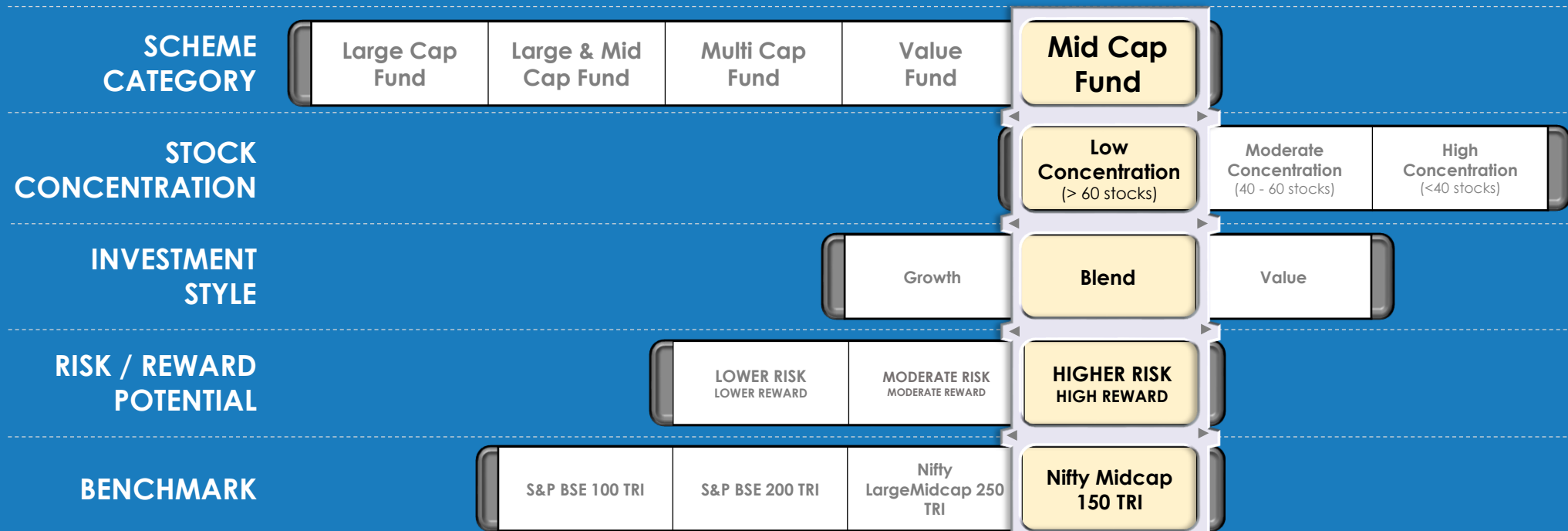


UTI Mid Cap Fund

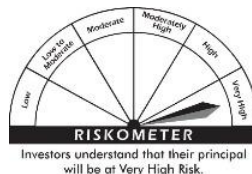
(Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)



This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in mid cap companies

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



INVEST ANYTIME, ANYWHERE!



