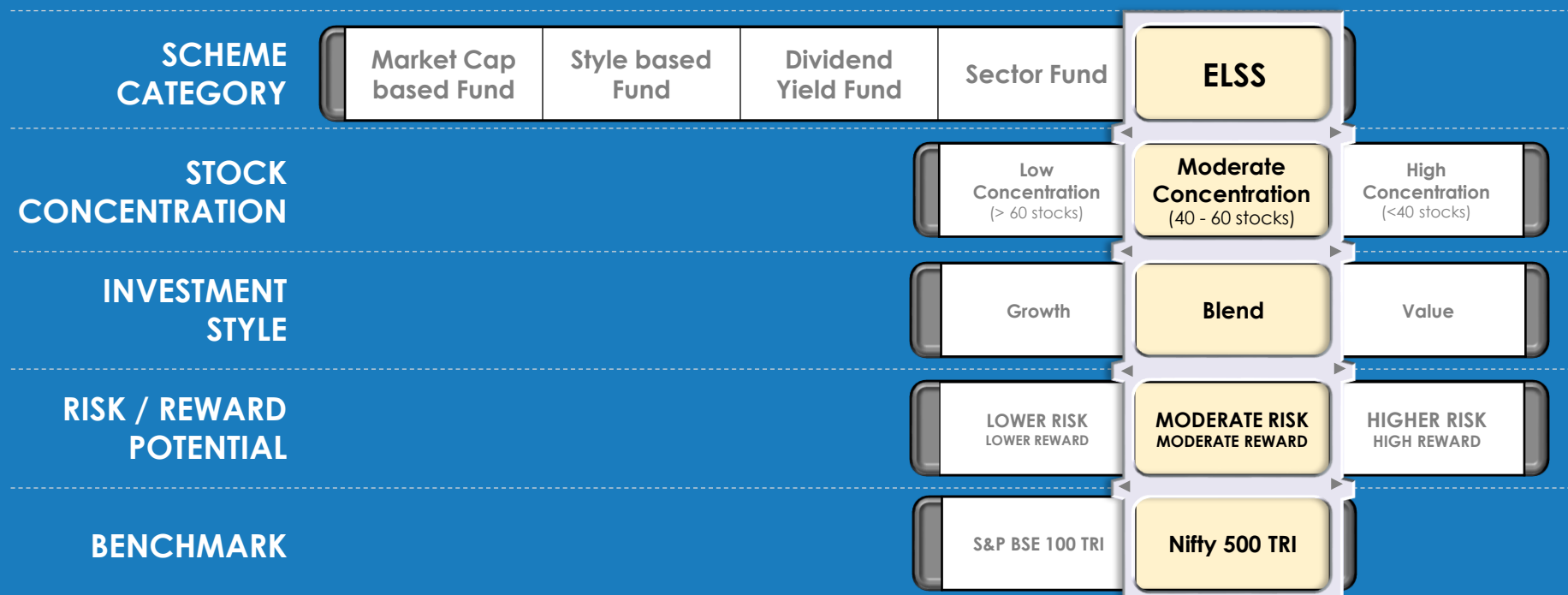


# UTI Long Term Equity Fund (Tax Saving)

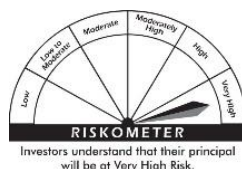
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)



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.**

## POWERED BY



Operating Cash Flow (OCF) Tiers - 3 Tiers (C1/ C2/ C3) based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). Return on Capital Employed (RoCE) / Implied Return on Equity (RoE) Tiers - 3 Tiers (R1/ R2/ R3) based on the previous 5-year average return on capital (for manufacturing companies & non-lending nonbanking finance companies (NBFCs)) & based on the previous 5-year average return on asset for banks & NBFCs (including housing finance companies).

## TEAM

- Team driven approach
- Discussion & Review

## PROCESS

- Standardized research methodology  
Companies get **Operating Cash Flow (OCF) & Return on Capital Employed (RoCE) ratings** based on their previous 5 years financials

### 3 Tier Rating System

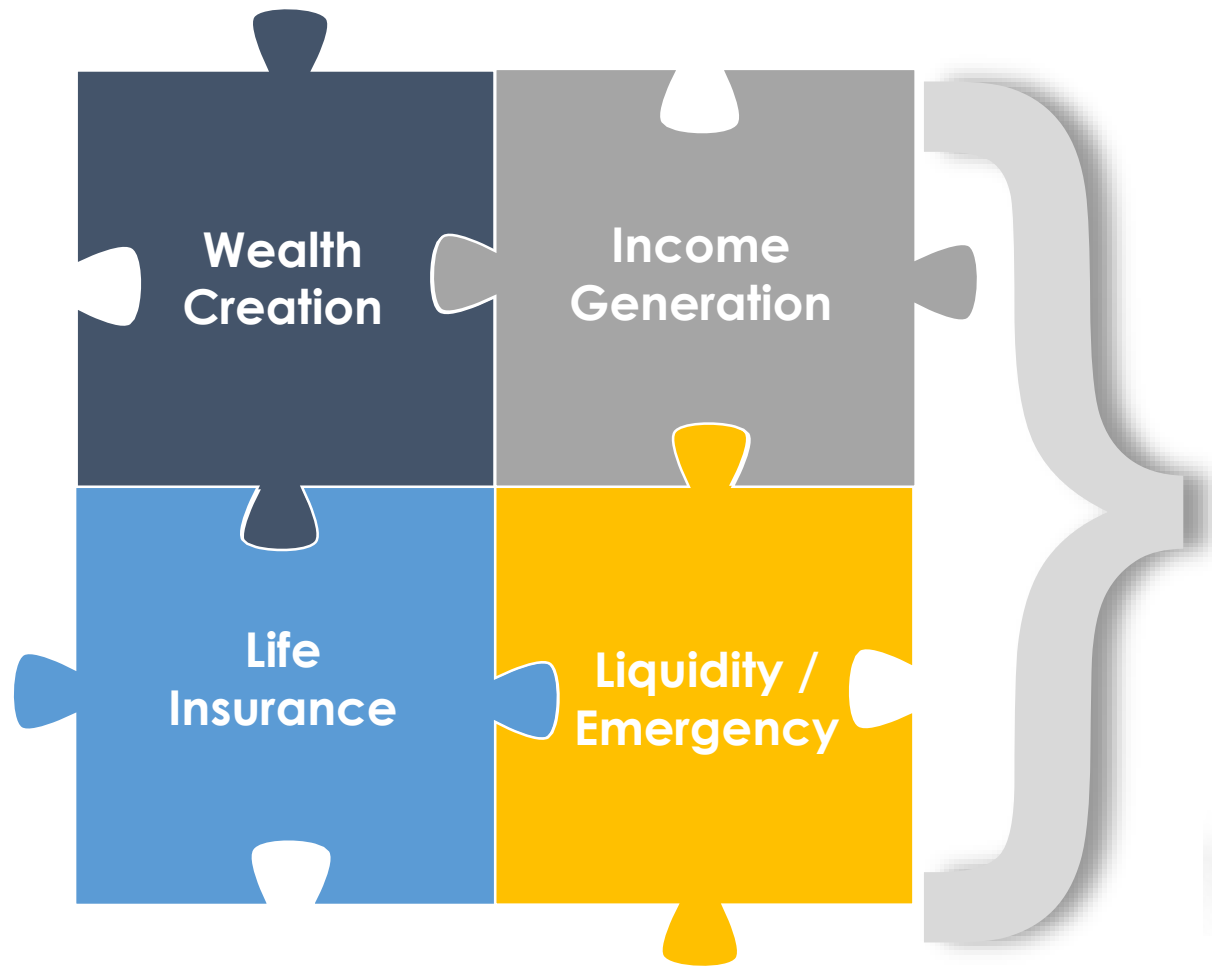


- Identifying good stocks, avoiding poor stocks
- Consistency over time

## STRATEGIES

- Support diverse strategies
- Style discipline – mandate & style drive the choice of stocks across the OCF & RoCE tiers

# What are your Investment Objectives?



\*As per the prevailing tax laws for FY 2024, 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.



