



“AU Select” (Mutual Funds) JANUARY’26

Category	Scheme Name	AU Select Rating	Historical Performance (%)			SIP Performance (%)		
			1Y	3Y	5Y	1Y	3Y	5Y
Large Cap	ICICI Pru Large Cap	★★★★★	11.32	18.34	18.00	14.47	16.00	16.67
	Nippon India Large Cap	★★★★★	9.15	19.48	20.24	13.39	15.80	17.83
	Bandhan Large Cap	★★★★★	8.22	17.65	15.06	14.64	15.40	14.78
	Aditya BSL Large Cap	★★★	9.43	15.89	15.56	13.53	14.15	14.32
	WhiteOak Capital Large Cap	-	7.73	17.09	--	12.94	15.53	--
Flexi Cap	HDFC Flexi Cap	★★★★★	11.43	21.58	23.69	14.00	18.97	20.84
	Parag Parikh Flexi Cap	★★★★★	7.84	22.21	19.76	10.49	17.04	17.52
	WhiteOak Capital Flexi Cap	★★★★★	4.65	19.29	--	11.26	16.10	--
	ICICI Pru Flexicap Flexi Cap	★★★★★	9.58	19.32	--	17.00	17.00	--
	Bajaj Finserv Flexi Cap	-	6.48	--	--	12.39	--	--
Balanced Advantage	ICICI Prudential Balanced Advantage	★★★★★	12.22	13.66	12.78	13.84	13.14	12.77
	SBI Balanced Advantage	★★★★★	10.00	14.54	--	12.80	12.58	--
	HDFC Balanced Advantage	★★★★★	7.24	18.01	19.79	10.31	14.16	17.13
	Baroda BNP Paribas Balanced Advantage	★★★★★	7.82	14.49	12.40	12.92	12.92	12.81
	Nippon India Balanced Advantage	★★★	7.31	12.53	11.62	9.17	11.06	11.18
	UTI Balanced Advantage	-	8.76	--	--	10.19	--	--
Dividend Yield	ICICI Pru Dividend Yield Equity	★★★★★	11.85	23.40	24.73	14.19	18.72	21.23

*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, 2025. All returns are annualized. Source: Morningstar

Category	Scheme Name	AU Select Rating	Historical Performance (%)			SIP Performance (%)		
			1Y	3Y	5Y	1Y	3Y	5Y
Focused Fund	ICICI Pru Focused Equity	★★★★★	15.44	23.26	21.99	20.70	21.46	20.85
	HDFC Focused 30	★★★★★	10.93	21.24	24.18	13.06	18.58	21.10
	SBI Focused	★★★★	15.71	18.33	16.74	21.38	18.10	15.85
Multi Cap	Kotak Multicap	★★★★★	6.45	23.66	--	18.50	19.63	--
	Nippon India Multi Cap	★★★★	4.06	21.84	25.18	9.09	15.98	20.18
	WhiteOak Capital Multi Cap	-	5.59	--	--	13.54	--	--
	Motilal Oswal Multi Cap	-	-3.57	--	--	2.13	--	--
Value Fund	ICICI Prudential Value	★★★★★	13.78	21.50	23.36	17.38	18.72	20.37
	HSBC Value	★★★★	7.00	23.37	22.63	16.56	18.85	20.45
	Bandhan Value	★★★	5.04	18.03	22.77	11.85	13.43	16.50
Multi Asset Allocation	ICICI Prudential Multi Asset Fund	★★★★★	18.60	19.58	21.90	19.81	18.62	19.47
	Nippon India Multi Asset Allocation	★★★★	19.56	20.80	16.75	24.93	20.56	18.26
	Bandhan Multi Asset Allocation	-	19.20	--	--	25.76	--	--
	Aditya BSL Multi Asset Allocation	-	18.85	--	--	26.09	--	--
Equity Savings	Mirae Asset Equity Savings		8.69	11.33	10.61	10.36	10.71	10.35
	UTI Equity Savings		8.41	11.06	10.68	9.99	9.88	10.15
	Edelweiss Equity Savings		7.95	11.39	9.77	9.58	10.75	10.14
	Kotak Equity Savings		7.93	11.72	10.59	11.11	10.68	10.79

