

# Save Tax and aim to build wealth too!

## SIP Performance: 10 years

A monthly SIP of Rs.10,000 has grown to **Rs.24,70,101** over the last 10 years (CAGR of **13.83%**)



## Lumpsum Performance: 10 years

A lumpsum investment of Rs 1,00,000 has grown to **Rs 3,76,284** over the last 10 years (CAGR of **14.16%**)



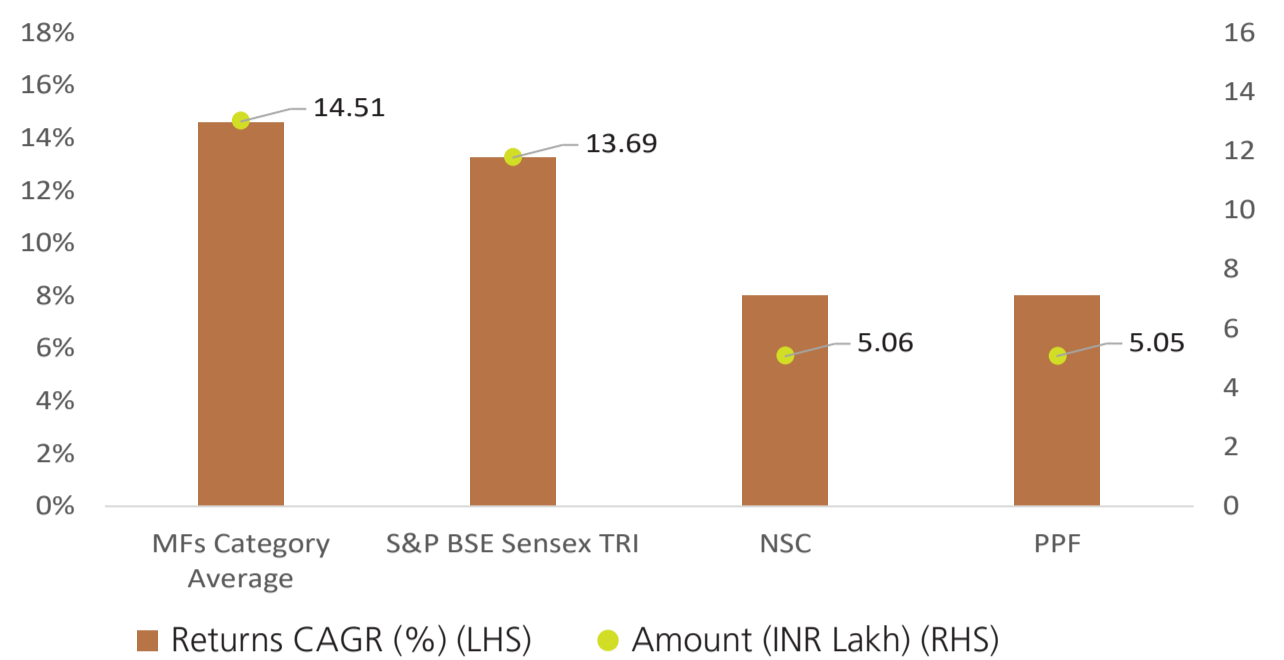
## AUM Growth: Last 5 years

AUM grew 1.61 times in 5 years - **Rs.2,093.0** crore in March 2017 to **Rs.3,369.3** crore in March 2022

## WHY INVEST IN L&T TAX ADVANTAGE FUND?

- Dual benefit of tax saving and an opportunity for long-term wealth creation; Save tax up to Rs. 46,800
- Outperformed the benchmark since inception across various time periods/market cycles
- Consistent dividend track record in the fund since 2018
- Shortest lock-in period among tax saving instruments u/s 80C
- Invest through minimum monthly SIP and lumpsum of Rs. 500

## Performance of ELSS Funds vs S&P BSE Sensex and traditional tax saving products over 21 year period ending Mar 31, 2021.



Past performance may or may not be sustained in future. The graph is used only for illustrative purposes. Tax calculation has not been accounted for. Period of investment is from Mar 31, 2000 to Mar 31, 2021. After calculation of CAGR, the investment of Rs 1,00,000 invested on Jan 1, 2000 and its value on Mar 31, 2021 is derived.

Returns for PPF & NSC are approximated for ease and can be fixed and are subject to change basis policy changes, if any, while the returns of mutual fund schemes are market driven.

Source: ICRA MFIE, NSI India, PPF data - internal document.

## PORTFOLIO POSITIONING

Sectors	Commodities	Consumer	Energy	Financial Services	Health Care	Information Technology	Manufacturing	Services	Utilities	Total
<b>Marketcap</b>										
Top 100 stocks	5.0	9.9	8.8	22.8	3.6	12.0	2.4		2.2	66.6%
Next 150 stocks	4.1	5.9	0.6	2.4	1.5	5.9	5.5			25.8%
Beyond Top 250 stocks	0.3	3.3		1.1		1.5	0.5			6.6%

Market capitalization cut offs (based on SEBI guidelines) used to define Large / Mid / Small cap stocks are as per the AMFI definitions as on December 2021.

