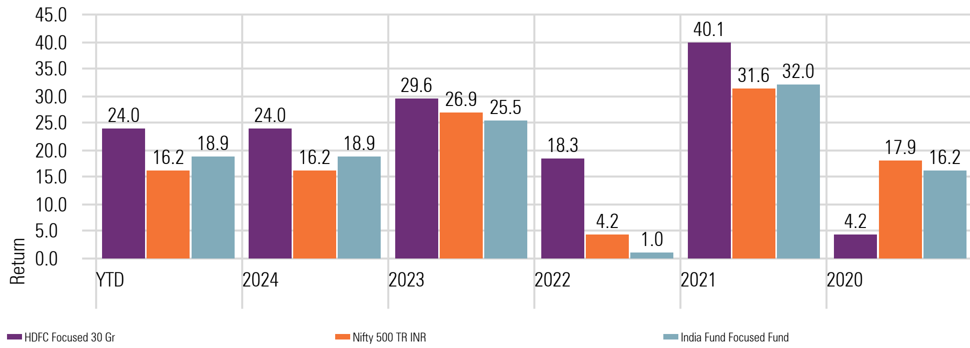
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



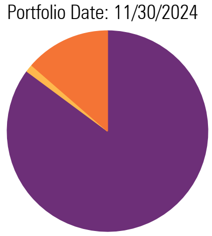
Trailing Returns

As of Date: 12/31/2024 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	23.97	23.92	23.86	22.63	13.84	13.08	14.25
Nifty 500 TR INR	16.24	16.20	15.42	18.99	13.95	12.81	13.31
India Fund Focused Fund	18.91	18.87	14.62	18.22	15.06	14.44	13.64

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	85.2
Bond	1.2
Cash	13.6
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (8/30/2008) to 12/31/2024 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	22.34	0.90	0.65	94.43	92.84
Nifty 500 TR INR	-45.06	22.90	1.00	0.57	100.00	100.00
India Fund Focused Fund	-45.40	21.44	0.74	0.63	84.45	82.16

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	14,727.61	9.49
ICICI Bank Ltd	14,301.10	9.21
Axis Bank Ltd	12,953.82	8.35
Maruti Suzuki India Ltd	6,921.38	4.46
SBI Life Insurance Co Ltd	6,469.88	4.17
Cipla Ltd	6,442.38	4.15
Kotak Mahindra Bank Ltd	6,178.38	3.98
HCL Technologies Ltd	5,914.68	3.81
Bharti Airtel Ltd	5,695.03	3.67
Piramal Pharma Ltd	5,643.75	3.64
Metropolis Healthcare Ltd	3,640.72	2.35
Bosch Ltd	3,391.72	2.19
State Bank of India	3,355.80	2.16
Avalon Technologies Ltd	3,184.17	2.05
Tata Steel Ltd	3,035.34	1.96

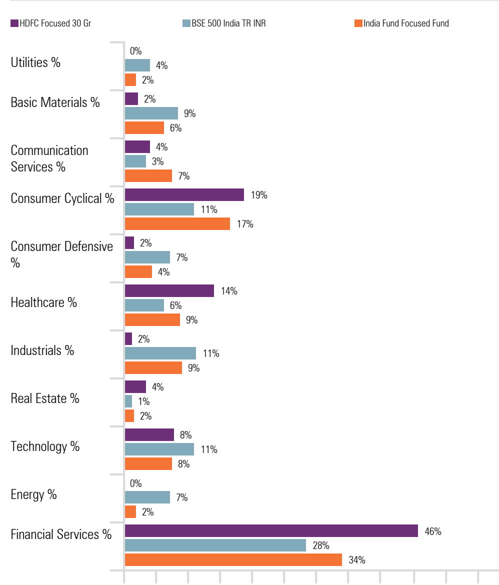
Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Focused 30 Gr	54.93
India Fund Focused Fund	32.20
BSE 500 India TR INR	33.78

Common Holdings

	1	2
1 HDFC Focused 30 Gr	1.00	0.40
2 India Fund Focused Fund	0.37	1.00

Sector Exposure Relative to Benchmark



HDFC Large and Mid Cap Gr

Return Date: 1/1/2025

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.

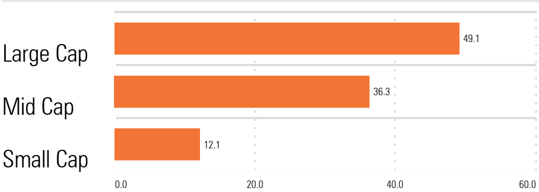
Fund Statistics

Inception Date	2/18/1994
Fund Size (INR Mn)	₹ 239,890
Expense Ratio	1.75
% Asset in Top 10 Holdings	22.63
# of Holdings	208
Average Market Cap ($Mil)	1,196,281
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

Manager

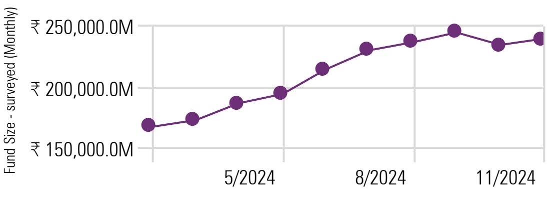
Gopal Agrawal since 7/16/2020

Market Cap Break-Up %



Fund Size

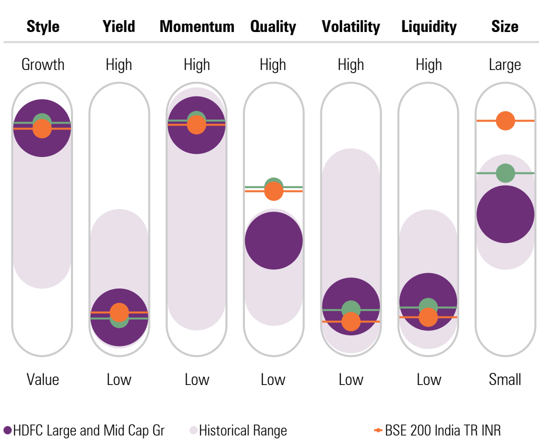
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

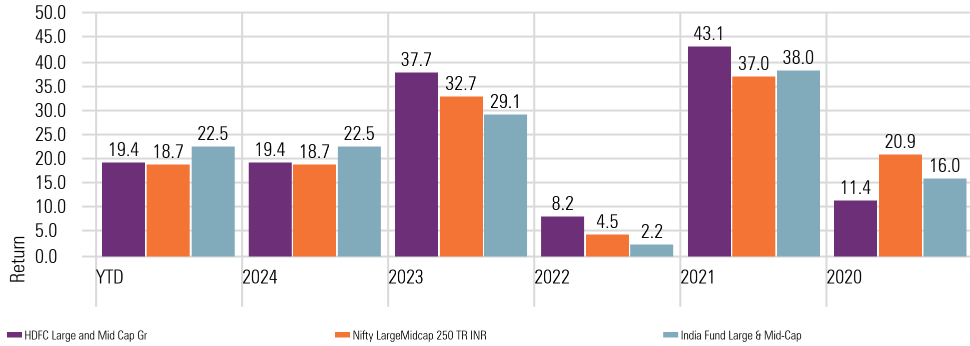
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR



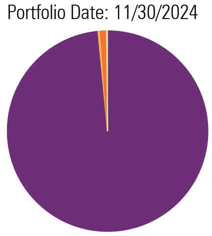
Trailing Returns

As of Date: 12/31/2024 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	19.40	19.36	21.16	23.17	14.04	12.36	13.92
Nifty LargeMidcap 250 TR INR	18.68	18.64	18.04	22.19	15.85	14.72	16.44
India Fund Large & Mid-Cap	22.53	22.48	17.36	20.95	14.99	14.70	16.96

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	98.5
Bond	0.4
Cash	1.0
Other	0.2
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	12,271.33	5.12
ICICI Bank Ltd	8,971.78	3.74
Infosys Ltd	6,187.35	2.58
Axis Bank Ltd	4,829.28	2.01
Mphasis Ltd	4,574.86	1.91
IndusInd Bank Ltd	3,751.90	1.56
Tata Consultancy Services Ltd	3,577.84	1.49
State Bank of India	3,532.06	1.47
Bharti Airtel Ltd	3,477.90	1.45
Lupin Ltd	3,111.41	1.30
HCL Technologies Ltd	3,028.00	1.26
Fortis Healthcare Ltd	2,988.38	1.25
Max Financial Services Ltd	2,950.56	1.23
Trent Ltd	2,921.08	1.22
LIC Housing Finance Ltd	2,884.19	1.20

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Large and Mid Cap Gr	22.63
India Fund Large & Mid-Cap	32.48
BSE 200 India TR INR	39.05

Risk-Adjusted

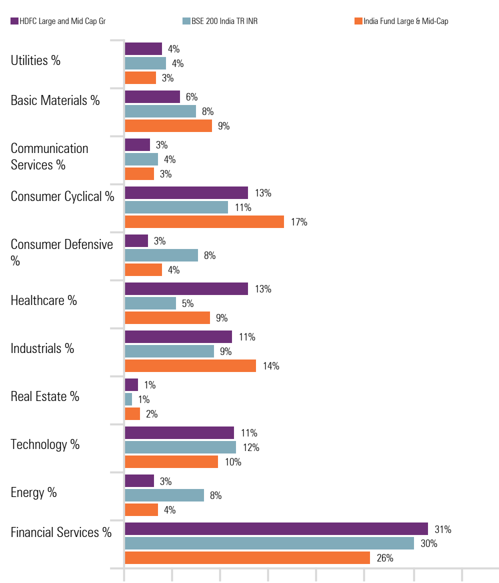
Time Period: Since Common Inception (4/2/2005) to 12/31/2024 Calculation Benchmark: Nifty LargeMidcap 250 TR INR

	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	0.58	92.57	93.66
Nifty LargeMidcap 250 TR INR	-67.56	24.48	1.00	0.72	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.16	0.87	0.83	91.01	89.27

Common Holdings

		1	2
1	HDFC Large and Mid Cap Gr	1.00	0.53
2	India Fund Large & Mid-Cap	0.54	1.00

Sector Exposure Relative to Benchmark



HDFC Mid-Cap Opportunities Gr

Return Date: 1/1/2025

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

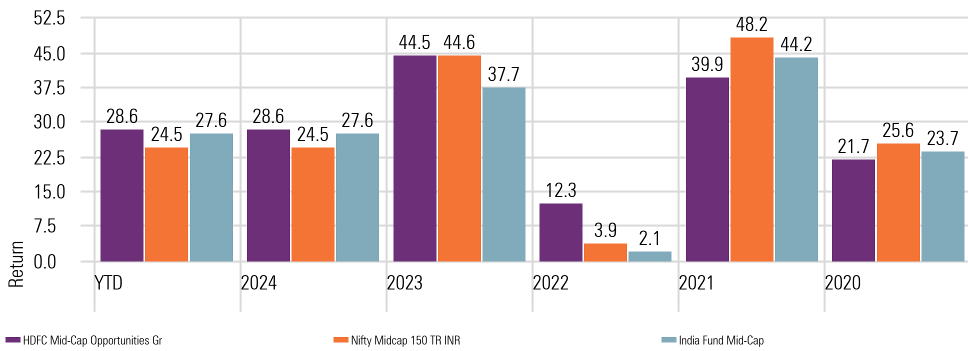
Inception Date	6/25/2007
Fund Size (INR Mn)	₹ 760,609
Expense Ratio	1.51
% Asset in Top 10 Holdings	31.88
# of Holdings	77
Average Market Cap ($Mil)	475,744
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

Chirag Setalvad since 6/25/2007

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR

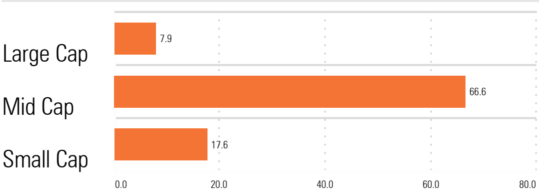


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty Midcap 150 TR INR

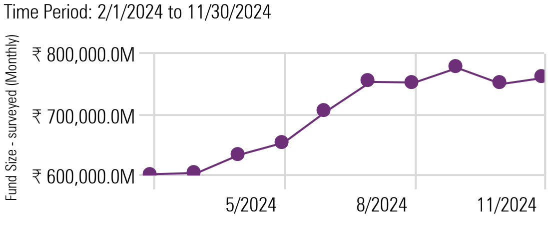
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
HDFC Mid-Cap Opportunities Gr	28.62	28.55	27.77	28.85	18.10	20.00	20.83
Nifty Midcap 150 TR INR	24.46	24.41	23.20	28.31	18.73	17.24	21.24
India Fund Mid-Cap	27.63	27.57	21.53	26.20	17.11	16.80	19.62

Market Cap Break-Up %



Fund Size

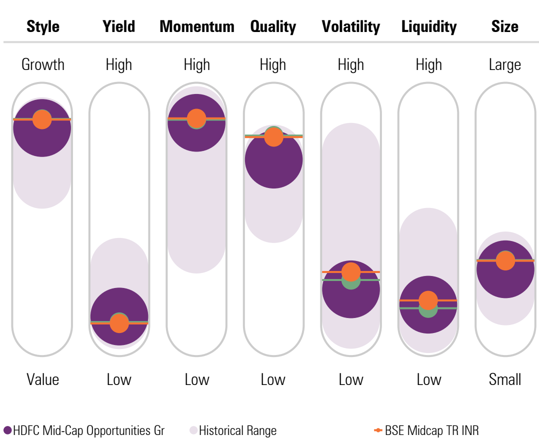
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

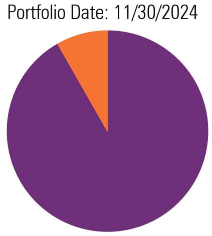
Time Period: 10/1/2021 to 9/30/2024

Portfolio Date: 9/30/2024



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	91.7
Bond	0.0
Cash	8.3
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (4/2/2016) to 12/31/2024 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	19.31	0.89	1.31	88.52	86.45
Nifty Midcap 150 TR INR	-43.06	21.02	1.00	1.23	100.00	100.00
India Fund Mid-Cap	-39.41	19.05	0.90	1.23	88.52	87.60

Top 15 Holdings

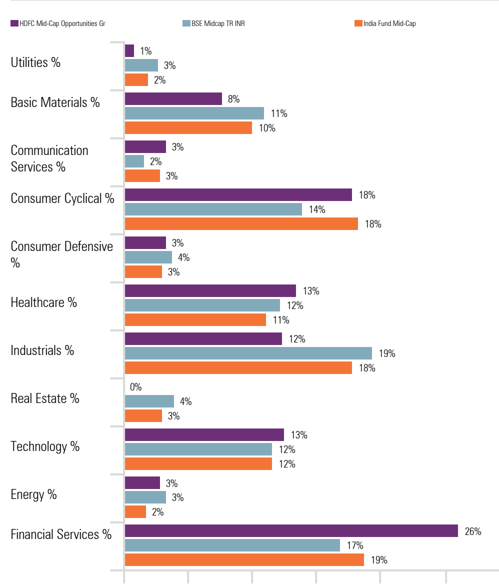
Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Indian Hotels Co Ltd	31,844.81	4.19
Max Financial Services Ltd	27,893.14	3.67
The Federal Bank Ltd	26,732.17	3.51
Coforge Ltd	26,093.34	3.43
Ipca Laboratories Ltd	24,375.21	3.20
Balkrishna Industries Ltd	21,843.34	2.87
Apollo Tyres Ltd	21,350.35	2.81
Persistent Systems Ltd	21,217.44	2.79
Indian Bank	21,030.60	2.76
Hindustan Petroleum Corp Ltd	20,066.27	2.64
Tata Communications Ltd	18,054.07	2.37
Aurobindo Pharma Ltd	16,470.42	2.17
Fortis Healthcare Ltd	15,913.02	2.09
Max Healthcare Institute Ltd Ordinary Shares	14,990.18	1.97
Mahindra & Mahindra Financial Services Ltd	14,424.00	1.90

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



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
HDFC Mid-Cap Opportunities Gr	31.88
India Fund Mid-Cap	26.15
BSE Midcap TR INR	20.45

Source: Morningstar Direct

ICICI Pru Balanced Adv Gr

Return Date: 1/1/2025

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 investment objective of the Scheme would be achieved.

Fund Statistics

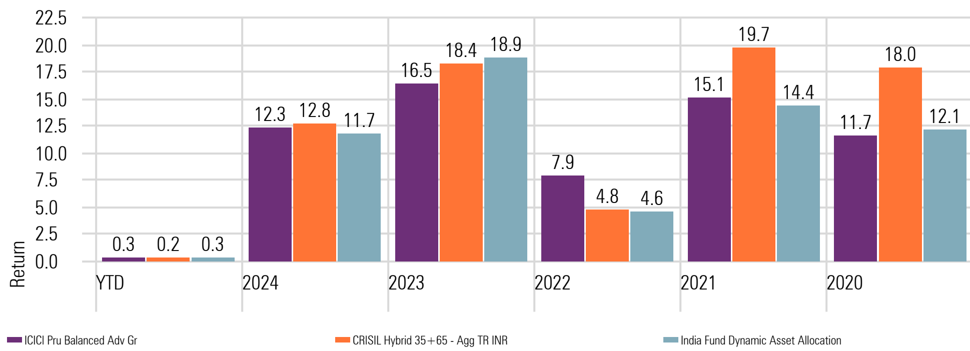
Inception Date	12/30/2006
Fund Size (INR Mn)	₹ 605,341
Expense Ratio	1.59
% Asset in Top 10 Holdings	20.76
# of Holdings	191
Average Market Cap ($Mil)	3,075,315
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

Sankaran Naren since 7/14/2017

Calendar Year Performance

As of Date: 1/1/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

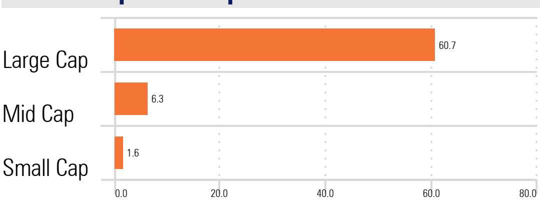


Trailing Returns

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

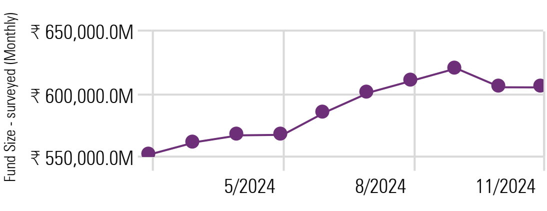
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
ICICI Pru Balanced Adv Gr	0.29	12.58	12.29	12.71	10.92	12.24	11.36
CRISIL Hybrid 35+65 - Agg TR INR	0.25	13.02	11.95	14.62	12.01	11.43	11.33
India Fund Dynamic Asset Allocation	0.28	11.91	11.71	12.30	9.82	10.42	10.10

Market-cap Break-up %

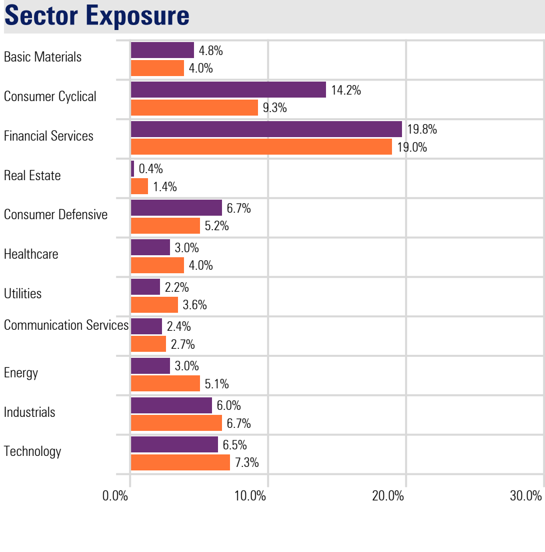


Fund Size

Time Period: 2/1/2024 to 11/30/2024

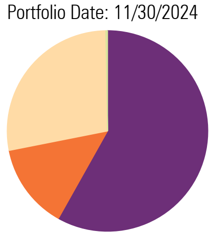


Sector Exposure



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	58.1
Bond	13.7
Cash	27.8
Other	0.3
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
TVS Motor Co Ltd	27,102.49	4.48
ICICI Bank Ltd	27,009.84	4.46
HDFC Bank Ltd	24,193.31	4.00
Maruti Suzuki India Ltd	20,878.88	3.45
Infosys Ltd	19,967.37	3.30
ITC Ltd	15,433.69	2.55
Larsen & Toubro Ltd	15,102.38	2.49
Embassy Office Parks Reit	13,683.36	2.26
State Bank of India	12,690.42	2.10
Bharti Airtel Ltd	12,515.68	2.07
Axis Bank Ltd	12,284.21	2.03
Zomato Ltd	11,550.15	1.91
Reliance Industries Ltd	11,492.47	1.90
7.53% Govt Stock 2034	10,663.00	1.76
NTPC Ltd	10,353.14	1.71

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
ICICI Pru Balanced Adv Gr	7.46	1.08	2.39
Average	7.21	2.96	4.58

Risk

Time Period: 1/1/2015 to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Beta	Sharpe Ratio	Max Drawdown
ICICI Pru Balanced Adv Gr	10.88	11.01		0.93	-27.07
CRISIL Hybrid 35+65 - Agg TR INR	11.99	12.55		0.92	-25.41
India Fund Dynamic Asset Allocation	9.80	10.50		0.83	-22.00

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

Credit Quality Survey AAA %	67.96
Credit Quality Survey AA %	28.86
Credit Quality Survey A %	3.18
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: 11/30/2024

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 %	2.92		6.99
Maturity 183-364 Day %	4.25		0.05
Maturity 1-3 Yr %	46.61		21.14
Maturity 3-5 Yr %	3.54		17.22
Maturity 5-7 Yr %	5.19		12.66
Maturity 7-10 Yr %	37.26		25.98
Maturity 10-15 Yr %	0.23		7.81
Maturity 15-20 Yr %	0.00		0.30
Maturity 20-30 Yr %	0.00		2.08
Maturity 30+ Yr %	0.00		5.79

Source: Morningstar Direct

ICICI Pru Bluechip Gr

Return Date: 1/7/2025

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.