Haq, ek behtar zindagi ka.

# 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	16,00,000	16,00,000	16,00,000
Exemptions & Deductions (HRA + Standard Deduction)	50,000	2,50,000	2,50,000
Other Deductions (eg. National Pension Scheme)	-	50,000	50,000
<b>Deductions:</b> Investment in <b>UTI LTEF (Tax Saving)</b>	-	-	1,50,000
Net Taxable Income	15,50,000	13,00,000	11,50,000
Net Tax Liability	1,65,000	2,02,500	1,57,500
Health & Education Cess @ 4%	6,600	8,100	6,300
Total Tax Liability	1,71,600	2,10,600	1,63,800
<b>Tax Saved (in Old Regime)</b>		-	<b>46,800</b>
<b>Old Regime vs New Regime</b>		<b>(39,000)</b>	<b>7,800</b>

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

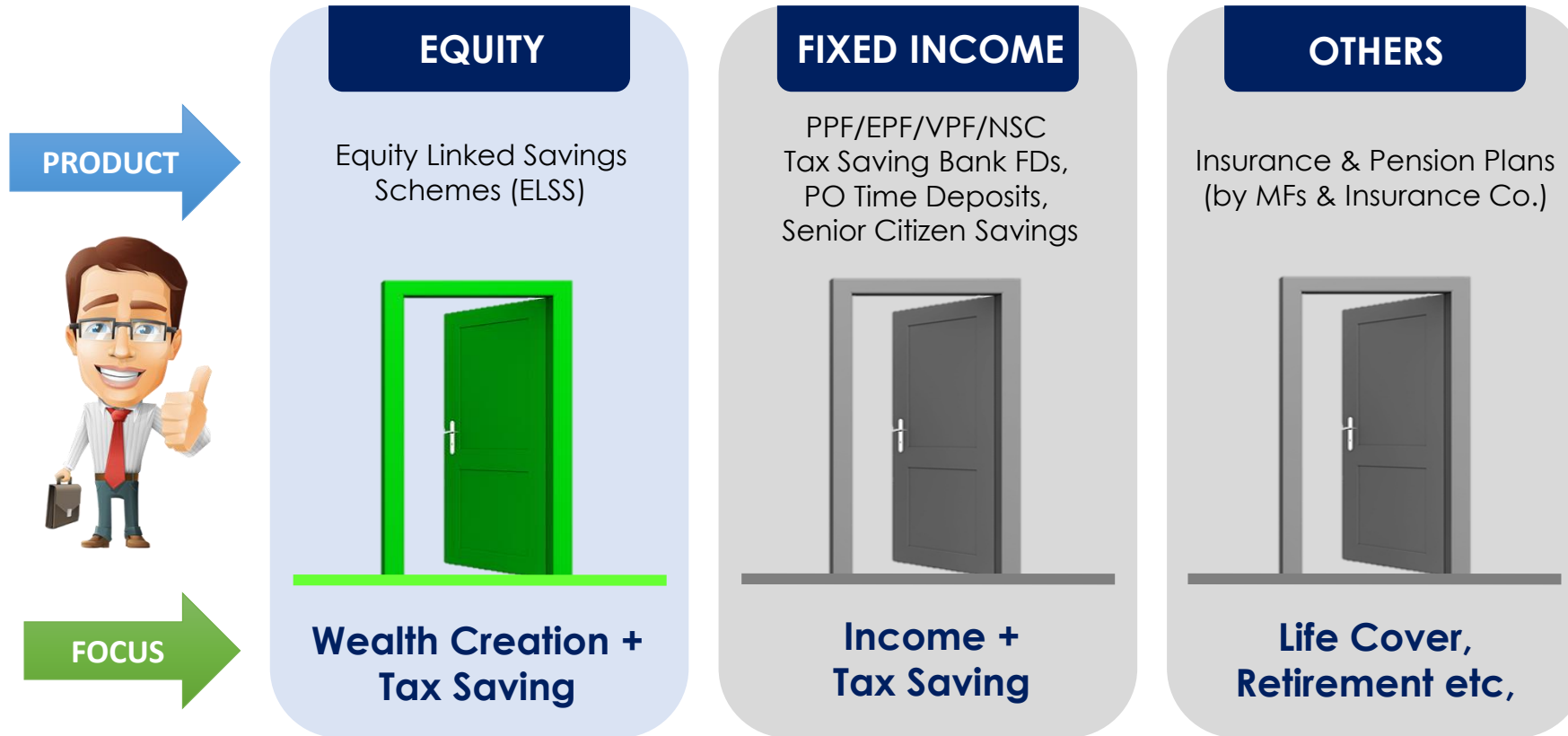
Income estimates for an individual less than 60 years of age. The above simulation is for illustration purpose only. As per the present tax laws, eligible investors (individual/HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) upto 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. 2,00,000. Standard deduction of Rs. 50,000 against salary income is proposed to be allowed under New Regime

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

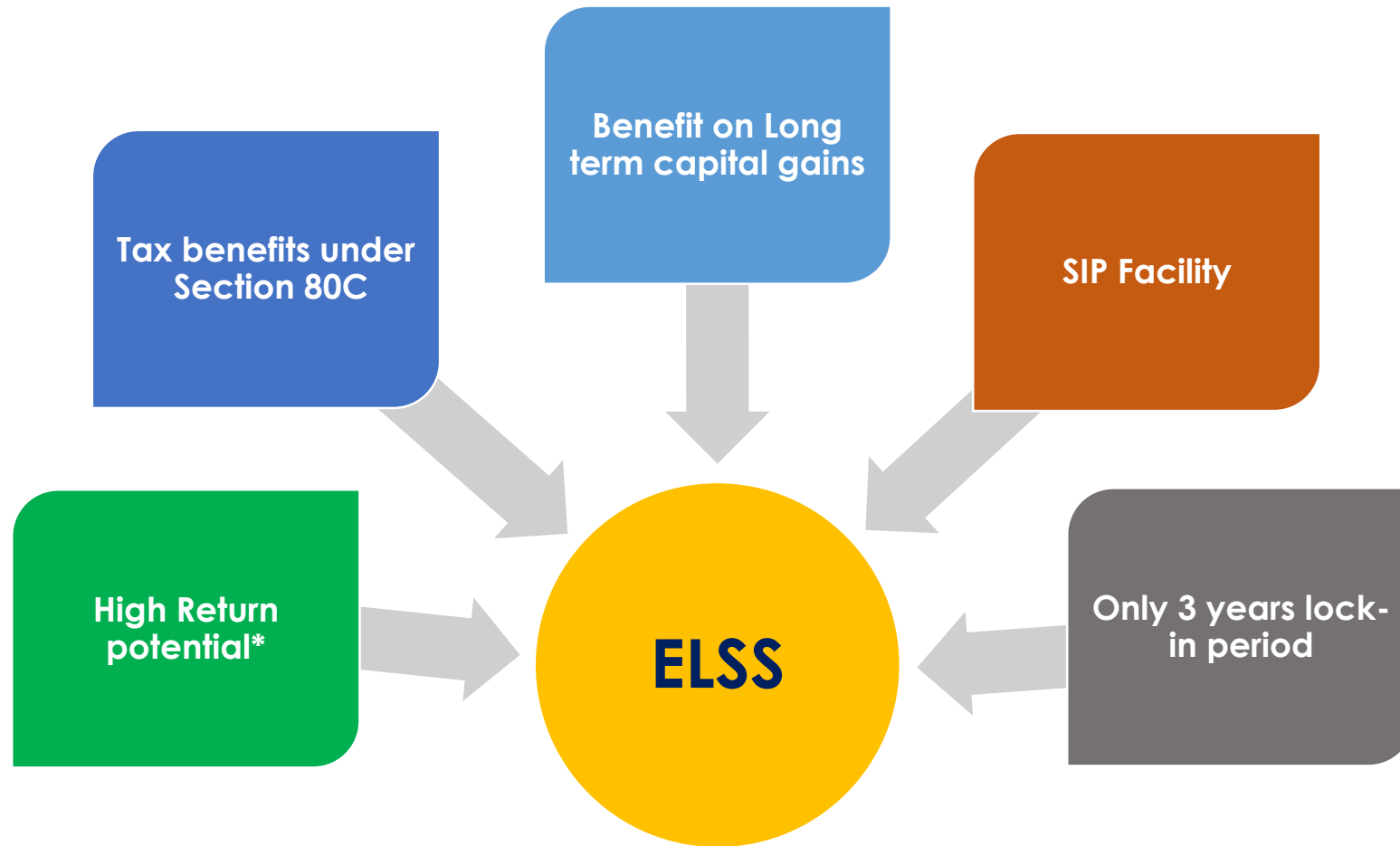
\$\$ - Long term capital gains accrued from selling equity shares and equity-oriented mutual funds are exempt from tax up to Rs 1 lakh in a financial year. The gains in excess of ₹ 1 lakh are taxed at flat 10%

