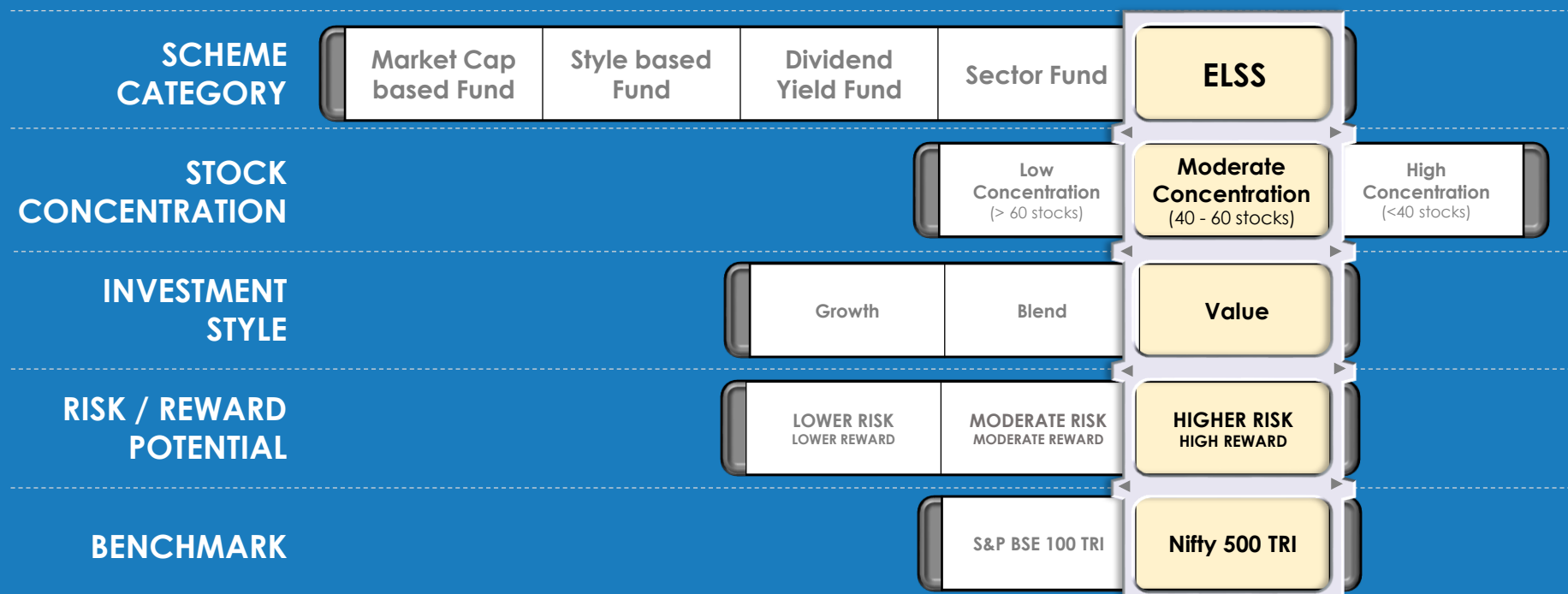


# UTI Long Term Equity Fund (Tax Saving)

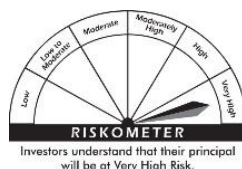
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)



This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity instruments of companies that are believed to have growth potential

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



INVEST ANYTIME, ANYWHERE!



**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

# About Our Equity Investment Team



**Vetri Subramaniam**  
Chief Investment Officer



**Ajay Tyagi, CFA**  
Head of Equity &  
Fund Manager



**Swati Kulkarni, CFA**  
Fund Manager



**Sharwan Goyal, CFA**  
Fund Manager



**Preethi R S**  
Research Analyst  
Auto Ancillaries,  
Insurance, HFC & NBFCs



**Akash Shah**  
Investment Associate



**V Srivatsa**  
Fund Manager



**Kamal Gada**  
Fund Manager  
Overseas Investment  
Pharma, Fertilizer,  
Chemicals, Media



**Deepesh Agarwal**  
Research Analyst  
Capital Goods, Textiles  
Infra – Construction, Utilities



**Ayush Jain**  
Investment Associate



**Ankit Agarwal**  
Fund Manager



**Vishal Chopda, CFA**  
Fund Manager  
FMCG, QSR, Retail,  
Telecom



**Pradnya S. Ganar**  
Research Analyst  
Cement, Sugar, Hotels



**Lokesh Kulthia**  
Investment Associate



**Sachin Trivedi**  
Head of Research &  
Fund Manager



**Nitin Jain**  
Research Analyst  
IT, Internet Sector,  
Oil & Gas



**Suraj Purohit**  
ESG Analyst



**Mahesh Vyas**  
Investment Associate



**Amit Premchandani**  
Fund Manager  
Banks, NBFCs



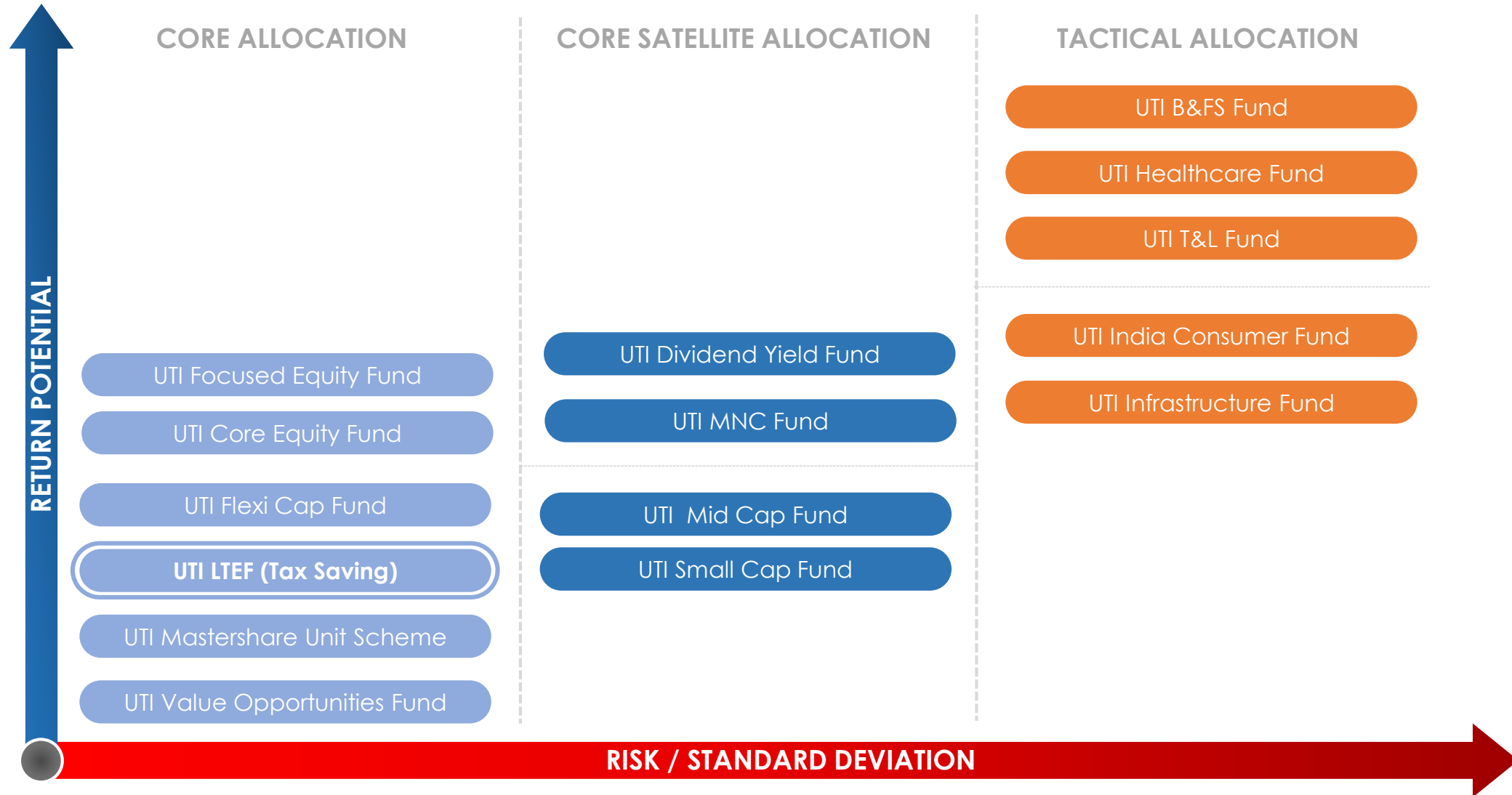
**Parag Chavan, CFA**  
Research Analyst  
Metals & Mining, Building  
Materials, Healthcare,  
Consumer Durables