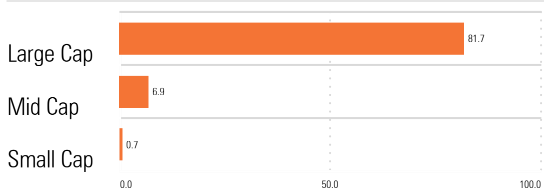
Fund Statistics

Inception Date	5/23/2008
Fund Size (INR Mn)	₹ 639,380
Expense Ratio	1.69
% Asset in Top 10 Holdings	52.76
# of Holdings	79
Average Market Cap ($Mil)	3,942,266
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Bronze

Manager

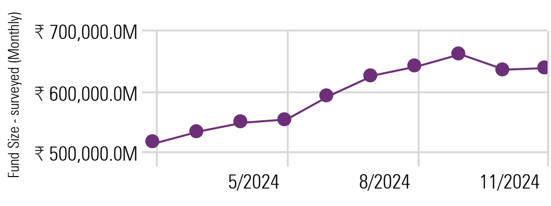
Anish Tawakley since 9/5/2018

Market Cap Break-Up %



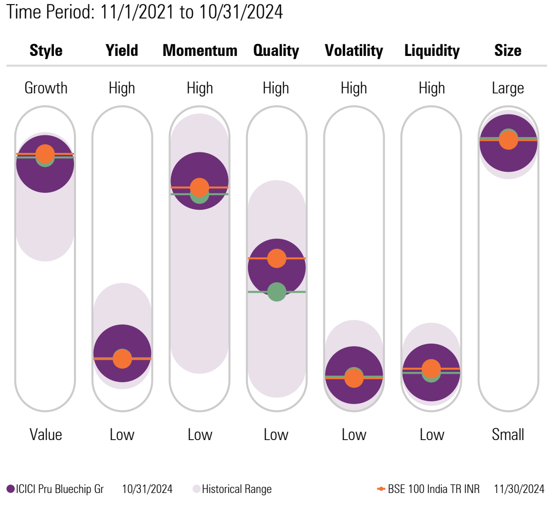
Fund Size

Time Period: 2/1/2024 to 11/30/2024



Factor Profile

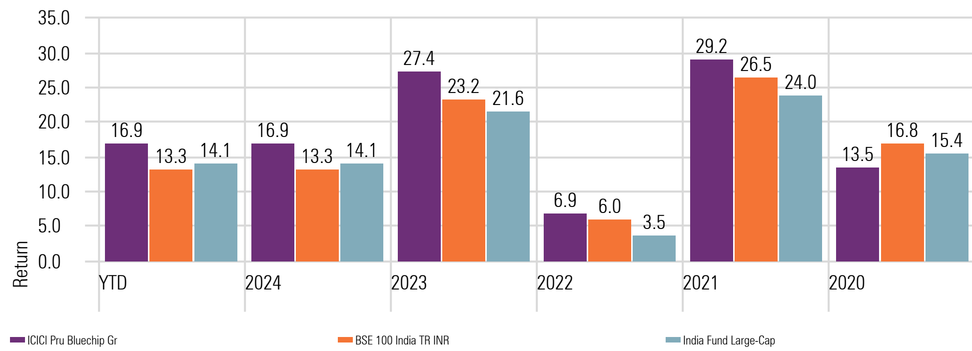
Time Period: 11/1/2021 to 10/31/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR



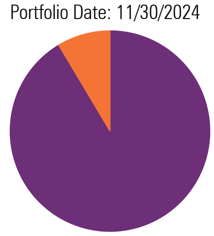
Trailing Returns

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

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
ICICI Pru Bluechip Gr	16.84	16.84	22.00	16.73	18.45	13.74	14.47
BSE 100 India TR INR	13.29	13.29	18.15	13.97	16.95	13.08	12.38
India Fund Large-Cap	14.11	14.11	17.78	12.82	15.49	11.88	11.52

Asset Allocation

Portfolio Date: 11/30/2024



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

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	58,447.41	9.14
ICICI Bank Ltd	52,678.02	8.24
Larsen & Toubro Ltd	42,479.19	6.64
Infosys Ltd	31,157.74	4.87
Reliance Industries Ltd	28,195.23	4.41
Bharti Airtel Ltd	27,923.29	4.37
Axis Bank Ltd	26,646.44	4.17
Maruti Suzuki India Ltd	26,248.17	4.11
UltraTech Cement Ltd	25,650.46	4.01
Sun Pharmaceuticals Industries Ltd	17,919.53	2.80
Hero MotoCorp Ltd	14,901.12	2.33
ITC Ltd	13,108.75	2.05
ICICI Prudential Life Insurance Co Ltd	11,497.89	1.80
NTPC Ltd	11,330.16	1.77
InterGlobe Aviation Ltd	10,450.00	1.63

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
ICICI Pru Bluechip Gr	52.76
India Fund Large-Cap	52.28
BSE 100 India TR INR	45.35

Risk-Adjusted

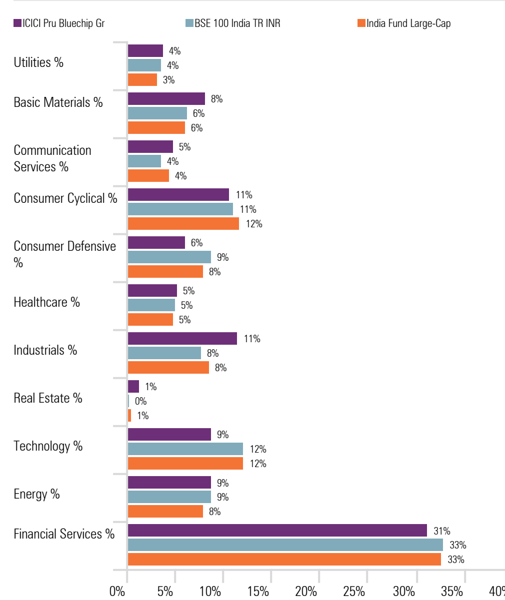
Time Period: Since Common Inception (5/24/2008) to 1/6/2025 Calculation Benchmark: BSE 100 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
ICICI Pru Bluechip Gr	-39.94	22.02	0.85	0.72	91.86	87.83
BSE 100 India TR INR	-52.39	24.12	1.00	0.43	100.00	100.00
India Fund Large-Cap	-47.89	21.29	0.84	0.43	90.93	90.70

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: 1/1/2025

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

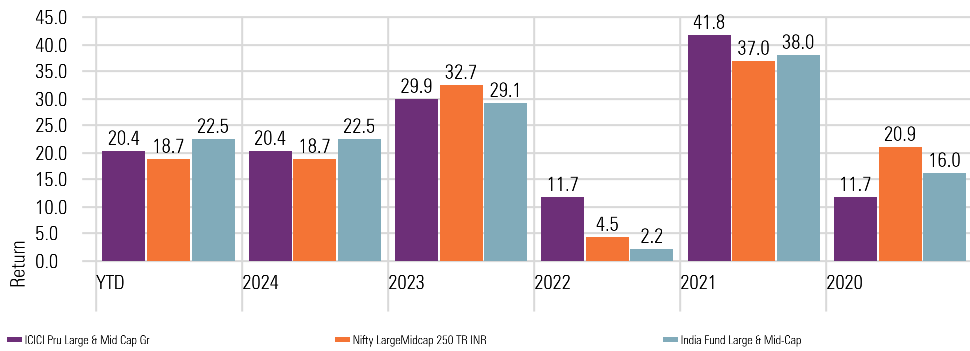
Inception Date	7/9/1998
Fund Size (INR Mn)	₹ 176,945
Expense Ratio	2.01
% Asset in Top 10 Holdings	34.35
# of Holdings	100
Average Market Cap ($Mil)	1,248,130
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

Ihab Dalwai since 6/1/2022

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

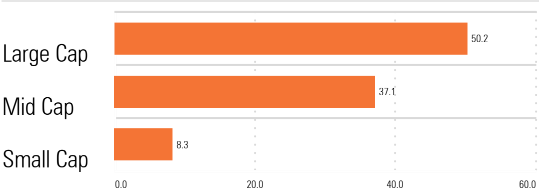


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

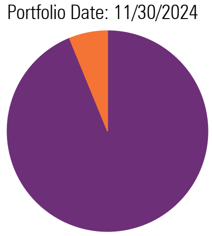
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
ICICI Pru Large & Mid Cap Gr	20.38	20.33	20.44	22.57	14.59	14.36	16.52
Nifty LargeMidcap 250 TR INR	18.68	18.64	18.04	22.19	15.85	14.72	16.44
India Fund Large & Mid-Cap	22.53	22.48	17.36	20.95	14.99	14.70	16.96

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	93.8
Bond	0.0
Cash	6.2
Other	0.0
Total	**100.0**

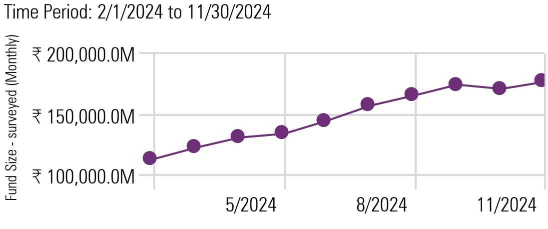
Risk-Adjusted

Time Period: Since Common Inception (4/2/2005) to 12/31/2024 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	23.54	0.88	0.76	91.27	89.95
Nifty LargeMidcap 250 TR INR	-67.56	24.48	1.00	0.72	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.16	0.87	0.83	91.01	89.27

Fund Size

Time Period: 2/1/2024 to 11/30/2024



Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Maruti Suzuki India Ltd	10,721.23	6.06
ICICI Bank Ltd	7,718.95	4.36
Bajaj Finserv Ltd	7,187.55	4.06
FSN E-Commerce Ventures Ltd	6,477.29	3.66
SBI Cards and Payment Services Ltd Ordinary Shares	5,495.16	3.11
HDFC Bank Ltd	5,073.84	2.87
Alkem Laboratories Ltd	4,978.13	2.81
Eicher Motors Ltd	4,517.05	2.55
United Breweries Ltd	4,504.96	2.55
Page Industries Ltd	4,113.89	2.32
Axis Bank Ltd	3,893.49	2.20
Reliance Industries Ltd	3,836.52	2.17
UPL Ltd	3,612.62	2.04
Larsen & Toubro Ltd	3,305.24	1.87
InterGlobe Aviation Ltd	3,240.39	1.83

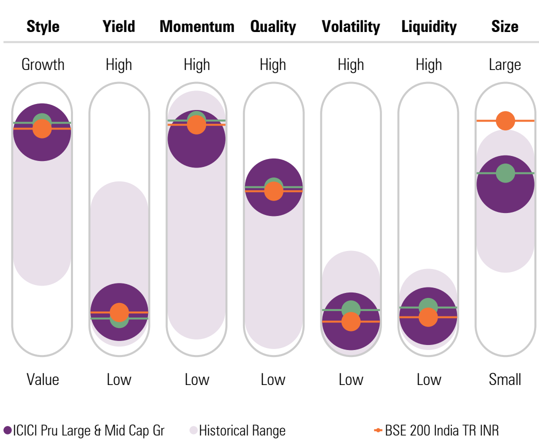
Common Holdings

	1	2
1 ICICI Pru Large & Mid Cap Gr	1.00	0.36
2 India Fund Large & Mid-Cap	0.37	1.00

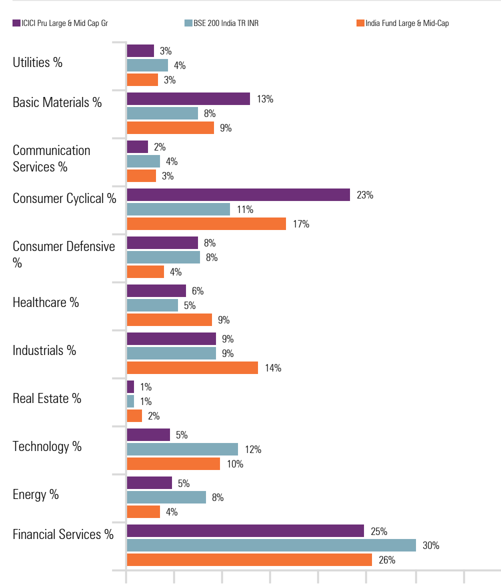
Factor Profile

Time Period: 10/1/2021 to 9/30/2024

Portfolio Date: 9/30/2024



Sector Exposure Relative to Benchmark



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
ICICI Pru Large & Mid Cap Gr	34.35
India Fund Large & Mid-Cap	32.48
BSE 200 India TR INR	39.05

Source: Morningstar Direct

ICICI Pru Multi-Asset Gr

Return Date: 1/1/2025

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

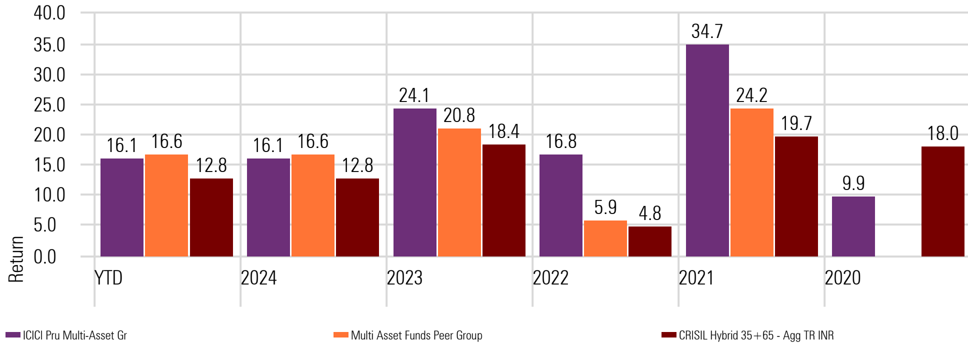
Inception Date	10/31/2002
Fund Size (INR Mn)	₹ 509,879
Expense Ratio	1.83
% Asset in Top 10 Holdings	23.43
# of Holdings	172
Average Market Cap ($Mil)	2,409,491
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Bronze

Manager

Sankaran Naren since 2/1/2012

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Multi Asset Funds Peer Group

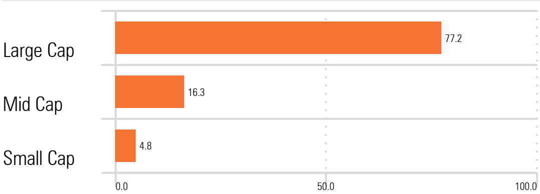


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

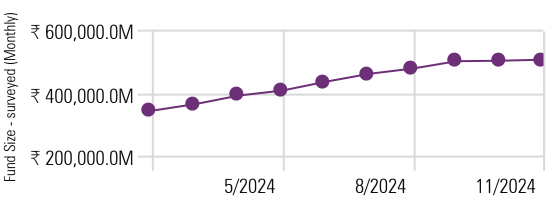
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Inception
ICICI Pru Multi-Asset Gr	16.15	16.15	18.99	20.06	14.09	14.39	21.06
Multi Asset Funds Peer Group	16.60	16.60	14.25				
CRISIL Hybrid 35+65 - Agg TR INR	12.81	12.81	11.86	14.60	11.99	11.41	14.64

Rescaled Weight

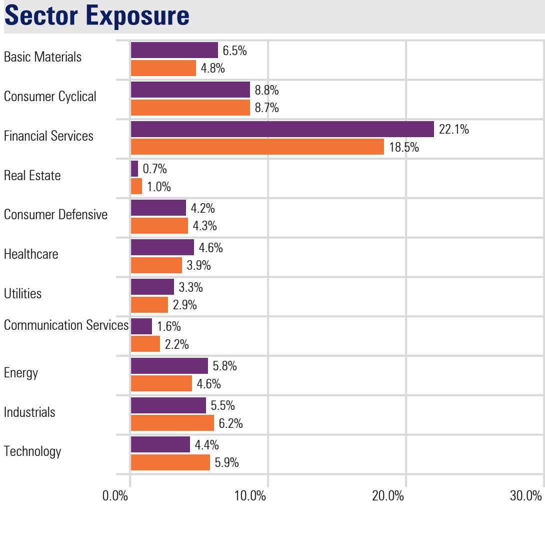


Fund Size

Time Period: 2/1/2024 to 11/30/2024

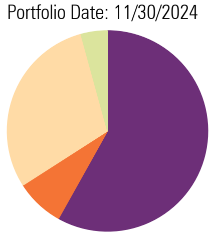


Sector Exposure



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	58.1
Bond	7.8
Cash	29.8
Other	4.3
Total	**100.0**

Top Holdings - ICICI Pru Multi-Asset G

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd		24,255.71	4.76
Maruti Suzuki India Ltd		20,001.66	3.92
HDFC Bank Ltd		17,970.38	3.52
ICICI Prudential Silver ETF		16,231.58	3.18
Reliance Industries Ltd		14,701.39	2.88
NTPC Ltd		14,016.59	2.75
Bajaj Finserv Ltd		11,588.49	2.27
SBI Cards and Payment Services Ltd Ordinary Shares		11,065.72	2.17
InterGlobe Aviation Ltd		9,991.97	1.96
Infosys Ltd		9,662.32	1.90

Debt Quants

	Average YTM Survey	Average Eff Maturity Survey	Average Mod Duration Survey
ICICI Pru Multi-Asset Gr	7.15	1.23	0.75
Multi Asset Funds Peer Group		4.98	2.94
CRISIL Hybrid 35+65 - Agg TR INR			

Risk-Adjusted

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

	Max Drawdown	Std Dev
ICICI Pru Multi-Asset Gr	-54.43	20.78
CRISIL Hybrid 35+65 - Agg TR INR	-46.26	16.22

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

	Inv	Bmk1
Credit Quality Survey AAA %	77.24	75.73
Credit Quality Survey AA %	20.85	22.56
Credit Quality Survey A %	1.90	1.15
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	0.56

Fixed-Income Maturity

Portfolio Date: 11/30/2024

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 %	6.23	5.49	
Maturity 183-364 Day %	3.60	4.75	
Maturity 1-3 Yr %	46.87	29.04	
Maturity 3-5 Yr %	10.24	13.97	
Maturity 5-7 Yr %	11.46	10.60	
Maturity 7-10 Yr %	21.59	23.20	
Maturity 10-15 Yr %	0.00	5.60	
Maturity 15-20 Yr %	0.00	0.37	
Maturity 20-30 Yr %	0.00	3.56	
Maturity 30+ Yr %	0.00	3.43	

Source: Morningstar Direct

ICICI Pru Value Discovery Gr

Return Date: 1/1/2025

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.

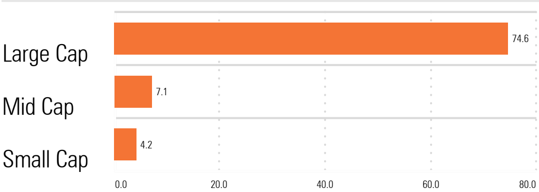
Fund Statistics

Inception Date	8/16/2004
Fund Size (INR Mn)	₹ 489,878
Expense Ratio	1.76
% Asset in Top 10 Holdings	48.05
# of Holdings	73
Average Market Cap ($Mil)	3,711,070
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

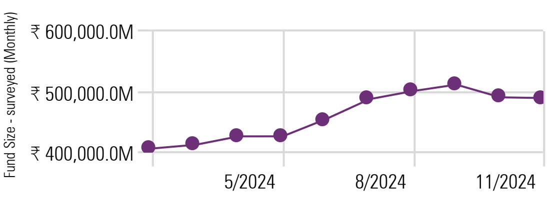
Sankaran Naren since 1/18/2021

Market Cap Break-Up %



Fund Size

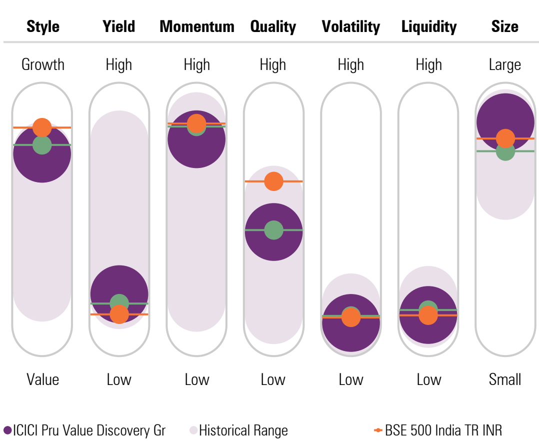
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

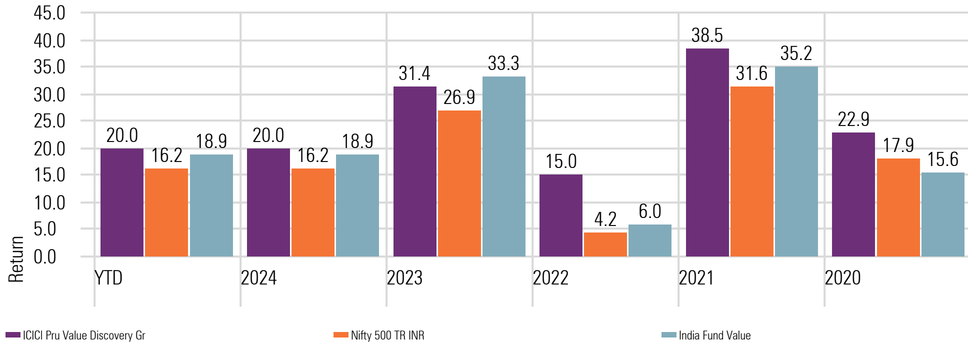
Time Period: 10/1/2021 to 9/30/2024

Portfolio Date: 9/30/2024



Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



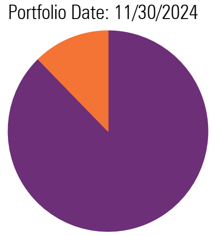
Trailing Returns

As of Date: 12/31/2024 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	19.98	19.94	21.91	25.26	15.03	17.24	20.39
Nifty 500 TR INR	16.24	16.20	15.42	18.99	13.95	12.81	16.27
India Fund Value	18.93	18.89	18.87	21.27	14.09	14.48	18.06

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	87.7
Bond	0.0
Cash	12.3
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	39,970.41	8.16
ICICI Bank Ltd	33,113.37	6.76
Reliance Industries Ltd	31,564.59	6.44
Infosys Ltd	26,309.72	5.37
Sun Pharmaceuticals Industries Ltd	23,893.17	4.88
Maruti Suzuki India Ltd	17,918.23	3.66
Axis Bank Ltd	17,572.55	3.59
State Bank of India	16,249.62	3.32
Bharti Airtel Ltd	15,050.76	3.07
Hindustan Unilever Ltd	13,752.86	2.81
NTPC Ltd	13,144.39	2.68
Oil & Natural Gas Corp Ltd	11,921.20	2.43
ITC Ltd	11,683.67	2.39
Tata Motors Ltd	8,857.22	1.81
Larsen & Toubro Ltd	8,241.06	1.68

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
ICICI Pru Value Discovery Gr	48.05
India Fund Value	39.84
BSE 500 India TR INR	33.78

Risk-Adjusted

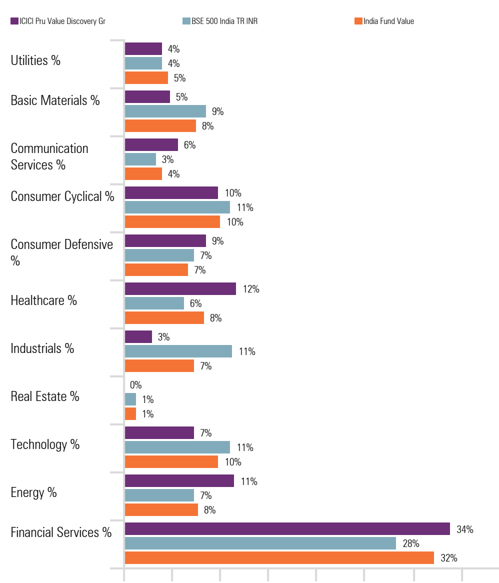
Time Period: Since Common Inception (8/17/2004) to 12/31/2024 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
ICICI Pru Value Discovery Gr	-63.79	21.22	0.76	1.11	82.55	76.60
Nifty 500 TR INR	-63.71	24.55	1.00	0.71	100.00	100.00
India Fund Value	-61.34	21.39	0.83	0.93	89.80	86.83

Common Holdings

		1	2
1	ICICI Pru Value Discovery Gr	1.00	0.70
2	India Fund Value	0.66	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Invesco India Flexi Cap Reg Gr

Return Date: 1/1/2025

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.

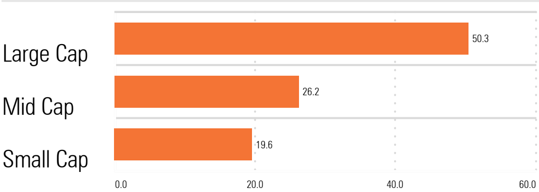
Fund Statistics

Inception Date	2/14/2022
Fund Size (INR Mn)	₹ 24,152
Expense Ratio	2.13
% Asset in Top 10 Holdings	35.17
# of Holdings	66
Average Market Cap ($Mil)	1,188,654
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	**Neutral**

Manager

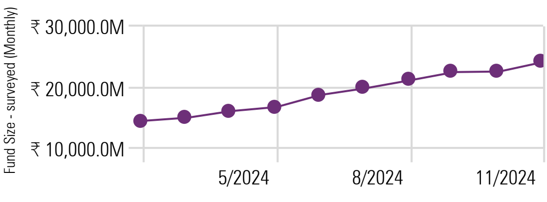
Amit B. Ganatra since 9/1/2022

Market Cap Break-Up %



Fund Size

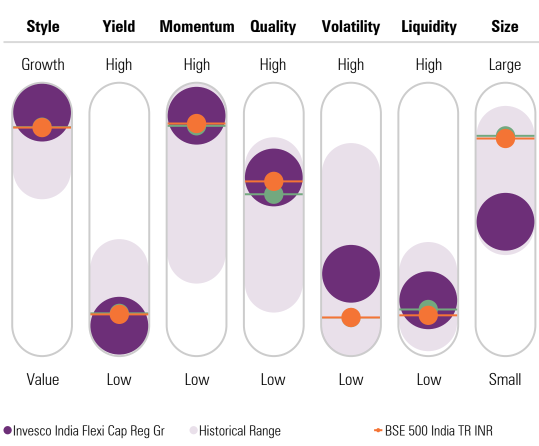
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

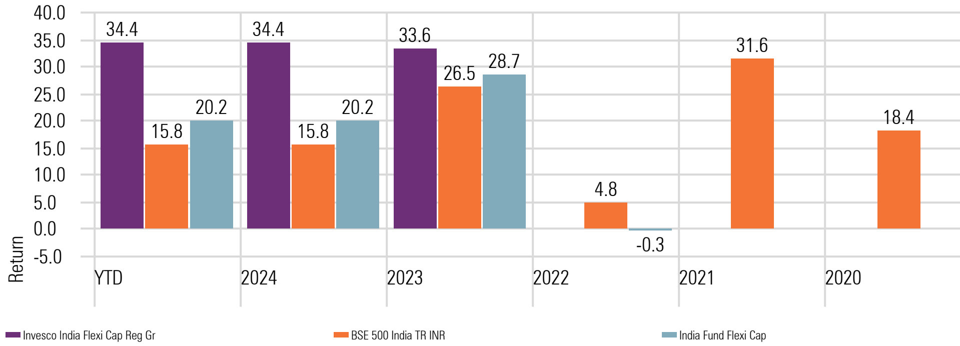
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



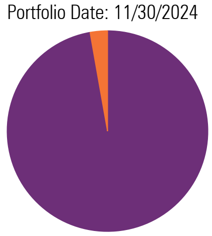
Trailing Returns

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	34.37	34.37	33.97				
BSE 500 India TR INR	15.78	15.78	21.04	15.36	19.06	14.04	13.03
India Fund Flexi Cap	20.17	20.17	24.37	15.56			

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	97.2
Bond	0.0
Cash	2.8
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	2,014.27	8.34
HDFC Bank Ltd	1,261.24	5.22
Infosys Ltd	796.12	3.30
Zomato Ltd	771.61	3.19
Axis Bank Ltd	712.93	2.95
Mahindra & Mahindra Ltd	678.90	2.81
Coforge Ltd	582.50	2.41
Trent Ltd	579.18	2.40
Varun Beverages Ltd	558.71	2.31
Bharat Electronics Ltd	538.67	2.23
Persistent Systems Ltd	527.76	2.19
Dixon Technologies (India) Ltd	517.55	2.14
Max Healthcare Institute Ltd Ordinary Shares	482.68	2.00
Mankind Pharma Ltd	447.40	1.85
Bharti Airtel Ltd (Partly Paid Rs.1.25)	439.59	1.82