& 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



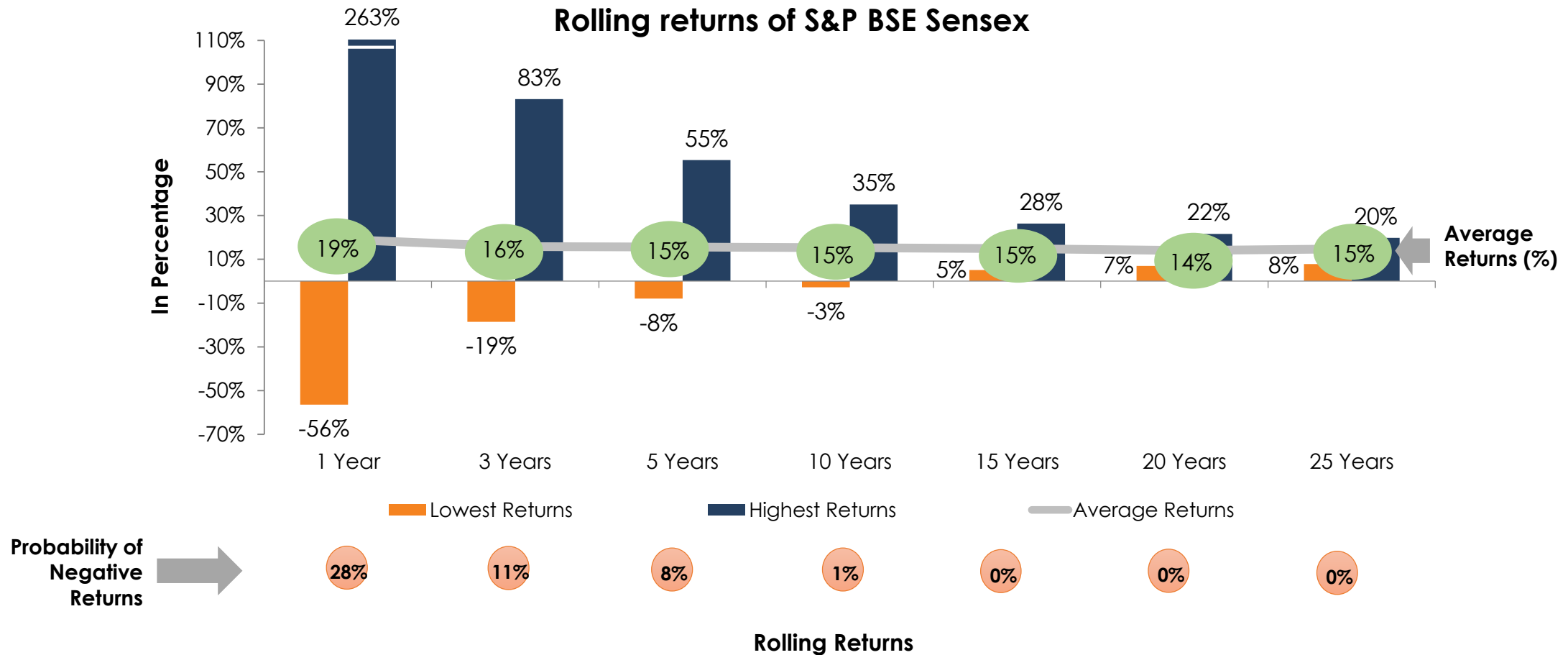
\* Subject to market risk.

\*\*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**

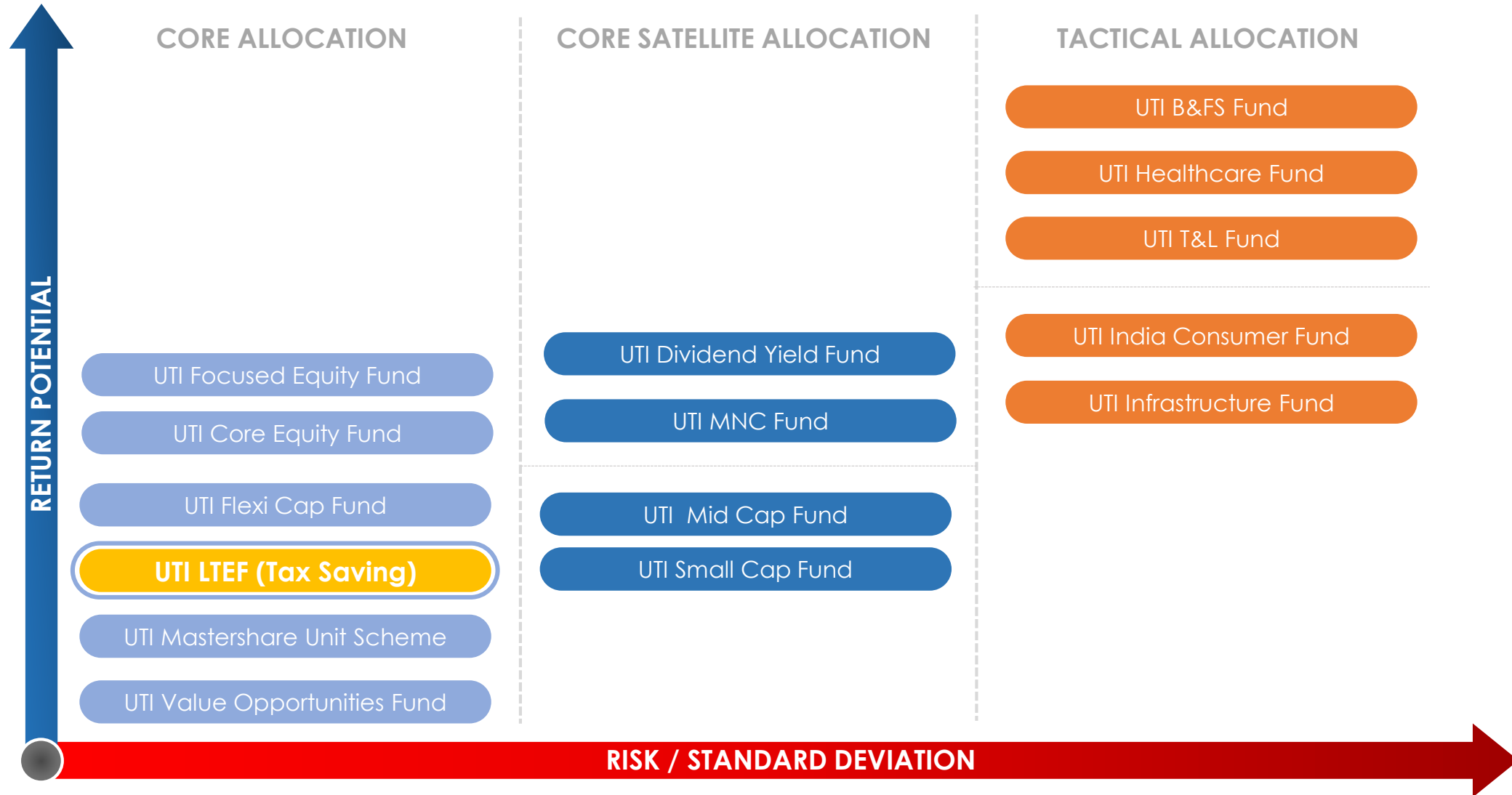


Haq, ek behtar zindagi ka.

