

Tata Equity P/E Fund

Analysis Report

Fund & Scheme Details

Inception Date:	29-Jun-04
AUM (in Crs) as on 31st December 2024:	8,592
Fund Type:	Open Ended
Plan Type:	Regular Growth Plan
Asset Class:	Equity
Scheme Type - Market Cap:	Value/Contr
Benchmark:	Nifty 500 - TRI
Expense Ratio:	1.79%
Exit Load:	1%
Fund Manager(s):	Sonam Udasi, Amey Sathe

Top 10 Stock Holding by the fund

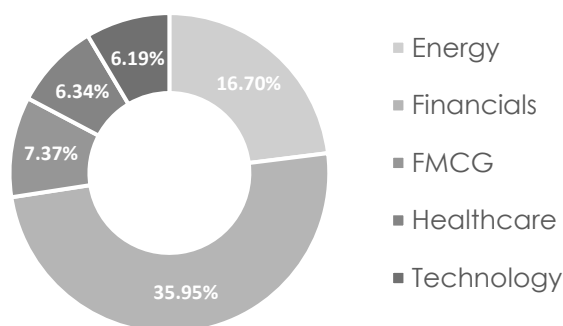
HDFC Bank Ltd.	9.23%
Bpcl	4.63%
Wipro Ltd.	4.17%
Radico Khaitan Ltd.	3.82%
Coal India Ltd.	3.78%
Dr. Reddys Laboratories Ltd.	3.71%
ITC Ltd.	3.55%
ICICI Bank Ltd.	3.43%
Muthoot Finance Ltd.	3.29%
Uti Asset Management Company Ltd.	3.21%

Investment Philosophy

The Tata Equity P/E Fund primarily focuses on investing in equity shares of companies that exhibit a lower rolling price-to-earnings (P/E) ratio, based on the past four quarters' earnings, compared to the rolling P/E ratio of the S&P BSE Sensex.

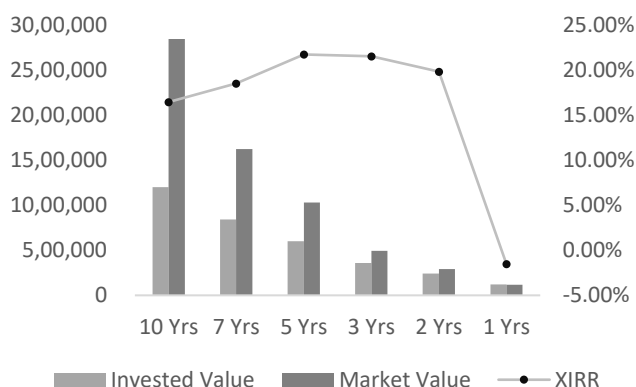
By following this disciplined, value-driven approach, the fund seeks to capitalize on undervalued opportunities in the market, aiming to deliver long-term capital appreciation for its investors.

Top Sector Holding by the fund



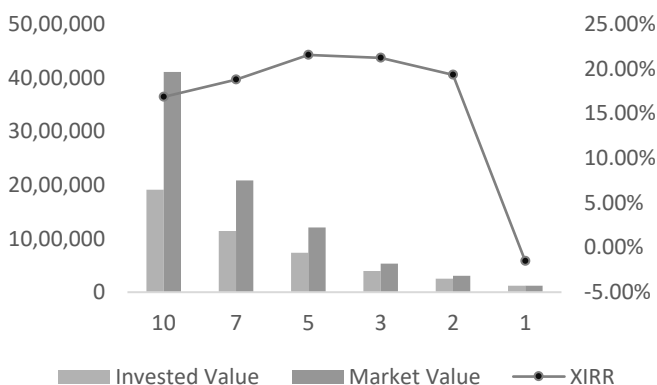
SIP Performance Chart

SIP amount of Rs 10000 per month



10% Step Up SIP Performance Chart

SIP amount of Rs 10000 per month with 10% annual increase



Fund Overall View

The fund has demonstrated outstanding performance, consistently outperforming its benchmark across various time horizons. Under the expert management of Sonam Udasi since April 2016 and with Amey Sathe joining the team in June 2018, the fund has maintained a disciplined investment strategy, delivering superior risk-adjusted returns. This strong track record, coupled with experienced leadership, makes it a compelling choice for investors seeking long-term wealth creation.

