

Since Inception Scheme Returns of 20.62% p.a. and Benchmark Returns of 18.72% p.a. as on January 31, 2018#

**BUILT TO PERFORM**



## DHFL Pramerica Large Cap Fund (An Open Ended Equity Scheme)

### Investment Strategy

- DHFL Pramerica Large Cap Fund predominantly invests in large capitalisation stocks.
- Focuses on high quality and growth oriented stocks with longer term investment horizon with focus on intrinsic value v/s market value to identify growth & value unlocking opportunities
- Combination of top-down and bottom-up approach, with adequate risk controls
  - Top down approach to choose sector weights and;
  - Within a sector, bottom-up approach to identify investment opportunities

### Portfolio Metrics

	Portfolio	Nifty 50
<b>Growth Ratio - %</b>		
FY 17-19E EPS CAGR - %	28.7%	12.5%
<b>Return Ratio - %</b>		
Return on Equity	16.9%	13.8%
<b>Leverage Ratio - %</b>		
Debt / Equity (ex-financials)	49.2%	50.7%
<b>Valuation Multiple</b>		
FY 19E Price / Earning Ratio	18.5	20.8

Source: Bloomberg and Internal Research. The above data as on 31st January, 2018.

### Portfolio Composition

	Portfolio	Nifty 50
Number of stocks	50	50
Portfolio Overlap with	—	65.1%
Large caps (market cap >20000 Cr)	86.2%	100.0%
Mid caps (market cap Between 20k Cr to 3k Cr)	7.0%	0.0%
Small caps (market cap < 3000 Cr)	4.8%	0.0%
Cash	2.0%	0.0%
Top 10 holding	53.9%	55.1%
Avg Market Cap - Crore	2,39,078	2,67,740

Source: Bloomberg and Internal Research. The above data as on 31st January, 2018

# **Inception Date:** Regular Plan: January 21, 2003. **Benchmark:** Nifty 50. Returns for the benchmark have been calculated using TRI values.

The above returns are of Regular Plan. Different plans have a different expense structure. Past performance may or may not be sustained in future.

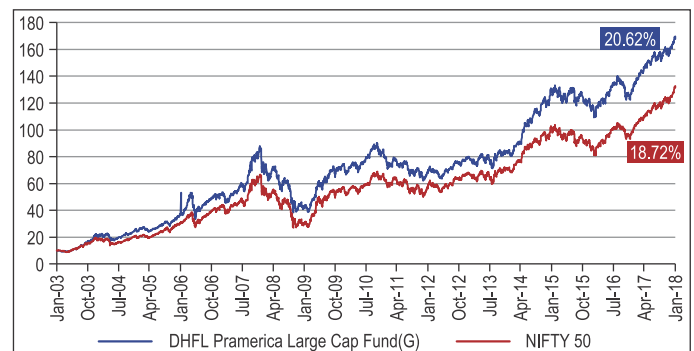
Alok Agarwal managing this fund since July 27, 2017. For Standard performance of DHFL Pramerica Large Cap Fund (DPLCF) and other schemes managed by the Fund Manager Alok Agarwal, please refer overleaf.

**EPS:** Earnings per share (EPS) is the portion of a company's profit allocated to each outstanding share of common stock. Earnings per share serves as an indicator of a company's profitability. **Return on Equity:** Return on equity (ROE) is the amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested. **Debt/Equity (ex-financials):** Debt/Equity Ratio is a debt ratio used to measure a company's financial leverage, calculated by dividing a company's total liabilities by its stockholders' equity. The D/E ratio indicates how much debt a company is using to finance its assets relative to the amount of value represented in shareholders' equity. (Ex-Financials means excluding Banks and NBFCs). **Price/Earnings:** The price-earnings ratio (P/E Ratio) is the ratio for valuing a company that measures its current share price relative to its per-share earnings.

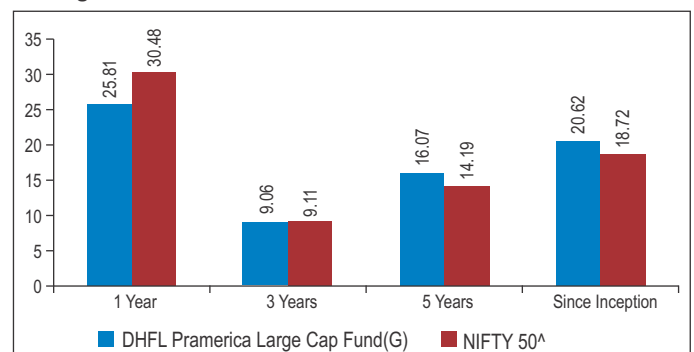
### Why invest in DHFL Pramerica Large Cap Fund?

#### Investment has grown 16.70 times in 15 years

Returns since inception of 20.62% CAGR as on January 31, 2018. During the same period scheme benchmark (Nifty 50) has grown 13.14 times, return of 18.72% CAGR. Inception Date: January 21, 2003. NAV at inception ₹10. NAV on January 31, 2018 ₹167.73. All data is provided from Regular Plan Growth Option.



### Trailing Performance



Data as on January 31, 2018. <sup>A</sup> Benchmark. The above returns are of Regular Plan and CAGR. CAGR - Compounded Annual Growth Rate.

