

Since Inception Scheme Returns of 20.04% and Benchmark Returns of 18.21% as on April 30, 2018#

Celebrating



DHFL Pramerica Large Cap Fund

(Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)

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 TR Index
Growth Ratio - %		
FY 17-19E EPS CAGR - %	31.9%	22.4%
Return Ratio - %		
Return on Equity	16.8%	13.5%
Leverage Ratio - %		
Debt / Equity (ex-financials)	43.8%	46.7%
Valuation Multiple		
FY 19E Price / Earning Ratio	17.2	17.1

Source: Bloomberg and Internal Research. The above data as on 30th April, 2018.

Portfolio Composition

	Portfolio	Nifty 50 TR Index
Number of stocks	39	50
Portfolio Overlap with	—	62.1%
Large caps (market cap >20000 Cr)	86.4%	100%
Mid caps (market cap Between 20k Cr to 3k Cr)	5.3%	0.0%
Small caps (market cap < 3000 Cr)	4.0%	0.0%
Cash	4.3%	0.0%
Top 10 holding	53.4%	55.0%
Avg Market Cap - Crore	2,29,717	2,68,000

Source: Bloomberg and Internal Research. The above data as on 30th April, 2018

Inception Date: Regular Plan: January 21, 2003. Benchmark: Nifty 50 TR Index.

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

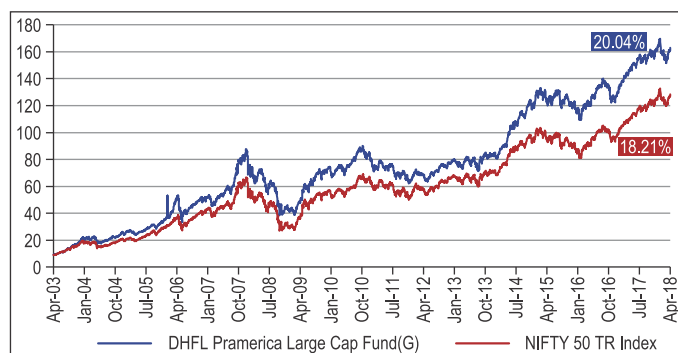
Alok Agarwal managing this fund since July 27, 2017. For Standard performance of DHFL Pramerica Large Cap Fund (DPLCF) and other schemes managed by the Fund Manager Alok Agarwal, please refer overleaf.

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.

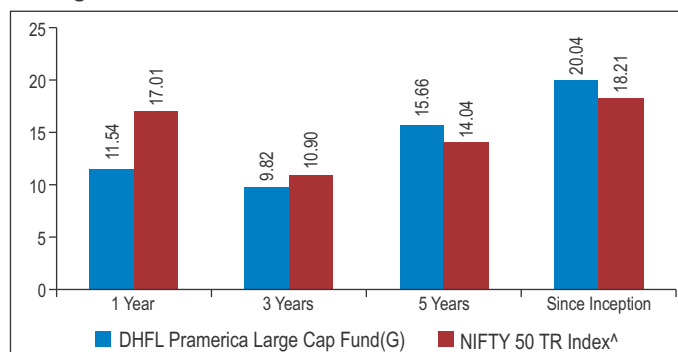
Why invest in DHFL Pramerica Large Cap Fund?

Investment has grown around 16.23 times in 15 years

Returns since inception of 20.04% CAGR as on April 30, 2018. During the same period scheme benchmark (Nifty 50 TR Index) has grown 12.84 times, return of 18.21% CAGR. Inception Date: January 21, 2003. NAV at inception ₹10. NAV on April 30, 2018 ₹163.04. All data is provided from Regular Plan Growth Option.



Trailing Performance



Data as on April 30, 2018. ^ Benchmark. The above returns are of Regular Plan and CAGR. CAGR - Compounded Annual Growth Rate.

Portfolio (Top Ten Holdings) as on April 30, 2018

Company	% to Net Assets
HDFC Bank Ltd.	9.71
Reliance Industries Ltd.	6.65
Kotak Mahindra Bank Ltd.	6.50
ITC Ltd.	5.27
Larsen & Toubro Ltd.	5.25
Housing Development Finance Corporation Ltd.	5.17
Infosys Ltd.	4.85
Maruti Suzuki India Ltd.	4.62
Tata Steel Ltd.	3.40
State Bank Of India	2.88

Dividend History - Regular Plan

Record Date	Dividend/unit (₹)#	NAV (₹)
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
23-Mar-18	1.29	17.91

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 April 30, 2018

DHFL Pramerica Large Cap Fund - Regular Plan - Growth Option

Period	Fund		Nifty 50 TR Index [^]		SENSEX#	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Last 1 Year	11.54	11,160.81	17.01	11,711.15	19.00	11,911.10
Last 3 Years	9.82	13,246.84	10.90	13,643.81	10.72	13,575.58
Last 5 Years	15.66	20,706.49	14.04	19,292.72	14.16	19,393.72
Since Inception	20.04	1,62,307.34	18.21	1,28,425.31	18.77	1,37,980.70

Date of Inception: Regular Plan: January 21, 2003. All the above returns are CAGR. **CAGR** – Compounded Annual Growth Rate. [^] 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. Alok Agarwal managing this fund since July 27, 2017.

Performance of other funds managed by Fund Manager Alok Agarwal as on April 30, 2018

	Last 1 Year	Last 3 Years	Last 5 Years	Last 10 Years	Managing Since
Top 3 Schemes Performance (%)					
DHFL Pramerica Large Cap Fund - Series 1 Nifty 50 [^]	19.32	7.35	—	—	July 27, 2017
DHFL Pramerica Large Cap Fund - Series 2 Nifty 50 [^]	15.71	8.72	—	—	July 27, 2017
DHFL Pramerica Euro Equity Fund MSCI EMU Index [^]	15.80	3.92	6.60	3.79	July 27, 2017
Bottom 3 Schemes Performance (%)					
DHFL Pramerica Hybrid Fixed Term Fund - Series 39 (Equity Allocation) Crisil Short Term Debt Hybrid 75 + 25 Fund Index [^]	7.75	—	—	—	August 22, 2016
DHFL Pramerica Equity Savings Fund (Equity Allocation) 70% Nifty 50 Arbitrage TR Index and 30% Nifty 50 TR Index [^]	6.38	7.89	9.56	7.80	August 22, 2016
DHFL Pramerica Hybrid Equity Fund (Equity Allocation) CRISIL Hybrid 35+65 Aggressive Index [^]	6.16	6.29	12.99	6.41	June, 2016

[^] 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 19 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 April 30, 2018. On account of difference in scheme features, the performance of these schemes are not strictly comparable. Please refer www.dhflpramericamf.com for details on performance of all schemes (including Direct Plan).

Key Features



Benchmark index: Nifty 50 TR Index



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. **STP Daily:** 60 installments of ₹100/- and in multiples of ₹100/- thereafter from DHFL Pramerica Insta Cash Fund. **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.



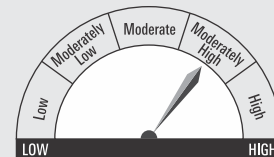
Exit load: 1% if the investor redeems within 1 year from the date of allotment of units.

Riskometer

This product is suitable for investors who are seeking*:

- Capital growth over the long term
- Investment predominantly in equity and equity related securities of Large Cap companies.
- 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



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

Pramerica and Pramerica Financial are trade names used by Prudential Financial, Inc., a company incorporated and with its principal place of business in the United States, and by its affiliated companies in select countries outside the United States. None of these companies are affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom