

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Investment Objective

The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.

Date of inception/allotment

15th December, 1999

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM Managing the scheme since August 2019

Fund AUM

Fund Size Monthly Average : ₹ 2801.61 Crore
Closing AUM : ₹ 2904.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 140.7455
Low Growth Option : ₹ 130.3499

Total Expense Ratio

Regular : 2.25
Direct : 1.21

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

No. of Unit Holding Accounts

2,63,363

Load Structure

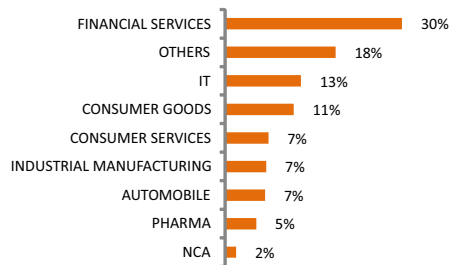
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 31st March, 2022

Regular Growth Option : ₹ 140.7455
Regular IDCW Option : ₹ 26.8882
Direct Growth Option : ₹ 152.3839
Direct IDCW Option : ₹ 35.9113

Portfolio as on 31st March, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	7.99	Eicher Motors Ltd	1.50
HDFC Bank Ltd.	7.22	Carborandum Universal Ltd.	1.42
ICICI Bank Ltd	7.15	Sheela Foam Ltd.	1.33
Axis Bank Ltd.	4.01	Avenue Supermarts Ltd.	1.29
Bharti Airtel Ltd.	3.96	Jubilant Food Works Ltd	1.28
State Bank Of India	2.24	Canfin Homes Ltd.	1.26
Bajaj Finance Ltd.	2.08	Dr Reddy's Laboratories Ltd.	1.23
ITC Ltd.	2.07	Divis Laboratories Ltd.	1.21
Aditya Birla Fashion & Retail Ltd.	2.05	Godrej Consumer Products Ltd	1.20
Larsen & Toubro Infotech Ltd	2.02	Tube Investments Of India Ltd	1.11
Phoenix Mills Ltd	1.85	Barbeque Nation Hospitality Ltd	1.10
Tech Mahindra Ltd	1.82	Gujarat Gas Ltd	1.10
Crompton Greaves Consumer Electricals Ltd.	1.73	Ajanta Pharma Ltd	1.07
Cholamandalam Investment & Finance Company Ltd	1.71	ABB India Ltd.	1.03
Hindalco Industries Ltd.	1.68	Others	29.87
Maruti Suzuki India Ltd.	1.55	Net Current Assets	1.87
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.7	Reliance Industries Ltd.	-7.9
Bharti Airtel Ltd.	2.4	HDFC Ltd.	-3.8
Axis Bank Ltd.	2.3	Tata Consultancy Services Ltd.	-3.4
Aditya Birla Fashion & Retail Ltd.	2.0	Kotak Mahindra Bank Ltd.	-2.2
Infosys Ltd.	1.9	Larsen & Toubro Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	61	21	18
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.59%	21.37%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	7.59	8.36
P/E	33.96	36.74
ROE	16.95	16.94

As on 31st March, 2022**Portfolio Details**

% of Top 10 Stocks	40.80
Median Market Cap (₹ Cr)	80,203
Weighted Average Market Cap	2,48,720

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st March, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	18.92	22.29	20.26	11,892	12,229	12,026
3 Years	17.03	16.78	15.86	16,035	15,933	15,559
5 Years	13.16	14.55	15.14	18,561	19,730	20,244
Since inception*	14.89	14.08	13.51	2,21,160	1,88,870	1,68,903

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Sept-2017 & Co-Fund Manager managing w.e.f Aug 2019.

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 in "Fund Manager Summary" Schemes Managed by Mr. Vishal Chopda. Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI values The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st March, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,24,222	1,27,925	1,28,178	6.63	12.54	12.95
3 Years	3,60,000	5,07,222	5,17,008	5,02,998	23.63	25.03	23.02
5 Years	6,00,000	9,12,293	9,32,343	9,26,133	16.80	17.69	17.41
7 Years	8,40,000	14,23,644	14,86,309	14,75,759	14.81	16.02	15.82
10 Years	12,00,000	25,50,734	26,80,451	25,87,688	14.43	15.36	14.70
15 Years	18,00,000	50,94,168	54,52,335	52,28,474	12.79	13.58	13.10
Since inception	20,80,000	67,65,674	76,24,752	74,21,333	12.36	13.53	13.26

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. *Since inception for above mentioned schemes is taken for the period December 2004 to March 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

For performance details of other Schemes managed by the Fund Manager Summary

Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Mr. Vetri Subramaniam, 27	UTI Multi Asset Fund UTI Focused Equity Fund	32 17
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	11 17 18
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	35 13
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) UTI Capital Protection Oriented Schemes (Equity Portion); UTI Dual Advantage Fixed Term Funds (Equity Portion);	12 23 31 36 38
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	24 21
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	22 14 34
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving)	20 37 39 25
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	34 53 42
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	47 46 52 54
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	50 44 51
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Capital Protection Oriented Schemes (Debt Portion), UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	36 31 32 37 38 35
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	43 33 42 41
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF UTI S&P BSE Sensex Next 50 ETF UTI Nifty Index Fund UTI Nifty Next 50 Index Fund UTI Bank ETF UTI Nifty200 Momentum 30 Index Fund UTI Multi Asset Fund (Equity/Gold Portion) UTI Sensex Index Fund UTI Nifty Midcap 150 Quality 50 Index Fund UTI S&P BSE Low Volatility Index Fund	33 26 27 28 32 29
14	Mr Ankit Agarwal	UTI Mid Cap Fund (Equity/Gold Portion) UTI SmallCap Fund	15 16
15	Mr. Anurag Mittal	UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	43 45 48 49