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Invesco India Flexi Cap Reg Gr	35.17
India Fund Flexi Cap	40.04
BSE 500 India TR INR	33.78

Risk-Adjusted

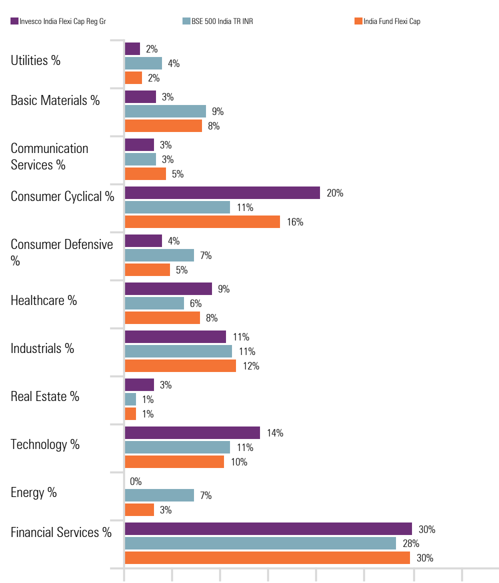
Time Period: Since Common Inception (2/15/2022) to 12/31/2024 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Invesco India Flexi Cap Reg Gr	-16.05	15.42	0.84	2.01	92.92	82.99
BSE 500 India TR INR	-15.37	17.01	1.00	1.18	100.00	100.00
India Fund Flexi Cap	-15.67	16.10	0.93	1.30	93.53	91.34

Common Holdings

	1	2
1 Invesco India Flexi Cap Reg Gr	1.00	0.40
2 India Fund Flexi Cap	0.41	1.00

Sector Exposure Relative to Benchmark



Invesco India Smallcap Reg Gr

Return Date: 1/1/2025

Investment Objective

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

Fund Statistics

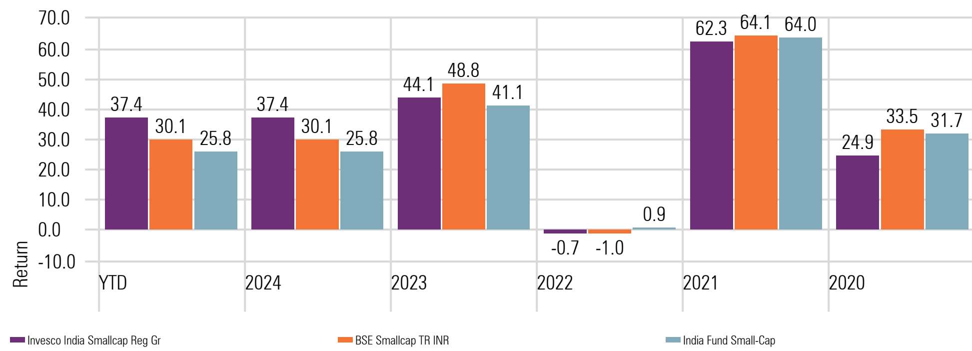
Inception Date	10/30/2018
Fund Size (INR Mn)	₹ 58,422
Expense Ratio	1.91
% Asset in Top 10 Holdings	25.31
# of Holdings	82
Average Market Cap ($Mil)	244,809
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Neutral

Manager

Taher Badshah since 10/30/2018

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE Smallcap TR INR

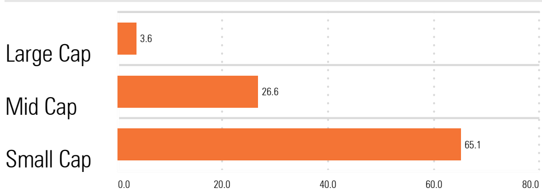


Trailing Returns

Data Point: Return Calculation Benchmark: BSE Smallcap TR INR

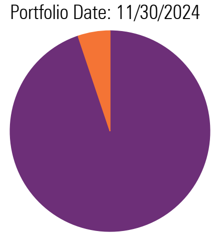
	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
Invesco India Smallcap Reg Gr	37.33	37.33	40.69	25.28	31.84		
BSE Smallcap TR INR	30.03	30.03	39.11	24.22	33.23	18.41	14.63
India Fund Small-Cap	25.78	25.78	33.21	21.42	31.05	18.91	18.84

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 11/30/2024



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

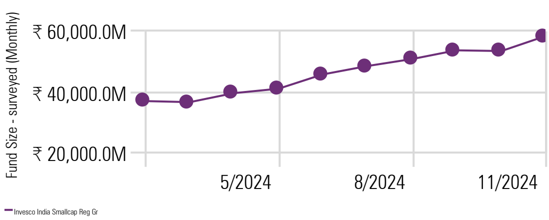
Risk-Adjusted

Time Period: Since Common Inception (10/31/2018) to 12/31/2024 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	21.56	0.88	1.61	86.28	82.33
BSE Smallcap TR INR	-40.67	22.83	1.00	1.47	100.00	100.00
India Fund Small-Cap	-37.02	20.07	0.86	1.61	85.52	82.63

Fund Size

Time Period: 2/1/2024 to 11/30/2024



Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Aditya Birla Real Estate Ltd	2,131.02	3.65
Kalyan Jewellers India Ltd	1,890.33	3.24
360 One Wam Ltd Ordinary Shares	1,568.26	2.68
Multi Commodity Exchange of India Ltd	1,551.29	2.66
Jyoti CNC Automation Ltd	1,439.25	2.46
Mrs Bectors Food Specialities Ltd Ordinary Shares	1,293.98	2.21
BSE Ltd	1,244.30	2.13
Central Depository Services (India) Ltd	1,236.71	2.12
PG Electroplast Ltd	1,234.46	2.11
Triveni Turbine Ltd	1,195.98	2.05
Krishna Institute of Medical Sciences Ltd	1,181.00	2.02
Suven Pharmaceuticals Ltd	1,129.43	1.93
Angel One Ltd Ordinary Shares	1,068.49	1.83
BEML Ltd	1,024.75	1.75
KEI Industries Ltd	1,018.38	1.74

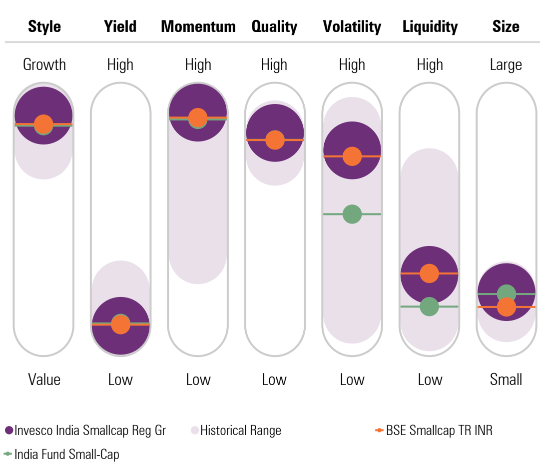
Common Holdings

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

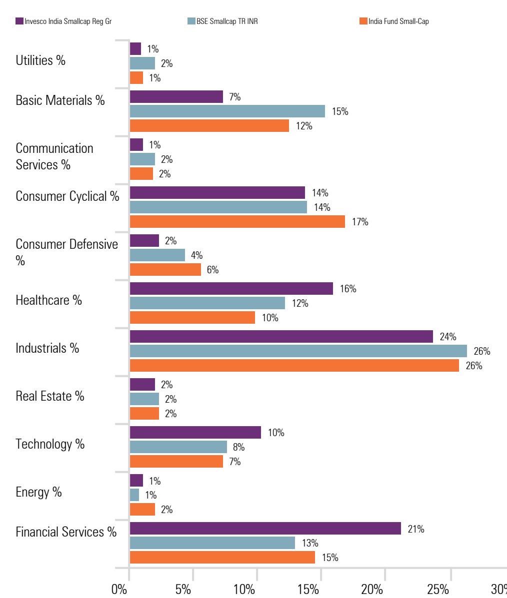
Factor Profile

Time Period: 10/1/2021 to 9/30/2024

Portfolio Date: 9/30/2024



Sector Exposure Relative to Benchmark



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Invesco India Smallcap Reg Gr	25.31
India Fund Small-Cap	21.70
BSE Smallcap TR INR	7.24

Source: Morningstar Direct

Kotak Balanced Advantage Fund Reg Gr

Return Date: 1/1/2025

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

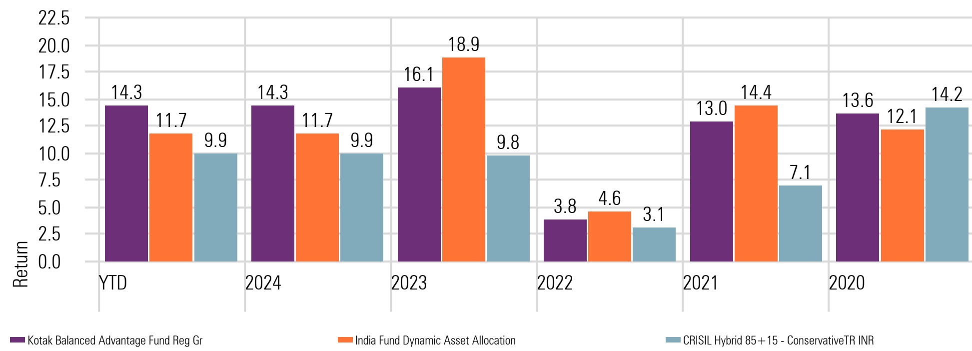
Inception Date	8/3/2018
Fund Size (INR Mn)	₹ 169,588
Expense Ratio	1.66
% Asset in Top 10 Holdings	23.95
# of Holdings	160
Average Market Cap ($Mil)	2,549,257
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	

Manager

Hiten Shah since 10/3/2019

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Dynamic Asset Allocation

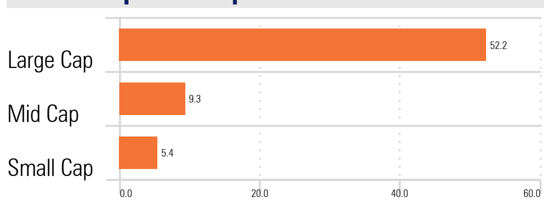


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

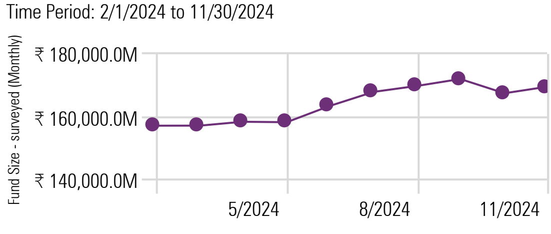
	YTD	1 Year	3 Years	5 Years	10 Years	Inception
Kotak Balanced Advantage Fund Reg Gr	14.34	14.34	11.25	12.06		11.30
CRISIL Hybrid 35+65 - Agg TR INR	12.81	12.81	11.86	14.60	11.99	12.78
India Fund Dynamic Asset Allocation	11.74	11.74	11.60	12.26	9.80	10.31

Market-cap Break-up %

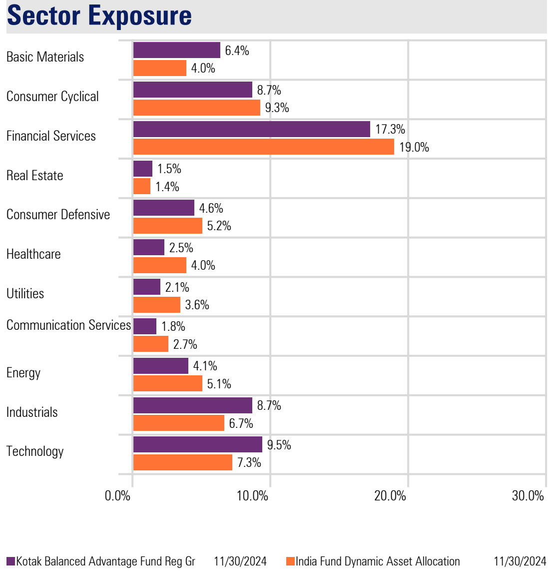


Fund Size

Time Period: 2/1/2024 to 11/30/2024



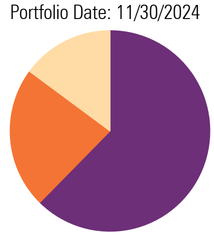
Sector Exposure



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	62.4
Bond	22.7
Cash	14.9
Other	0.0
Total	**100.0**

Top Holdings - Kotak Balanced Advant

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd		8,594.51	5.07
Infosys Ltd		6,616.60	3.90
ICICI Bank Ltd		6,332.42	3.73
7.93% Govt Stock 2033		4,672.88	2.76
Reliance Industries Ltd		4,350.45	2.57
7.41% Govt Stock 2036		3,907.69	2.30
InterGlobe Aviation Ltd		3,371.01	1.99
Mahindra & Mahindra Ltd		3,257.33	1.92
Larsen & Toubro Ltd		3,241.23	1.91
Tata Consultancy Services Ltd		2,997.69	1.77

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
Kotak Balanced Advantage Fund Reg Gr	7.17	5.02	9.74
Average	7.21	2.96	4.58

Risk

Time Period: 1/1/2020 to 11/30/2024 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Max Drawdown	Sharpe Ratio (arith)	Information Ratio (arith)
Kotak Balanced Advantage Fund Reg Gr	12.33	11.01	-18.07	0.81	-0.69
CRISIL Hybrid 35+65 - Agg TR INR	15.09	12.55	-17.86	0.93	
India Fund Dynamic Asset Allocation	12.39	10.22	-15.22	0.88	-0.88

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

Credit Quality Survey AAA %	87.95
Credit Quality Survey AA %	10.15
Credit Quality Survey A %	1.91
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 %	p.00

Fixed-Income Maturity

Portfolio Date: 11/30/2024

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 %	0.20		6.99
Maturity 183-364 Day %	0.12		0.05
Maturity 1-3 Yr %	12.99		21.14
Maturity 3-5 Yr %	12.88		17.22
Maturity 5-7 Yr %	7.44		12.66
Maturity 7-10 Yr %	30.40		25.98
Maturity 10-15 Yr %	16.20		7.81
Maturity 15-20 Yr %	0.00		0.30
Maturity 20-30 Yr %	7.24		2.08
Maturity 30+ Yr %	12.53		5.79

Kotak Balanced Advantage Fund Reg Gr

Return Date: 1/1/2025

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.

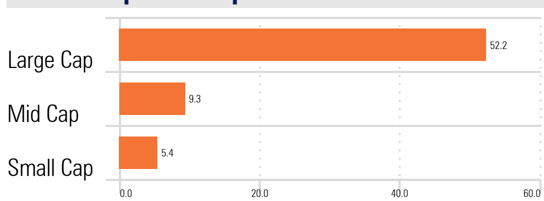
Fund Statistics

Inception Date	8/3/2018
Fund Size (INR Mn)	₹ 169,588
Expense Ratio	1.66
% Asset in Top 10 Holdings	23.95
# of Holdings	160
Average Market Cap ($Mil)	2,549,257
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	

Manager

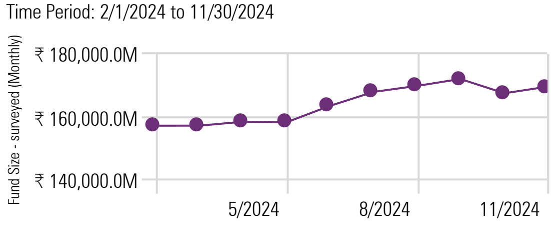
Hiten Shah since 10/3/2019

Market-cap Break-up %

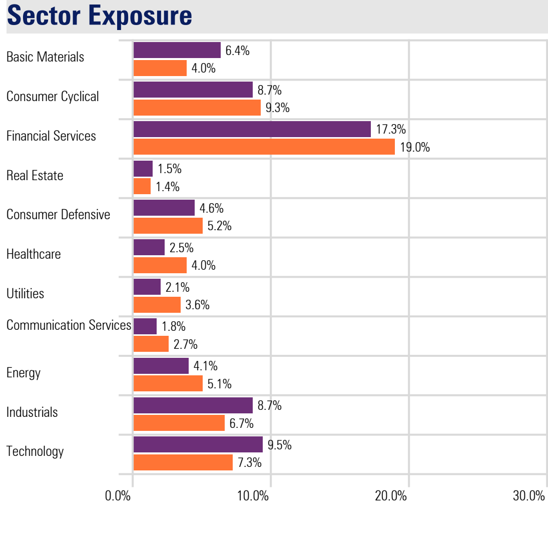


Fund Size

Time Period: 2/1/2024 to 11/30/2024



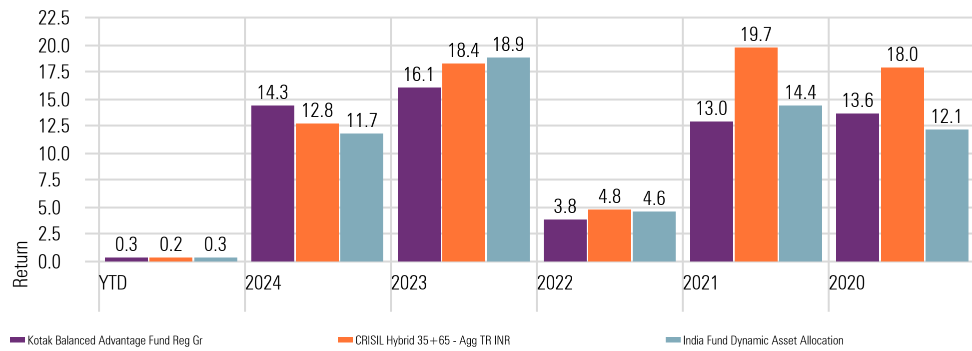
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 1/1/2025 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR



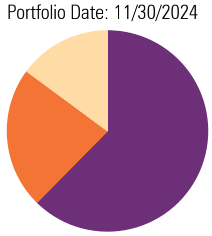
Trailing Returns

As of Date: 1/1/2025 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	0.34	14.67	11.37	12.11			11.35
CRISIL Hybrid 35+65 - Agg TR INR	0.25	13.02	11.95	14.62	12.01	11.43	12.81
India Fund Dynamic Asset Allocation	0.28	11.91	11.71	12.30	9.82	10.42	10.35

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	62.4
Bond	22.7
Cash	14.9
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	8,594.51	5.07
Infosys Ltd	6,616.60	3.90
ICICI Bank Ltd	6,332.42	3.73
7.93% Govt Stock 2033	4,672.88	2.76
Reliance Industries Ltd	4,350.45	2.57
7.41% Govt Stock 2036	3,907.69	2.30
InterGlobe Aviation Ltd	3,371.01	1.99
Mahindra & Mahindra Ltd	3,257.33	1.92
Larsen & Toubro Ltd	3,241.23	1.91
Tata Consultancy Services Ltd	2,997.69	1.77
7.1% Govt Stock 2029	2,992.55	1.76
7.25% Govt Stock 2063	2,896.06	1.71
7.38% Govt Stock 2027	2,871.42	1.69
Cnx Bank Index-Dec2024	2,788.41	1.64
Axis Bank Ltd	2,689.87	1.59

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
Kotak Balanced Advantage Fund Reg Gr	7.17	5.02	9.74
Average	7.21	2.96	4.58

Risk

Time Period: 1/1/2015 to 12/31/2024 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	11.99	12.55		0.92	-25.41
India Fund Dynamic Asset Allocation	9.80	10.50		0.83	-22.00

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

Credit Quality Survey AAA %	87.95
Credit Quality Survey AA %	10.15
Credit Quality Survey A %	1.91
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: 11/30/2024

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 %	0.20		6.99
Maturity 183-364 Day %	0.12		0.05
Maturity 1-3 Yr %	12.99		21.14
Maturity 3-5 Yr %	12.88		17.22
Maturity 5-7 Yr %	7.44		12.66
Maturity 7-10 Yr %	30.40		25.98
Maturity 10-15 Yr %	16.20		7.81
Maturity 15-20 Yr %	0.00		0.30
Maturity 20-30 Yr %	7.24		2.08
Maturity 30+ Yr %	12.53		5.79

Kotak Bluechip Reg Gr

Return Date: 1/1/2025

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)	₹ 94,979
Expense Ratio	1.78
% Asset in Top 10 Holdings	43.01
# of Holdings	66
Average Market Cap ($Mil)	3,437,329
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

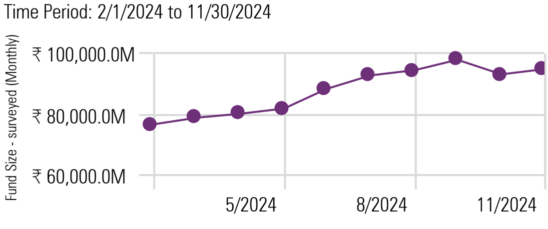
Manager

Rohit Tandon since 1/22/2024

Market Cap Break-Up %

Fund Size

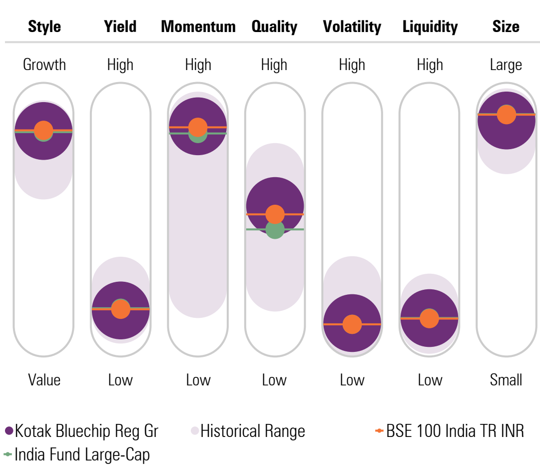
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

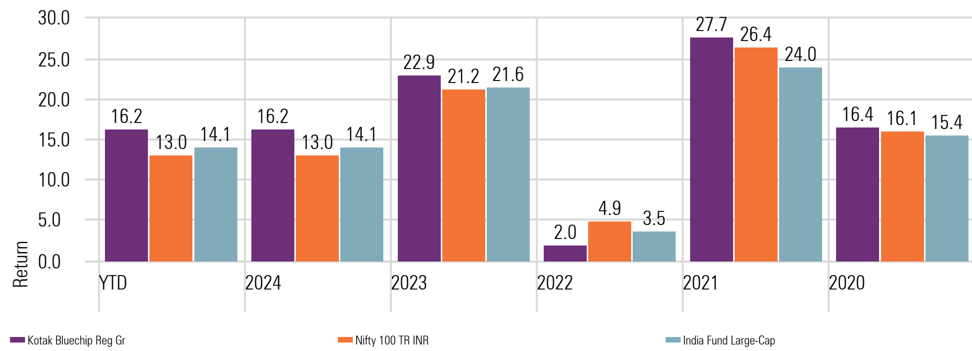
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 100 TR INR



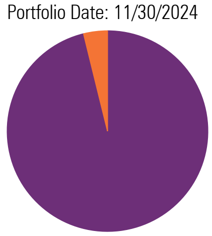
Trailing Returns

As of Date: 12/31/2024 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	16.25	16.21	13.37	16.71	12.82	12.44	18.92
Nifty 100 TR INR	12.95	12.92	12.84	16.09	12.79	12.37	17.27
India Fund Large-Cap	14.14	14.11	12.82	15.49	11.88	11.52	16.83

Asset Allocation

Portfolio Date: 11/30/2024



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

Risk-Adjusted

Time Period: Since Common Inception (1/2/2003) to 12/31/2024 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	23.45			90.59	87.91
Nifty 100 TR INR	-61.08	25.71			100.00	100.00
India Fund Large-Cap	-60.85	22.07			89.88	88.77

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,735.19	7.09
ICICI Bank Ltd	6,038.97	6.36
Infosys Ltd	5,007.28	5.27
Reliance Industries Ltd	4,702.32	4.95
Larsen & Toubro Ltd	3,723.21	3.92
Mahindra & Mahindra Ltd	3,221.93	3.39
Bharti Airtel Ltd	3,042.77	3.20
ITC Ltd	2,914.13	3.07
Axis Bank Ltd	2,867.74	3.02
State Bank of India	2,596.73	2.73
Tata Consultancy Services Ltd	2,414.67	2.54
NTPC Ltd	2,291.00	2.41
Maruti Suzuki India Ltd	2,065.34	2.17
Sun Pharmaceuticals Industries Ltd	2,012.42	2.12
Hindustan Unilever Ltd	2,012.23	2.12

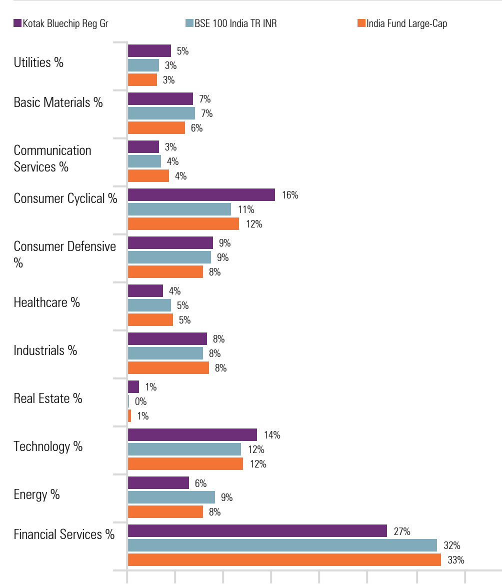
Common Holdings

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

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Bluechip Reg Gr	43.01
India Fund Large-Cap	52.28
BSE 100 India TR INR	46.18

Sector Exposure Relative to Benchmark



Kotak ELSS Tax Saver Reg Gr

Return Date: 1/1/2025

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.