DOWNLOAD THE
UTI MUTUAL FUND APP
AVAILABLE ON



**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

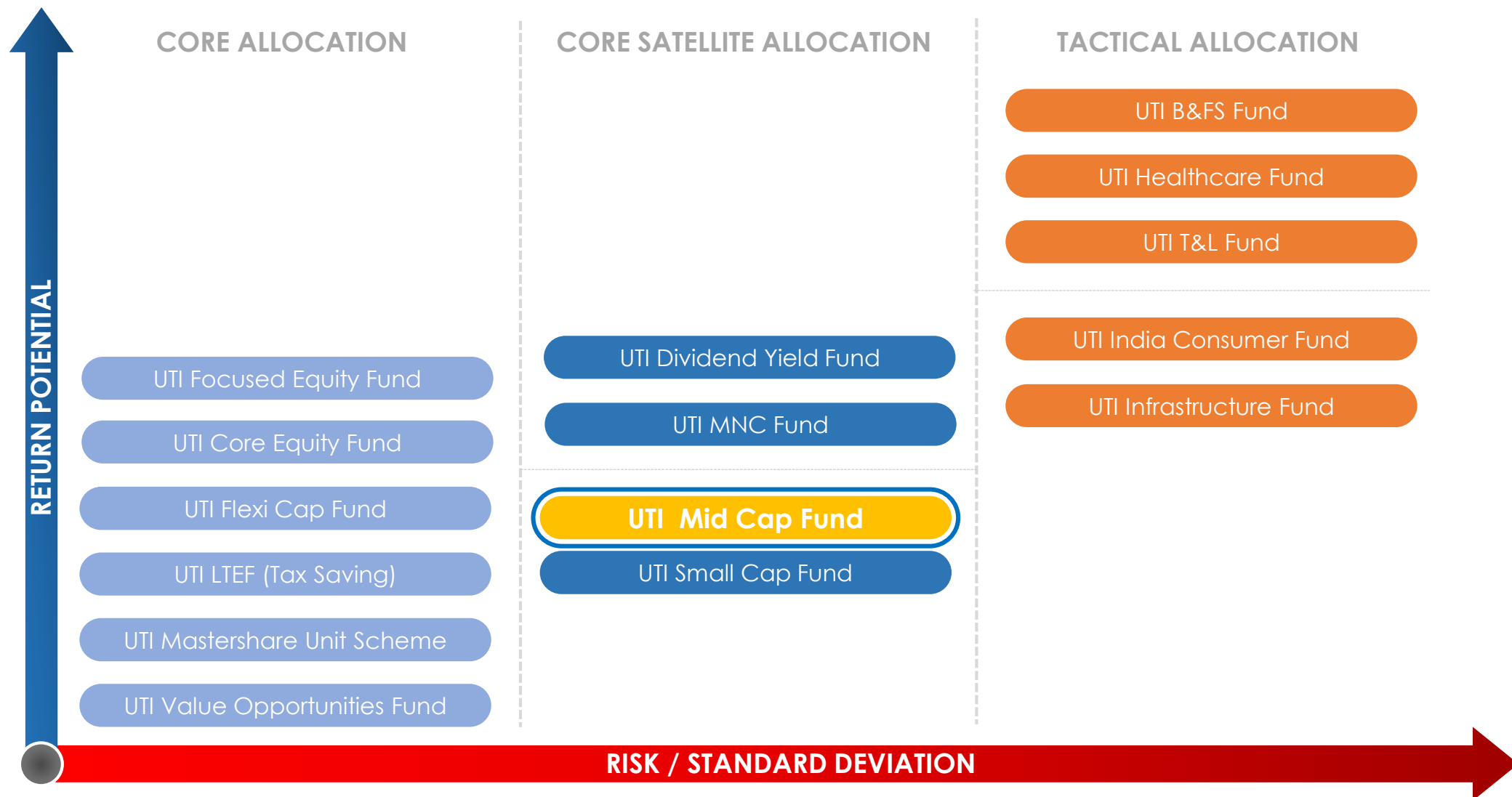


- Identifying good stocks, avoiding poor stocks
- Consistency over time

STRATEGIES

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

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

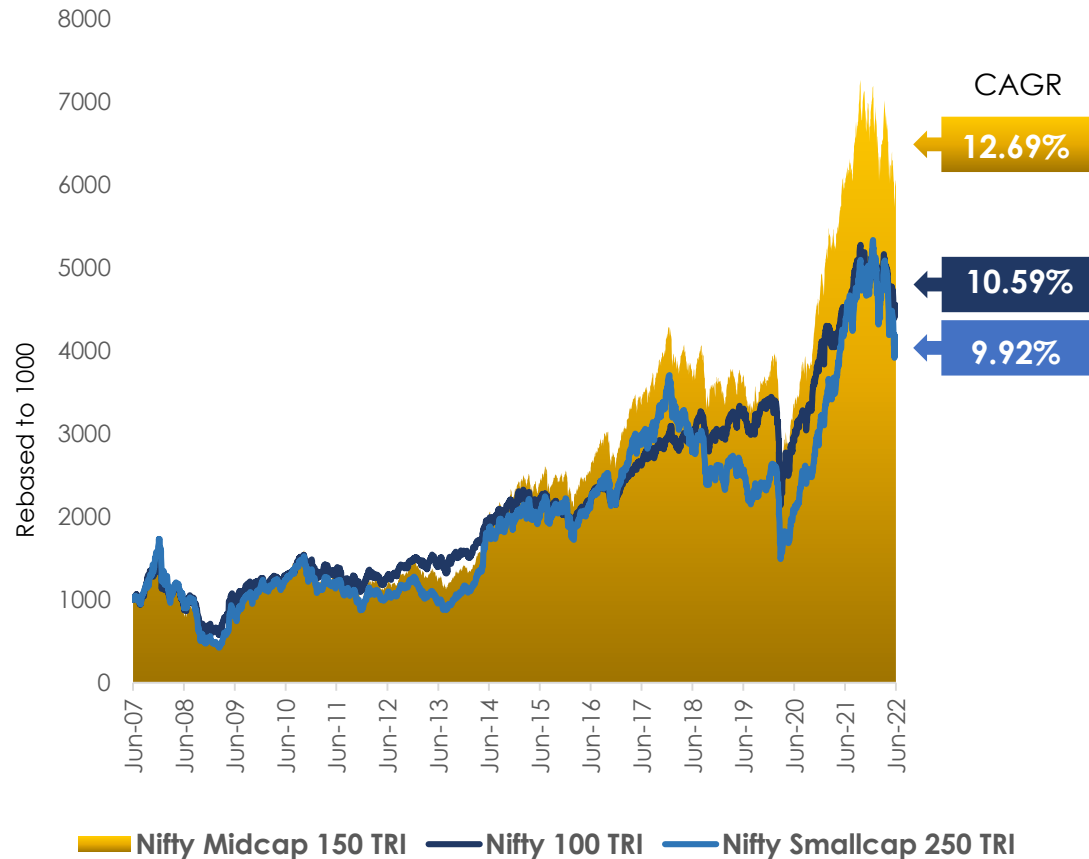
The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.



Haq, ek behtar zindagi ka.

Mid-caps come with relatively higher returns

Growth of Large, Mid & Small cap indices
(since Jun-07 to Jun-22)



Rolling Return Analysis of indices
(since Jun-07 to Jun-22)

Period	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI
Average of Rolling Returns (%)			
1 Year	13.86	20.75	19.46
3 Years	11.72	14.62	11.21
5 Years	11.92	15.11	11.72
Standard Deviation of Rolling Returns (%)			
1 Year	24.72	38.46	44.26
3 Years	6.06	10.55	12.96
5 Years	4.45	6.84	8.16

1

Focus on companies with scalable business models and long growth runway

2

Open to investing in good companies whose business/s are going through transitory phase of weakness OR undergoing a transformational change

3

Bottom-up approach for stock picking. Sector agnostic but prudential diversification