Rolling Returns with daily frequency of S&P BSE Sensex at different time frame as illustrated above (Data: January 1, 1981 to March 31, 2023).  
 CAGR – Compounded Annual Growth Rate. Source: MFI Explorer



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



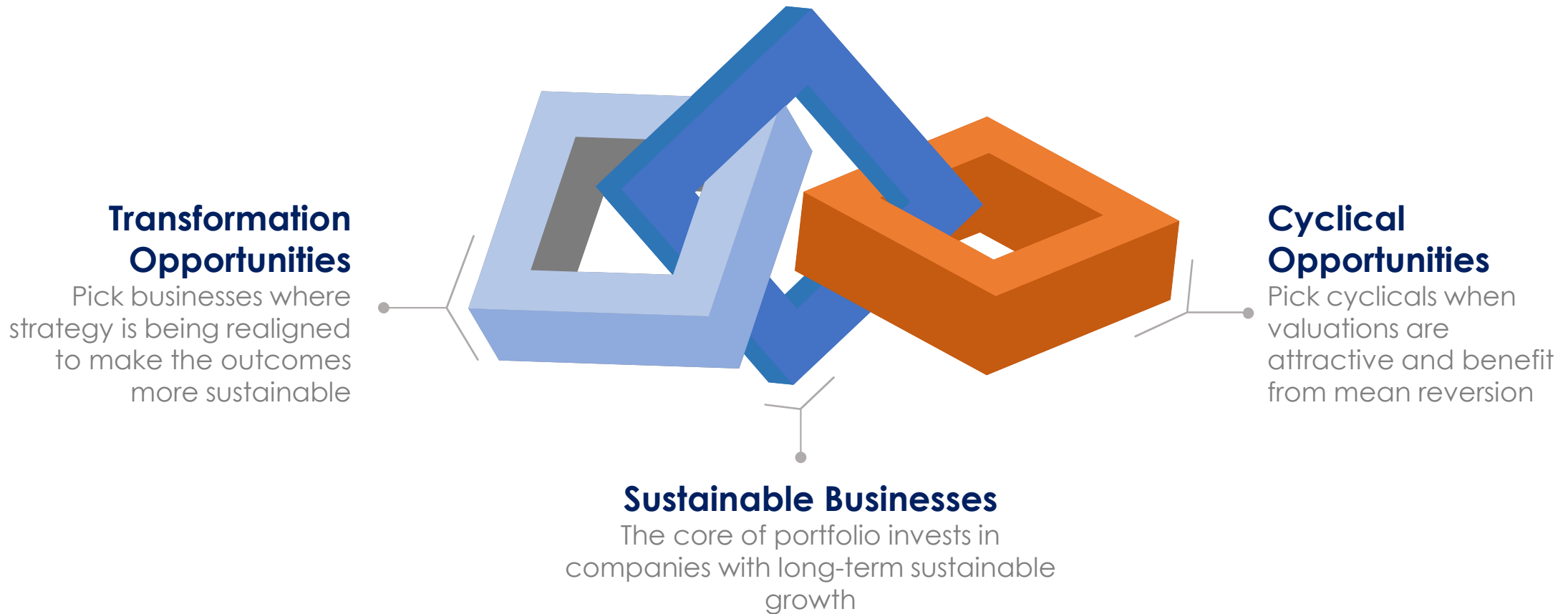
UTI LTEF (Tax Saving) – UTI Long Term Equity Fund (Tax Saving); UTI B&FS Fund – UTI Banking & Financial Services Fund; UTI T&L Fund – UTI Transportation & Logistics Fund

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.



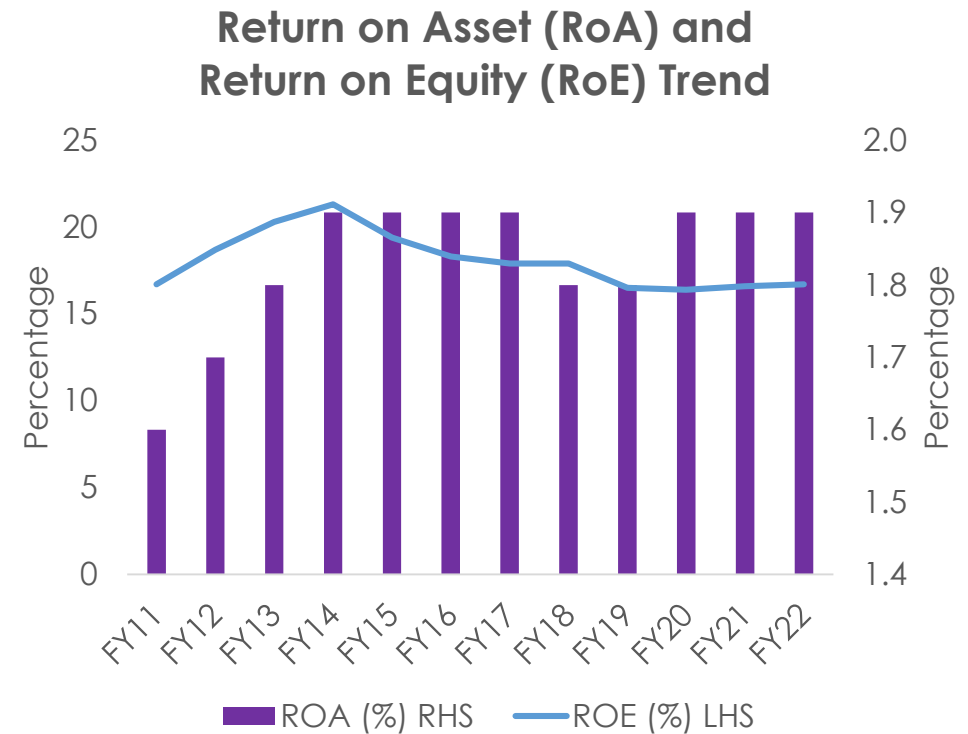
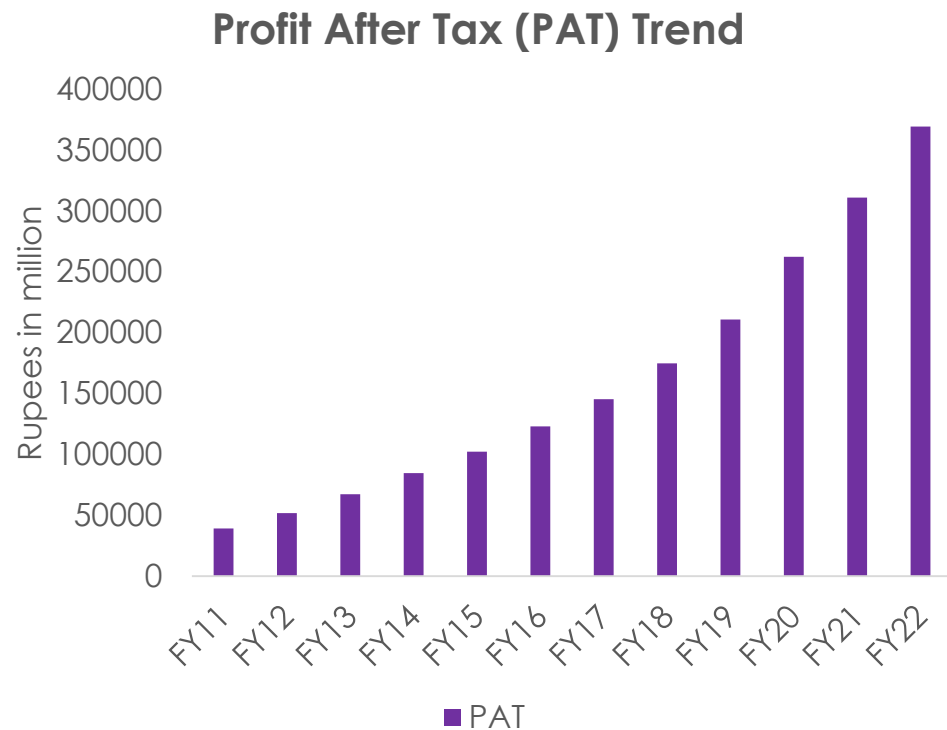
Haq, ek behtar zindagi ka.