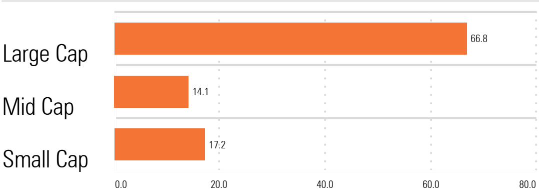
Fund Statistics

Inception Date	11/23/2005
Fund Size (INR Mn)	₹ 62,323
Expense Ratio	1.81
% Asset in Top 10 Holdings	40.05
# of Holdings	57
Average Market Cap ($Mil)	1,631,148
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

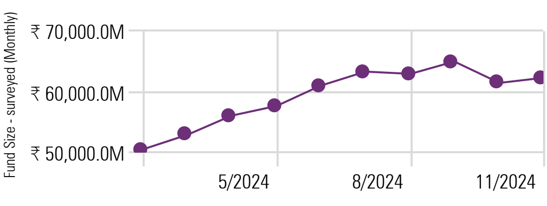
Harsha Upadhyaya since 8/25/2015

Market Cap Break-Up %



Fund Size

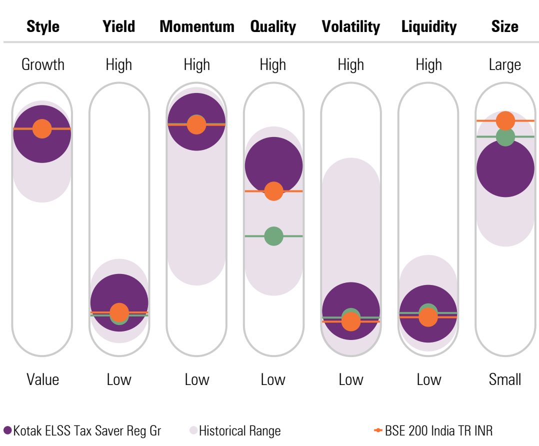
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

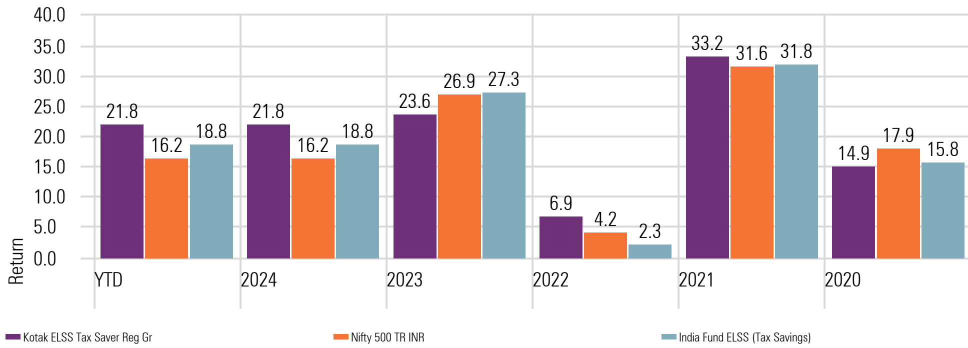
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



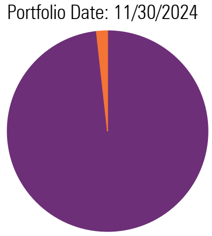
Trailing Returns

As of Date: 12/31/2024 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	21.83	21.78	17.21	19.78	14.57	13.76	13.66
Nifty 500 TR INR	16.24	16.20	15.42	18.99	13.95	12.81	14.08
India Fund ELSS (Tax Savings)	18.83	18.79	15.65	18.74	13.59	13.64	14.03

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	98.2
Bond	0.0
Cash	1.8
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (11/24/2005) to 12/31/2024 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	23.62	0.88	0.58	91.83	91.20
Nifty 500 TR INR	-63.71	24.89	1.00	0.57	100.00	100.00
India Fund ELSS (Tax Savings)	-63.52	22.15	0.86	0.63	90.00	88.82

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	5,388.15	8.65
Infosys Ltd	3,344.13	5.37
ICICI Securities Ltd	2,482.83	3.98
Tech Mahindra Ltd	2,311.61	3.71
State Bank of India	2,265.17	3.63
Larsen & Toubro Ltd	2,048.64	3.29
Axis Bank Ltd	2,045.34	3.28
NTPC Ltd	1,818.25	2.92
Bosch Ltd	1,818.24	2.92
Hindustan Petroleum Corp Ltd	1,436.63	2.31
Linde India Ltd	1,384.15	2.22
Mphasis Ltd	1,338.55	2.15
Sun Pharmaceuticals Industries Ltd	1,335.68	2.14
Bharti Airtel Ltd	1,324.97	2.13
Hindustan Unilever Ltd	1,310.48	2.10

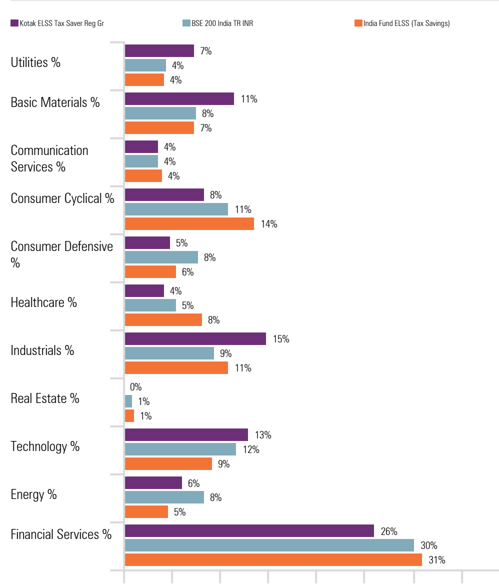
Common Holdings

	1	2
1 Kotak ELSS Tax Saver Reg Gr	1.00	0.43
2 India Fund ELSS (Tax Savings)	0.44	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak ELSS Tax Saver Reg Gr	40.05
India Fund ELSS (Tax Savings)	39.51
BSE 200 India TR INR	39.05

Sector Exposure Relative to Benchmark



Kotak Emerging Equity Reg Gr

Return Date: 1/7/2025

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.

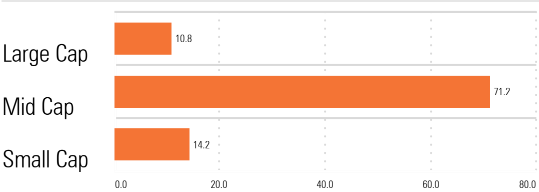
Fund Statistics

Inception Date	3/30/2007
Fund Size (INR Mn)	₹ 520,489
Expense Ratio	1.52
% Asset in Top 10 Holdings	29.54
# of Holdings	67
Average Market Cap ($Mil)	553,702
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

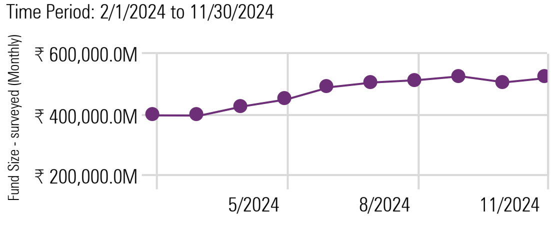
Atul Bhole since 1/22/2024

Market Cap Break-Up %



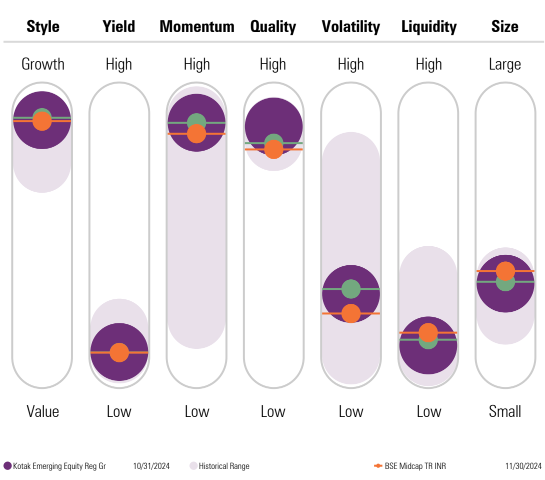
Fund Size

Time Period: 2/1/2024 to 11/30/2024



Factor Profile

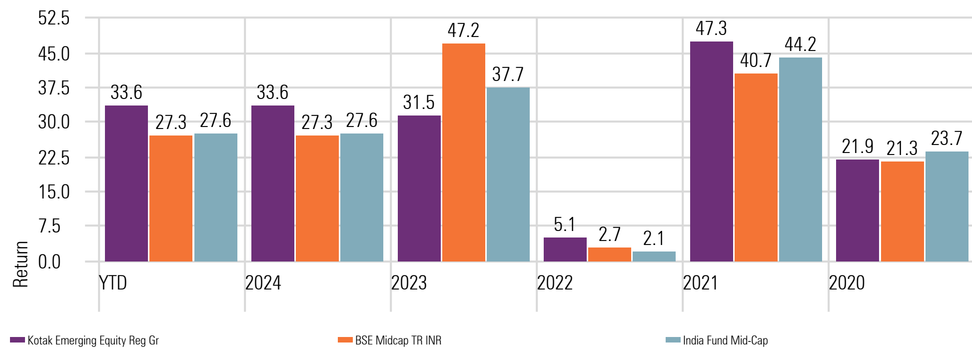
Time Period: 11/1/2021 to 10/31/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE Midcap TR INR



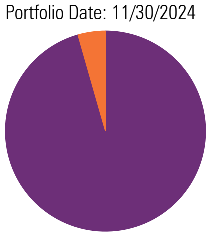
Trailing Returns

Data Point: Return Calculation Benchmark: BSE Midcap TR INR

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
Kotak Emerging Equity Reg Gr	33.47	33.47	32.49	22.67	27.07	18.48	18.49
BSE Midcap TR INR	27.20	27.20	36.85	24.36	26.82	17.48	15.18
India Fund Mid-Cap	27.57	27.57	32.56	21.53	26.20	17.11	16.80

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	95.6
Bond	0.0
Cash	4.4
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Persistent Systems Ltd	20,839.19	4.00
Oracle Financial Services Software Ltd	19,089.03	3.67
Mphasis Ltd	17,334.27	3.33
Fortis Healthcare Ltd	16,298.29	3.13
Oberoi Realty Ltd	16,080.83	3.09
Ipca Laboratories Ltd	14,789.66	2.84
Coromandel International Ltd	13,534.78	2.60
Supreme Industries Ltd	12,027.63	2.31
Dixon Technologies (India) Ltd	11,936.72	2.29
Solar Industries India Ltd	11,810.96	2.27
Power Finance Corp Ltd	11,027.87	2.12
JK Cement Ltd	10,964.74	2.11
PI Industries Ltd	10,941.11	2.10
Deepak Nitrite Ltd	10,455.38	2.01
Schaeffler India Ltd	10,388.76	2.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Emerging Equity Reg Gr	29.54
India Fund Mid-Cap	26.15
BSE Midcap TR INR	21.99

Risk-Adjusted

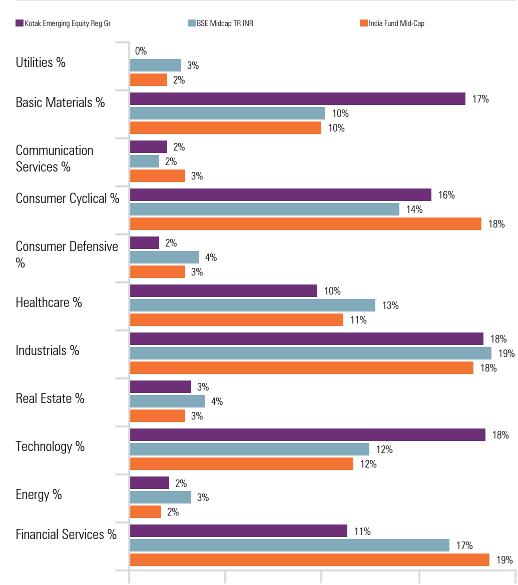
Time Period: Since Common Inception (3/31/2007) to 1/6/2025 Calculation Benchmark: BSE Midcap TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak Emerging Equity Reg Gr	-72.00	21.80	0.81	0.76	82.98	79.79
BSE Midcap TR INR	-74.33	24.87	1.00	0.58	100.00	100.00
India Fund Mid-Cap	-67.20	21.49	0.83	0.77	85.91	83.01

Common Holdings

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

Sector Exposure Relative to Benchmark



Kotak Equity Opportunities Reg Gr

Return Date: 1/1/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

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

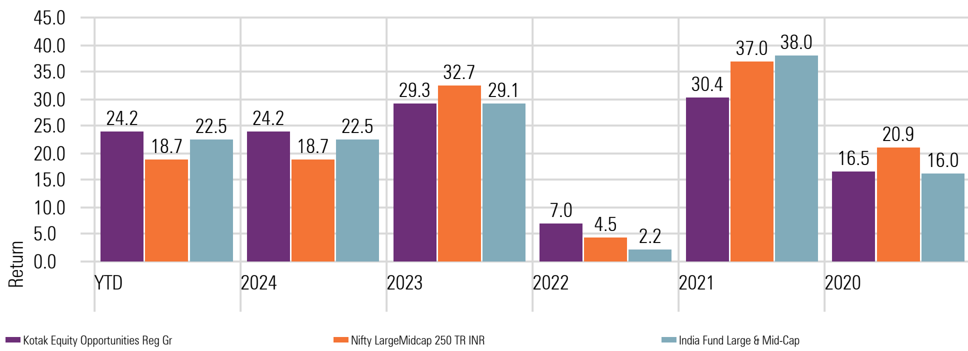
Inception Date	9/9/2004
Fund Size (INR Mn)	₹ 256,485
Expense Ratio	1.66
% Asset in Top 10 Holdings	34.21
# of Holdings	74
Average Market Cap ($Mil)	1,593,201
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

Harsha Upadhyaya since 8/4/2012

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

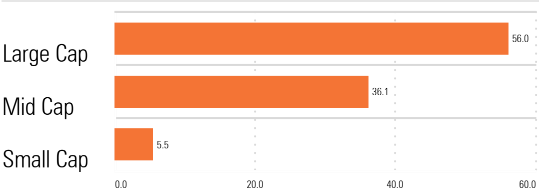


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR

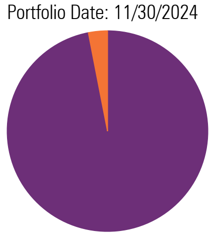
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Kotak Equity Opportunities Reg Gr	24.16	24.10	19.76	21.14	15.58	14.78	17.84
Nifty LargeMidcap 250 TR INR	18.68	18.64	18.04	22.19	15.85	14.72	16.44
India Fund Large & Mid-Cap	22.53	22.48	17.36	20.95	14.99	14.70	16.96

Market Cap Break-Up %



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	96.9
Bond	0.0
Cash	3.1
Other	0.0
Total	**100.0**

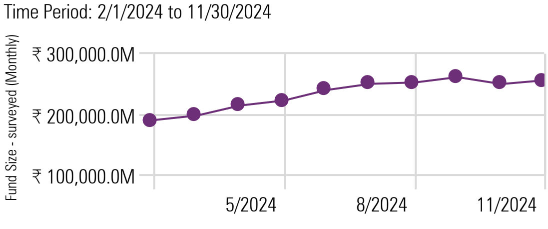
Risk-Adjusted

Time Period: Since Common Inception (4/2/2005) to 12/31/2024 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	0.84	93.50	91.39
Nifty LargeMidcap 250 TR INR	-67.56	24.48	1.00	0.72	100.00	100.00
India Fund Large & Mid-Cap	-63.03	22.16	0.87	0.83	91.01	89.27

Fund Size

Time Period: 2/1/2024 to 11/30/2024



Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	14,368.40	5.60
Infosys Ltd	10,775.53	4.20
Zomato Ltd	9,737.10	3.80
State Bank of India	9,228.45	3.60
ICICI Bank Ltd	8,970.69	3.50
Bharat Electronics Ltd	8,624.00	3.36
Axis Bank Ltd	7,045.06	2.75
Larsen & Toubro Ltd	6,890.88	2.69
Mphasis Ltd	6,395.28	2.49
Sun Pharmaceuticals Industries Ltd	5,698.88	2.22
Linde India Ltd	5,638.58	2.20
Coromandel International Ltd	5,501.18	2.14
Tech Mahindra Ltd	5,136.90	2.00
Bharat Forge Ltd	5,062.55	1.97
Hindustan Petroleum Corp Ltd	4,788.75	1.87

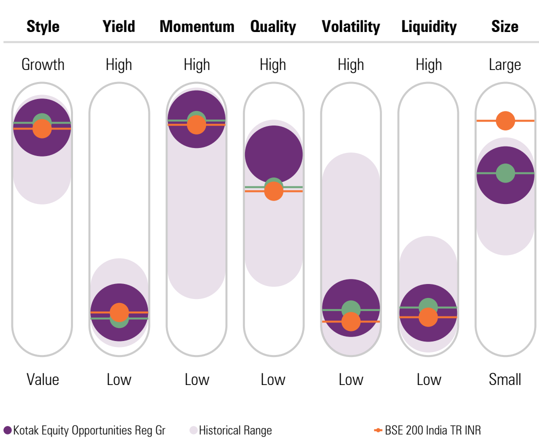
Common Holdings

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

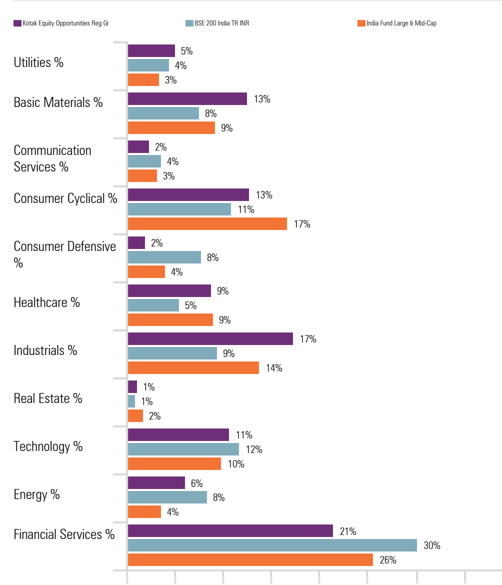
Factor Profile

Time Period: 10/1/2021 to 9/30/2024

Portfolio Date: 9/30/2024



Sector Exposure Relative to Benchmark



Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Equity Opportunities Reg Gr	34.21
India Fund Large & Mid-Cap	32.48
BSE 200 India TR INR	39.05

Source: Morningstar Direct

Kotak Equity Savings Reg Gr

Return Date: 1/1/2025

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

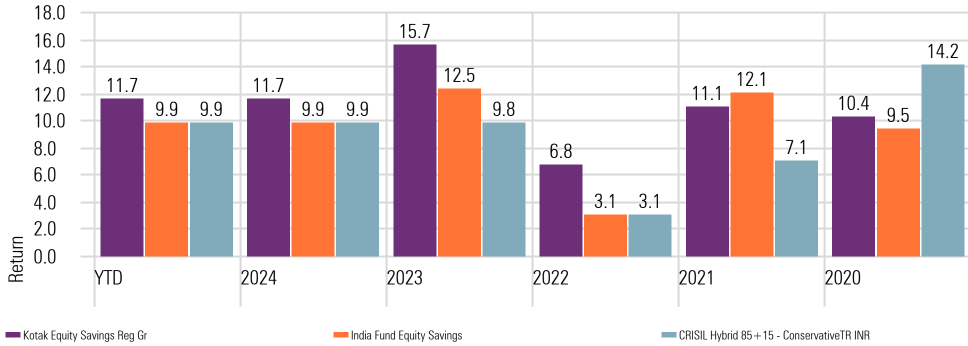
Inception Date	10/13/2014
Fund Size (INR Mn)	₹ 79,736
Expense Ratio	1.88
% Asset in Top 10 Holdings	14.38
# of Holdings	138
Average Market Cap ($Mil)	1,942,260
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

Devender Singhal since 4/1/2021

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings

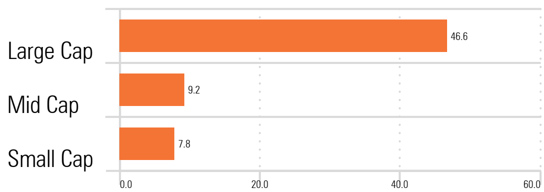


Trailing Returns

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

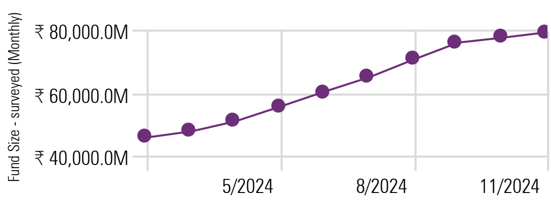
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
Kotak Equity Savings Reg Gr	11.68	11.68	11.33	11.09	9.40	
CRISIL Hybrid 85+15 - ConservativeTR INR	9.85	9.85	7.56	8.75	8.79	8.68
India Fund Equity Savings	9.87	9.87	8.43	9.36	7.98	7.86

Market-cap Break-up %

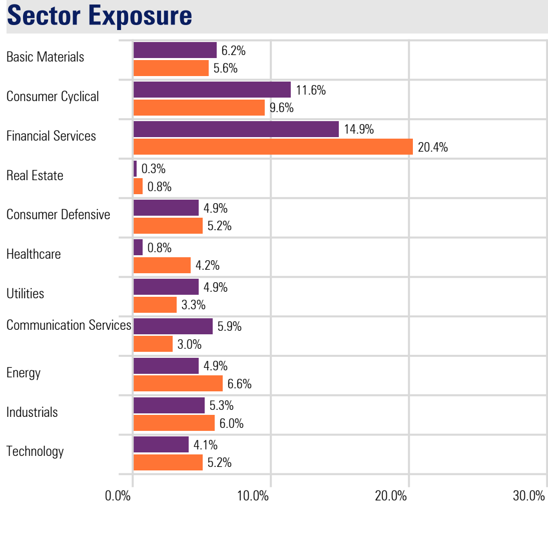


Fund Size

Time Period: 2/1/2024 to 11/30/2024

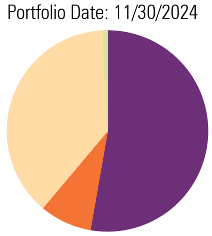


Sector Exposure



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	52.8
Bond	8.4
Cash	38.1
Other	0.7
Total	**100.0**

Top Holdings - Kotak Equity Savings R

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
Kotak Liquid Dir Gr		3,705.04	4.65
Bharti Airtel Ltd		3,090.78	3.88
State Bank of India		2,679.82	3.36
HDFC Bank Ltd		2,598.97	3.26
Kotak Money Market Dir Gr		2,335.17	2.93
Maruti Suzuki India Ltd		2,299.43	2.88
Vedanta Ltd		2,088.19	2.62
Adani Ports & Special Economic Zone Ltd		1,897.42	2.38
Hero MotoCorp Ltd		1,785.64	2.24
Ntpc Green Energy Limited		1,750.02	2.19

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Equity Savings			
Kotak Equity Savings Reg Gr	7.13	0.90	1.42
Average	7.06	2.83	4.65

Risk

Time Period: Since Common Inception (10/14/2014) to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
Kotak Equity Savings Reg Gr	9.50	6.81	-16.54
CRISIL Hybrid 85+15 - ConservativeTR INR	9.07	4.10	-7.55
India Fund Equity Savings	8.19	6.46	-15.80

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

Credit Quality Survey AAA %	88.00
Credit Quality Survey AA %	12.00
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: 11/30/2024

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 %	5.65		2.53
Maturity 183-364 Day %	10.18		7.76
Maturity 1-3 Yr %	50.75		31.17
Maturity 3-5 Yr %	8.01		18.01
Maturity 5-7 Yr %	12.93		7.41
Maturity 7-10 Yr %	12.27		24.33
Maturity 10-15 Yr %	0.00		4.92
Maturity 15-20 Yr %	0.20		0.58
Maturity 20-30 Yr %	0.00		0.76
Maturity 30+ Yr %	0.00		2.54

Source: Morningstar Direct

Kotak Flexicap Reg Gr

Return Date: 1/1/2025

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.