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Category	Scheme Name	AU Select Rating	Historical Performance (%)			SIP Performance (%)		
			1Y	3Y	5Y	1Y	3Y	5Y
Large & Mid Cap	ICICI Prudential Large & Mid Cap	★★★★★	14.39	21.40	23.16	16.32	18.88	20.20
	Bandhan Large & Midcap	★★★★★	7.50	23.55	22.01	15.47	19.80	20.63
	UTI Large & Mid Cap	★★★★	7.41	22.46	22.01	16.14	18.82	19.36
	HDFC Large and Mid Cap	★★★★	6.07	20.37	21.97	12.43	15.84	18.19
	Motilal Oswal Large & Mid Cap	★★★★	-4.17	24.56	22.57	7.45	19.35	20.85
Mid Cap	HDFC Mid Cap	★★★★★	6.83	25.68	25.54	17.12	20.59	22.93
	WhiteOak Capital Mid Cap	★★★★★	5.19	25.68	--	17.18	21.64	--
	Edelweiss Mid Cap	★★★★	3.77	25.89	25.14	15.39	21.81	22.17
	Nippon India Growth Mid Cap	★★★★	3.59	25.01	24.80	11.99	19.24	21.45
	Kotak Mid Cap	★★★★	1.84	21.39	22.60	11.63	17.54	18.89
Small Cap	HDFC Small Cap	★★★★★	-0.58	20.14	24.49	7.43	12.82	18.06
	Bandhan Small Cap	★★★★★	-1.13	29.53	25.48	8.26	22.46	23.14
	Invesco India Small Cap	★★★★★	-2.86	24.36	25.40	8.36	18.20	20.68
	Nippon India Small Cap**	★★★★	-4.75	21.38	27.14	4.65	13.06	19.37
Thematic Fund	SBI Banking & Financial Services	★★★	20.42	19.52	16.79	24.09	21.50	18.65

** Fresh / additional subscriptions/switch-ins are restricted

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SIP Pack- (1 / 2)



Customer Profile	Scheme Name	Fund Category	SIP Performance (%)		
			1Y	3Y	5Y
Very Aggressive	Motilal Oswal Large & Midcap Fund	Equity- Large & Mid Cap	7.45	19.35	20.85
	Parag Parikh Flexi Cap Fund	Equity- Flexi Cap	10.49	17.04	17.52
	Bandhan Value Fund	Equity- Value	11.85	13.43	16.50
	Whiteoak Multi Cap Fund	Equity- Multi Cap	13.54	--	--
Aggressive	Motilal Oswal Large & Midcap Fund	Equity- Large & Mid Cap	7.45	19.35	20.85
	Parag Parikh Flexi Cap Fund	Equity- Flexi Cap	10.49	17.04	17.52
	Bandhan Multi Asset Allocation Fund	Hybrid: Multi-Asset	25.76	--	--
	UTI Balanced Advantage Fund	Hybrid: Balanced Advantage	10.19	--	--
Balanced	HDFC Balanced Advantage Fund	Hybrid: Balanced Advantage	10.31	14.16	17.13
	Baroda BNP Paribas Balanced Advantage	Hybrid: Balanced Advantage	12.92	12.92	12.81
	Bandhan Multi Asset Allocation Fund	Hybrid: Multi-Asset	25.76	--	--
	UTI Balanced Advantage Fund	Hybrid: Balanced Advantage	10.19	--	--



SIP Pack- (2 / 2)



Customer Profile	Scheme Name	Fund Category	SIP Performance (%)		
			1Y	3Y	5Y
Moderate	HDFC Balanced Advantage Fund	Hybrid: Balanced Advantage	10.31	14.16	17.13
	Edelweiss Equity Savings Fund	Hybrid: Equity Savings	9.58	10.75	10.14
	Kotak Equity Savings Fund	Hybrid: Equity Savings	11.11	10.68	10.79
	UTI Equity Savings Fund	Hybrid: Equity Savings	9.99	9.88	10.15
Tax Saving- ELSS	Canara Robeco ELSS Tax Saver Fund	Equity- ELSS	10.69	12.87	13.37
	Kotak ELSS Tax Saver Fund	Equity- ELSS	8.88	11.90	13.99
	Bandhan ELSS Tax Saver Fund	Equity- ELSS	14.39	12.96	14.82

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