# Investment Strategy – Strike a balance between risk & return



**Follows a blend of Growth and Value style**

# Sustainable Business: One of the leading Private Banks



- The bank has delivered consistent profit growth and ROA/ROE led by best in class loan growth and asset quality
- The stock has given 17.78% CAGR in the last 10 years

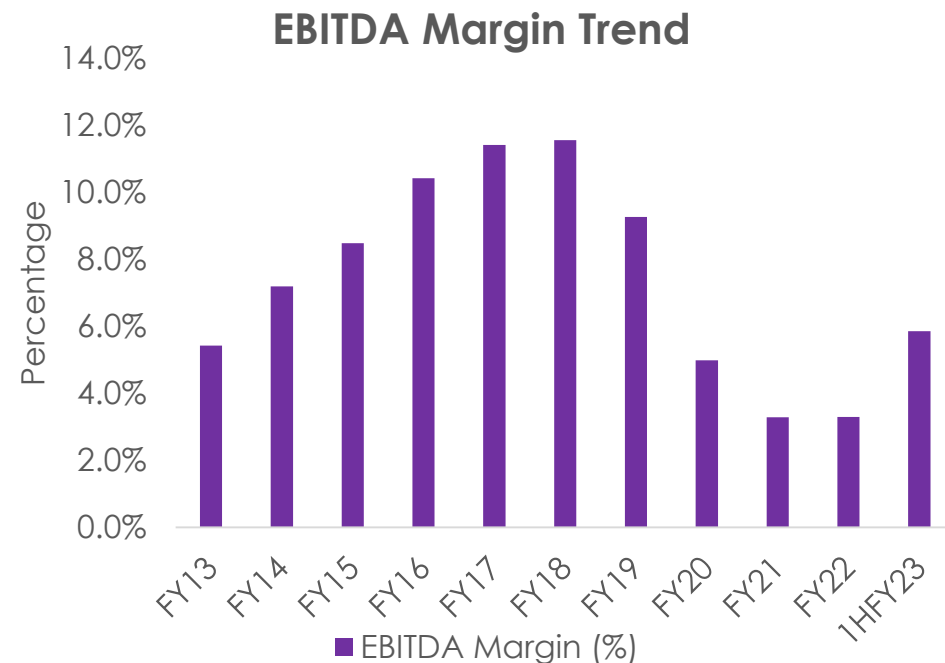
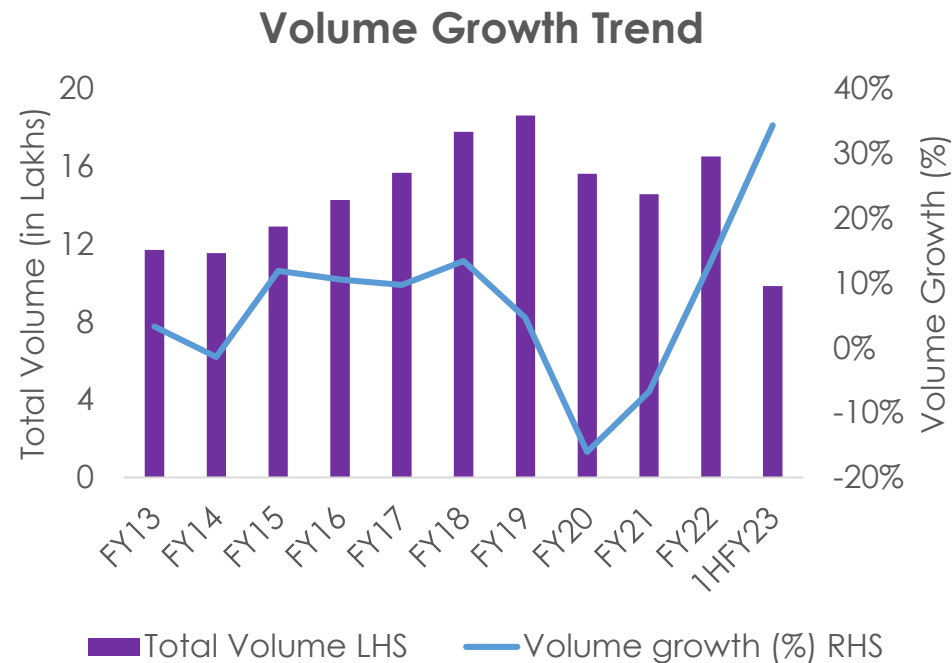
Source: Company Financials

The chart above is for illustrative purposes only and should not be construed as advise. The above is to illustrate the concept of identifying stocks in the market and not an endorsement by the Mutual Fund and AMC of their soundness or a recommendation to buy or sell these stocks at any point of time. There is also a possibility of the expected event not happening or some other unforeseen event that may affect performance of the company. The performance of stocks would ultimately depend on various factors such as prevailing market conditions, global political scenario, exchange rate etc. Investors are requested to note that there are various factors (both local and international) that can have impact on the future performance and expectations of any company. There is no assurance or guarantee of any company being able to sustain its performance in future and above information should not be construed as research report or a recommendation to buy or sell any security.



Haq, ek behtar zindagi ka.

# Cyclical Opportunity: Largest Auto manufacturer



- Volumes peaked out in FY19 while margins peaked out in FY18. Post downturn of last 3 years volumes are recovering leading to margin improvement
- The stock has seen good returns from bottom but stock price still below previous cycle peak