Data as of December 31, 2021. Collective MF work experience of the team is **over 220 Years**. Average work experience of fund managers is **over 15 Years**. Average work experience of research analysts is about **6 Years** (based total work experience in Mutual Fund Industry). Collective overall experience of the team is **over 295 years**. MF – Mutual Fund; FMCG – Fast-Moving Consumer Goods; QSR – Quick Service Restaurants; IT – Information Technology; HFC – Housing Finance Company; NBFC – Non-banking Finance Company



Haq, ek behtar zindagi ka.

# Product Spectrum on Risk v/s Return Grid (Active Funds)



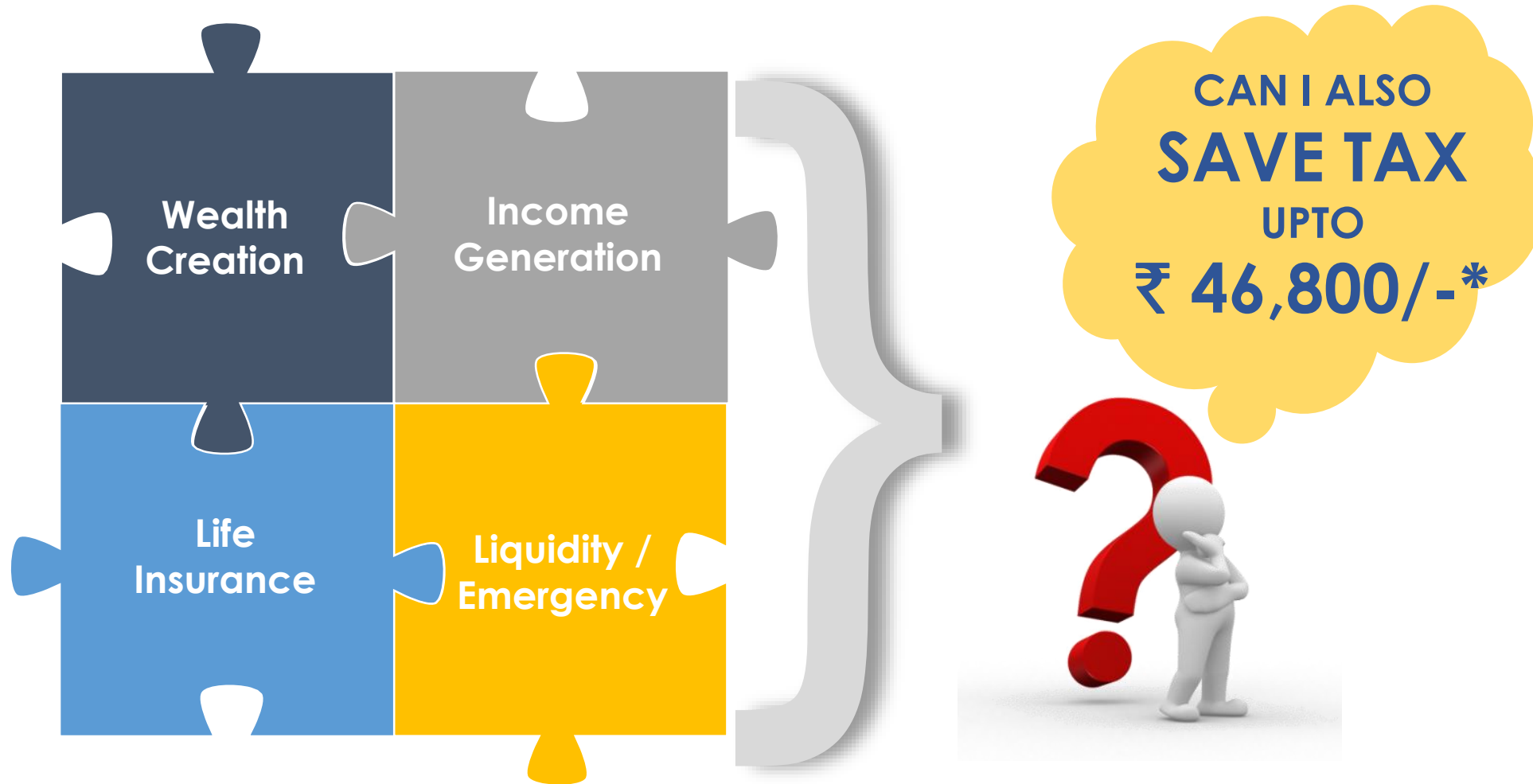
UTI LTEF (Tax Saving) – UTI Long Term Equity Fund (Tax Saving); UTI B&FS Fund – UTI Banking & Financial Services Fund; UTI T&L Fund – UTI Transportation & Logistics Fund

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.



Haq, ek behtar zindagi ka.

# What are your Investment Objectives?



\*As per the prevailing tax laws for FY 2020, eligible investors (Individual/ HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) upto Rs. 1,50,000/- (along with other prescribed investments) under Section 80C of the Income Tax Act, 1961. Tax savings of Rs. 46,800/- shown above is calculated for the highest income tax slab whose income is exceeding Rs. 10 Lakhs but below Rs. 50 Lakhs in a year (taxed at 30% + applicable educational cess). Tax benefits are subject to the provisions of the Income Tax Act, 1961 and are subject to amendments, from time to time.