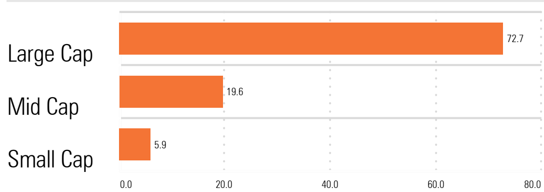
Fund Statistics

Inception Date	9/11/2009
Fund Size (INR Mn)	₹ 512,757
Expense Ratio	1.51
% Asset in Top 10 Holdings	43.90
# of Holdings	62
Average Market Cap ($Mil)	2,344,561
Equity Style Box	
Morningstar Rating Overall	★★★
Morningstar Medalist Rating	Bronze

Manager

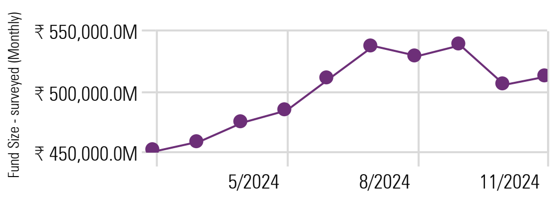
Harsha Upadhyaya since 8/4/2012

Market Cap Break-Up %



Fund Size

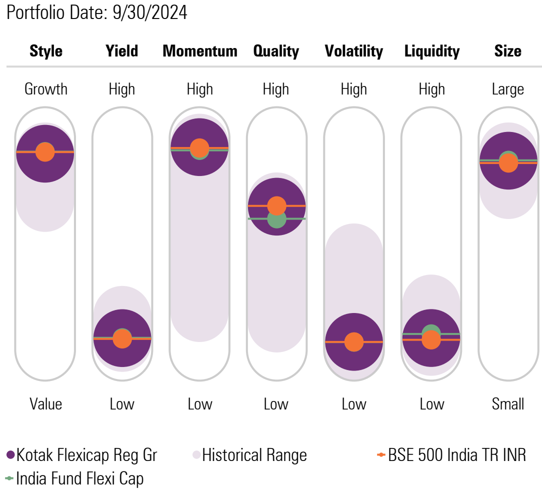
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

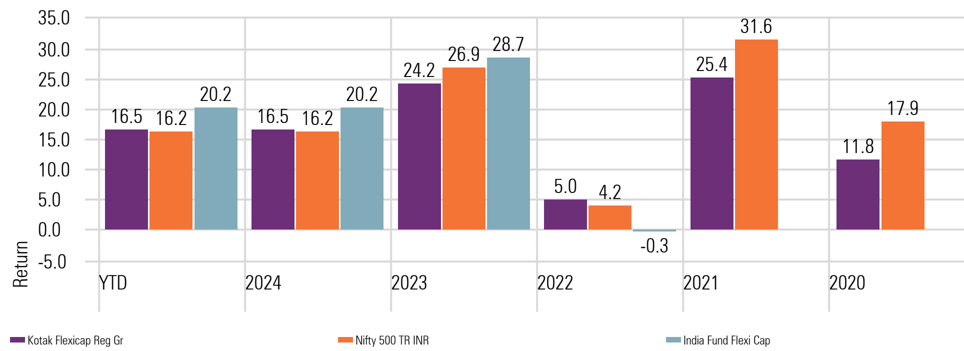
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



Trailing Returns

As of Date: 12/31/2024 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	16.50	16.47	14.96	16.31	13.62	14.36	16.86
Nifty 500 TR INR	16.24	16.20	15.42	18.99	13.95	12.81	18.77
India Fund Flexi Cap	20.22	20.17	15.56				19.12

Asset Allocation

Portfolio Date: 11/30/2024

	%
Stock	98.4
Bond	0.0
Cash	1.6
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (5/1/2021) to 12/31/2024 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	17.11	0.99	1.14	97.10	98.70
Nifty 500 TR INR	-17.77	16.88	1.00	1.33	100.00	100.00
India Fund Flexi Cap	-19.57	16.07	0.94	1.43	94.06	92.23

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	34,452.65	6.72
Bharat Electronics Ltd	29,876.00	5.83
HDFC Bank Ltd	28,736.80	5.60
Infosys Ltd	21,365.28	4.17
Larsen & Toubro Ltd	21,231.36	4.14
State Bank of India	19,967.01	3.89
UltraTech Cement Ltd	19,603.76	3.82
Axis Bank Ltd	18,180.80	3.55
Jindal Steel & Power Ltd	17,222.55	3.36
Zomato Ltd	14,438.53	2.82
SRF Ltd	14,156.25	2.76
Bharti Airtel Ltd	13,458.86	2.62
Reliance Industries Ltd	12,922.00	2.52
Tata Consultancy Services Ltd	12,385.47	2.42
InterGlobe Aviation Ltd	11,604.09	2.26

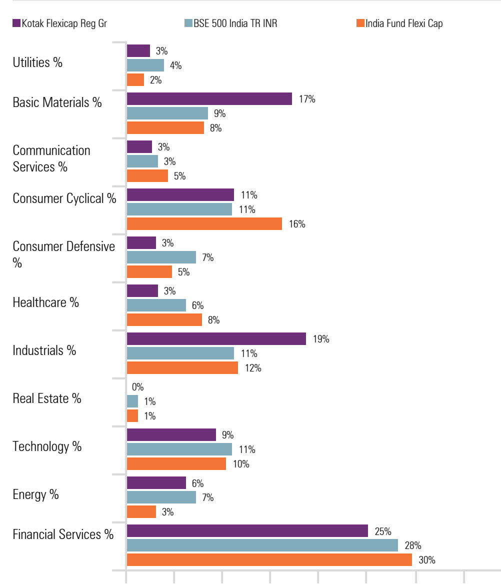
Common Holdings

		1	2
1	Kotak Flexicap Reg Gr	1.00	0.54
2	India Fund Flexi Cap	0.55	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Flexicap Reg Gr	43.90
India Fund Flexi Cap	40.04
BSE 500 India TR INR	33.78

Sector Exposure Relative to Benchmark



Kotak Multicap Reg Gr

Return Date: 1/7/2025

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 across market capitalization

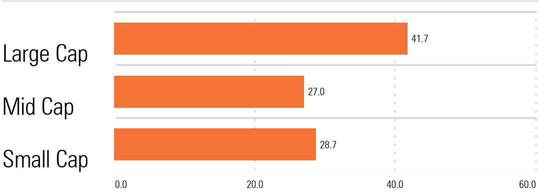
Fund Statistics

Inception Date	9/29/2021
Fund Size (INR Mn)	₹ 158,165
Expense Ratio	1.75
% Asset in Top 10 Holdings	34.42
# of Holdings	65
Average Market Cap ($Mil)	737,268
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Silver

Manager

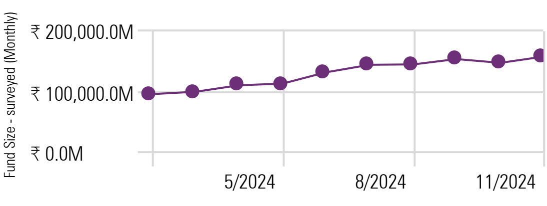
Devender Singhal since 9/29/2021

Market Cap Break-Up %



Fund Size

Time Period: 2/1/2024 to 11/30/2024



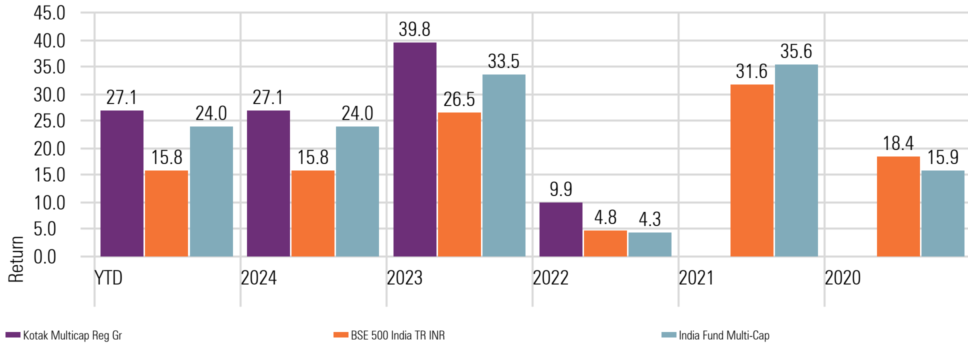
Factor Profile

Time Period: 11/1/2021 to 10/31/2024

Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR



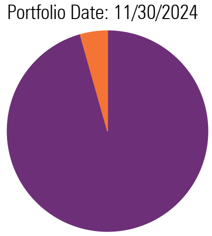
Trailing Returns

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

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
Kotak Multicap Reg Gr	27.05	27.05	33.26	24.99			
BSE 500 India TR INR	15.78	15.78	21.04	15.36	19.06	14.04	13.03
India Fund Multi-Cap	23.99	23.99	28.68	19.98	22.10	15.42	14.54

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	95.6
Bond	0.0
Cash	4.4
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Maruti Suzuki India Ltd	8,634.38	5.46
Hero MotoCorp Ltd	7,276.27	4.60
Oracle Financial Services Software Ltd	6,420.22	4.06
State Bank of India	6,292.13	3.98
Mphasis Ltd	4,916.60	3.11
Hindustan Petroleum Corp Ltd	4,477.08	2.83
Swiggy	4,390.54	2.78
Zomato Ltd	4,336.28	2.74
Hindustan Unilever Ltd	3,852.56	2.44
Power Finance Corp Ltd	3,845.62	2.43
Infosys Ltd	3,715.70	2.35
Radico Khaitan Ltd	3,528.00	2.23
Jyoti CNC Automation Ltd	3,494.47	2.21
Bank of Baroda	3,080.00	1.95
NLC India Ltd	3,005.55	1.90

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Kotak Multicap Reg Gr	34.42
India Fund Multi-Cap	29.08
BSE 500 India TR INR	33.31

Risk-Adjusted

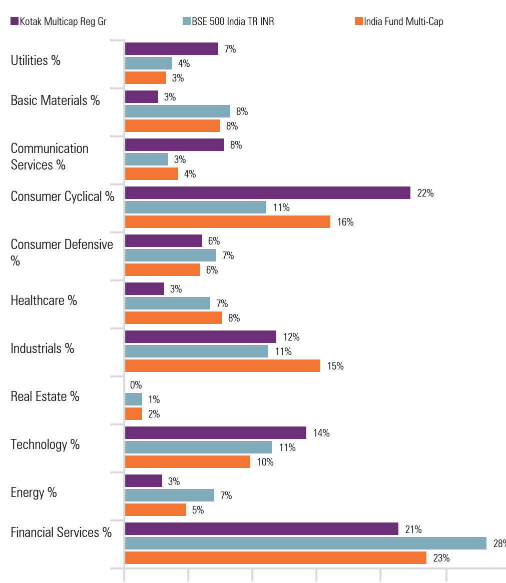
Time Period: Since Common Inception (9/30/2021) to 1/6/2025 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Kotak Multicap Reg Gr	-17.72	18.41	0.97	1.41	98.89	90.06
BSE 500 India TR INR	-17.59	17.47	1.00	0.82	100.00	100.00
India Fund Multi-Cap	-18.10	17.17	0.96	1.22	97.09	91.50

Common Holdings

	1	2
1 Kotak Multicap Reg Gr	1.00	0.26
2 India Fund Multi-Cap	0.27	1.00

Sector Exposure Relative to Benchmark



Mirae Asset Equity Savings Reg Gr

Return Date: 1/1/2025

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. The Scheme does not assure or guarantee any returns.

Fund Statistics

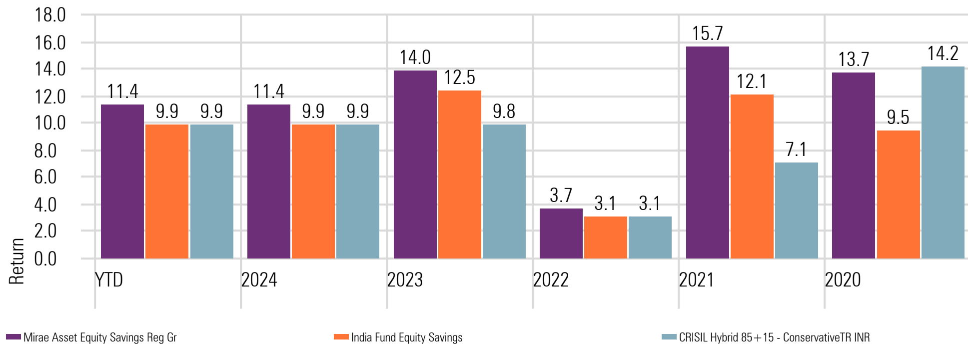
Inception Date	12/18/2018
Fund Size (INR Mn)	₹ 13,741
Expense Ratio	0.99
% Asset in Top 10 Holdings	17.76
# of Holdings	128
Average Market Cap ($Mil)	2,178,791
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

Harshad Borawake since 10/12/2019

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings

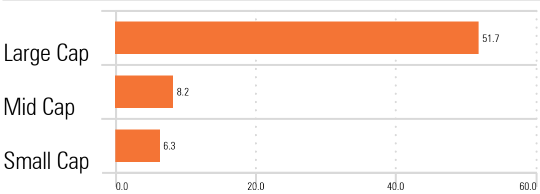


Trailing Returns

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

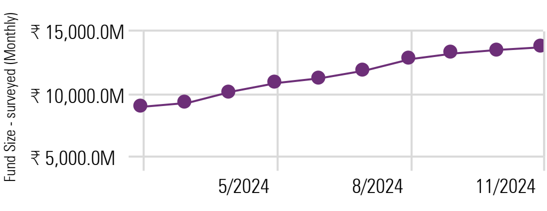
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
Mirae Asset Equity Savings Reg Gr	11.36	11.36	9.59	11.60		
CRISIL Hybrid 85+15 - ConservativeTR INR	9.85	9.85	7.56	8.75	8.79	8.68
India Fund Equity Savings	9.87	9.87	8.43	9.36	7.98	7.86

Market-cap Break-up %

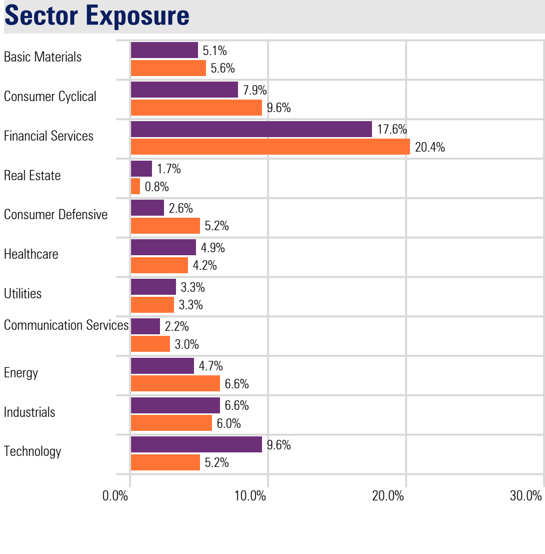


Fund Size

Time Period: 2/1/2024 to 11/30/2024

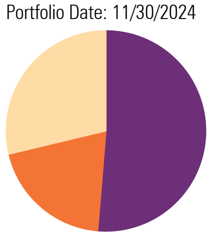


Sector Exposure



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	51.3
Bond	20.0
Cash	28.7
Other	0.0
Total	**100.0**

Risk

Time Period: Since Common Inception (12/19/2018) to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
Mirae Asset Equity Savings Reg Gr	11.41	9.23	-18.25
CRISIL Hybrid 85+15 - ConservativeTR INR	9.10	4.28	-7.55
India Fund Equity Savings	8.80	7.46	-15.80

Top Holdings - Mirae Asset Equity Sav

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
Tata Consultancy Services Ltd		556.85	4.05
HDFC Bank Ltd		414.79	3.02
ICICI Bank Ltd		357.10	2.60
7.18% Govt Stock 2033		276.35	2.01
State Bank of India		261.42	1.90
7.32% Govt Stock 2030		256.83	1.87
7.38% Govt Stock 2027		254.02	1.85
Rural Electrification Corporation Limited		250.16	1.82
LIC Housing Finance Limited		250.14	1.82
5.63% Govt Stock 2026		246.50	1.79

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

Credit Quality Survey AAA %	94.17
Credit Quality Survey AA %	5.83
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			
Mirae Asset Equity Savings Reg Gr	6.93	2.42	3.04
Average			

Fixed-Income Maturity

Portfolio Date: 11/30/2024

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 %	3.51		2.53
Maturity 183-364 Day %	1.12		7.76
Maturity 1-3 Yr %	46.81		31.17
Maturity 3-5 Yr %	17.59		18.01
Maturity 5-7 Yr %	11.92		7.41
Maturity 7-10 Yr %	19.05		24.33
Maturity 10-15 Yr %	0.00		4.92
Maturity 15-20 Yr %	0.00		0.58
Maturity 20-30 Yr %	0.00		0.76
Maturity 30+ Yr %	0.00		2.54

Source: Morningstar Direct

Motilal Oswal Large & Midcap Reg Gr

Return Date: 1/1/2025

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.

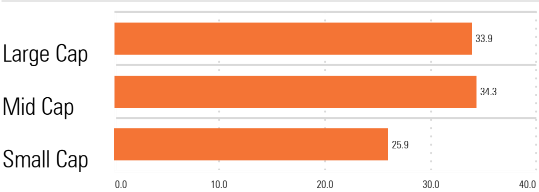
Fund Statistics

Inception Date	10/17/2019
Fund Size (INR Mn)	₹ 77,100
Expense Ratio	0.59
% Asset in Top 10 Holdings	45.98
# of Holdings	33
Average Market Cap ($Mil)	832,288
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	**Negative**

Manager

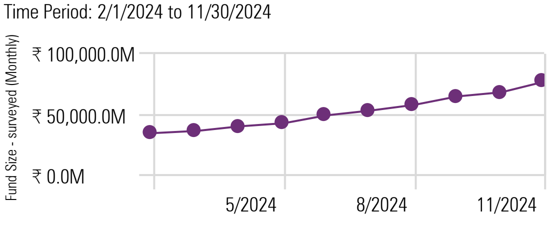
Ajay Khandelwal since 12/11/2023

Market Cap Break-Up %



Fund Size

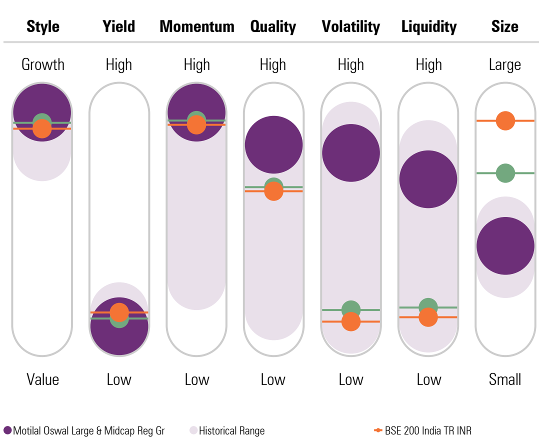
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

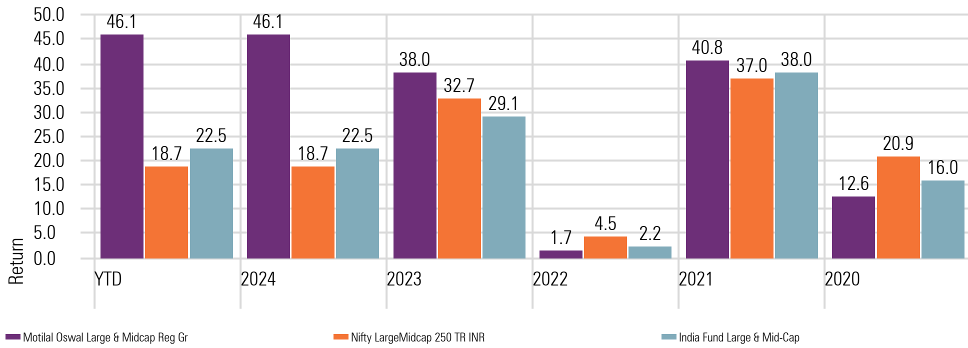
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty LargeMidcap 250 TR INR



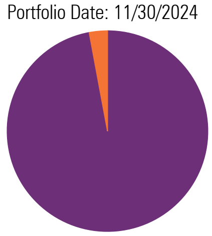
Trailing Returns

As of Date: 12/31/2024 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	46.11	45.99	27.04	26.57			27.04
Nifty LargeMidcap 250 TR INR	18.68	18.64	18.04	22.19	15.85	14.72	22.62
India Fund Large & Mid-Cap	22.53	22.48	17.36	20.95	14.99	14.70	21.22

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	97.1
Bond	0.0
Cash	2.9
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (10/18/2019) to 12/31/2024 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	22.89	0.98	1.56	99.33	94.99
Nifty LargeMidcap 250 TR INR	-37.75	21.86	1.00	1.31	100.00	100.00
India Fund Large & Mid-Cap	-36.12	20.73	0.94	1.28	93.08	92.81

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Zomato Ltd	6,261.03	8.12
Trent Ltd	4,987.84	6.47
Kalyan Jewellers India Ltd	4,151.04	5.38
Bharti Airtel Ltd	3,791.24	4.92
Samvardhana Motherson International Ltd	2,847.92	3.69
Prestige Estates Projects Ltd	2,774.41	3.60
Coforge Ltd	2,736.34	3.55
Apar Industries Ltd	2,665.93	3.46
Suzlon Energy Ltd	2,647.94	3.43
Premier Energies Ltd	2,585.60	3.35
Mankind Pharma Ltd	2,579.93	3.35
Gujarat Fluorochemicals Ltd Ordinary Shares	2,412.84	3.13
HDFC Bank Ltd	2,305.83	2.99
Bharat Electronics Ltd	2,285.28	2.96
Multi Commodity Exchange of India Ltd	2,275.68	2.95

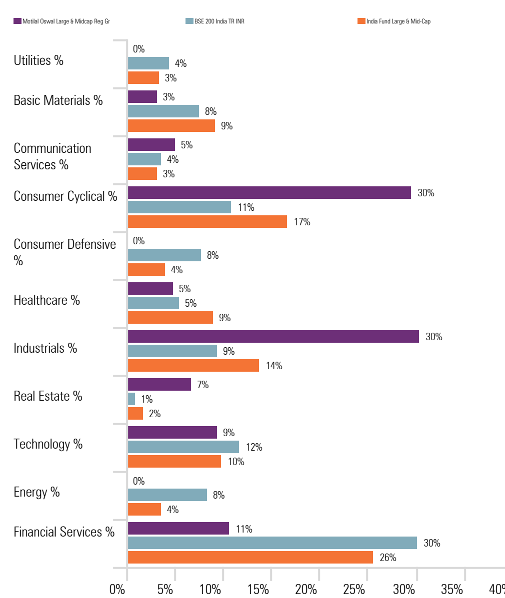
Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Motilal Oswal Large & Midcap Reg Gr	45.98
India Fund Large & Mid-Cap	32.48
BSE 200 India TR INR	39.05

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

Sector Exposure Relative to Benchmark



Motilal Oswal Midcap Reg Gr

Return Date: 1/1/2025

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by 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

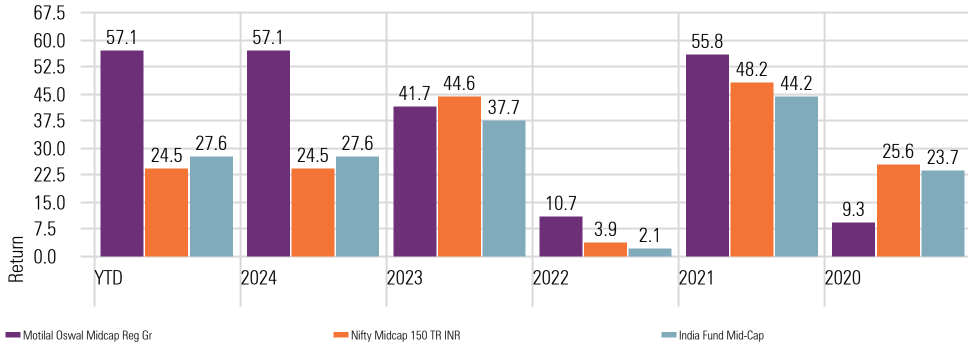
Inception Date	2/24/2014
Fund Size (INR Mn)	₹ 228,976
Expense Ratio	0.66
% Asset in Top 10 Holdings	72.18
# of Holdings	28
Average Market Cap ($Mil)	1,060,452
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	**Neutral**

Manager

Niket Shah since 7/1/2020

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR

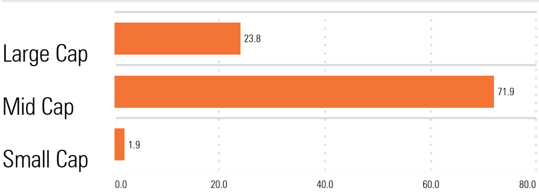


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty Midcap 150 TR INR

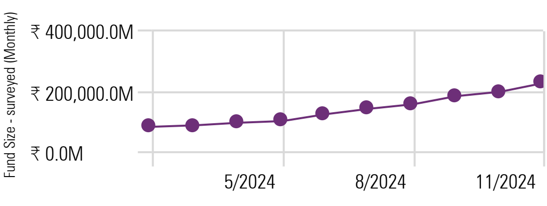
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Motilal Oswal Midcap Reg Gr	57.13	56.98	35.07	33.22	20.48		22.51
Nifty Midcap 150 TR INR	24.46	24.41	23.20	28.31	18.73	17.24	21.24
India Fund Mid-Cap	27.63	27.57	21.53	26.20	17.11	16.80	19.62

Market Cap Break-Up %



Fund Size

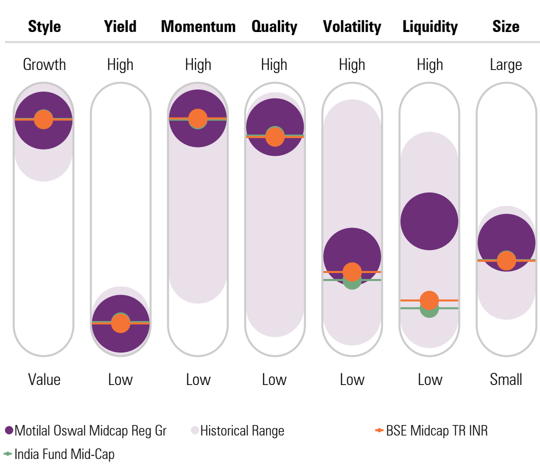
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