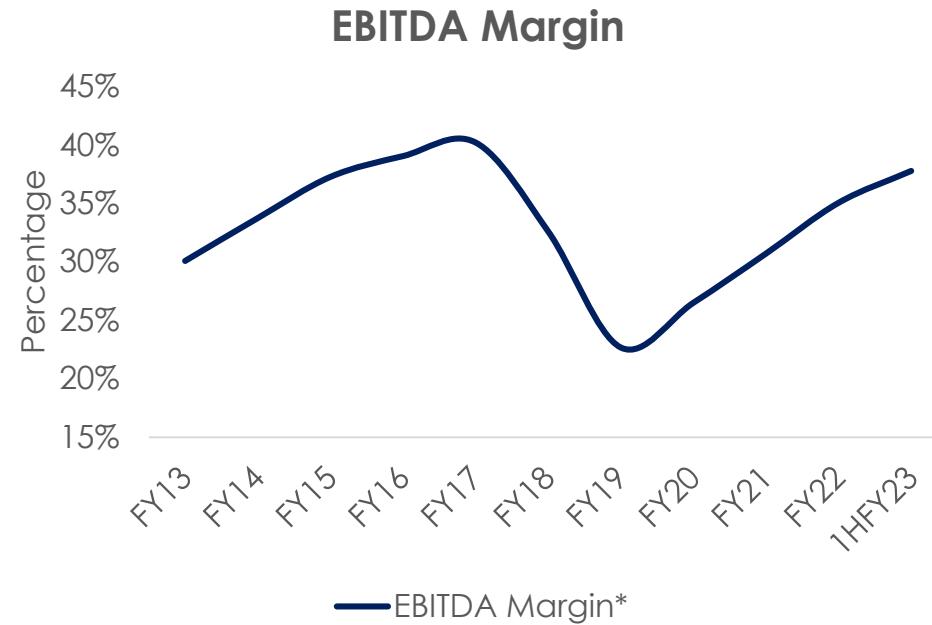
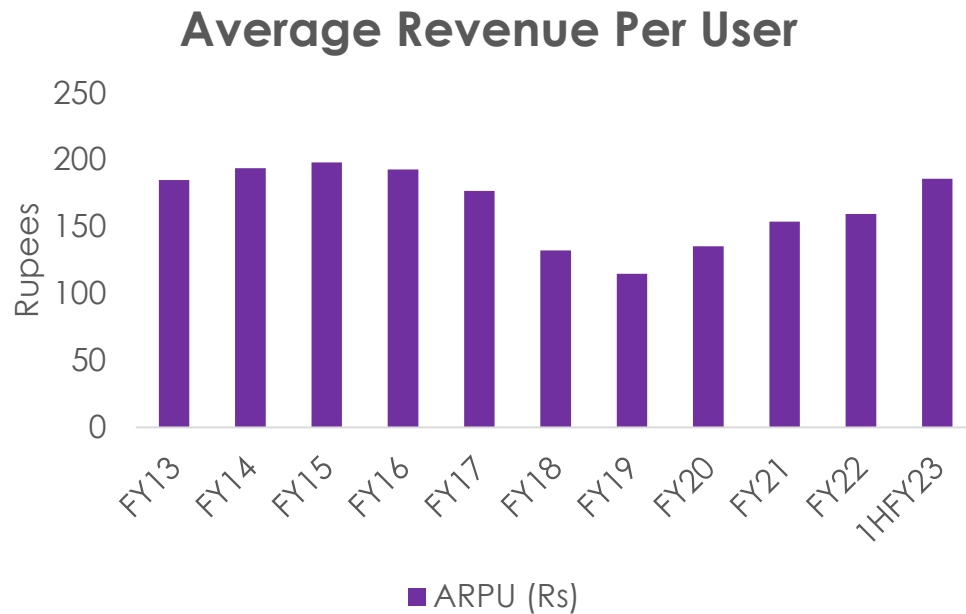
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Haq, ek behtar zindagi ka.

# Transformation/Turnaround Opportunity: Second largest Telecom provider



- High competitive intensity due to new entrant led to sharp fall in mobile tariff impacting profitability
- With competition leading to consolidation in industry, tariff have started moving up in last 3 year leading to improvement in profitability and shareholder returns

Source: Company Financials

- FY20-1HFY23 margins are adjusted for Ind AS 116 (net of lease liability charges) and FY21-1HFY23 margins are adjusted for IUC (grossed up in revenue)

The chart above is for illustrative purposes only and should not be construed as advise. The above is to illustrate the concept of identifying stocks in the market and not an endorsement by the Mutual Fund and AMC of their soundness or a recommendation to buy or sell these stocks at any point of time. There is also a possibility of the expected event not happening or some other unforeseen event that may affect performance of the company. The performance of stocks would ultimately depend on various factors such as prevailing market conditions, global political scenario, exchange rate etc. Investors are requested to note that there are various factors (both local and international) that can have impact on the future performance and expectations of any company. There is no assurance or guarantee of any company being able to sustain its performance in future and above information should not be construed as research report or a recommendation to buy or sell any security.



Haq, ek behtar zindagi ka.

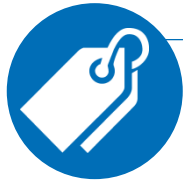
# Exclusion Filter – What to avoid in the portfolio



# Investment Framework



# 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. 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

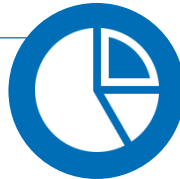
### Fund Size:

Monthly Avg. AuM: ₹ 2,773 Crores  
 Last Day AuM : ₹ 2,787 Crores

**No. of Unit Folios** : 2,71,593

## Market Capitalisation (%)

	Fund	BM
Large	: 68	78
Mid	: 19	15
Small	: 13	8



## Quantitative Indicators

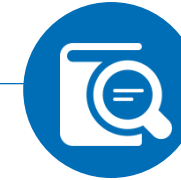
	Fund	BM
Beta	: 0.94	1.00
SD (3 Years)	: 16.73%	17.29%
PTR (Annual)	: 25.00%	-
Sharpe Ratio	: 1.05	-



## No. of Stocks

54

## Portfolio Composition#



OCF		ROCE	
C1	: 94%	R1	: 56%
C2	: 5%	R2	: 29%
C3	: 1%	R3	: 15%

Price to Book

6.64 7.37

Price to Earnings

31.95 34.49

Return on Equity

18.94 18.03

UTI Long Term Equity Fund (Tax Saving)

Nifty 500 TRI

Active Share : 67.25%

## Top 5 / Top10 Stocks

31.76% / 43.51%



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 March 31, 2023



Haq, ek behtar zindagi ka.

# Portfolio

## Equity Top 20 Holdings

STOCK NAME	SECTOR	% to NAV	Act. Wt %
HDFC BANK LTD	FINANCIAL SERVICES	8.77	2.53
ICICI BANK LTD	FINANCIAL SERVICES	8.12	2.74
INFOSYS LTD.	IT	6.76	2.28
AXIS BANK LTD.	FINANCIAL SERVICES	4.64	2.57
BHARTI AIRTEL LTD.	TELECOMMUNICATION	3.47	1.86
MARUTI SUZUKI INDIA LTD.	AUTO & AUTO COMPO	2.53	1.56
GODREJ CONS PRODUCTS	FMCG	2.43	2.11
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	2.32	1.01
LTIMINDTREE LTD	IT	2.28	1.90
ULTRATECH CEMENT LTD.	CONSTRUCTION MAT	2.19	1.42
INDUSIND BANK	FINANCIAL SERVICES	2.11	1.50
CHOLA INVESTMENT & FINANC	FINANCIAL SERVICES	1.97	1.71
C. G. CONSUMER ELECTRICAL	CONSUMER DURABLES	1.83	1.67
TATA MOTORS LTD.	AUTO & AUTO COMPO	1.78	1.13
PHOENIX MILLS LTD	REALTY	1.78	1.67
HINDALCO INDUSTRIES LTD.	METALS & MINING	1.77	1.25
NESTLE INDIA LTD.	FMCG	1.74	1.12
AVENUE SUPERMARTS LTD.	CONSUMER SERVICES	1.68	1.25
EICHER MOTORS LTD	AUTO & AUTO COMPO	1.67	1.32
ICICI LOMBARD GEN INSURAN	FINANCIAL SERVICES	1.52	1.28