# How much **TAX** do you **SAVE**?

## Illustration on Tax Saved in Old Regime vs New

Assumed Income Tax Rate - 30%	New Regime (₹)	Old Regime	
		Tax Rebate Not Availed (₹)	Tax Rebate Availed (₹)
Gross Income from Salary	15,00,000	15,00,000	15,00,000
Exemptions & Deductions (HRA + Standard Deduction)	-	1,50,000	1,50,000
<b>Deductions:</b> Investment in <b>UTI LTEF (Tax Saving)</b>	-	-	1,50,000
Net Taxable Income	15,00,000	13,50,000	12,00,000
Net Tax Liability	1,87,500	2,17,500	1,72,500
Health & Education Cess @ 4%	7,500	8,700	6,900
Total Tax Liability	1,95,000	2,26,200	1,79,400
<b>Tax Saved (in Old Regime)</b>		-	<b>46,800</b>
<b>Old Regime vs New Regime</b>		<b>(31,200)</b>	<b>15,600</b>

← Tax saved in old regime  
← Tax saved v/s new regime

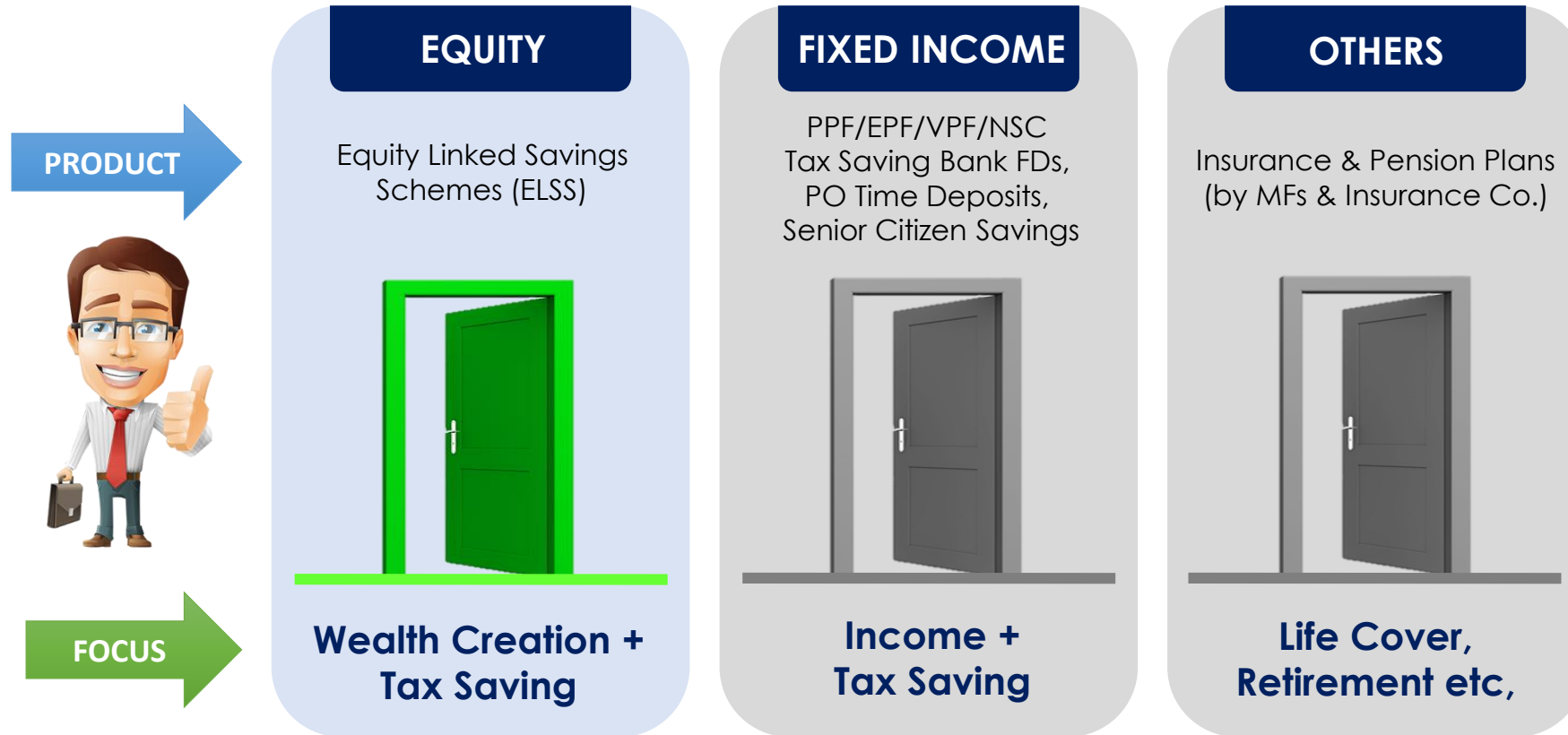
Income estimates for an individual less than 60 years of age. The above simulation is for illustration purpose only. As per the present tax laws, eligible investors (individual/HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) upto Rs. 1,50,000/- (along with other prescribed investments) under Section 80C of the Income Tax Act, 1961. Tax benefits are subject to the provisions of the Income Tax Act, 1961 and are subject to amendments, from time to time. Exemptions and Deductions – Standard deduction is Rs. 50,000 and HRA is Rs. 1,00,000

The exemption on HRA is calculated as per 2A of Income Tax Rules. As per Rule 2A, the least of the following is exempted from salary under Section 10(13A) and does not form part of the taxable income. (i) Actual HRA received from employer. (ii) For those living in metro cities: 50% of (Basic salary + Dearness allowance) For those living in non-metro cities: 40% of (Basic salary + Dearness allowance). (iii) Actual rent paid minus 10% of (Basic salary + Dearness allowance)



Haq, ek behtar zindagi ka.

# Multiple Options: Under Section 80C of Income Tax Act, 1961



**USE THE RIGHT DOOR TO MEET YOUR FINANCIAL GOAL!**

## How does it compare with other tax saving options?

Tax Saving options	Minimum Investment Amount (₹)	Tenure / Lock in period	Interest / Return	Mode of Contribution	Maturity Amount Taxability
<b>Equity Linked Savings Scheme (ELSS)</b>	<b>500/-</b>	<b>3 Years</b>	<b>Market linked*</b>	<b>Lump Sum / SIP (Monthly / Quarterly)</b>	<b>LTCG taxable @ 10%\$\$</b>
Public Provident Fund (PPF)	500/-	15 Years**	Fixed#	Lump Sum / Monthly&	Maturity amount with interest accrued is tax free
Tax-Saving Term Deposit with Scheduled Banks	1000/-§	5 Years	Fixed	Lump Sum	Interest is added to income and Taxed accordingly
Infrastructure Bonds	5000/-	3-10 Years	Fixed	Lump Sum	Interest is added to income and Taxed accordingly
National Savings Certificate (NSC)	100/-	5 Years	Fixed#	Lump Sum	Interest is added to income and Taxed accordingly##

\*Market linked – Returns are subject to market risk. § - Limits as per SBI Tax Saving Scheme - 2006

\*\* Premature withdrawal under PPF is available from 7th financial year. However, the full amount can be withdrawn after 15 years.

