

# Save Tax and aim to build wealth too!

## SIP Performance: 10 years

A monthly SIP of Rs.10,000 has grown to **Rs.23,71,887** over the last 10 years (CAGR of **13.08%**)



## Lumpsum Performance: 10 years

A lumpsum investment of Rs 1,00,000 has grown to **Rs 3,68,420** over the last 10 years (CAGR of **13.92%**)



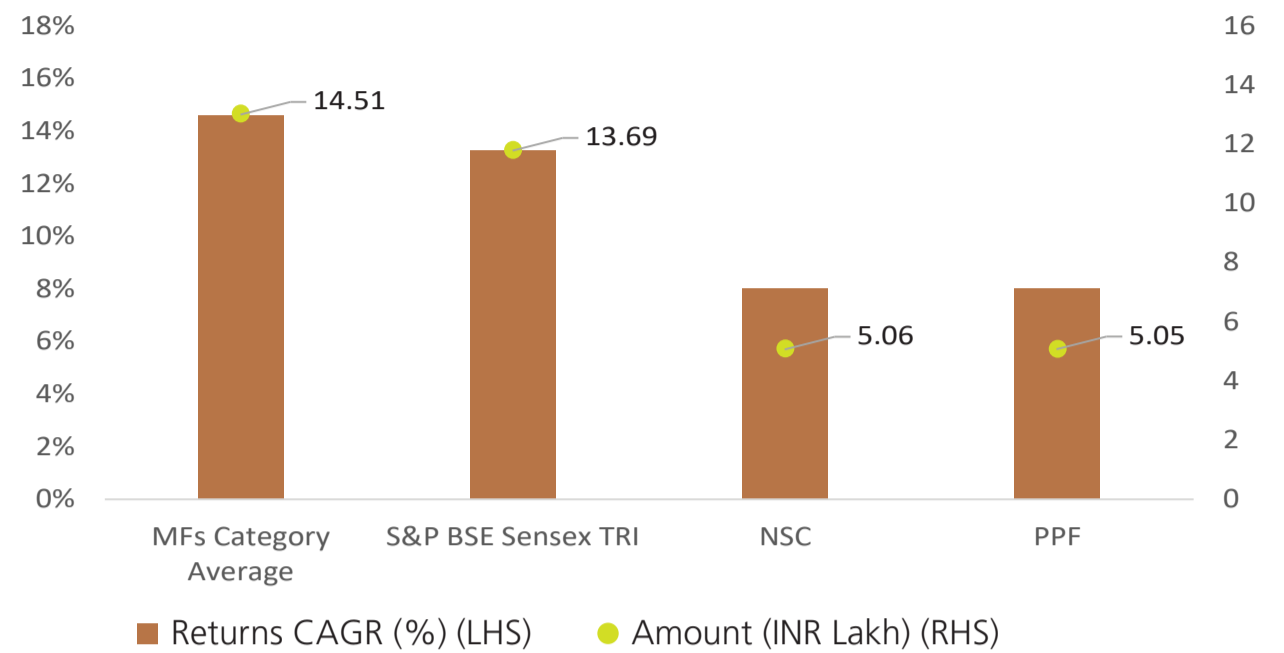
## AUM Growth: Last 5 years

AUM grew 1.47 times in 5 years - **Rs.2,203.7** crore in April 2017 to **Rs.3,239.4** crore in April 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        | 5.6         | 11.1     | 9.6    | 21.6               | 3.4         | 9.3                    |               |          | 3.9       | 64.5% |
| Next 150 stocks       | 3.5         | 9.9      | 0.6    | 2.5                | 1.7         | 2.4                    | 5.7           |          |           | 26.3% |
| Beyond Top 250 stocks | 1.8         | 3.6      |        | 0.8                |             | 1.5                    |               |          |           | 7.6%  |

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. 3,331.82  
**Exit Load:** Nil  
**Date of Inception:** February 27, 2006

## Top 5 holdings

| Company                     | % of net assets |
|-----------------------------|-----------------|
| Reliance Industries Limited | 9.63            |
| ICICI Bank Limited          | 8.20            |
| Infosys Limited             | 6.78            |
| State Bank of India         | 5.28            |
| Bajaj Finance Limited       | 3.79            |

## Scheme Performance vs. benchmarks (as on April 29, 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)      | 14.27%           | 11,423              | 12.89%           | 14,387              | 9.42%            | 15,693              | 27/Feb/2006    | 13.45%           | 76,974              |
| S&P BSE 500 TRI <sup>§</sup>    | 22.06%           | 12,199              | 17.25%           | 16,121              | 14.22%           | 19,457              |                | 12.80%           | 70,175              |
| S&P BSE SENSEX TRI <sup>^</sup> | 18.19%           | 11,813              | 14.77%           | 15,118              | 15.10%           | 20,221              |                | 12.68%           | 68,979              |

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>    | 17.59          | 21.68             | 13.38          | 18.75             | 9.23           | 14.27             |
| L&T Hybrid Equity Fund <sup>¶</sup>       | 11.04          | 13.95             | 11.28          | 14.21             | 8.56           | 12.27             |
| L&T Equity Savings Fund <sup>£</sup>      | 11.80          | 9.04              | 8.92           | 9.42              | 7.42           | 9.22              |
| L&T Conservative Hybrid Fund <sup>§</sup> | 6.78           | 5.20              | 7.68           | 9.55              | 6.38           | 8.42              |

### Other funds managed by Mr. Vihang Naik

| Period                                    | Scheme return% | Benchmark return% | Scheme return% | Benchmark return% | Scheme return% | Benchmark return% |
|---|----------------|-------------------|----------------|-------------------|----------------|-------------------|
| L&T Midcap Fund <sup>®</sup>              | 14.52          | 23.96             | 15.45          | 23.56             | 10.16          | 14.64             |
| L&T Flexicap Fund <sup>®</sup>            | 15.31          | 22.06             | 12.42          | 17.25             | 9.67           | 14.22             |
| L&T Focused Equity Fund <sup>®</sup>      | 9.16           | 20.87             | 12.05          | 16.52             | NA             | NA                |
| L&T Balanced Advantage Fund <sup>++</sup> | 6.20           | 10.72             | 8.18           | 12.30             | 7.28           | 11.35             |

<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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**L&T Financial Services**  
Mutual Fund

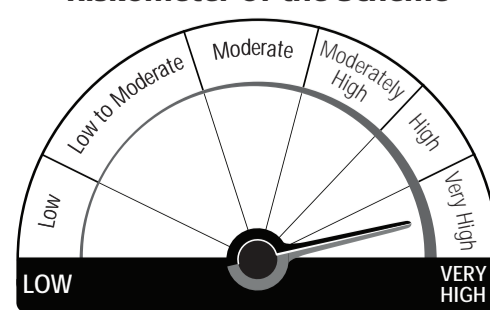
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This product is suitable for investors who are seeking\*

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

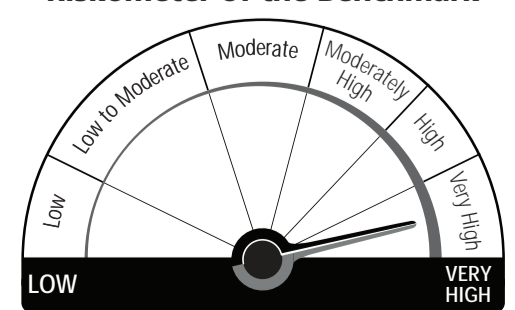
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Riskometer of the Scheme



Investors understand that their principal will be at very high risk

### Riskometer of the Benchmark



All data mentioned above is as on April 30, 2022, unless otherwise stated above.

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

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