## Portfolio (Top Ten Holdings) as on January 31, 2018

Company	% to Net Assets
HDFC Bank Ltd.	9.81
Kotak Mahindra Bank Ltd.	6.67
ICICI Bank Ltd.	6.33
Housing Development Finance Corporation Ltd.	5.26
Reliance Industries Ltd.	4.94
Maruti Suzuki India Ltd.	4.44
ITC Ltd.	4.40
Infosys Ltd.	4.39
Tata Consultancy Services Ltd.	3.92
Larsen & Toubro Ltd.	3.78

## Dividend History - Regular Plan

Record Date	Dividend/unit (₹)#	NAV (₹)
18-Mar-14	0.50	17.53
27-Jun-14	1.00	19.58
13-Oct-14	1.00	20.43
26-Dec-14	0.75	20.85
27-Mar-15	1.00	20.81
26-Jun-15	0.50	20.67
24-Sep-15	1.00	18.98
23-Dec-15	0.50	18.38
28-Mar-16	0.50	17.44
27-Jun-16	0.50	18.37
29-Sep-16	0.50	19.18
29-Dec-16	0.50	17.40
24-Mar-17	1.00	19.12
29-Jun-17	0.50	19.01
28-Sep-17	0.50	18.92
28-Dec-17	0.50	19.58

# On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

## Performance of the funds managed by Fund Manager Alok Agarwal as on January 31, 2018

### DHFL Pramerica Large Cap Fund - Regular Plan - Growth Option

Period	Fund		Nifty 50 <sup>^</sup>		SENSEX#	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Last 1 Year	25.81	12,581.01	30.48	13,047.99	31.74	13,174.18
Last 3 Years	9.06	12,975.24	9.11	12,994.30	8.71	12,851.76
Last 5 Years	16.07	21,072.27	14.19	19,424.94	14.22	19,445.47
Since Inception	20.62	1,66,956.30	18.72	1,31,431.99	19.27	1,40,905.96

**Date of Inception: Regular Plan:** January 21, 2003. All the above returns are CAGR. **CAGR** – Compounded Annual Growth Rate. <sup>^</sup> Scheme Benchmark. # Standard Benchmark. \*Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Different plans have a different expense structure. Returns for the benchmark have been calculated using TRI values. Alok Agarwal managing this fund since July 27, 2017.


## Performance of other funds managed by Fund Manager Alok Agarwal as on January 31, 2018


	Last 1 Year	Last 3 Years	Last 5 Years	Managing Since
<b>Top 3 Schemes Performance (%)</b>				
DHFL Pramerica Large Cap Fund - Series 1 Nifty 50 <sup>^</sup>	42.85	—	—	July 27, 2017
DHFL Pramerica Diversified Equity Fund S&P BSE 200 Index <sup>^</sup>	28.48	—	—	July 27, 2017
DHFL Pramerica Large Cap Fund - Series 2 Nifty 50 <sup>^</sup>	28.34	—	—	July 27, 2017
<b>Bottom 3 Schemes Performance (%)</b>				
DHFL Pramerica Hybrid Fixed Term Fund - Series 37 (Equity Allocation) Crisil Hybrid 85 + 15 Conservative Index <sup>^</sup>	13.51	—	—	August 22, 2016
DHFL Pramerica Equity Income Fund (Equity Allocation) 70% Nifty 50 Arbitrage and 30% Nifty 50 Index <sup>^</sup>	11.78	8.86	10.00	August 22, 2016
DHFL Pramerica Income Advantage Fund (Equity Allocation) CRISIL Hybrid 85 + 15 Conservative Index <sup>^</sup>	12.19	6.97	9.12	August 22, 2016
DHFL Pramerica Income Advantage Fund (Equity Allocation) CRISIL Hybrid 85 + 15 Conservative Index <sup>^</sup>	10.38	7.68	7.96	August 22, 2016
DHFL Pramerica Income Advantage Fund (Equity Allocation) CRISIL Hybrid 85 + 15 Conservative Index <sup>^</sup>	7.08	8.59	9.72	August 22, 2016

<sup>^</sup> Benchmark. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. The above returns are of Regular Plan - Growth Option of respective schemes. All the above returns are CAGR. CAGR - Compounded Annual Growth Rate. Different plans have a different expense structure. Returns for the benchmark have been calculated using TRI values. Mr. Alok Agarwal is managing 26 schemes of DHFL Pramerica Mutual Fund. Top three and bottom three schemes managed by the fund manager have been derived on the basis of last one year performance ending on January 31, 2018. On account of difference in scheme features, the performance of these schemes are not strictly comparable. Please refer [www.dhflpramericamf.com](http://www.dhflpramericamf.com) for details on performance of all schemes (including Direct Plan).

## Key Features

 **Benchmark index:** Nifty 50

 **Minimum application amount:** Minimum of ₹5000 and in multiples of ₹1 thereafter. **Minimum additional investment amount:** Minimum of ₹1000 and in multiples of ₹1 thereafter or 100 units. **Minimum repurchase/redemption amount:** Minimum of ₹100 and in multiples of ₹1 thereafter or 0.1 units or account balance, whichever is lower. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹500 each and in multiples of ₹100 thereafter. Quarterly: 5 installments of ₹1000 each and in multiples of ₹100 thereafter. SWP (Monthly & Quarterly): 2 (two) installments of ₹100 STP/SWP Dates: 1st, 7th, 10th, 15th, 21st, 25th and 28th or all 7 dates. SIP Dates: Any date of the month except 29th, 30th and 31st day of the month.

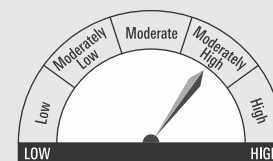
 **Exit load:** 1% if the investor redeems within 1 year from the date of allotment of units.

## Riskometer

This product is suitable for investors who are seeking\*:

- Capital growth over the long term
- Investment in Equity and equity related securities
- Degree of risk – **MODERATELY HIGH**.

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at moderately high risk

 [www.dhflpramericamf.com](http://www.dhflpramericamf.com)  18002662667

**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.**

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