# Reviewed periodically. ## The interest portion reinvested is also eligible for tax rebate u/s 80C of IT Act, 1961

Tax benefits are subject to the provisions of the Income Tax Act, 1961 and are subject to amendments, from time to time.

For more information on the tax provisions, please refer to prevailing IT laws .

SIP – Systematic Investment Plan, STT - Security Transaction Tax, LTCG – Long Term Capital Gain

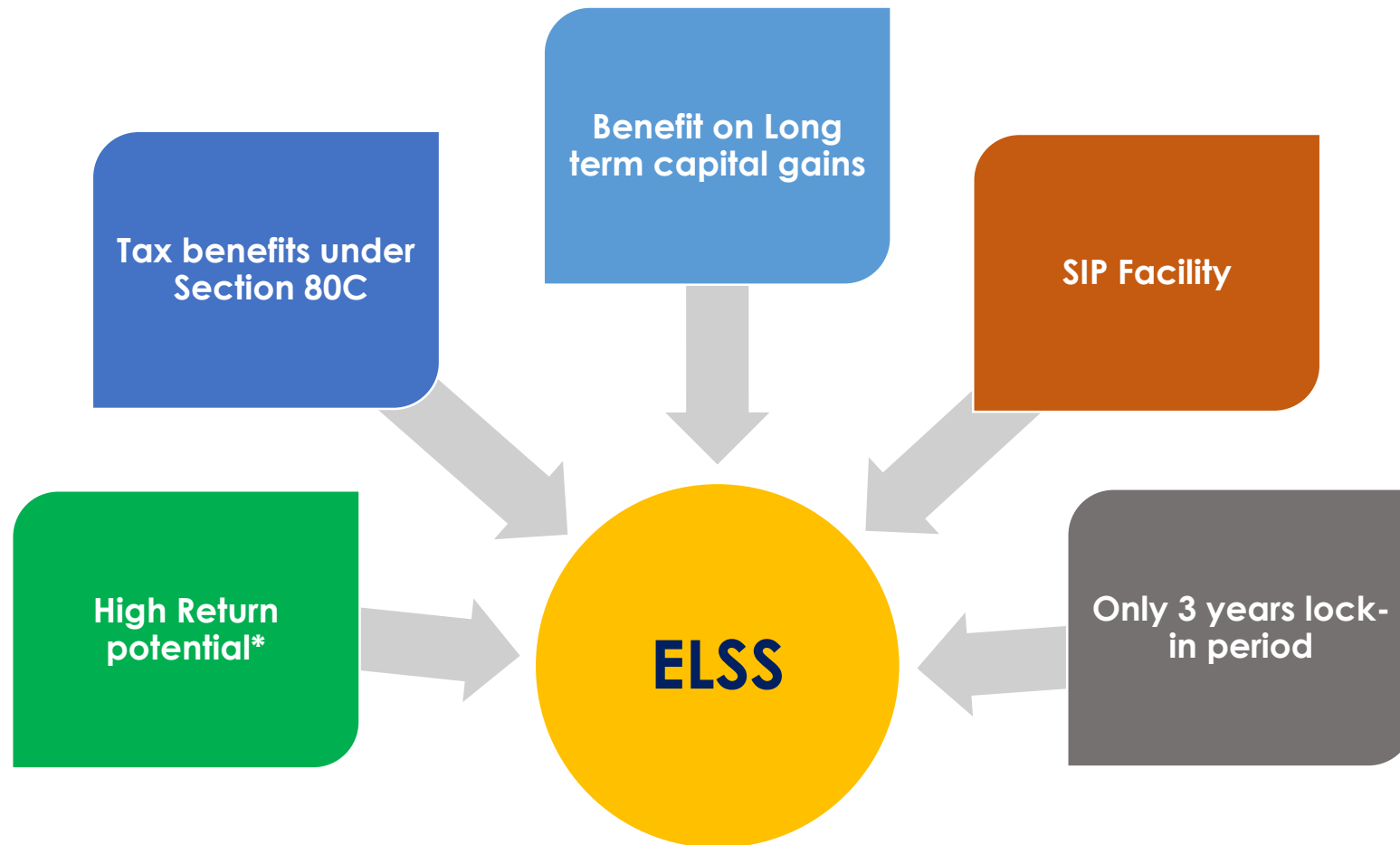
\$\$ - Long term capital gains accrued from selling equity shares and equity-oriented mutual funds are exempt from tax up to Rs 1 lakh in a financial year. The gains in excess of ₹ 1 lakh are taxed at flat 10%

& One may opt for standing instructions for regular contribution into a PPF account, however can not exceed 12 contributions in a financial year.



Haq, ek behtar zindagi ka.

# ELSS – A tax-efficient Multicap tool to optimize your portfolio



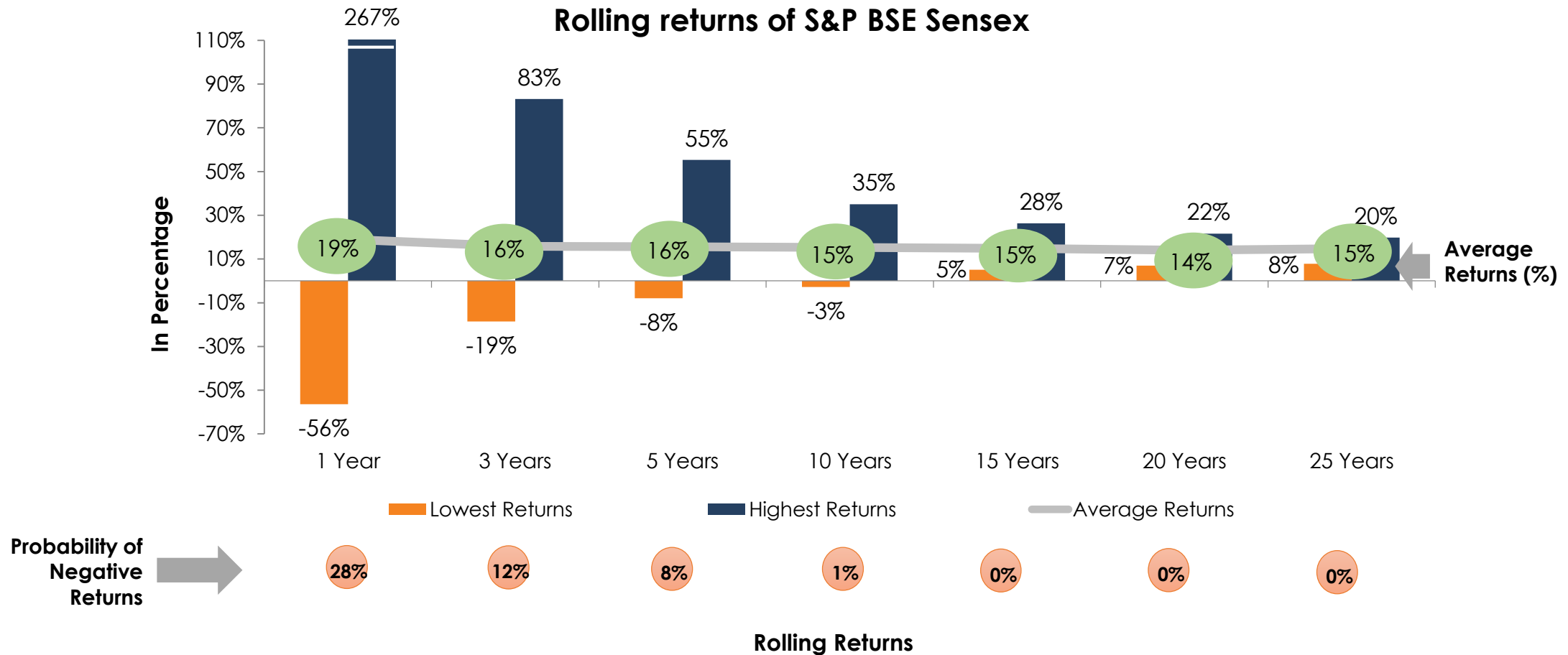
\* Subject to market risk.