## Small Cap Holdings



STOCK NAME	SECTOR	% to NAV
AJANTA PHARMA LTD.	HEALTHCARE	1.39
MTAR TECHNOLOGIES LTD	CAPITAL GOODS	1.34
CESC LTD.	POWER	1.31
CANFIN HOMES LTD.	FINANCIAL SERVICES	1.22
CARBORANDUM UNIVERSAL	CAPITAL GOODS	1.20
FIRSTSOURCE SOLUTIONS LTD.	SERVICES	1.10
JAMNA AUTO INDUSTRIES LTD.	AUTO & AUTO COMPO	1.07
ISGEC HEAVY ENGINEERING LTD	CONSTRUCTION	0.91
METROPOLIS HEALTHCARE LTD	HEALTHCARE	0.87
PRAJ INDUSRIES LTD.	CAPITAL GOODS	0.84
BARBEQUE NATION HOSPITALITY	CONSUMER SERVICES	0.64
SHEELA FOAM LTD.	CONSUMER DURABLES	0.61

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 TRI)  
 Data as of March 31, 2023

# Portfolio Snapshot

## Active Stock Position (As compared to Benchmark)



### Overweight (Top 5)

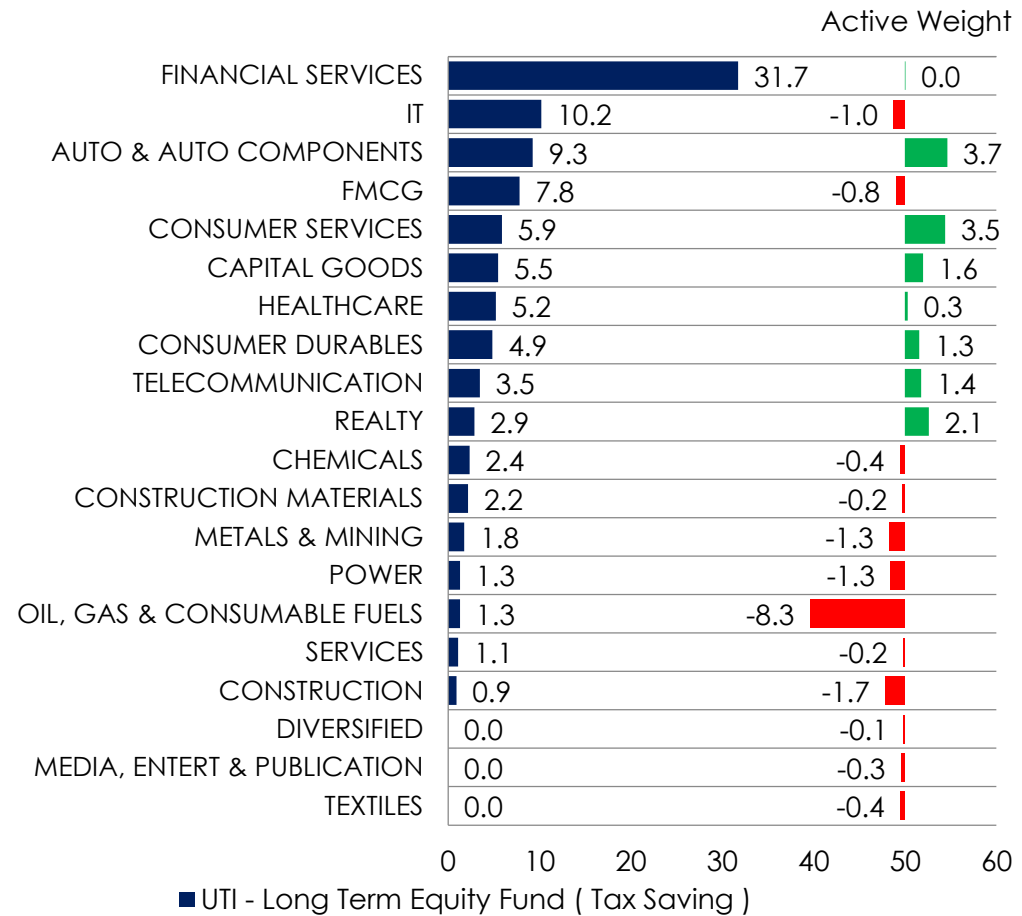
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INFOSYS LTD.	IT	6.76	2.28
GODREJ CONS PRODUCTS	FMCG	2.43	2.11

STOCK NAME	SECTOR	% to NAV	Act. Wt %
RELIANCE INDUSTRIES LTD.	OIL, GAS & CONSUMABLE FUELS	-	6.93
HDFC LTD.	FINANCIAL SERVICES	-	4.18
ITC LTD.	FMCG	-	2.97
TCS LTD.	IT	-	2.89
LARSEN & TOUBRO LTD.	CONSTRUCTION	-	2.30

### Underweight (Top 5)



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



Haq, ek behtar zindagi ka.

# Portfolio Commentary



**Financial Services:** The Fund is overweight in private sector banks and underweight in public sector banks. It remains confident of the liability franchise and asset quality of large private banks on a relative basis. During the last quarter, the Fund added a private sector bank with healthy ROA available at reasonable valuations and exited the largest public sector bank which had seen good valuation re-rating over the last one year.



**Consumer (FMCG/ Durables/ Services):** The Fund is overweight in Consumer Durables and Consumer Services. It is positive on domestic consumption over the medium to long term, given low penetration levels and rising per capital income. The Fund has added marginal weight in the existing holdings in FMCG sector which have seen corrections.



**Automobile & Automobile Components:** The Automobile sector, after going through a downturn for the last 3-4 years, is showing signs of recovery. Commodities (input cost) have also seen correction in the past few months, giving good visibility on margin recovery. The Fund continues to remain positive on the sector and has maintained overweight position in the sector.



**Capital Goods:** The sector is expected to do well post muted growth over the last many years with the Government focusing on increasing manufacturing in India with multiple PLI schemes. However, due to recent run up, valuations have become expensive, and the Fund reduced its overweight exposure in the sector.



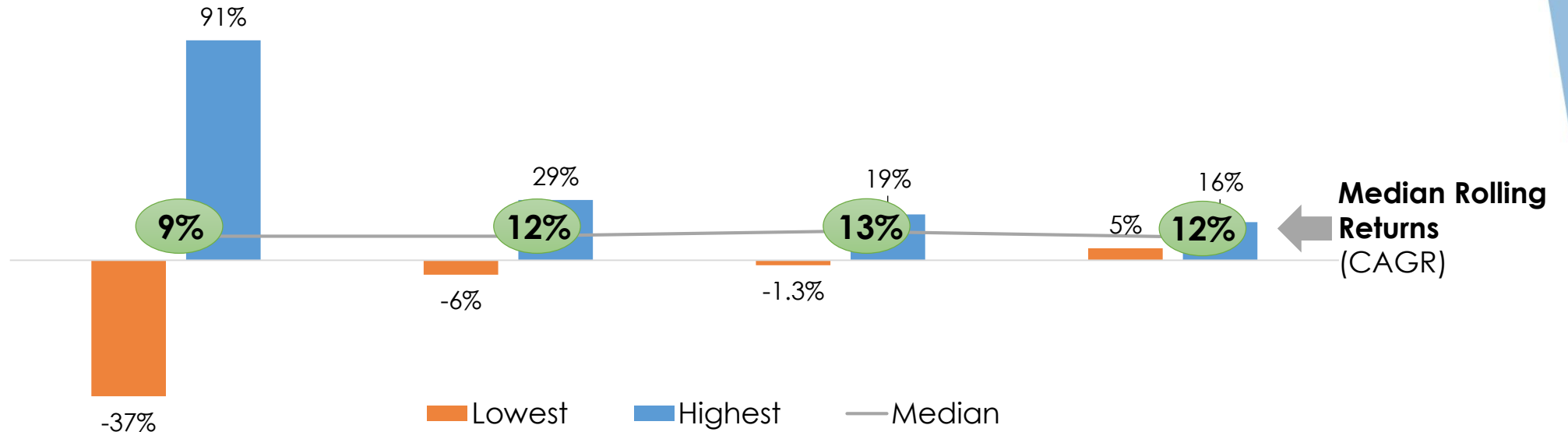
**IT:** The sector has seen valuations correction in the last year due to the risks of slowdown in US and Europe post strong growth during the Covid period. The Fund has added weight to the sector and will look to further increase weight in the sector on valuation correction.