## FUND FACTS

**Fund Manager:** Ms. Cheenu Gupta (w.e.f. July 02, 2021) & Mr. Vihang Naik (w.e.f. Dec 17, 2019)

**Benchmark:** S&P BSE 500 TRI

**Monthly AAUM (Rs In Crs):** Rs. 3,275.90

**Exit Load:** Nil

**Date of Inception:** February 27, 2006

## Top 5 holdings

Company	% of net assets
Reliance Industries Limited	8.75
ICICI Bank Limited	7.74
Infosys Limited	7.52
State Bank of India	5.05
Bajaj Finance Limited	3.97

## Scheme Performance vs. benchmarks (as on March 31, 2022)

(Regular Plan - Growth)	1 year		3 year		5 year		Inception Date	Since Inception	
	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)	CAGR Returns (%)	PTP Returns* (in ₹)		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Tax Advantage Fund (G)	17.87%	11,787	13.74%	14,731	11.19%	16,997	27/Feb/2006	13.72%	79,268
S&P BSE 500 TRI <sup>§</sup>	22.26%	12,226	17.06%	16,061	14.79%	19,940		12.84%	69,959
S&P BSE SENSEX TRI <sup>^</sup>	19.50%	11,950	16.06%	15,654	15.94%	20,954		12.92%	70,769

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. Different plans viz. Regular Plan and Direct Plan have different expense structure. <sup>§</sup>Benchmark <sup>^</sup>Additional Benchmark \*Point-to-Point (PTP) returns on Standard Investment of Rs. 10,000/-.

### Other funds managed by Ms. Cheenu Gupta

Period	1 Year		3 Year		5 Year	
	Scheme return%	Benchmark return%	Scheme return%	Benchmark return%	Scheme return%	Benchmark return%
L&T Large and Midcap Fund <sup>€</sup>	21.80	22.90	14.12	18.28	10.61	15.11
L&T Hybrid Equity Fund <sup>¥</sup>	14.65	15.29	12.16	14.51	9.76	12.79
L&T Equity Savings Fund <sup>£</sup>	12.92	9.95	9.26	9.88	7.84	9.51
L&T Conservative Hybrid Fund <sup>§</sup>	8.77	6.94	8.05	9.87	6.76	8.70

### Other funds managed by Mr. Vihang Naik

L&T Midcap Fund <sup>®</sup>	15.81	24.99	14.38	21.68	11.62	15.66
L&T Focused Equity Fund <sup>®</sup>	11.72	22.29	13.09	16.75	NA	NA
L&T Flexicap Fund <sup>®*</sup>	17.97	22.26	12.66	17.06	10.53	14.79
L&T Balanced Advantage Fund <sup>**</sup>	6.66	12.66	8.32	12.97	7.45	11.84

<sup>®</sup>Also managed by Mr. Venugopal Manghat. <sup>£</sup>Fund is co-managed by Mr. Vihang Naik and by Mr. Sonal Gupta (for investments in foreign securities). <sup>¥</sup>Fund is co-managed by Mr. Venugopal Manghat and Mr. Praveen Ayathan for equity portion and Mr. Jalpan Shah (Debt Portion). <sup>€</sup>Also managed by Ms. Cheenu Gupta. <sup>®</sup>Fund is co-managed by Mr. Praveen Ayathan for equity portion and Mr. Jalpan Shah (Debt Portion). <sup>^</sup>Co-managed by Mr. Sonal Gupta (for investments in foreign securities). <sup>§</sup>Fund is co-managed by Mr. Shiram Ramanathan for Debt Component, Mr. Sonal Gupta for foreign securities, Mr. Venugopal Manghat for Equity Component. <sup>®</sup>Fund is co-managed by Mr. Venugopal Manghat (equity portion) & Mr. Jalpan Shah (Debt Portion).

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. Ms. Cheenu Gupta manages or co-manages 9 schemes and Mr. Vihang Naik manages or co-manages 8 schemes of L&T Mutual Fund respectively. Performance data of other schemes primarily managed by the fund managers is given in terms of SEBI circular dated March 15, 2017. This performance is on the basis of the 3 years CAGR of Regular plan - Growth. Different plans viz. Regular Plan and Direct Plan have different expense structure.

## Dividend History

Record Date	NAV as on date of declaration (₹)	Quantum of Dividend (₹) Per Unit
<b>Regular Plan IDCW</b>		
20-Mar-20	17.780	0.8000
24-Dec-20	22.438	0.9000
26-Mar-21	23.129	0.9000
26-Nov-21	27.119	0.8000
22-Mar-22	24.514	0.8000
<b>Direct Plan IDCW</b>		
26-Mar-21	30.147	0.9000
26-Nov-21	35.863	1.0000
22-Mar-22	32.554	1.0000

Pursuant to payment of dividend, NAV per unit of the dividend options of the aforesaid schemes will fall to the extent of the payment and statutory levy (if applicable). Face value ₹10/-.

Past performance of the scheme may or may not be sustained in future.

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This product is suitable for investors who are seeking\*

- Long term capital growth
- Investment predominantly in equity and equity-related securities

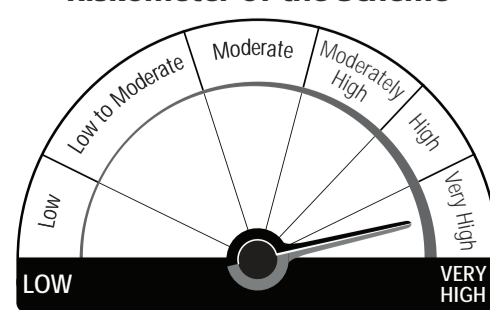
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

All data mentioned above is as on March 31, 2022, unless otherwise stated above.

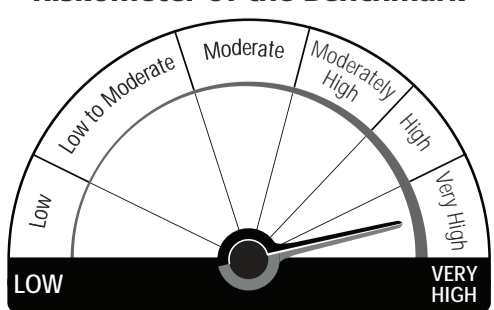
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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### Riskometer of the Scheme



### Riskometer of the Benchmark



Investors understand that their principal will be at very high risk