Return Analysis

Particulars	CAGR %				
	1 Year	2 Years	3 Years	4 Years	5 Years
Tata Equity P/E Fund	12.94%	26.53%	17.32%	19.92%	18.89%
Nifty 500 - TRI	8.10%	18.30%	10.96%	15.45%	16.24%
BSE Sensex	5.46%	13.32%	8.71%	12.70%	13.64%
Value of Rs 100000 Invested - Lumpsum					
Tata Equity P/E Fund	1,29,400	1,60,098	1,61,479	2,06,808	2,37,534
Nifty 500 - TRI	1,08,100	1,39,949	1,36,615	1,77,654	2,12,216
BSE Sensex	1,05,460	1,28,414	1,28,472	1,61,323	1,89,520
Value of Rs 10000 Invested - Monthly SIP					
Tata Equity P/E Fund	1,19,005	2,91,281	4,93,131	7,18,709	10,29,000
Nifty 500 - TRI	1,18,564	2,76,820	4,51,834	6,41,459	9,26,954
BSE Sensex	1,19,931	2,66,037	4,29,402	6,05,571	8,61,959
Value of Rs 10000 Invested - 10% Step Up SIP					
Tata Equity P/E Fund	1,19,005	3,03,181	5,35,350	8,14,889	12,05,799
Nifty 500 - TRI	1,20,406	3,11,181	5,53,734	8,44,962	13,20,867
BSE Sensex	1,19,931	2,78,030	4,69,198	6,92,287	10,17,904

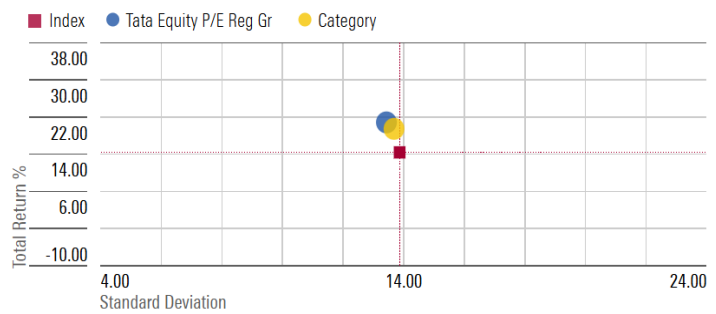
The CAGR returns for lumpsum investments in the Tata Equity P/E Fund are 12.94%, 26.53%, 17.32%, 19.92%, and 18.89% over 1, 2, 3, 4, and 5 years, respectively. Similarly, the XIRR returns for SIP investments in the fund for the same tenure stand at -1.53%, 19.85%, 21.51%, 20.49%, and 21.72%. The fund has consistently outperformed its benchmarks, Nifty 500 and BSE Sensex, across all time periods, reflecting strong and reliable performance.

Risk Analysis

	Mean Return	Std Dev	Sharpe	Sortino	Beta	Alpha
Tata Equity P/E Fund	19.98%	13.43%	1.04%	1.98%	0.97%	6.24%
BSE 500 TRI	15.27%	13.60%	0.68%	1.20%	N/A	N/A
Category Average	18.62%	13.54%	0.93%	1.73%	0.95%	5.08%
Total numbers of funds in category	26.00%	26.00%	26.00%	26.00%	26.00%	26.00%

The fund has delivered an annualized average monthly return of 19.98%, which is 4.71% higher than the benchmark. Further, the fund has a Standard Deviation of 13.43%, which is slightly lower than the benchmark. The fund is generating superior returns over the same unit of risk as the benchmark; hence, it has a higher Sharpe Ratio and Sortino Ratio. The fund has generated a risk-adjusted alpha of close to 6.24%. It has been categorized as Very High Risk, indicating above-average risk compared to the benchmark, by Morning Star.

Risk/Return Analysis



Portfolio Analysis

Metrics	Investment	Category	Index
Price/Earnings	13.83	16.43	21.05
Price/Book	2.23	2.34	3
Price/Sales	1.22	1.76	2.35
Price/Cash Flow	11.46	13.15	17.02
Dividend Yield %	2.81	1.85	1.39
Book-Value Growth %	13.18	7.88	9.14

Sectors wise Holding	Investment	Category
Basic Materials	4.50%	7.65%
Consumer Cyclical	12.48%	10.06%
Financial Services	38.35%	31.78%
Real Estate	0.00%	1.51%
Communication Services	4.36%	4.04%
Energy	10.31%	7.98%
Industrials	2.32%	7.27%
Technology	6.56%	10.16%
Consumer Defensive	7.86%	6.81%
Healthcare	6.81%	8.41%
Utilities	6.46%	4.33%

Portfolio Movement in last four Quarters	Addition	Deletion
LIC HOUSING FINANCE LTD	3.99%	-
KOTAK MAHINDRA BANK LTD	1.35%	-
G R INFRAPROJECTS LTD	0.26%	-
INDUS TOWERS LTD	0.15%	-
EXIDE INDUSTRIES LTD	0.12%	-
DR REDDYS LABORATORIES LTD	-	0.81%
CEAT LTD	-	0.60%
HDFC BANK LTD	-	0.17%
COAL INDIA LTD	-	0.14%
NATCO PHARMA LTD	-	0.10%

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