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	24.0%	4.0%	0.2%	0.0%
Over 8%	53.5%	69.3%	81.8%	91.1%

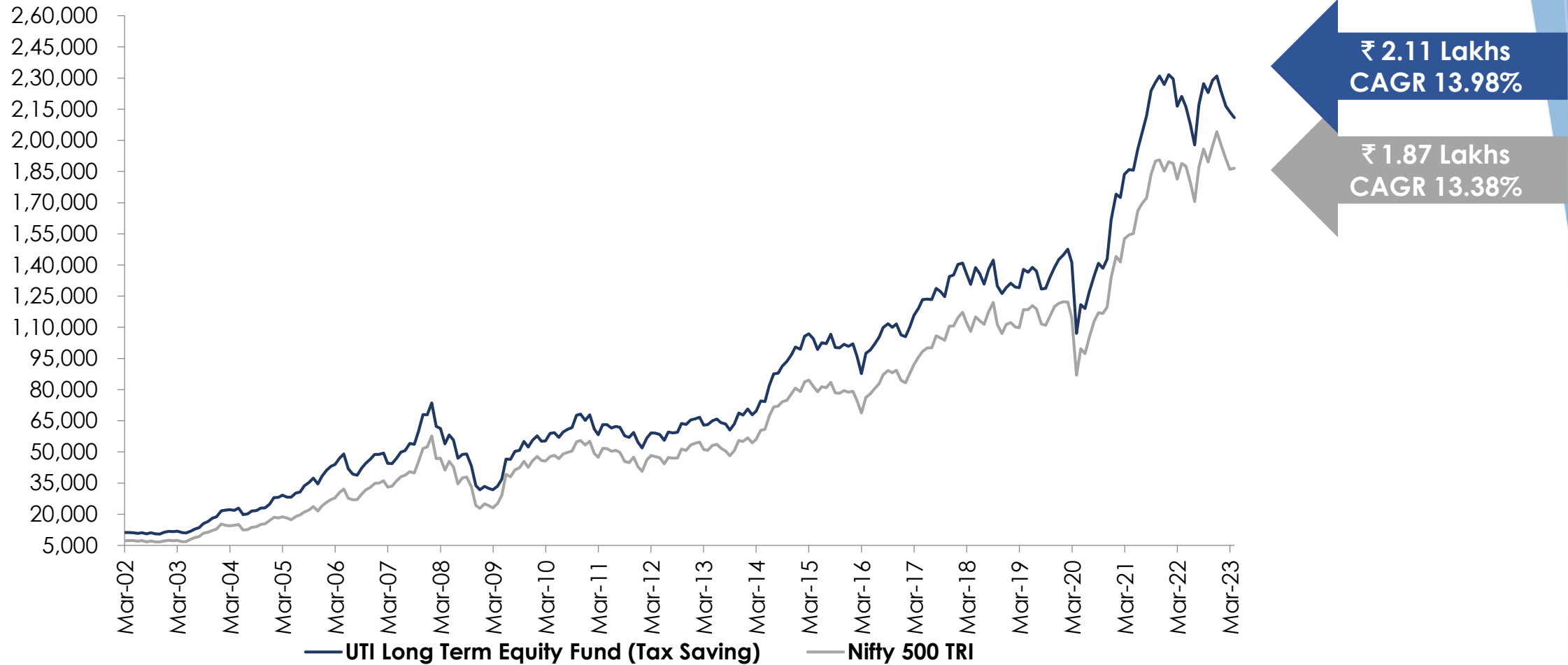
Rolling Returns with daily frequency of UTI Long Term Equity Fund (Tax Saving) at different time frame as mentioned above. CAGR – Compounded Annual Growth Rate. Data period: March 31, 2008 to March 31, 2023. Different plans have a different expense structure. The performance details provided herein are 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. 2,11,103/- as against Rs. 1,86,668/- 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 31/03/2023

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	-4.60	-1.22	0.59	9,540	9,878	10,059
3 Years	25.38	28.97	27.80	19,710	21,452	20,873
5 Years	10.05	11.54	12.74	16,146	17,270	18,219
Since Inception	13.98	13.38	12.93	2,11,103	1,86,668	1,70,144

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. 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.

## 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 Focused Equity Fund	26-Aug-21	May-22	Nifty 500 TRI	1.65	-1.22	-	-	-	-
UTI India Consumer Fund	30-Jul-07	Aug-19	Nifty India Consumption	-1.96	6.12	18.77	22.09	7.78	9.93
UTI CCF – Savings Plan	12-July-93	Aug-19	CRISIL Short Term Debt Hybrid 60+40	1.24	2.49	14.20	14.85	6.22	9.55
UTI CCF – Investment Plan	30-Jan-08	Aug-19	Nifty 500 TRI	-5.09	-1.22	24.93	28.97	9.13	11.54

a. Mr. Vishal Chopda manages 5 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) selecting the old regime of tax slabs 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 September 30, 2022



Haq, ek behtar zindagi ka.



# Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer of Fund#	Riskometer of Benchmark
<b>UTI Mastershare Unit Scheme</b> (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>		S&P BSE 100 TRI 
<b>UTI Core Equity Fund</b> (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>		Nifty Large Midcap 250 TRI 
<b>UTI Mid Cap Fund</b> (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>		Nifty Midcap 150 TRI 
<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>		Nifty 500 TRI 
<b>UTI Flexi Cap Fund</b> (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>		Nifty 500 TRI 
<b>UTI Small Cap Fund</b> (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>		Nifty Small Cap 250 TRI 
<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>		Nifty 500 TRI 
<b>UTI Focused Equity Fund</b> (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>		Nifty 500 TRI 















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#Risk-o-meter for the fund is based on the portfolio ending March 31, 2023. 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/>



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Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer of Fund#	Riskometer of Benchmark
<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>		Nifty Infrastructure TRI 
<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>		Nifty MNC TRI 
<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>		Nifty India Consumption TRI 
<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>		Nifty Financial Services TRI 
<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>		S&P BSE Healthcare TRI 
<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>		Nifty Transportation & Logistics TRI 
<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>		Nifty 500 TRI 

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# Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer of Fund#	Riskometer of Benchmark
<b>UTI Children's Career Fund – Savings Plan</b> (An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	CRISIL Short Term Debt Hybrid 60+40 Fund Index <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
<b>UTI Children's Career Fund – Investment Plan</b> (An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier))	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	Nifty 500 TRI <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
<b>UTI Retirement Benefit Pension Fund</b> (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum - 40%) and debt/money market instruments</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	CRISIL Short Term Debt Hybrid 60+40 Fund Index <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
<b>UTI Regular Savings Fund</b> (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p>	Nifty 50 Hybrid Composite Debt 15:85 Index <p>RISKOMETER Benchmark riskometer is at Moderately High Risk.</p>
<b>UTI Unit Linked Insurance Plan</b> (An open ended tax saving cum insurance scheme)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum - 40%) and debt instruments</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	Nifty 50 Hybrid Composite Debt 50:50 Index <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
<b>UTI Hybrid Equity Fund</b> (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum - 80%) and fixed income securities (debt and money market securities)</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	CRISIL Hybrid 35+65 Aggressive Index <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
<b>UTI Equity Savings Fund</b> An open ended scheme investing in equity, arbitrage and debt	<ul style="list-style-type: none"> <li>Long term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities</li> </ul>	<p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p>	CRISIL Equity Savings Index <p>RISKOMETER Benchmark riskometer is at Moderately High Risk.</p>

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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.

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



*Haq, ek behtar zindagi ka.*