\*\*Tax free dividends as per the prevailing tax laws, pursuant to payment of dividend/issue of Bonus units, the NAV of the respective options of the Schemes would fall to the extent of payout and statutory levy (if applicable)

ELSS – Equity Linked Saving Scheme, SIP – Systematic Investment Plan

Tax benefits u/s 80C under the Income Tax Act, 1961, exemptions are subject to prevailing tax laws

# Holding equity investments over time reduces the downside risk



**Long term investment reduces the probability of negative returns**



Haq, ek behtar zindagi ka.

Rolling Returns with daily frequency of S&P BSE Sensex at different time frame as illustrated above (Data: January 1, 1981 to December 31, 2021). CAGR – Compounded Annual Growth Rate. Source: MFI Explorer

# Investment Framework

01

Investment Style

## Blend

Preference for stocks with good cash flow generation, healthy balance sheet and valuations which are reasonable based on long term growth potential

02

Stock/Sector Selection

## Blend Approach

Top-down for Sector selection & Bottom-up for Stock selection

03

Market Cap

## Biased to Large cap stocks

Preferred Allocation:  
Large Cap: 55-65%, Mid/Small Caps: 35-45%

04

Internal Limits

**Single Sector** – Lower of 35% or Benchmark plus 12%

**Single Stock** – Maximum of 9.50%

**Top 10 Stocks** – Maximum of 55%

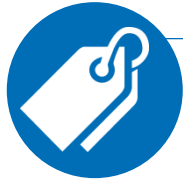
05

Portfolio Turnover

## Low to Moderate Churn

Low to moderate churn portfolio in line with the benchmark

# UTI Long Term Equity Fund (Tax Saving) – Fund Facts



## Type of scheme

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

## Fund Inception

15th December, 1999



## Fund Manager

Mr. Vetri Subramaniam, B. Com., PGDM  
(Managing since Sep 2017)  
Mr. Vishal Chopda, CFA, BE, PGDM  
(Managing since Aug 2019)

## Benchmark

Nifty 500 TRI



## Minimum Investment

₹ 500/- and in multiples of ₹ 500/-  
Subsequent min. investment,  
₹ 500/- and in multiples of ₹ 500/-

## 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.

## Asset Allocation

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity Related Instruments	80	100	Medium to High
Money Market instruments and other liquid instruments	0	20	Low to Medium

# Fund Facts (contd.)



## Fund Snapshot

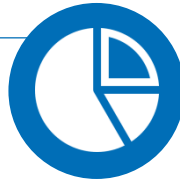
### Fund Size:

Monthly Avg. AuM: ₹ 2,999 Crores  
 Last Day AuM : ₹ 3,038 Crores

**No. of Unit Folios** : 2,49,349

## Market Capitalisation (%)

	Fund	BM
Large	: 61	77
Mid	: 23	15
Small	: 16	8



## Quantitative Indicators

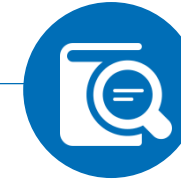
	Fund	BM
Beta	: 0.94	1.00
SD (3 Years)	: 19.90%	20.64%
PTR (Annual)	: 22.00%	-
Sharpe Ratio	: 0.87	-



## No. of Stocks

67

## Portfolio Composition#

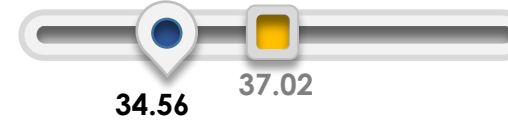


OCF		ROCE	
C1	: 94%	R1	: 55%
C2	: 5%	R2	: 28%
C3	: 1%	R3	: 17%

Price to Book



Price to Earnings



Return on Equity



UTI Long Term Equity Fund (Tax Saving)
 Nifty 500

Active Share : 64.73%

## Top 5 / Top10 Stocks

29.31% / 40.05%



Avg. AuM – Average Asset under Management, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, Market cap – Market Capitalisation, ROCE – Return on Capital Employed. # Operating Cash Flow Tiers (C)- 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). RoCE/ Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data are as of December 31, 2021



Haq, ek behtar zindagi ka.

# Portfolio

## Equity Top 20 Holdings

STOCK NAME	SECTOR	% to NAV	Act. Wt %
INFOSYS LTD.	IT	7.69	1.62
ICICI BANK LTD	FINANCIAL SERVICES	7.14	2.68
HDFC BANK LIMITED	FINANCIAL SERVICES	6.89	1.27
BHARTI AIRTEL LTD.	TELECOM	4.04	2.64
AXIS BANK LTD.	FINANCIAL SERVICES	3.55	2.03
LARSEN & TOUBRO INFOTECH	IT	2.40	2.11
TECH MAHINDRA LTD.	IT	2.16	1.19
ADITYA BIRLA FASHION & RETAIL	CONSUMER SERVICES	2.13	2.05
STATE BANK OF INDIA	FINANCIAL SERVICES	2.07	0.54
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	1.98	0.37
ITC LTD.	CONSUMER GOODS	1.88	0.23
C.G. CONSUMER ELEC	CONSUMER GOODS	1.85	1.63
CARBORANDUM UNIVERSAL	IND. MANUFACTURING	1.63	1.54
EICHER MOTORS LTD	AUTOMOBILE	1.62	1.31
PHOENIX MILLS LTD	CONSTRUCTION	1.48	1.40
MARUTI SUZUKI INDIA LTD.	AUTOMOBILE	1.48	0.62
CHOLA. INVESTMENT & FIN	FINANCIAL SERVICES	1.42	1.24
DR REDDY'S LAB LTD.	PHARMA	1.39	0.87
GUJARAT GAS LTD	OIL & GAS	1.38	1.29
AVENUE SUPERMARTS LTD.	CONSUMER SERVICES	1.36	0.76

