

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.

	Inception Date 15-Dec-99
	NAV - Growth ₹ 140.75
	Month End AUM (Cr.) ₹ 2,904.32
	Benchmark Nifty 500 TRI
	Expense Ratio (%) 2.25
	Exit Load Nil (Lock-in-Period of 3 years for each investment)



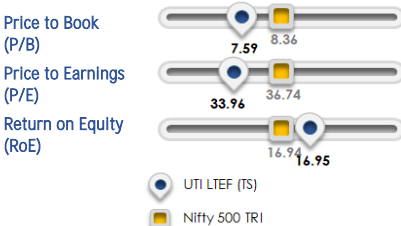
Type of Scheme

An open ended equity linked saving scheme with a statutory lock in of 3 years and Tax Benefit

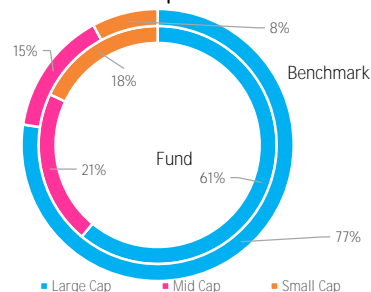
Investment Overview

UTI Long Term Equity Fund (Tax Saving), an Equity Linked Savings Scheme (ELSS) which provides tax deduction up to the limits specified u/s 80C of the Income Tax Act, 1961. The Fund uses the 3-year lock-in window of the ELSS to provide sustainable approach to equity investing. The lock-in creates a situation where both investor and the fund manager interests are aligned in looking at long term opportunities and ignoring short term noise. The Fund invests in leading companies across sectors, with an aim to provide superior risk adjusted return and looks for opportunities across market capitalization.

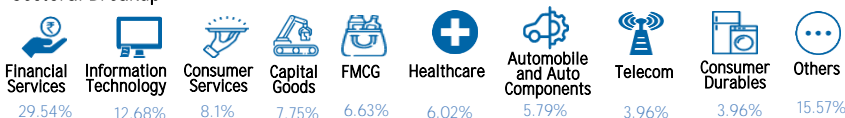
Portfolio Composition



Market Capitalisation



Sectoral Breakup



Fund Manager



Vishal Chopda
Managing the Fund Since Aug-19
Total Work Exp: 14 Years
With UTI AMC: 9 Years

Mr. Vishal Chopda is a Vice President and Fund Manager in the domestic Equity Division of UTI Asset Management Company Ltd. Vishal joined UTI AMC in January 2011. In UTI he has worked for the past 7 years in Department of Fund Management as Research Analyst.

Top 10 Holdings

Company	Sector	Mar-22	Feb-22	Change**
Infosys Ltd.	Information Technology	7.99	7.52	▲
HDFC Bank Ltd.	Financial Services	7.22	7.27	▲
ICICI Bank Ltd.	Financial Services	7.15	7.55	▼
Axis Bank Ltd.	Financial Services	4.01	4.07	▲
Bharti Airtel Ltd.	Telecommunication	3.96	3.74	▲
State Bank of India	Financial Services	2.24	2.28	▲
Bajaj Finance Ltd.	Financial Services	2.08	2.08	▲
ITC Ltd.	Fast Moving Consumer Goods	2.07	1.86	▲
Aditya Birla Fashion & Retail Ltd.	Consumer Services	2.05	2.00	▲
Larsen & Toubro Infotech Ltd.	Information Technology	2.02	2.00	▲

▲ ▼ ↔ Indicates an increase or decrease or no change in holding since last portfolio

★ Indicates a new holding since last portfolio

** Changes are calculated on the basis of market value of shares

Key Ratios

	Fund	Benchmark
Beta	0.95	1.00
Sharpe Ratio (%)	0.64	--
Standard Deviation (%)	20.59	21.37
Treynor Ratio (%)	13.89	12.88
PTR (Annual) (%)	24.00	--

Top 5 Entry/Exit (Over the month)