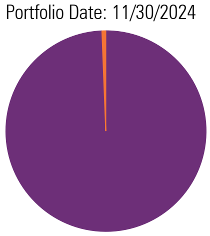
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	99.4
Bond	0.0
Cash	0.6
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Polycab India Ltd	22,806.07	9.96
Coforge Ltd	22,583.21	9.86
Kalyan Jewellers India Ltd	22,095.73	9.65
Zomato Ltd	21,681.40	9.47
Persistent Systems Ltd	17,716.95	7.74
Mahindra & Mahindra Ltd	14,088.98	6.15
Jio Financial Services Ltd	13,954.88	6.09
Trent Ltd	11,889.23	5.19
Bajaj Auto Ltd	10,162.86	4.44
Voltas Ltd	8,290.83	3.62
Max Healthcare Institute Ltd Ordinary Shares	7,348.13	3.21
Tube Investments of India Ltd Ordinary Shares	7,181.10	3.14
One97 Communications Ltd	6,763.13	2.95
Balkrishna Industries Ltd	5,560.30	2.43
Bharti Hexacom Ltd	5,134.68	2.24

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Motilal Oswal Midcap Reg Gr	72.18
India Fund Mid-Cap	26.15
BSE Midcap TR INR	20.45

Risk-Adjusted

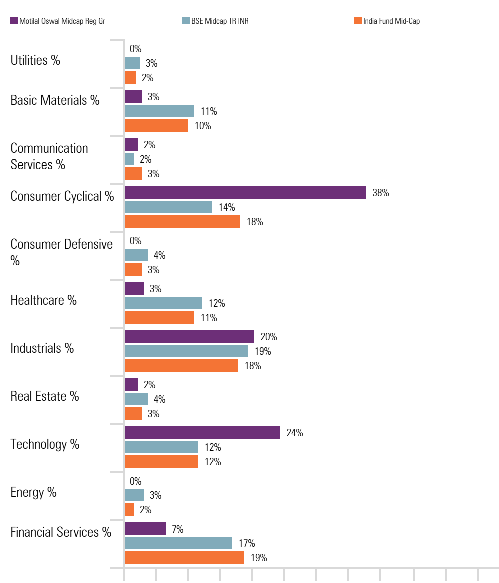
Time Period: Since Common Inception (4/2/2016) to 12/31/2024 Calculation Benchmark: Nifty Midcap 150 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Motilal Oswal Midcap Reg Gr	-37.29	21.23	0.90	1.31	87.40	83.51
Nifty Midcap 150 TR INR	-43.06	21.02	1.00	1.23	100.00	100.00
India Fund Mid-Cap	-39.41	19.05	0.90	1.23	88.52	87.60

Common Holdings

	1	2
1 Motilal Oswal Midcap Reg Gr	1.00	0.27
2 India Fund Mid-Cap	0.28	1.00

Sector Exposure Relative to Benchmark



Nippon India Growth Gr

Return Date: 1/1/2025

AU SMALL FINANCE BANK
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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

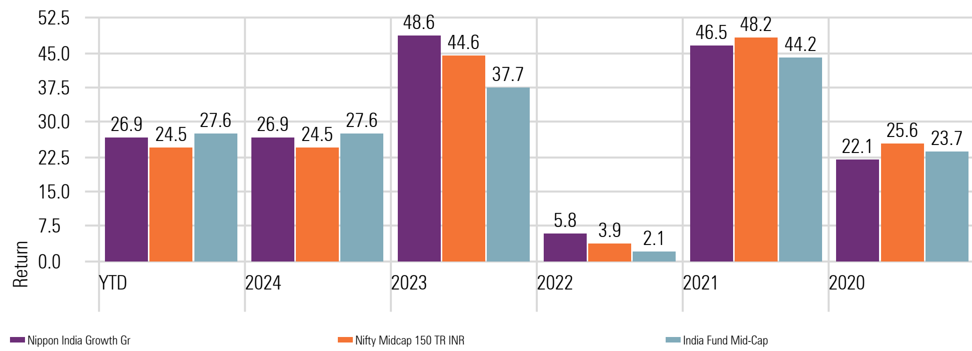
Inception Date	10/8/1995
Fund Size (INR Mn)	₹ 345,836
Expense Ratio	1.69
% Asset in Top 10 Holdings	24.29
# of Holdings	98
Average Market Cap ($Mil)	637,677
Equity Style Box	⊞
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

Rupesh Patel since 1/1/2023

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Midcap 150 TR INR

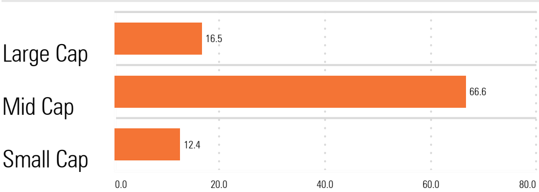


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty Midcap 150 TR INR

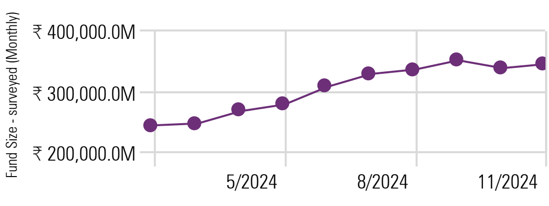
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Nippon India Growth Gr	26.90	26.84	25.89	28.95	18.34	16.23	21.73
Nifty Midcap 150 TR INR	24.46	24.41	23.20	28.31	18.73	17.24	21.24
India Fund Mid-Cap	27.63	27.57	21.53	26.20	17.11	16.80	19.62

Market Cap Break-Up %



Fund Size

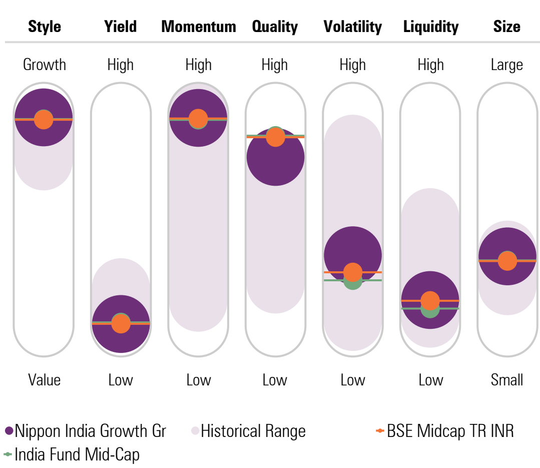
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

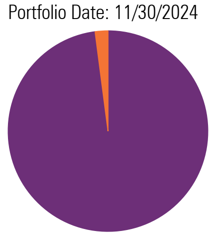
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	97.9
Bond	0.0
Cash	2.1
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
Power Finance Corp Ltd	9,906.00	2.86
Persistent Systems Ltd	9,905.37	2.86
Cholamandalam Financial Holdings Ltd	8,974.90	2.60
BSE Ltd	8,848.74	2.56
Fortis Healthcare Ltd	8,738.64	2.53
The Federal Bank Ltd	8,431.20	2.44
Voltas Ltd	8,291.25	2.40
Varun Beverages Ltd	7,821.01	2.26
Dixon Technologies (India) Ltd	6,797.18	1.97
Indus Towers Ltd Ordinary Shares	6,288.30	1.82
Info Edge (India) Ltd	6,191.48	1.79
Zomato Ltd	6,154.72	1.78
Prestige Estates Projects Ltd	6,151.69	1.78
Max Financial Services Ltd	5,783.15	1.67
Max Healthcare Institute Ltd Ordinary Shares	5,682.55	1.64

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Growth Gr	24.29
India Fund Mid-Cap	26.15
BSE Midcap TR INR	20.45

Risk-Adjusted

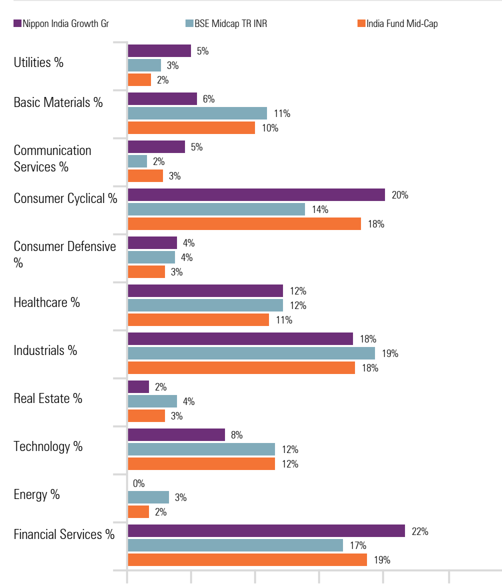
Time Period: Since Common Inception (4/2/2016) to 12/31/2024 Calculation Benchmark: Nifty Midcap 150 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Nippon India Growth Gr	-35.38	19.98	0.92	1.34	93.20	91.28
Nifty Midcap 150 TR INR	-43.06	21.02	1.00	1.23	100.00	100.00
India Fund Mid-Cap	-39.41	19.05	0.90	1.23	88.52	87.60

Common Holdings

		1	2
1	Nippon India Growth Gr	1.00	0.51
2	India Fund Mid-Cap	0.52	1.00

Sector Exposure Relative to Benchmark



Nippon India Large Cap Gr

Return Date: 1/1/2025

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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

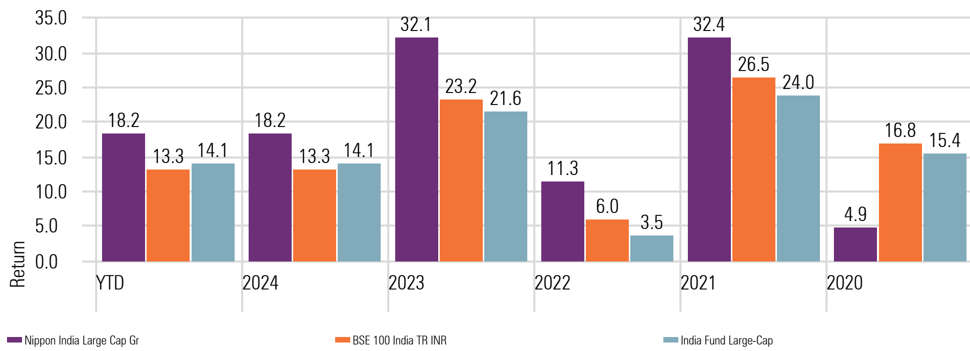
Inception Date	8/8/2007
Fund Size (INR Mn)	₹ 353,135
Expense Ratio	1.70
% Asset in Top 10 Holdings	48.08
# of Holdings	73
Average Market Cap ($Mil)	3,317,205
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

Sailesh Raj Bhan since 8/8/2007

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR



Trailing Returns

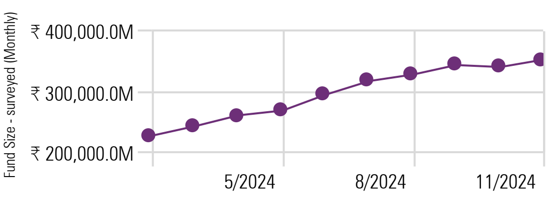
As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: BSE 100 India TR INR

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Nippon India Large Cap Gr	18.24	18.20	20.26	19.28	13.97	14.25	13.18
BSE 100 India TR INR	13.31	13.29	13.97	16.95	13.08	12.38	11.75
India Fund Large-Cap	14.14	14.11	12.82	15.49	11.88	11.52	10.64

Market Cap Break-Up %

Fund Size

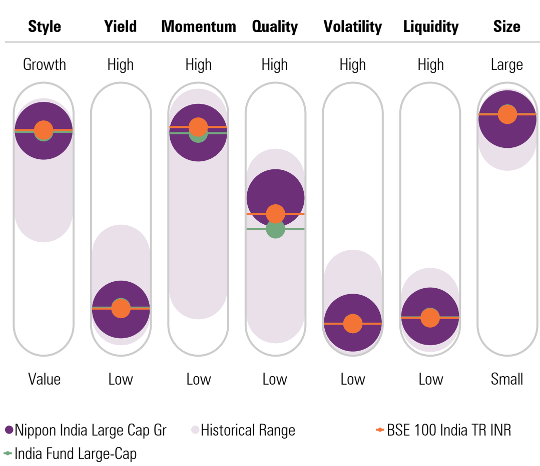
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

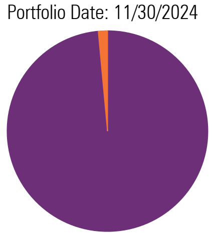
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	98.5
Bond	0.0
Cash	1.5
Other	0.0
Total	**100.0**

Risk-Adjusted

Time Period: Since Common Inception (8/9/2007) to 12/31/2024 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	24.48	0.91	0.53	96.56	94.98
BSE 100 India TR INR	-63.35	25.22	1.00	0.43	100.00	100.00
India Fund Large-Cap	-60.85	22.12	0.84	0.41	90.23	90.21

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	34,017.85	9.63
ICICI Bank Ltd	22,101.70	6.26
Reliance Industries Ltd	19,204.85	5.44
ITC Ltd	17,997.43	5.10
Infosys Ltd	15,791.88	4.47
State Bank of India	14,430.48	4.09
Larsen & Toubro Ltd	13,411.25	3.80
Axis Bank Ltd	12,499.39	3.54
Bajaj Finance Ltd	10,518.89	2.98
Tata Consultancy Services Ltd	9,822.96	2.78
Tata Power Co Ltd	9,318.38	2.64
GE Vernova T&D India Ltd	8,836.27	2.50
NTPC Ltd	8,447.99	2.39
HCL Technologies Ltd	6,654.69	1.88
Indian Hotels Co Ltd	5,860.27	1.66

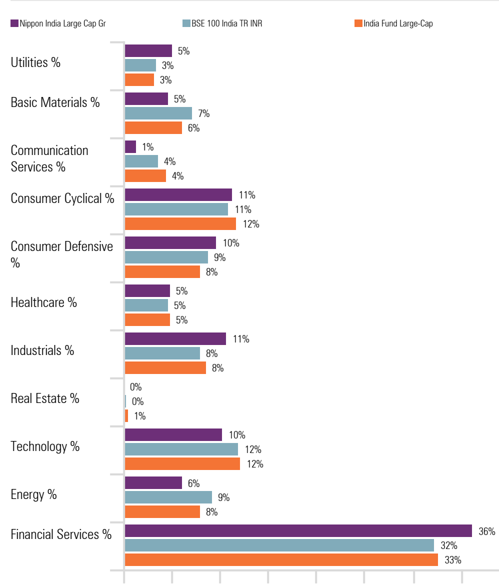
Common Holdings

	1	2
1 Nippon India Large Cap Gr	1.00	0.63
2 India Fund Large-Cap	0.65	1.00

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Large Cap Gr	48.08
India Fund Large-Cap	52.28
BSE 100 India TR INR	46.18

Sector Exposure Relative to Benchmark



Nippon India Multi Cap Gr

Return Date: 1/1/2025

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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.

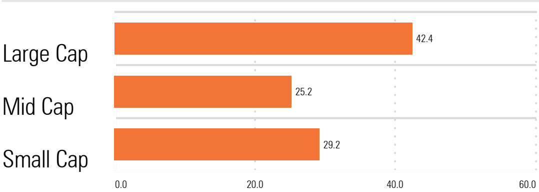
Fund Statistics

Inception Date	3/28/2005
Fund Size (INR Mn)	₹ 390,008
Expense Ratio	1.68
% Asset in Top 10 Holdings	32.10
# of Holdings	119
Average Market Cap ($Mil)	992,405
Equity Style Box	
Morningstar Rating Overall	★★
Morningstar Medalist Rating	Bronze

Manager

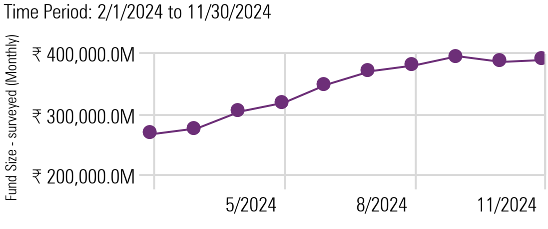
Sailesh Raj Bhan since 3/31/2005

Market Cap Break-Up %



Fund Size

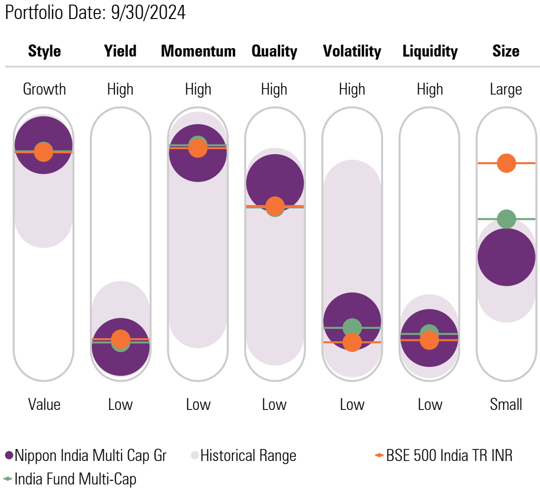
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

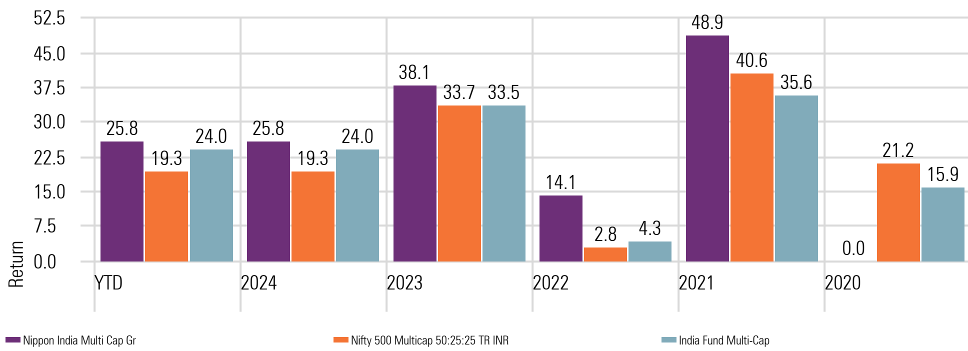
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR



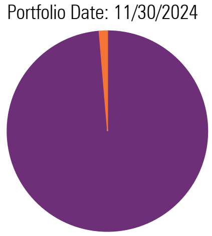
Trailing Returns

As of Date: 12/31/2024 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	25.82	25.76	25.64	24.18	14.59	16.45	32.13
Nifty 500 Multicap 50:25:25 TR INR	19.34	19.30	17.96	22.83	15.36	14.40	24.49
India Fund Multi-Cap	24.05	23.99	19.98	22.10	15.42	14.54	24.93

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	98.7
Bond	0.0
Cash	1.3
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	25,145.51	6.45
ICICI Bank Ltd	15,576.97	3.99
Axis Bank Ltd	11,931.29	3.06
Infosys Ltd	11,705.39	3.00
Reliance Industries Ltd	11,629.80	2.98
GE Vernova T&D India Ltd	11,137.68	2.86
Linde India Ltd	10,550.95	2.71
EIH Ltd	9,556.26	2.45
State Bank of India	9,228.45	2.37
Indian Hotels Co Ltd	8,726.94	2.24
Larsen & Toubro Ltd	8,536.83	2.19
Max Financial Services Ltd	8,504.63	2.18
Vesuvius India Ltd	8,469.65	2.17
NTPC Ltd	8,363.95	2.14
Bajaj Finance Ltd	8,018.63	2.06

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Multi Cap Gr	32.10
India Fund Multi-Cap	29.08
BSE 500 India TR INR	33.78

Risk-Adjusted

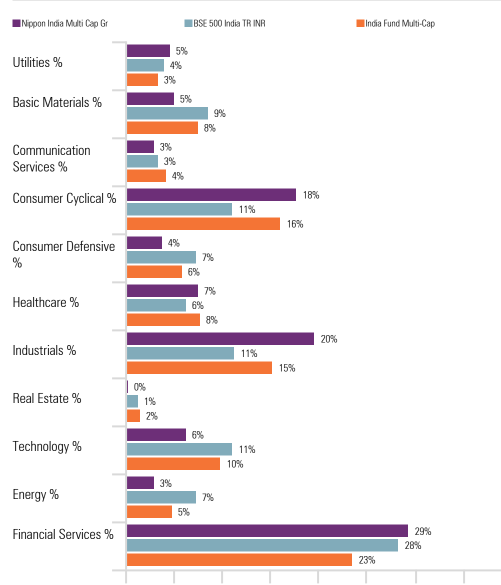
Time Period: Since Common Inception (12/3/2020) to 12/31/2024 Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Nippon India Multi Cap Gr	-15.88	18.37	0.97	2.38	98.78	90.48
Nifty 500 Multicap 50:25:25 TR INR	-19.75	18.14	1.00	1.74	100.00	100.00
India Fund Multi-Cap	-18.10	17.12	0.94	1.88	93.98	91.79

Common Holdings

	1	2
1 Nippon India Multi Cap Gr	1.00	0.47
2 India Fund Multi-Cap	0.48	1.00

Sector Exposure Relative to Benchmark



Nippon India Small Cap Gr

Return Date: 1/1/2025

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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.

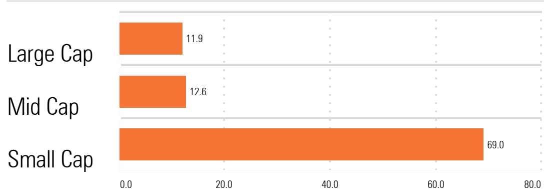
Fund Statistics

Inception Date	9/16/2010
Fund Size (INR Mn)	₹ 616,464
Expense Ratio	1.55
% Asset in Top 10 Holdings	14.67
# of Holdings	227
Average Market Cap ($Mil)	238,243
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Neutral

Manager

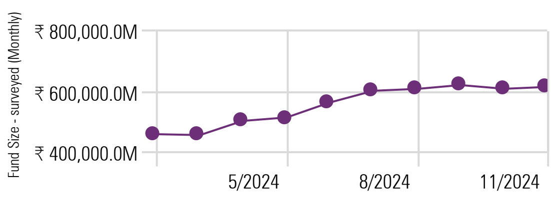
Samir Rachh since 1/2/2017

Market Cap Break-Up %



Fund Size

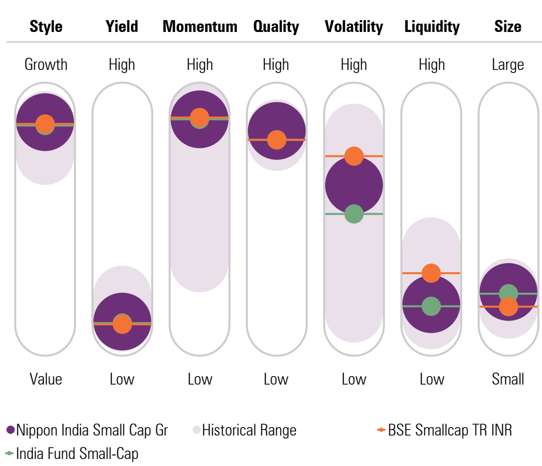
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

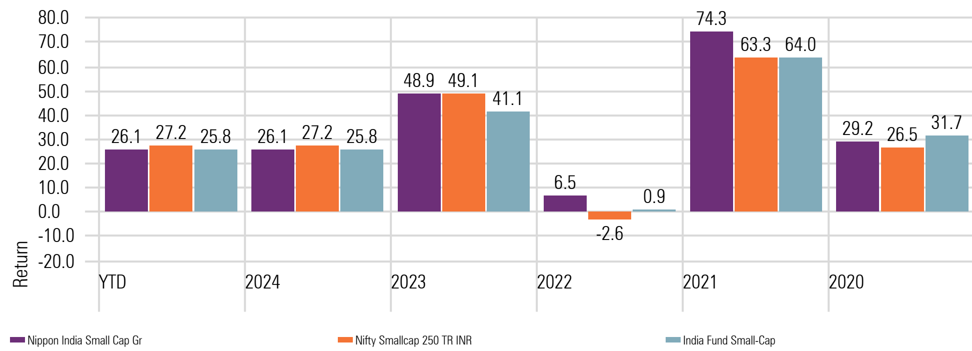
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty Smallcap 250 TR INR



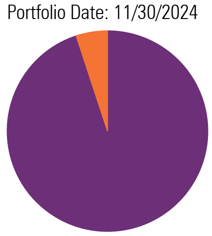
Trailing Returns

As of Date: 12/31/2024 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	26.07	26.01	25.99	35.12	21.90		25.13
Nifty Smallcap 250 TR INR	27.21	27.15	22.68	30.69	16.66	14.91	19.44
India Fund Small-Cap	25.84	25.78	21.42	31.05	18.91	18.84	21.56

Asset Allocation

Portfolio Date: 11/30/2024



	%
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 12/31/2024 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	21.02	0.89	1.52	91.03	84.61
Nifty Smallcap 250 TR INR	-59.78	22.83	1.00	1.01	100.00	100.00
India Fund Small-Cap	-47.08	19.01	0.82	1.39	82.18	77.18