## Top 15 Small Cap Holdings



STOCK NAME	SECTOR	% to NAV
CARBORANDUM UNIVERSAL LTD.	IND. MANUFACTURING	1.65
PHOENIX MILLS LTD	CONSTRUCTION	1.50
MTAR TECHNOLOGIES LTD.	IND. MANUFACTURING	1.24
SHEELA FOAM LTD.	CONSUMER GOODS	1.24
BARBEQUE NATION HOSPITALITY	CONSUMER SERVICES	1.19
CESC LTD.	POWER	1.03
FIRSTSOURCE SOLUTIONS LTD.	IT	0.97
CANFIN HOMES LTD.	FINANCIAL SERVICES	0.95
KEC INTERNATIONAL LTD.	POWER	0.87
JAMNA AUTO INDUSTRIES LTD.	AUTOMOBILE	0.85
KNR CONSTRUCTIONS LTD.	CONSTRUCTION	0.83
PRAJ INDUSTRIES LTD.	IND. MANUFACTURING	0.82
HERITAGE FOODS LTD.	CONSUMER GOODS	0.81
MULTI CMDITY EXCH OF INDIA	FINANCIAL SERVICES	0.80
ISGEC HEAVY ENGINEERING LTD	IND. MANUFACTURING	0.70
OTHERS		1.20

Portfolio above shows Top 20 equity holdings under the scheme, for detailed portfolio visit [www.utimf.com](http://www.utimf.com)  
 Act. Wt % - Active Weight % (as compared to the Benchmark Index – Nifty 500)  
 Data as of December 31, 2021

# Portfolio Snapshot

## Active Stock Position (As compared to Benchmark)



### Overweight (Top 5)

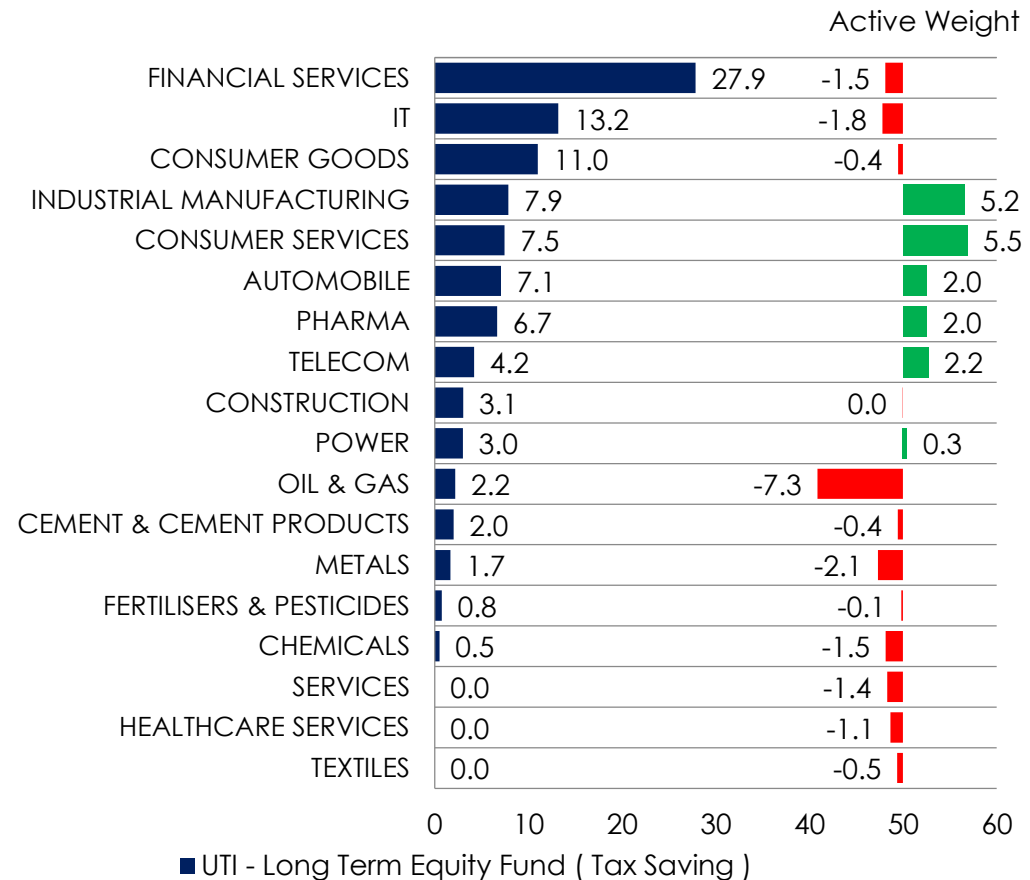
STOCK NAME	SECTOR	% to NAV	Act. Wt %
ICICI BANK LTD	FINANCIAL SERVICES	7.14	2.68
BHARTI AIRTEL LTD.	TELECOM	4.04	2.64
L&T INFOTECH LTD	IT	2.40	2.11
ADITYA BIRLA FASH. & RTL.	CONSUMER SERVICES	2.13	2.05
AXIS BANK LTD.	FINANCIAL SERVICES	3.55	2.03

STOCK NAME	SECTOR	% to NAV	Act. Wt %
RELIANCE INDUSTRIES LTD.	OIL & GAS	-	7.08
HDFC LTD.	FINANCIAL SERVICES	-	4.06
TATA CONS. SERVICES LTD.	IT	-	3.36
KOTAK MAHINDRA BANK	FINANCIAL SERVICES	-	2.29
LARSEN & TOUBRO LTD.	CONSTRUCTION	-	1.99

### Underweight (Top 5)



## Sectoral Breakdown (%) (As compared to Benchmark)



# Portfolio Snippets

## Major Portfolio Changes (over the previous quarter)



### Increase in Allocation (Top 3 Stocks)

- Godrej Cons Products
- Carfin Homes Ltd.
- Hindalco Industries Ltd.

- Schaeffler India Ltd.
- KNR Constructions Ltd.
- Carborandum Universal

### Decrease in Allocation

### Increase in Allocation (Top 3 Sectors)

- Financial Services
- Industrial Manufacturing
- Pharma

- Construction
- IT
- Oil & Gas

### Decrease in Allocation (Top 3 Sectors)

### Stocks Entered (Top 5 Stocks)

- FSN E-Commerce Ventures
- PB Fintech Ltd.

### Stocks Exited

- HDFC Ltd.
- Indraprastha Gas Ltd.
- L&T Technology Services Ltd.
- Vardhman Textiles Ltd.

## Portfolio Commentary



**Financial Services** – The Fund is overweight in private sector banks and underweight in public sector banks. The fund remains confident of the liability franchise of large private banks as well as asset quality on a relative basis. The fund has added weight in the sector as valuations become attractive. Fund added weight in insurance sector by participating in IPO of the largest online insurance aggregator.

**Consumer Goods/Services** – The Fund is overweight in Consumer Discretionary and underweight in Consumer Staples. The Fund expects discretionary to outperform staples over medium to long-term given low penetration levels in most of the discretionary categories. The fund participated in the IPO of the largest BPC ecommerce platform and added weight in staples company seeing management change.