	Entry		Exit
Stock	% to NAV	Stock	% to NAV
Nil		Nil	

Portfolio Characteristics

Rating	Mar-22	Dec-21	Sep-21	Jun-21	Mar-21	Dec-20	Sep-20	Jun-20
Total Stocks	66	67	69	64	61	63	61	65
Median Mkt Cap (₹ Cr.)	80,203	1,00,998	1,01,664	90,181	96,076	86,584	60,329	52,060
Mkt Cap (₹ Cr.)	2,48,720	2,35,471	2,41,418	2,30,356	2,24,956	2,18,081	1,53,154	1,45,056
Allocation (%)								
Top 5 Holdings	30.33	29.31	29.00	30.39	31.70	32.31	28.73	27.70
Top 10 Holdings	40.80	40.05	39.49	42.12	44.21	44.82	41.99	41.92
Top 3 Sectors	50.32	49.64	48.75	48.52	49.93	51.56	48.10	45.89

This Product is suitable for investors who are seeking*:

- (I) Long term capital growth
- (II) Investment in equity instruments of companies that are believed to have growth potential

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

UTI Long Term Equity Fund (Tax Saving)

Benchmark: Nifty 500



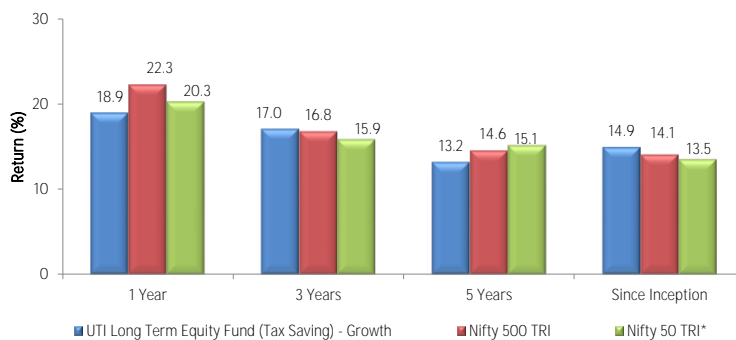
Investors understand that their principal will be at Very High Risk.

Benchmark riskometer is at Very High risk

Fund Performance (Growth of ₹10,000)

Period	UTI Long Term Equity Fund (Tax Saving) - Growth	Nifty 500 TRI	Nifty 50 TRI*
1 Year	11,892	12,229	12,026
3 Years	16,035	15,933	15,559
5 Years	18,561	19,730	20,244
Since Inception [^]	2,21,160	1,88,870	1,68,903

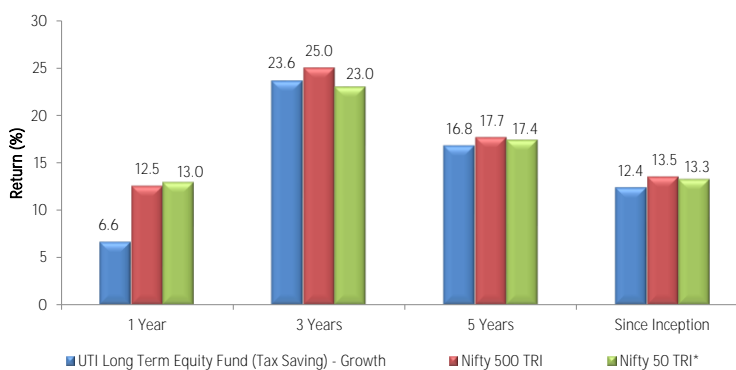
Fund Performance (%)