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	11,943.73	1.94
Multi Commodity Exchange of India Ltd	11,449.15	1.86
Kirloskar Brothers Ltd	10,196.01	1.65
Apar Industries Ltd	9,083.85	1.47
Tube Investments of India Ltd Ordinary Shares	8,973.58	1.46
Dixon Technologies (India) Ltd	8,099.00	1.31
ELANTAS Beck India Ltd	7,944.24	1.29
State Bank of India	7,634.45	1.24
Tejas Networks Ltd	7,607.79	1.23
Karur Vysya Bank Ltd	7,518.84	1.22
Kirloskar Pneumatic Co Ltd	7,256.87	1.18
NLC India Ltd	7,038.38	1.14
Bharat Heavy Electricals Ltd	6,904.98	1.12
Central Depository Services (India) Ltd	6,606.52	1.07
Voltamp Transformers Ltd	6,528.30	1.06

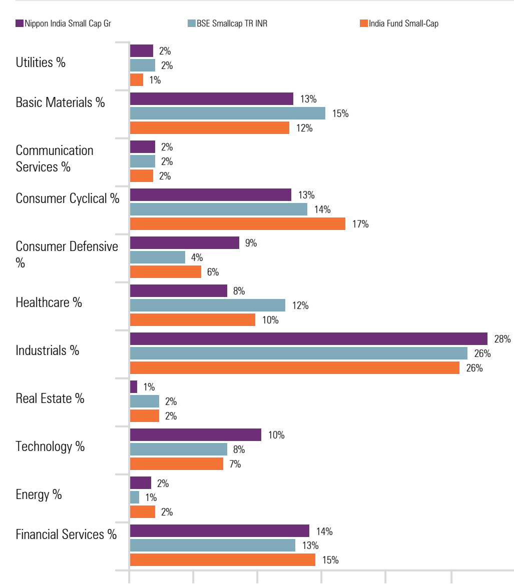
Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Nippon India Small Cap Gr	14.67
India Fund Small-Cap	21.70
BSE Smallcap TR INR	7.24

Common Holdings

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

Sector Exposure Relative to Benchmark



Parag Parikh ELSS Tax Saver Reg Gr

Return Date: 1/1/2025

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

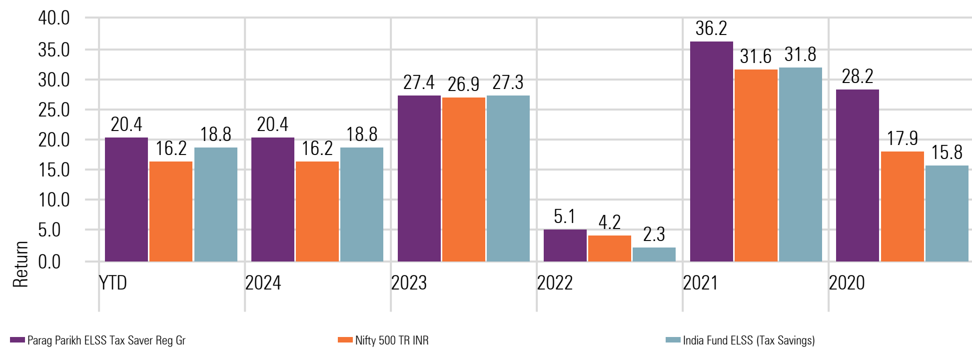
Inception Date	7/26/2019
Fund Size (INR Mn)	₹ 43,852
Expense Ratio	1.85
% Asset in Top 10 Holdings	58.62
# of Holdings	45
Average Market Cap ($Mil)	2,709,792
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	Bronze

Manager

Rajeev Thakkar since 7/26/2019

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR

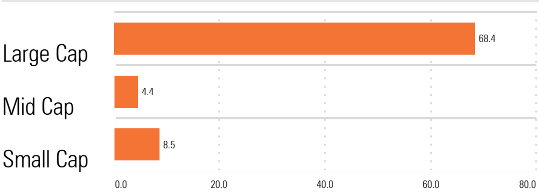


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty 500 TR INR

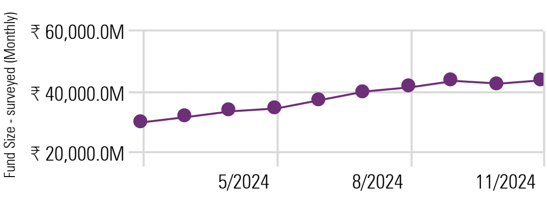
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
Parag Parikh ELSS Tax Saver Reg Gr	20.45	20.40	17.27	23.01			22.71
Nifty 500 TR INR	16.24	16.20	15.42	18.99	13.95	12.81	19.00
India Fund ELSS (Tax Savings)	18.83	18.79	15.65	18.74	13.59	13.64	18.82

Market Cap Break-Up %



Fund Size

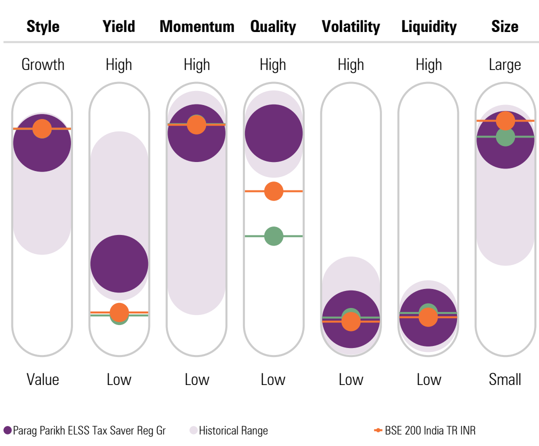
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

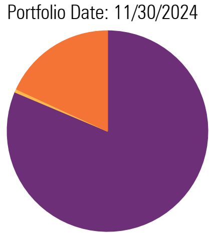
Time Period: 10/1/2021 to 9/30/2024

Portfolio Date: 9/30/2024



Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	81.4
Bond	0.5
Cash	18.1
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	3,760.04	8.57
Bajaj Holdings and Investment Ltd	3,587.49	8.18
Power Grid Corp Of India Ltd	3,254.67	7.42
Coal India Ltd	2,947.60	6.72
ITC Ltd	2,455.05	5.60
ICICI Bank Ltd	2,304.55	5.26
Maharashtra Scooters Ltd	2,079.70	4.74
HCL Technologies Ltd	1,830.25	4.17
Maruti Suzuki India Ltd	1,762.40	4.02
Infosys Ltd	1,724.77	3.93
Axis Bank Ltd	1,504.01	3.43
Tata Consultancy Services Ltd	1,450.74	3.31
Wipro Ltd	1,426.35	3.25
Kotak Mahindra Bank Ltd	1,331.07	3.04
Motilal Oswal Financial Services Ltd	753.40	1.72

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Parag Parikh ELSS Tax Saver Reg Gr	58.62
India Fund ELSS (Tax Savings)	39.51
BSE 200 India TR INR	39.05

Risk-Adjusted

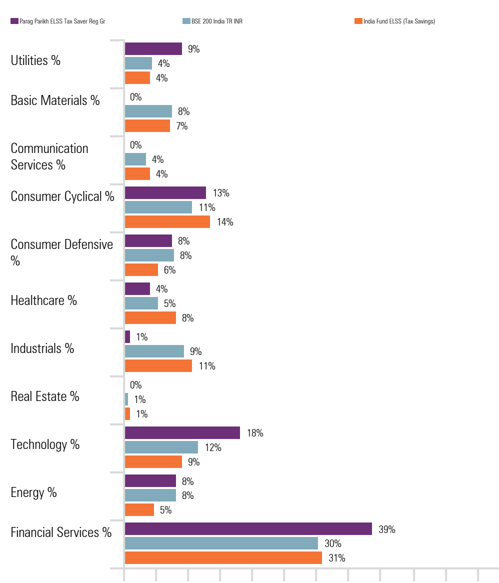
Time Period: Since Common Inception (7/27/2019) to 12/31/2024 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Parag Parikh ELSS Tax Saver Reg Gr	-29.68	17.09	0.71	1.69	75.25	66.74
Nifty 500 TR INR	-38.11	22.08	1.00	1.05	100.00	100.00
India Fund ELSS (Tax Savings)	-35.75	20.62	0.93	1.11	93.38	92.24

Common Holdings

		1	2
1	Parag Parikh ELSS Tax Saver Reg Gr	1.00	0.37
2	India Fund ELSS (Tax Savings)	0.31	1.00

Sector Exposure Relative to Benchmark



Source: Morningstar Direct

Parag Parikh Flexi Cap Reg Gr

Return Date: 1/1/2025

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.

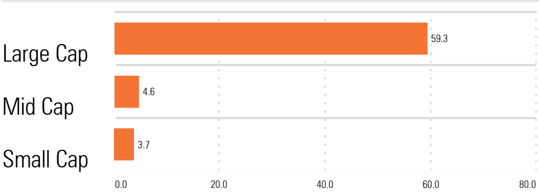
Fund Statistics

Inception Date	5/24/2013
Fund Size (INR Mn)	₹ 846,406
Expense Ratio	1.40
% Asset in Top 10 Holdings	54.33
# of Holdings	96
Average Market Cap ($Mil)	5,969,662
Equity Style Box	
Morningstar Rating Overall	★★★★★
Morningstar Medalist Rating	Bronze

Manager

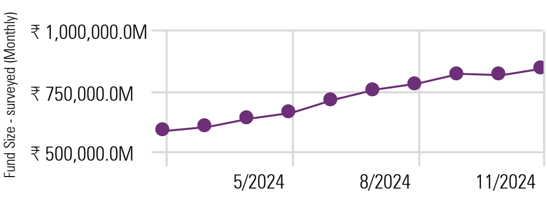
Rajeev Thakkar since 5/24/2013

Market Cap Break-Up %



Fund Size

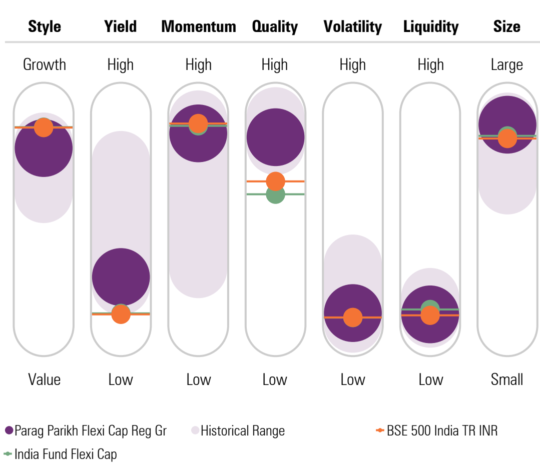
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

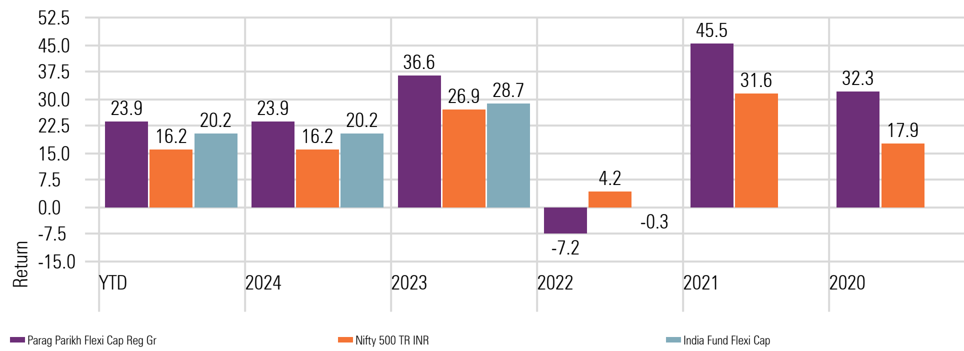
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 TR INR



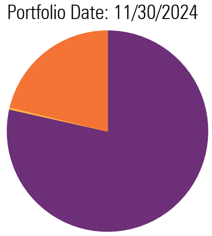
Trailing Returns

As of Date: 12/31/2024 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	23.92	23.86	16.22	24.75	17.49		21.15
Nifty 500 TR INR	16.24	16.20	15.42	18.99	13.95	12.81	18.77
India Fund Flexi Cap	20.22	20.17	15.56				19.12

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	78.5
Bond	0.3
Cash	21.2
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	71,274.64	8.42
Power Grid Corp Of India Ltd	61,129.11	7.22
Bajaj Holdings and Investment Ltd	55,776.94	6.59
Coal India Ltd	54,634.10	6.45
ITC Ltd	47,195.45	5.58
ICICI Bank Ltd	43,804.35	5.18
HCL Technologies Ltd	34,571.42	4.08
Maruti Suzuki India Ltd	33,699.65	3.98
Axis Bank Ltd	29,097.54	3.44
Meta Platforms Inc Class A	28,678.85	3.39
Alphabet Inc Class A	26,827.14	3.17
Microsoft Corp	26,224.47	3.10
Kotak Mahindra Bank Ltd	25,780.18	3.05
Amazon.com Inc	24,038.69	2.84
Infosys Ltd	17,290.03	2.04

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
Parag Parikh Flexi Cap Reg Gr	54.33
India Fund Flexi Cap	40.04
BSE 500 India TR INR	33.78

Risk-Adjusted

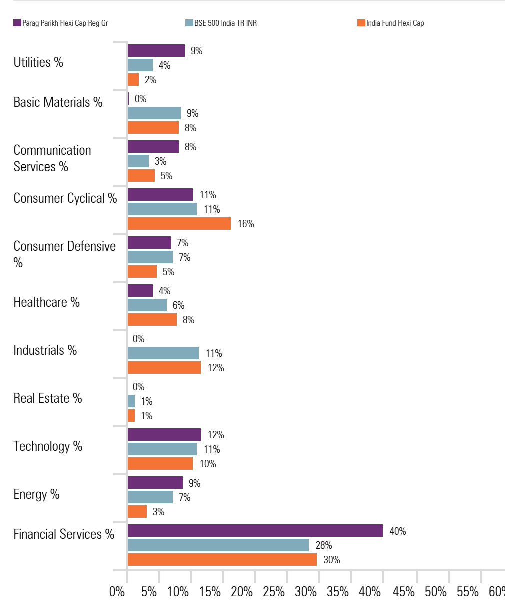
Time Period: Since Common Inception (5/1/2021) to 12/31/2024 Calculation Benchmark: Nifty 500 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
Parag Parikh Flexi Cap Reg Gr	-18.42	14.78	0.73	1.76	78.22	70.20
Nifty 500 TR INR	-17.77	16.88	1.00	1.33	100.00	100.00
India Fund Flexi Cap	-19.57	16.07	0.94	1.43	94.06	92.23

Common Holdings

	1	2
1 Parag Parikh Flexi Cap Reg Gr	1.00	0.36
2 India Fund Flexi Cap	0.31	1.00

Sector Exposure Relative to Benchmark



SBI Balanced Advantage Reg Gr

Return Date: 1/7/2025

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

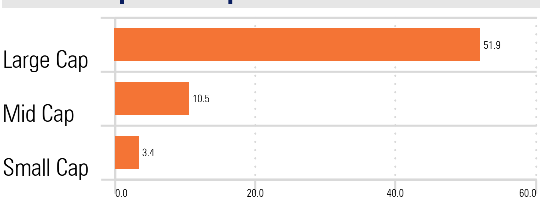
Fund Statistics

Inception Date	8/31/2021
Fund Size (INR Mn)	₹ 331,868
Expense Ratio	1.64
% Asset in Top 10 Holdings	16.08
# of Holdings	137
Average Market Cap ($Mil)	2,343,842
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

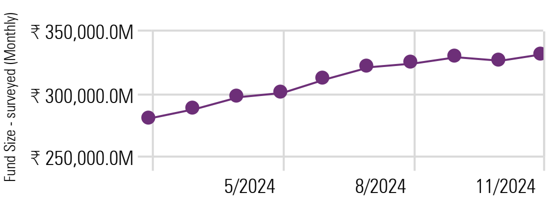
Dinesh Balachandran since 8/31/2021

Market-cap Break-up %

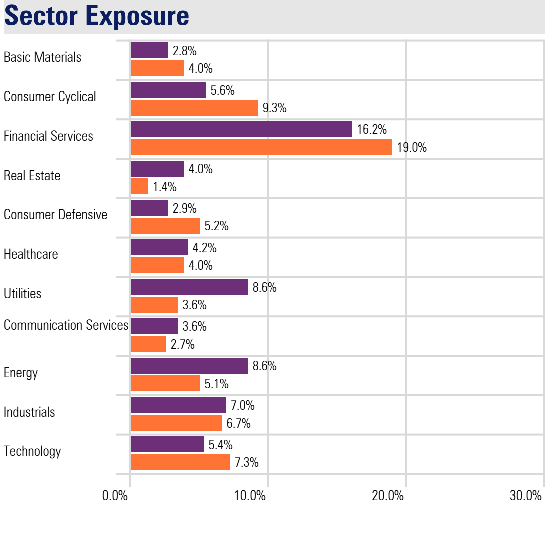


Fund Size

Time Period: 2/1/2024 to 11/30/2024



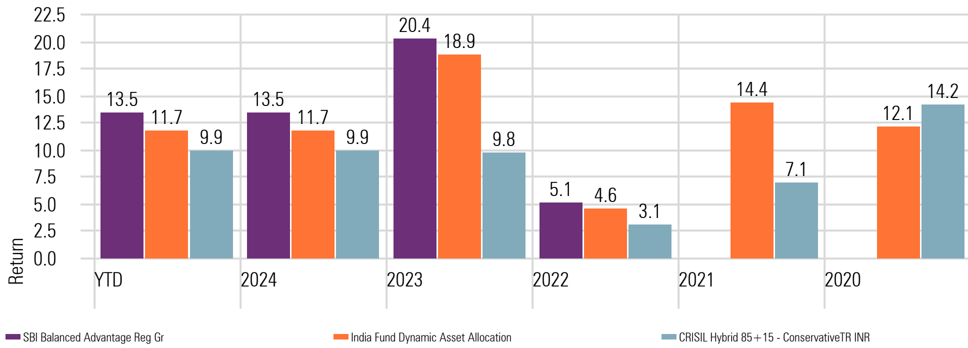
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Dynamic Asset Allocation



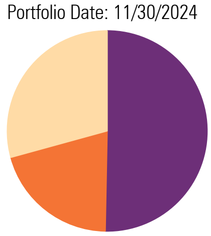
Trailing Returns

As of Date: 12/31/2024 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	13.46	13.46	12.80			12.17
CRISIL Hybrid 35+65 - Agg TR INR	12.81	12.81	11.86	14.60	11.99	11.28
India Fund Dynamic Asset Allocation	11.74	11.74	11.60	12.26	9.80	10.96

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	50.3
Bond	20.4
Cash	29.3
Other	0.0
Total	**100.0**

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

Top Holdings - SBI Balanced Advantag

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd		17,209.89	5.19
Reliance Industries Ltd		13,285.81	4.00
Bharti Airtel Ltd		11,058.03	3.33
GAIL (India) Ltd		10,433.70	3.14
7.18% Govt Stock 2033		9,211.64	2.78
National Highways Infra Trust Units		8,273.99	2.49
7.34% Govt Stock 2064		7,802.50	2.35
Larsen & Toubro Ltd		7,481.82	2.25
Tech Mahindra Ltd		7,198.32	2.17
7.32% Govt Stock 2030		7,191.10	2.17

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

Credit Quality Survey AAA %	72.63
Credit Quality Survey AA %	21.20
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 %	6.17

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
SBI Balanced Advantage Reg Gr	7.43	4.88	8.16
Average	7.21	2.95	4.57

Fixed-Income Maturity

Portfolio Date: 11/30/2024

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		6.99
Maturity 183-364 Day %	0.00		0.05
Maturity 1-3 Yr %	19.90		21.14
Maturity 3-5 Yr %	32.37		17.22
Maturity 5-7 Yr %	12.25		12.66
Maturity 7-10 Yr %	18.00		25.98
Maturity 10-15 Yr %	6.17		7.81
Maturity 15-20 Yr %	0.57		0.30
Maturity 20-30 Yr %	1.84		2.08
Maturity 30+ Yr %	8.90		5.79

UTI Balanced Advantage Reg Gr

Return Date: 1/1/2025

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

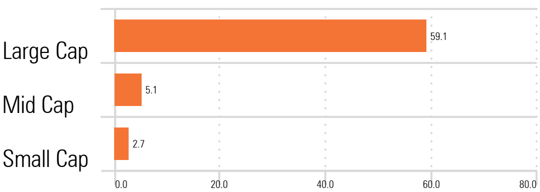
Fund Statistics

Inception Date	8/10/2023
Fund Size (INR Mn)	₹ 30,026
Expense Ratio	1.23
% Asset in Top 10 Holdings	40.37
# of Holdings	91
Average Market Cap ($Mil)	3,680,181
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	

Manager

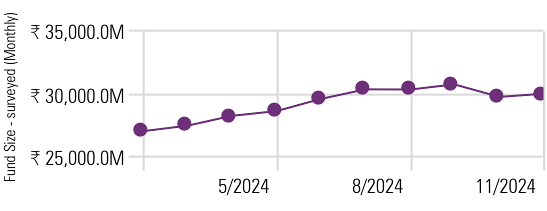
Sachin Trivedi since 8/10/2023

Market-cap Break-up %

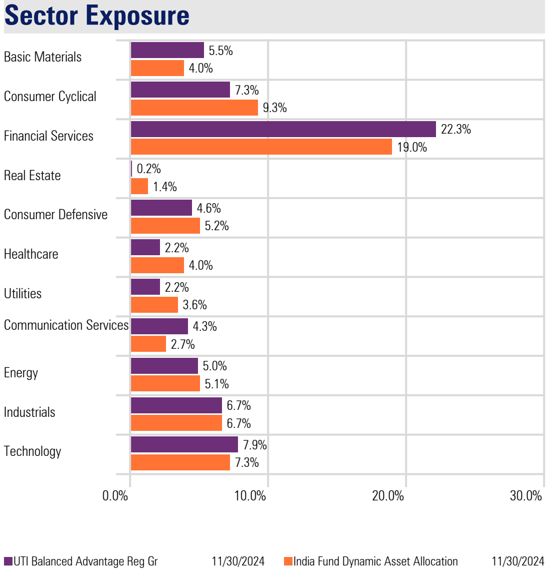


Fund Size

Time Period: 2/1/2024 to 11/30/2024



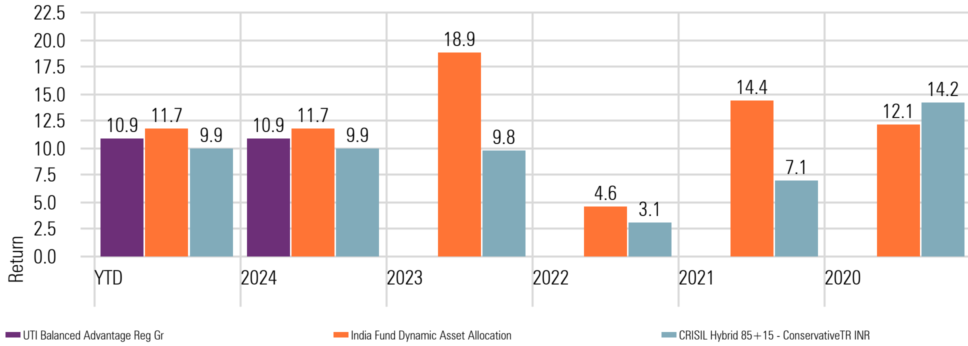
Sector Exposure



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Dynamic Asset Allocation



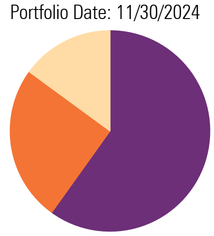
Trailing Returns

As of Date: 12/31/2024 Data Point: Return Currency: Indian Rupee Source Data: Total, Daily Return

	YTD	1 Year	3 Years	5 Years	10 Years	Inception
UTI Balanced Advantage Reg Gr	10.91	10.91				14.04
CRISIL Hybrid 35+65 - Agg TR INR	12.81	12.81	11.86	14.60	11.99	16.68
India Fund Dynamic Asset Allocation	11.74	11.74	11.60	12.26	9.80	15.49

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	59.9
Bond	25.1
Cash	15.0
Other	0.0
Total	**100.0**

Top Holdings - UTI Balanced Advantag

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd		2,302.13	7.67
7.06% Govt Stock 2028		1,969.41	6.56
ICICI Bank Ltd		1,470.56	4.90
Reliance Industries Ltd		1,113.22	3.71
Infosys Ltd		1,111.91	3.70
Bharti Airtel Ltd		1,038.07	3.46
Larsen & Toubro Ltd		907.70	3.02
Tata Consultancy Services Ltd		835.41	2.78
7.1% Govt Stock 2034		766.31	2.55
NTPC Ltd		605.45	2.02

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Dynamic Asset Allocation			
UTI Balanced Advantage Reg Gr	7.24	2.81	3.54
Average	7.21	2.96	4.58

Risk

Time Period: Since Common Inception (9/1/2023) to 11/30/2024 Calculation Benchmark: CRISIL Hybrid 35+65 - Agg TR INR

	Return	Std Dev	Max Drawdown	Sharpe Ratio (arith)	Information Ratio (arith)
UTI Balanced Advantage Reg Gr	16.76	6.62	-2.86	1.82	-1.21
CRISIL Hybrid 35+65 - Agg TR INR	19.89	8.64	-4.25	1.75	
India Fund Dynamic Asset Allocation	17.49	7.28	-3.29	1.75	-1.18