**IT** – The sector is seeing strong growth momentum as companies are investing in digital technology. The Fund has exposure to companies which are expected to benefit from higher growth. However, given recent outperformance and increased valuations Fund has resorted to some profit booking in the sector.

**Automobile** – Auto sector has started seeing recovery in demand post Covid last year but again has seen impact due to the second wave. The fund expects the sector demand to recover as normalcy resumes.

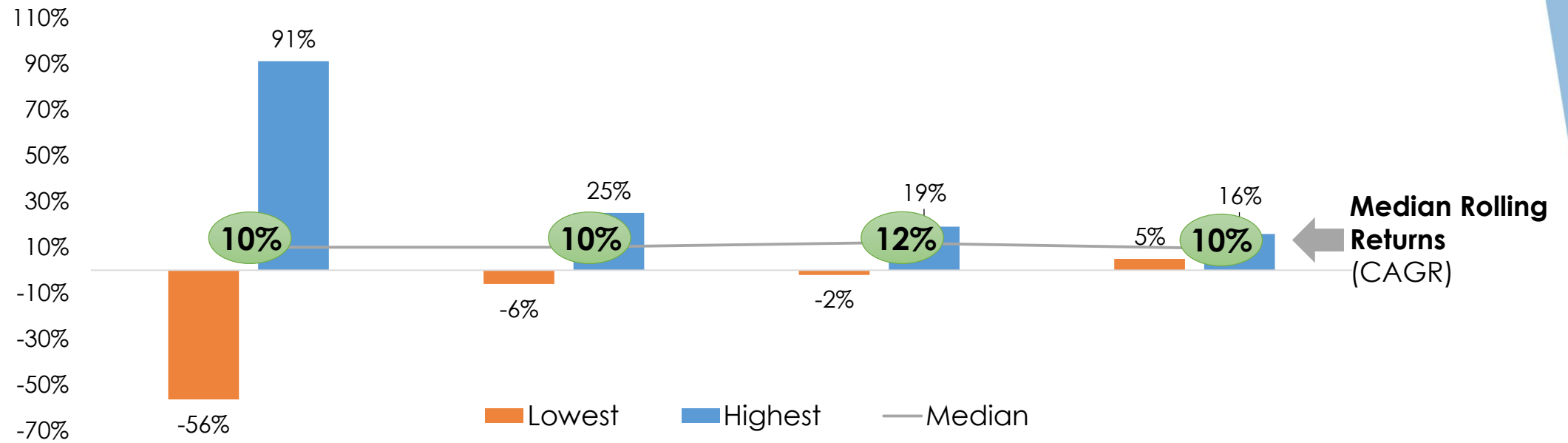
**Industrial Manufacturing/Construction** – The sector is expected to do well post muted growth over the last many years with Government focus on increasing manufacturing in India with multiple PLI schemes. The fund increased weight to company which is a play on automation, robotics and expected to benefit from revival in capex cycle in the country.



Haq, ek behtar zindagi ka.

# Rolling Return Analysis

## Rolling Returns of UTI Long Term Equity Fund (Tax Saving) – 15 Years Period



	1 Year	3 Years	5 Years	10 Years
Probability of -ve Returns	25.3%	6.4%	2.8%	0%
Over 8%	54.3%	60.1%	69.3%	84.0%

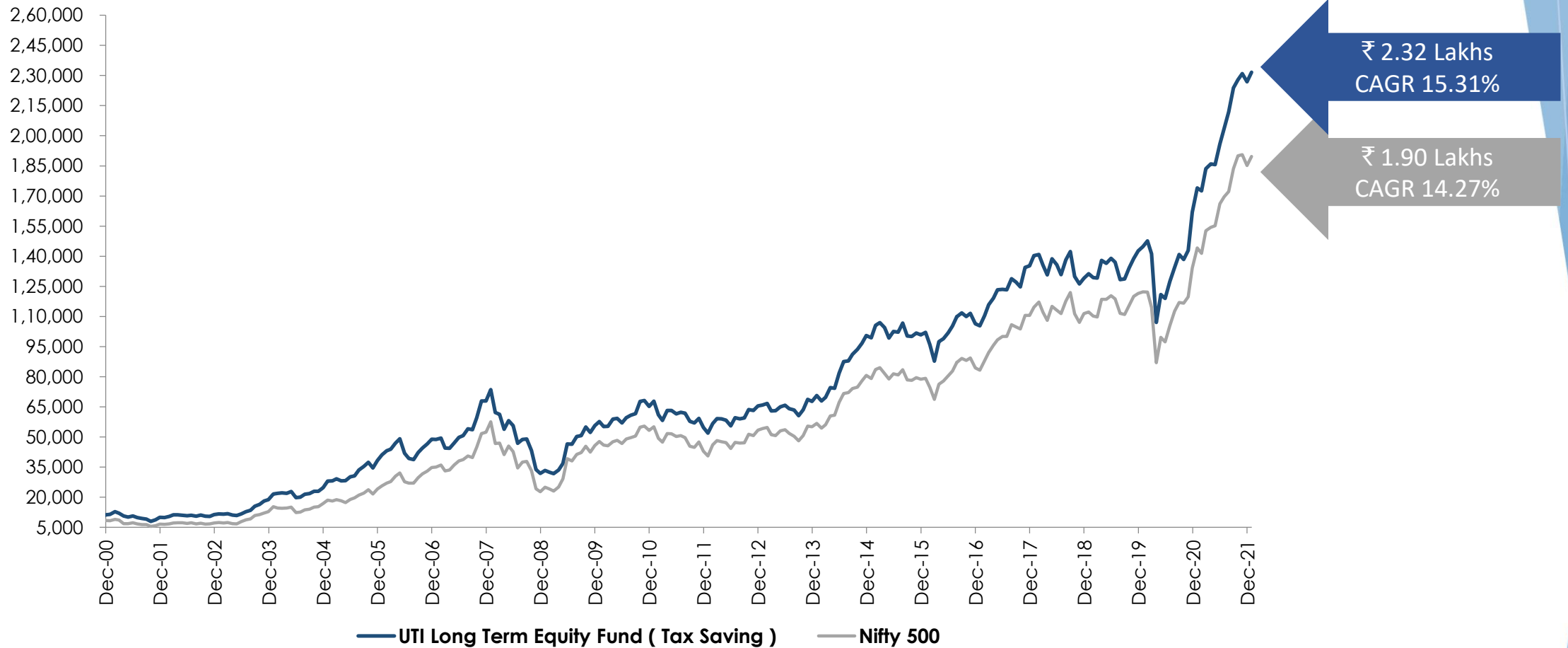
Rolling Returns with daily frequency of UTI Long Term Equity Fund (Tax Saving) at different time frame as mentioned above.  
 CAGR – Compounded Annual Growth Rate. Data period: December 31, 2006 to December 31, 2021. Different plans have a different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future.



Haq, ek behtar zindagi ka.