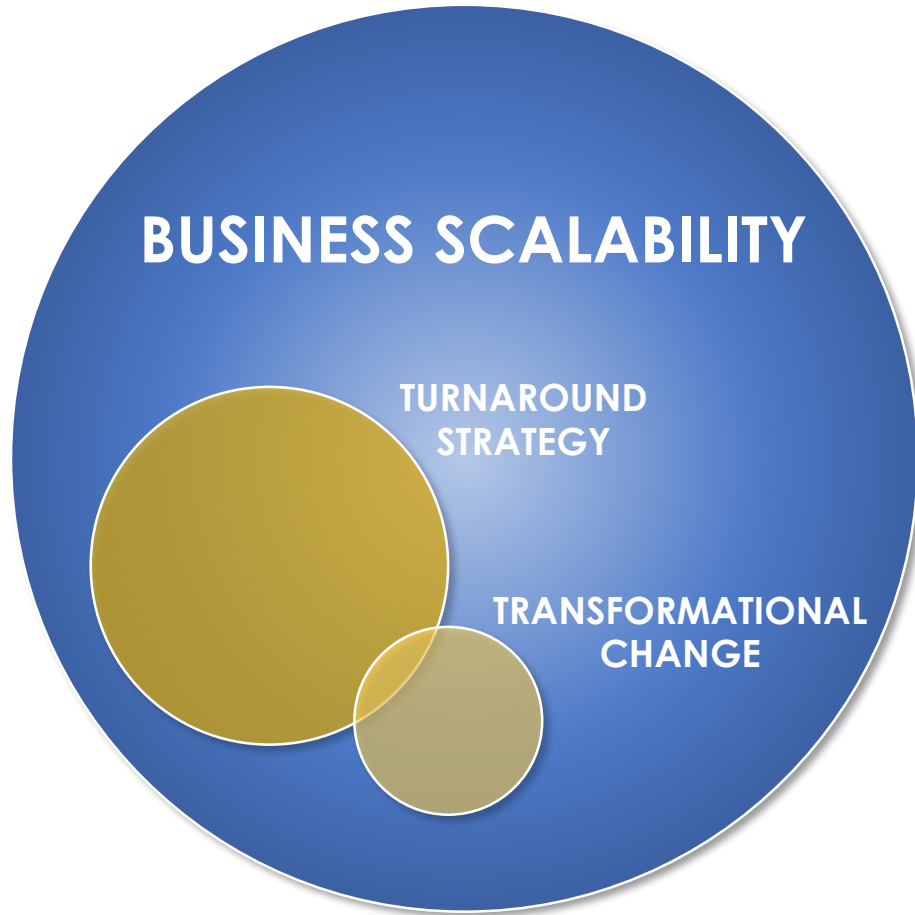
4

True to label: 65% of corpus invested in mid cap companies & select investments in small cap stocks. Indicative allocation 85-90%

5

Flexibility to stay invested in mid caps that graduate to large cap status

Investment Approach – UTI Mid Cap Fund



BUSINESS SCALABILITY

- High and consistent growth companies with sustainable business models, long growth runway and run by seasoned managements carrying attributes of
 - Profitable Volume Growth
 - Cost Leverage
 - Product Innovation
 - High Return on Invested Capital

TURNAROUND STRATEGY

- Invests in sound businesses going through weak operating business phase
- Focus under valued opportunities with akin to potential mean reversion

TRANSFORMATIONAL CHANGE

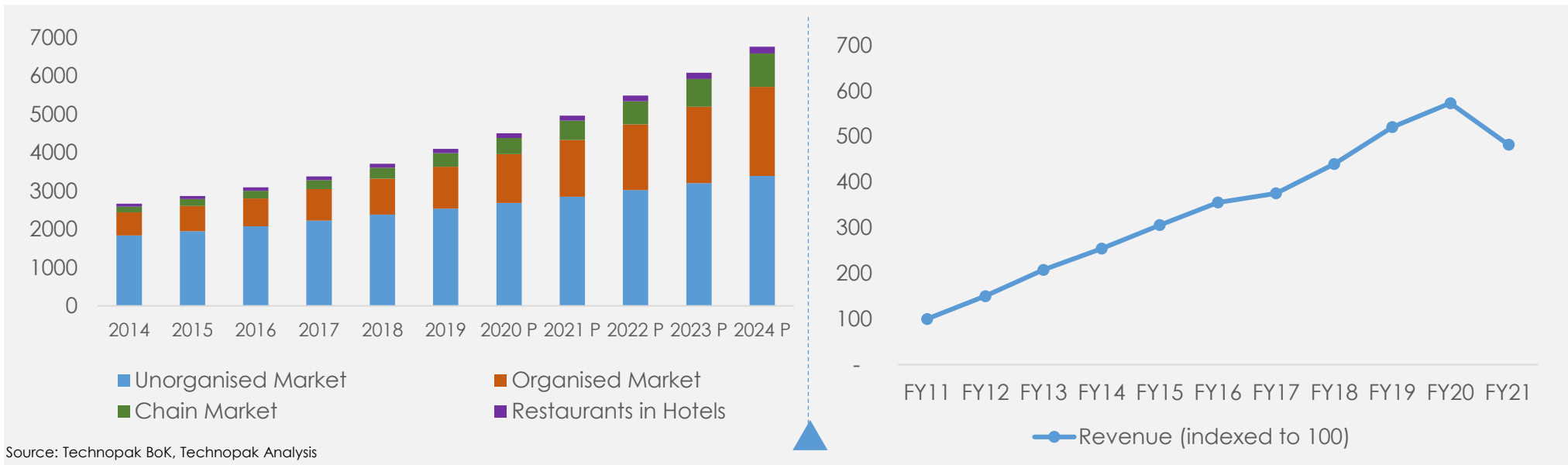
- Invests in businesses undergoing a transformational change and hence becoming potential re-rating candidates