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

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: 11/30/2024

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		6.99
Maturity 183-364 Day %	2.91		0.05
Maturity 1-3 Yr %	37.33		21.14
Maturity 3-5 Yr %	43.61		17.22
Maturity 5-7 Yr %	0.00		12.66
Maturity 7-10 Yr %	14.96		25.98
Maturity 10-15 Yr %	1.20		7.81
Maturity 15-20 Yr %	0.00		0.30
Maturity 20-30 Yr %	0.00		2.08
Maturity 30+ Yr %	0.00		5.79

UTI Equity Savings Reg Gr

Return Date: 1/1/2025

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 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

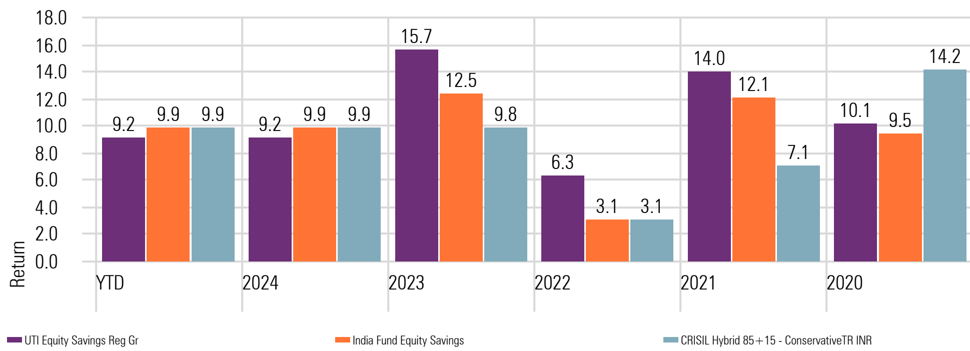
Inception Date	8/30/2018
Fund Size (INR Mn)	₹ 6,419
Expense Ratio	1.43
% Asset in Top 10 Holdings	45.03
# of Holdings	55
Average Market Cap ($Mil)	3,608,175
Equity Style Box	
Morningstar Rating Overall	★★★★
Morningstar Medalist Rating	

Manager

V Srivatsa since 8/30/2018

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: India Fund Equity Savings

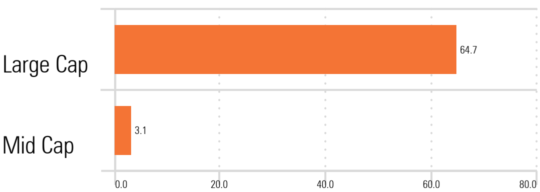


Trailing Returns

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

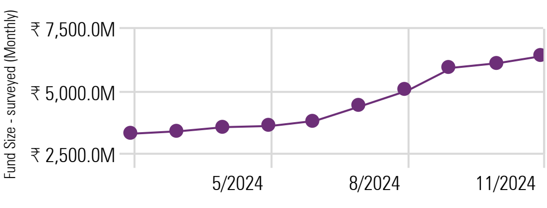
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
UTI Equity Savings Reg Gr	9.16	9.16	10.34	11.03		
CRISIL Hybrid 85+15 - ConservativeTR INR	9.85	9.85	7.56	8.75	8.79	8.68
India Fund Equity Savings	9.87	9.87	8.43	9.36	7.98	7.86

Market-cap Break-up %

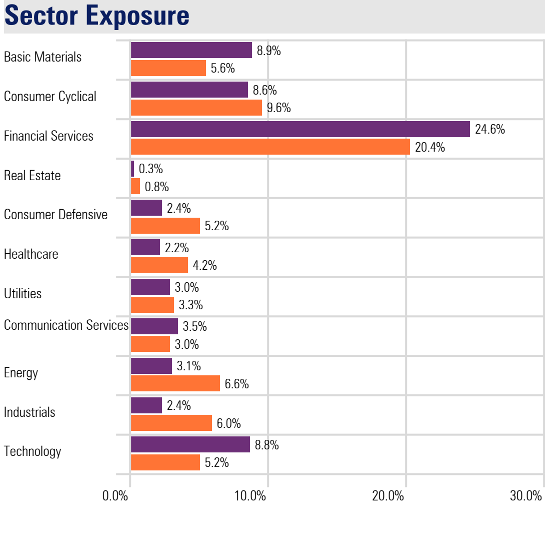


Fund Size

Time Period: 2/1/2024 to 11/30/2024



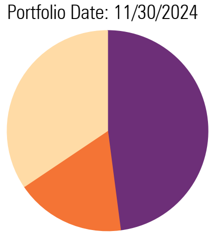
Sector Exposure



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	47.9
Bond	17.6
Cash	34.4
Other	0.0
Total	**100.0**

Top Holdings - UTI Equity Savings Reg

Portfolio Date: 11/30/2024

	Equity Style Box	Position Market Value	Portfolio Weighting %
7.32% Govt Stock 2030		667.75	10.40
7.04% Govt Stock 2029		472.33	7.36
HDFC Bank Ltd		377.10	5.88
Infosys Ltd		312.62	4.87
Kotak Mahindra Bank Ltd		266.65	4.15
Grasim Industries Ltd		261.07	4.07
7.23% Govt Stock 2039		258.27	4.02
Mahindra & Mahindra Ltd		257.24	4.01
Axis Bank Ltd		239.74	3.74
7.06% Govt Stock 2028		201.99	3.15

Debt Quants

	Average YTM Survey	Average Mod Duration Survey	Average Eff Maturity Survey
Equity Savings			
UTI Equity Savings Reg Gr	6.65	3.83	5.15
Average	7.06	2.83	4.65

Risk

Time Period: Since Common Inception (8/31/2018) to 12/31/2024 Calculation Benchmark: CRISIL Hybrid 85+15 - ConservativeTR INR

	Return	Std Dev	Max Drawdown
UTI Equity Savings Reg Gr	9.27	7.26	-13.86
CRISIL Hybrid 85+15 - ConservativeTR INR	9.02	4.30	-7.55
India Fund Equity Savings	8.00	7.43	-15.80

Fixed-Income Credit Quality

Portfolio Date: 11/30/2024

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: 11/30/2024

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		2.53
Maturity 183-364 Day %	0.00		7.76
Maturity 1-3 Yr %	0.00		31.17
Maturity 3-5 Yr %	42.14		18.01
Maturity 5-7 Yr %	41.73		7.41
Maturity 7-10 Yr %	0.00		24.33
Maturity 10-15 Yr %	16.14		4.92
Maturity 15-20 Yr %	0.00		0.58
Maturity 20-30 Yr %	0.00		0.76
Maturity 30+ Yr %	0.00		2.54

WhiteOak Capital Multi Cap Reg Gr

Return Date: 1/1/2025

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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

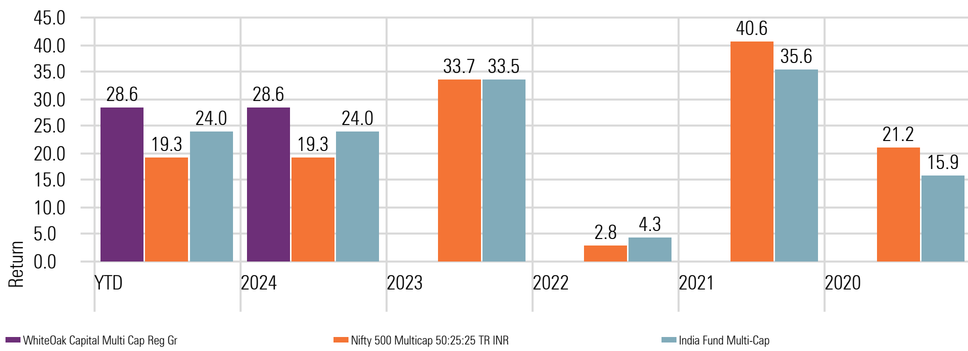
Inception Date	9/22/2023
Fund Size (INR Mn)	₹ 13,979
Expense Ratio	2.31
% Asset in Top 10 Holdings	22.77
# of Holdings	176
Average Market Cap ($Mil)	689,384
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	**Negative**

Manager

Ramesh Mantri since 9/25/2023

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR

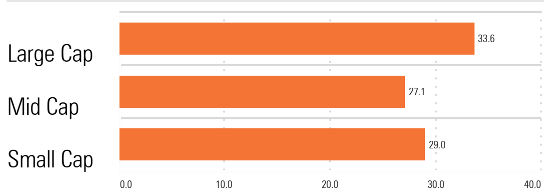


Trailing Returns

As of Date: 12/31/2024 Data Point: Return Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR

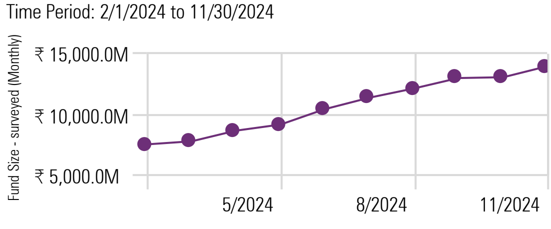
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Common Inception
WhiteOak Capital Multi Cap Reg Gr	28.61	28.55					34.65
Nifty 500 Multicap 50:25:25 TR INR	19.34	19.30	17.96	22.83	15.36	14.40	27.05
India Fund Multi-Cap	24.05	23.99	19.98	22.10	15.42	14.54	30.33

Market Cap Break-Up %



Fund Size

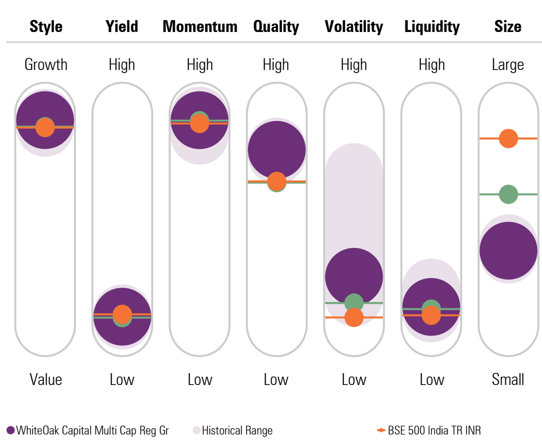
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

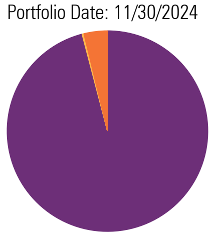
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	95.9
Bond	0.3
Cash	3.8
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	579.87	4.15
ICICI Bank Ltd	460.54	3.29
Zomato Ltd	420.91	3.01
ICICI Securities Ltd	351.56	2.51
Nexus Select Trust Reits	264.70	1.89
KRN Heat Exchanger and Refrigeration Ltd	251.29	1.80
Cigniti Technologies Ltd	231.28	1.65
Motilal Oswal Financial Services Ltd	226.69	1.62
Persistent Systems Ltd	206.19	1.47
State Bank of India	190.47	1.36
Indian Hotels Co Ltd	184.23	1.32
Kotak Mahindra Bank Ltd	176.82	1.26
CG Power & Industrial Solutions Ltd	174.65	1.25
Max Financial Services Ltd	173.34	1.24
Mahindra & Mahindra Ltd	173.09	1.24

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
WhiteOak Capital Multi Cap Reg Gr	22.77
India Fund Multi-Cap	29.08
BSE 500 India TR INR	33.78

Risk-Adjusted

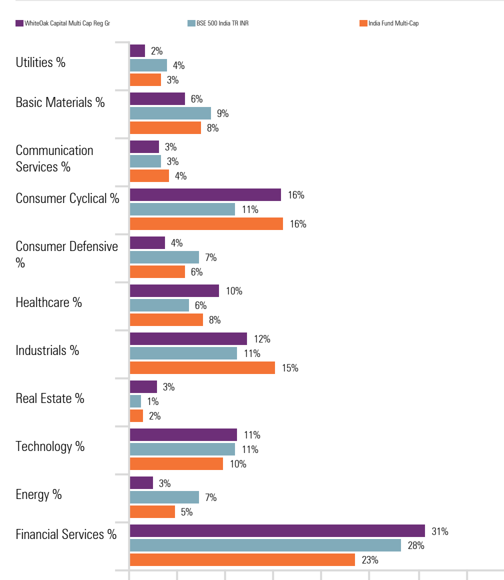
Time Period: Since Common Inception (9/23/2023) to 12/31/2024 Calculation Benchmark: Nifty 500 Multicap 50:25:25 TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
WhiteOak Capital Multi Cap Reg Gr	-6.86	17.12	0.92	2.68	95.88	86.05
Nifty 500 Multicap 50:25:25 TR INR	-10.36	18.16	1.00	1.85	100.00	100.00
India Fund Multi-Cap	-9.33	17.22	0.95	2.24	96.86	92.10

Common Holdings

		1	2
1	WhiteOak Capital Multi Cap Reg Gr	1.00	0.37
2	India Fund Multi-Cap	0.38	1.00

Sector Exposure Relative to Benchmark



WhiteOak Capital Flexi Cap Reg Gr
Return Date: 1/1/2025

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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

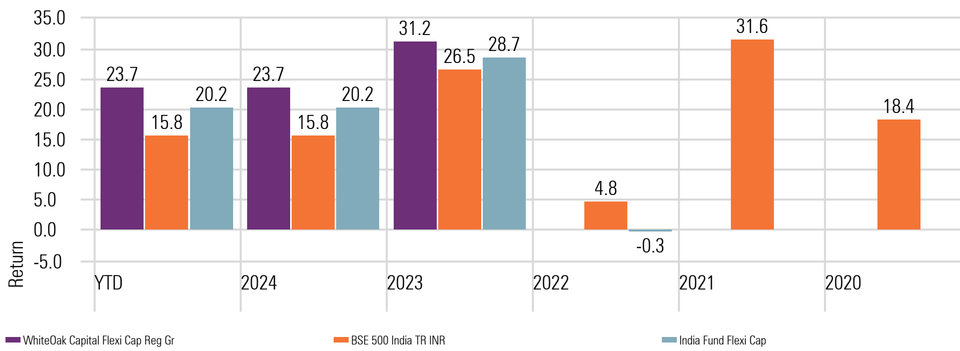
Inception Date	8/2/2022
Fund Size (INR Mn)	₹ 43,260
Expense Ratio	1.96
% Asset in Top 10 Holdings	28.88
# of Holdings	131
Average Market Cap ($Mil)	1,110,635
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Neutral

Manager

Ramesh Mantri since 8/2/2022

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 500 India TR INR

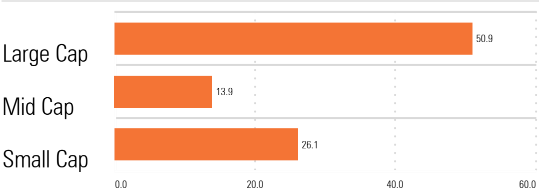


Trailing Returns

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

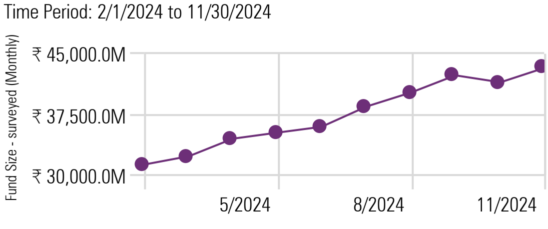
	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
WhiteOak Capital Flexi Cap Reg Gr	23.61	23.61	27.34				
BSE 500 India TR INR	15.78	15.78	21.04	15.36	19.06	14.04	13.03
India Fund Flexi Cap	20.17	20.17	24.37	15.56			

Market Cap Break-Up %



Fund Size

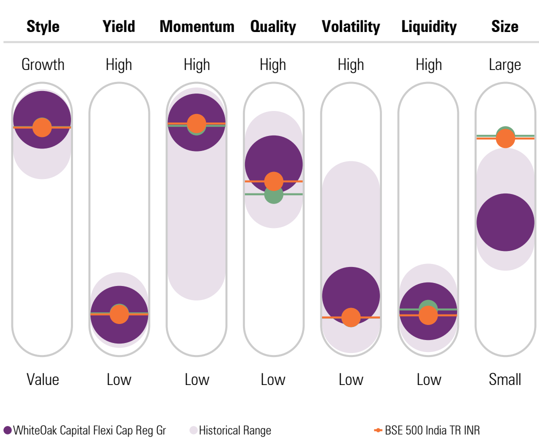
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

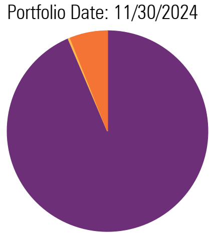
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Asset Allocation

Portfolio Date: 11/30/2024



	%
Stock	93.6
Bond	0.4
Cash	6.1
Other	0.0
Total	**100.0**

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	2,608.44	6.03
HDFC Bank Ltd	1,903.41	4.40
Zomato Ltd	1,405.46	3.25
ICICI Securities Ltd	1,130.85	2.61
Bharti Airtel Ltd	1,088.19	2.52
Mahindra & Mahindra Ltd	944.22	2.18
Larsen & Toubro Ltd	913.77	2.11
Nexus Select Trust Reits	908.60	2.10
Persistent Systems Ltd	807.48	1.87
Reliance Industries Ltd	784.37	1.81
Tata Consultancy Services Ltd	782.42	1.81
Motilal Oswal Financial Services Ltd	775.61	1.79
Nestle India Ltd	705.54	1.63
State Bank of India	678.05	1.57
Kotak Mahindra Bank Ltd	674.18	1.56

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
WhiteOak Capital Flexi Cap Reg Gr	28.88
India Fund Flexi Cap	40.04
BSE 500 India TR INR	33.78

Risk-Adjusted

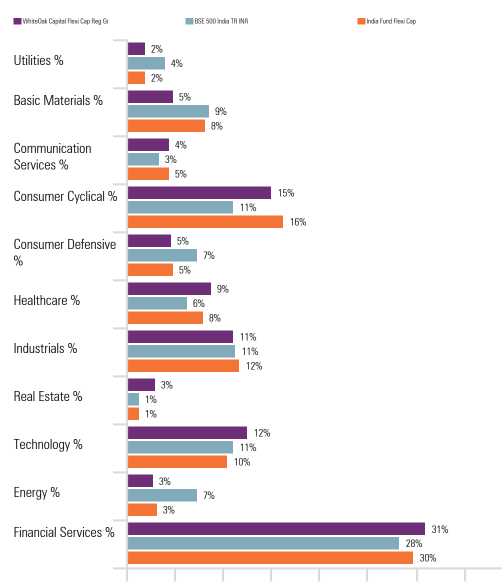
Time Period: Since Common Inception (8/3/2022) to 12/31/2024 Calculation Benchmark: BSE 500 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
WhiteOak Capital Flexi Cap Reg Gr	-11.06	14.44	0.90	2.07	92.64	83.70
BSE 500 India TR INR	-11.13	15.28	1.00	1.44	100.00	100.00
India Fund Flexi Cap	-9.66	14.46	0.93	1.75	93.88	89.14

Common Holdings

		1	2
1	WhiteOak Capital Flexi Cap Reg Gr	1.00	0.45
2	India Fund Flexi Cap	0.45	1.00

Sector Exposure Relative to Benchmark



WhiteOak Capital Large Cap Reg Gr

Return Date: 1/1/2025

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)	₹ 6,614
Expense Ratio	2.37
% Asset in Top 10 Holdings	42.83
# of Holdings	76
Average Market Cap ($Mil)	2,799,076
Equity Style Box	
Morningstar Rating Overall	
Morningstar Medalist Rating	Neutral

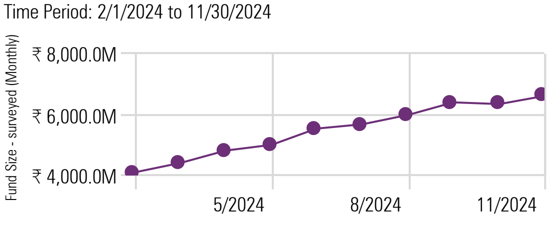
Manager

Ramesh Mantri since 12/1/2022

Market Cap Break-Up %

Fund Size

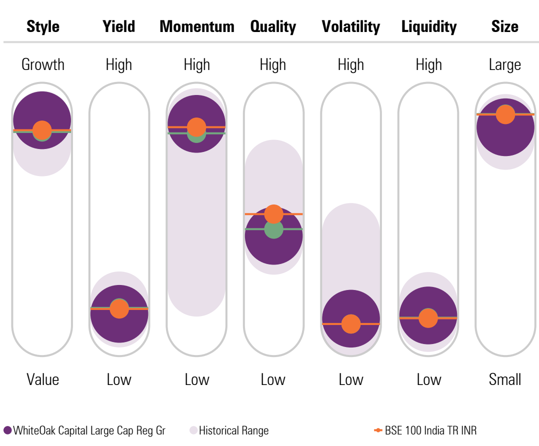
Time Period: 2/1/2024 to 11/30/2024



Factor Profile

Time Period: 10/1/2021 to 9/30/2024

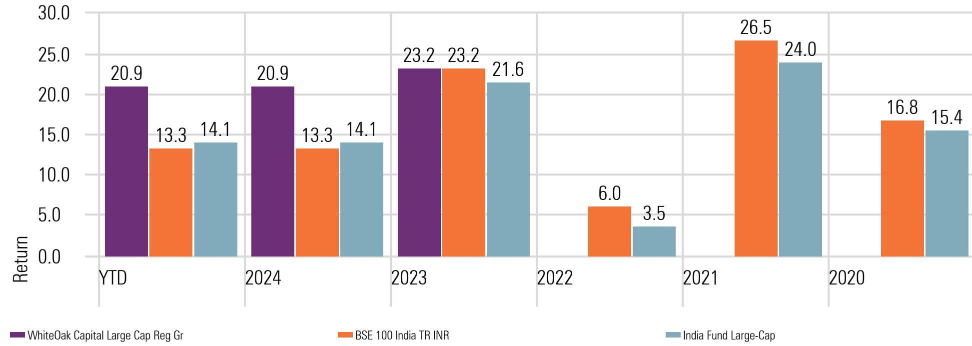
Portfolio Date: 9/30/2024



Source: Morningstar Direct

Calendar Year Performance

As of Date: 12/31/2024 Currency: Indian Rupee Source Data: Total, Daily Return Calculation Benchmark: BSE 100 India TR INR



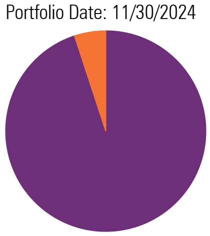
Trailing Returns

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

	YTD	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years
WhiteOak Capital Large Cap Reg Gr	20.87	20.87	22.05				
BSE 100 India TR INR	13.29	13.29	18.15	13.97	16.95	13.08	12.38
India Fund Large-Cap	14.11	14.11	17.78	12.82	15.49	11.88	11.52

Asset Allocation

Portfolio Date: 11/30/2024



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

Top 15 Holdings

Portfolio Date: 11/30/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	608.30	9.20
HDFC Bank Ltd	474.89	7.18
Zomato Ltd	318.07	4.81
Tata Consultancy Services Ltd	247.59	3.74
Bharti Airtel Ltd	247.35	3.74
Mahindra & Mahindra Ltd	224.55	3.40
Nestle India Ltd	188.54	2.85
Power Grid Corp Of India Ltd	184.01	2.78
Larsen & Toubro Ltd	170.10	2.57
Reliance Industries Ltd	169.08	2.56
Trent Ltd	137.19	2.07
State Bank of India	129.42	1.96
Kotak Mahindra Bank Ltd	127.53	1.93
Infosys Ltd	122.92	1.86
Titan Co Ltd	115.44	1.75

Top 10 Holdings %

Fund	% Asset in Top 10 Holdings
WhiteOak Capital Large Cap Reg Gr	42.83
India Fund Large-Cap	52.28
BSE 100 India TR INR	46.18

Risk-Adjusted

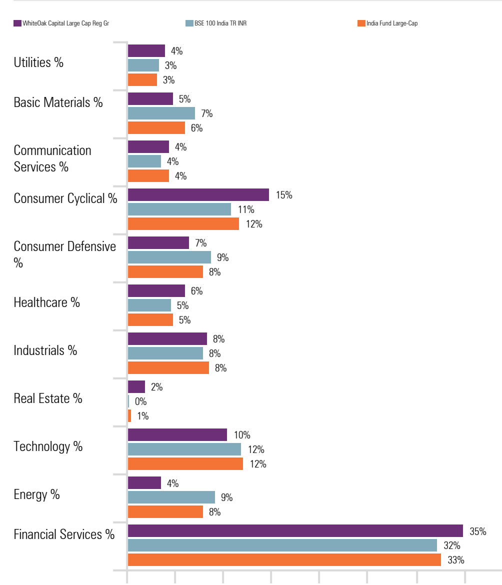
Time Period: Since Common Inception (12/2/2022) to 12/31/2024 Calculation Benchmark: BSE 100 India TR INR

	Max Drawdown	Std Dev	Beta	Sharpe Ratio (geo)	Up Capture Ratio	Down Capture Ratio
WhiteOak Capital Large Cap Reg Gr	-11.59	14.71	0.97	1.40	95.98	90.41
BSE 100 India TR INR	-10.77	14.64	1.00	1.07	100.00	100.00
India Fund Large-Cap	-10.68	14.53	0.99	1.03	97.88	97.92

Common Holdings

		1	2
1	WhiteOak Capital Large Cap Reg Gr	1.00	0.54
2	India Fund Large-Cap	0.54	1.00

Sector Exposure Relative to Benchmark



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A Journey Towards Forever Banking

AU 29 YEARS

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