# Performance Track Record

## ₹ 10,000 Invested at Inception: UTI Long Term Equity Fund (Tax Saving) Vs Nifty 500 TRI



- One time investment of Rs. 10,000/- made at the time of launch of the Scheme i.e., December 15, 1999
- Total Value of investment under UTI LTEF (Tax Saving) – Rs. 2,31,634/- as against Rs. 1,89,671/- under Nifty 500 TRI



Haq, ek behtar zindagi ka.

# Performance Track Record (Contd.)

## UTI Long Term Equity Fund (Tax Saving) Performance Vs Benchmark as of 31/12/2021

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B: Nifty 500 TRI (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: Nifty 500 TRI (₹)	AB: Nifty 50 TRI (₹)
1 Year	33.10	31.60	25.59	13,310	13,160	12,559
3 Years	20.83	19.11	18.27	17,650	16,906	16,551
5 Years	17.05	17.88	17.66	21,981	22,772	22,560
Since Inception	15.31	14.27	13.63	2,31,634	1,89,671	1,67,568

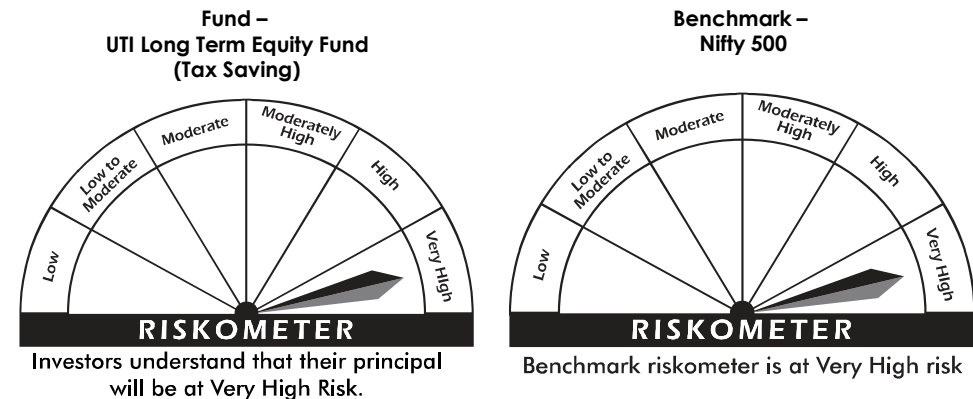
B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Long Term Equity Fund (Tax Saving) : December 15<sup>th</sup>, 1999. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vetri Subramaniam since Sep-2017 and Mr. Vishal Chopda since Aug-2019. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

### This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity instruments of companies that are believed to have growth potential

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



#Risk-o-meter for the fund is based on the portfolio ending December 31, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



Haq, ek behtar zindagi ka.

# Performance of other funds managed by the Fund Managers (as of 31/12/2021)

## Performance of other open-ended schemes managed by both Mr. Vetri Subramaniam & Mr. Vishal Chopda

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI CCF – Savings Plan	12-Jul-93	Aug-19	CRISIL Short Term Debt Hybrid 60+40 Fund Index	15.57	13.89	9.96	13.08	15.57	13.89
UTI CCF – Investment Plan	30-Jan-08	Aug-19	Nifty 500 TRI	32.78	31.60	19.18	19.11	17.50	17.88

## Performance of other open-ended schemes managed by the Fund Manager Mr. Vetri Subramaniam

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Value Opportunities Fund (along with Mr. Amit Premchandani)	20-Jul-05	Feb-17	Nifty 500 TRI	30.42	31.60	19.65	19.11	16.62	17.88

a. Mr. Vetri Subramaniam manages 4 open-ended schemes of UTI Mutual Fund. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

b. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option (Regular Plan).

c. Date of allotment in the scheme/plan has been considered for inception date.

## Performance of other open-ended schemes managed by the Fund Manager Mr. Vishal Chopda

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI India Consumer Fund	30-Jul-07	Aug-19	Nifty India Consumption	26.40	20.82	15.48	13.54	14.78	16.26

a. Mr. Vishal Chopda manages 4 open-ended schemes of UTI Mutual Funds. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

b. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option (Regular Plan).

c. Date of allotment in the scheme/plan has been considered for inception date.



Haq, ek behtar zindagi ka.

# Why Invest in UTI Long Term Equity Fund (Tax Saving)?

## Tax Advantage\*

- Investment of up to **Rs. 1.50 lakh** in the scheme is eligible for tax benefits under sec 80C of the Income Tax Act 1961

## Performance across life cycle

- Over **22 years** of performance track record across market cycles

## Active Portfolio Management

- Scheme follows a well defined investment criteria that limits excessive concentration at sector and stock level









\* As per the present tax laws, eligible investors (individual/ HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) upto Rs. 1,50,000/- (alongwith other prescribed investments) under Section 80C of the Income Tax Act, 1961. Tax benefits are subject to the provisions of the Income Tax Act, 1961 and are subject to amendments, from time to time. Exemptions and Deductions – Standard deduction is Rs. 50,000 and HRA is Rs. 1,00,000

Data as on December 31, 2021



Haq, ek behtar zindagi ka.

# Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
<b>UTI Mastershare Unit Scheme</b> (Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of large cap companies</li> </ul>	
<b>UTI Core Equity Fund</b> (Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	
<b>UTI Mid Cap Fund</b> (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>	
<b>UTI Value Opportunities Fund</b> (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments following a value investment strategy across the market capitalization spectrum</li> </ul>	
<b>UTI Flexi Cap Fund</b> (Flexi Cap Fund- An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum</li> </ul>	
<b>UTI Small Cap Fund</b> Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of small cap companies</li> </ul>	
<b>UTI Dividend Yield Fund</b> (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in dividend yielding equity and equity related securities</li> </ul>	
<b>UTI Focused Equity Fund</b> (Focused Fund- An open ended equity scheme investing in maximum 30 stocks across market caps)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related securities across market capitalisation in maximum 30 stocks</li> </ul>	








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

#Risk-o-meter for the fund is based on the portfolio ending December 31, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



Haq, ek behtar zindagi ka.

# Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
<b>UTI Infrastructure Fund</b> (An open ended equity scheme following the Infrastructure theme)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector</li> </ul>	
<b>UTI MNC Fund</b> (An open ended equity following the theme of investing predominantly in equity and equity related securities of Multi-National Companies)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>	
<b>UTI India Consumer Fund</b> (An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from of the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>	
<b>UTI Banking and Financial Services Fund</b> (An open ended equity scheme investing in Banking and Financial Services Sector)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>	
<b>UTI Healthcare Fund</b> (An open ended equity scheme investing in the Healthcare Services Sector)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities in the Healthcare Services sector.</li> </ul>	
<b>UTI Transportation and Logistics Fund</b> (An open ended equity scheme investing in transportation and logistics sector)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector</li> </ul>	
<b>UTI Long Term Equity Fund (Tax Saving)</b> (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are believed to have growth potential</li> </ul>	

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# Thank You

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**REGISTERED OFFICE:** UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 – 66786666. UTI Asset Management Company Ltd (Investment Manager for UTI Mutual Fund) Email: invest@uti.co.in . (CIN-L65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified Mutual Fund Distributor (MFD) for a copy of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

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



*Haq, ek behtar zindagi ka.*