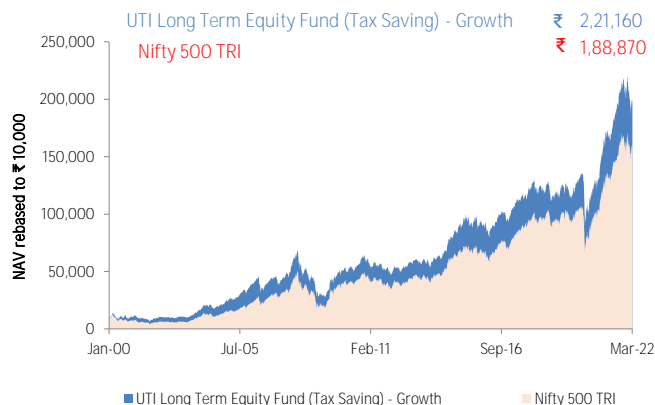
SIP Performance (Growth of ₹10,000 Invested every month)

Period	Amount Invested	UTI Long Term Equity Fund (Tax Saving) - Growth	Nifty 500 TRI	Nifty 50 TRI*
1 Year	1,20,000	1,24,222	1,27,925	1,28,178
3 Years	3,60,000	5,07,222	5,17,008	5,02,998
5 Years	6,00,000	9,12,293	9,32,343	9,26,133
Since Inception [®]	20,80,000	67,65,674	76,24,752	74,21,333

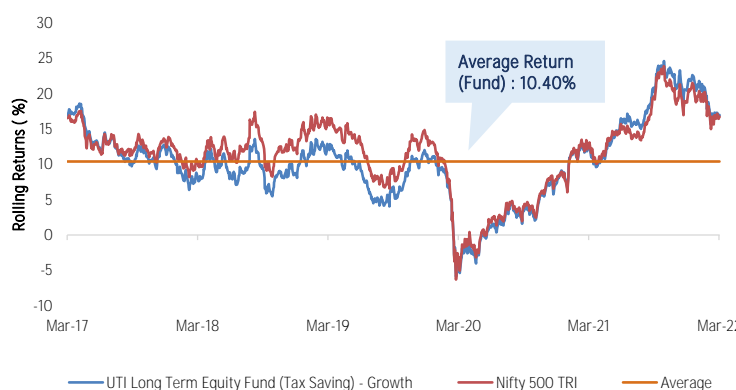
SIP Performance (%)



Cumulative Performance (in ₹)



3 Years Rolling Returns (%)



Calendar Year Performance (%)

	2022 (YTD)	2021	2020	2019	2018	2017
UTI Long Term Equity Fund (Tax Saving) - Growth	-4.5	33.1	20.1	10.4	-6.5	33.1
Nifty 500 TRI	-0.4	31.6	17.8	9.0	-2.1	37.7
Nifty 50 TRI*	0.8	25.6	16.1	13.5	4.6	30.3

Who should Invest?

- Investors looking for an Equity Linked Savings Scheme (ELSS) that aims to generate long term capital appreciation by primarily investing in equity and related securities.
- Investors looking for a long term wealth creation vehicle

Investment Horizon

- Ideal for investment with a time horizon of preferably, 5 years or above.
- Investment through Systematic Investment Plan (SIP) may help in tackling the volatility of the broader equity market

Key Highlights

- An Equity Linked Savings Scheme which provides tax deduction up to the limits specified u/s 80C of the Income Tax Act, 1961 is eligible for deduction
- The Fund attempts to invest in businesses having healthy return ratios, cash flows and sound management, with an aim to provide superior risk adjusted return
- Shorter lock-in period of 3 years as compared to other traditional tax saving instruments
- The Fund has flexibility to position itself actively across the market cap spectrum

Note

* Additional Benchmark: Returns < 1 Year are Absolute and ≥ 1 Year are Compounded Annualised: Source: MFI Explorer 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 return for above mentioned schemes is taken for the period December 2004 to March 2022 (Since SIP facility was introduced in November 2004). Since Inception returns for SIP is calculated from 01-Dec-04. Past performance may or may not be sustained in future.

All data points pertains to UTI Long Term Equity Fund (Tax Saving) - Growth: Since Inception returns for fund performance is calculated from 15-Dec-99: Since Inception returns for SIP is calculated from 03-Jan-00

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance of other funds managed by the fund manager, please refer

<https://bit.ly/UTIMFFundPerformanceReportMar2022>

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