A portfolio that focuses on wealth creation with a balance of growth and value opportunities

Investment Framework

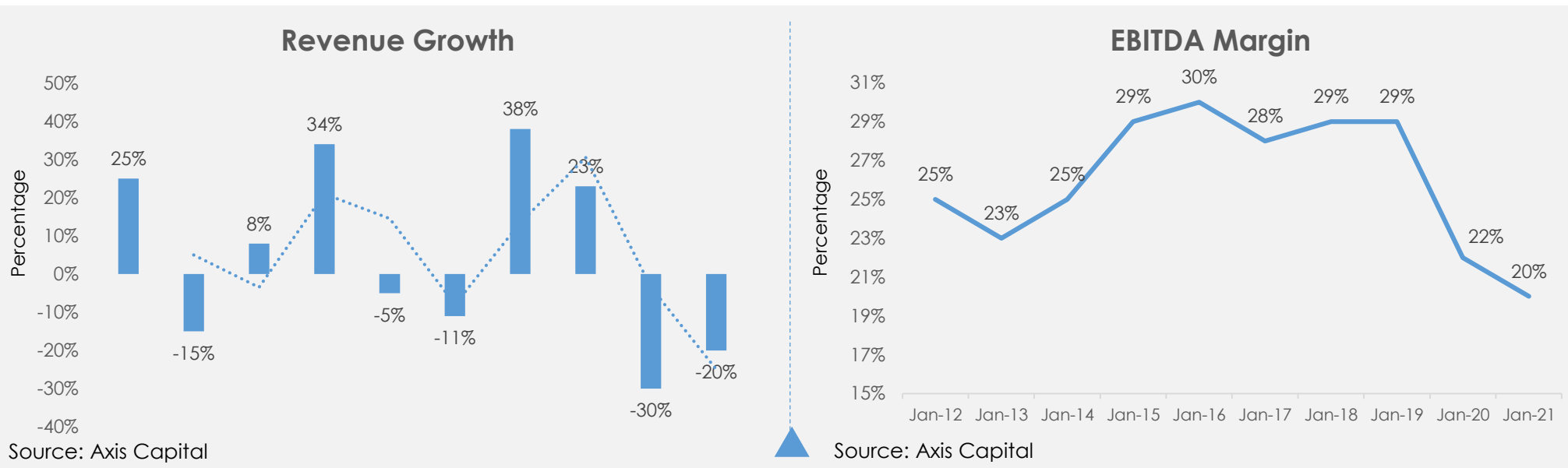


- Quick Service Restaurants (QSRs) hold the largest share in the food service industry and have been a critical segment in the sector
- One of the largest food chain company in India with close to 1,400 restaurants across 290+ cities as of Mar 2021
 - Negative working capital leading to strong cash generation and high RoCE
- Food Services Industry (FSI) fastest growing sectors driven by changing demographics and lifestyles
- Overall FSI market expected to grow at 10.7% CAGR from FY20 to FY24F to Rs.6.8 lakh crores
- Organized share expected to increase from 40% to 50% resulting in 16.7% CAGR for organized FSI in same period



The chart above is for illustrative purposes only and should not be construed as advice. 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.

- Company is a dominant forging & machining player operating in auto-components & industrial space
 - Strong in-house technical capabilities & integrated process provide advantage to the company
 - Enjoys large export & new business opportunity with ample scope for market share gains
- Cyclical recovery in exports & domestic to drive strong revenue growth over 2-year period
- Multiple levers for recouping lost margins
 - Cost restructuring program & ramp-up of new businesses/customers to aid in the near-term
 - Gradual improvement in capacity utilization in core business

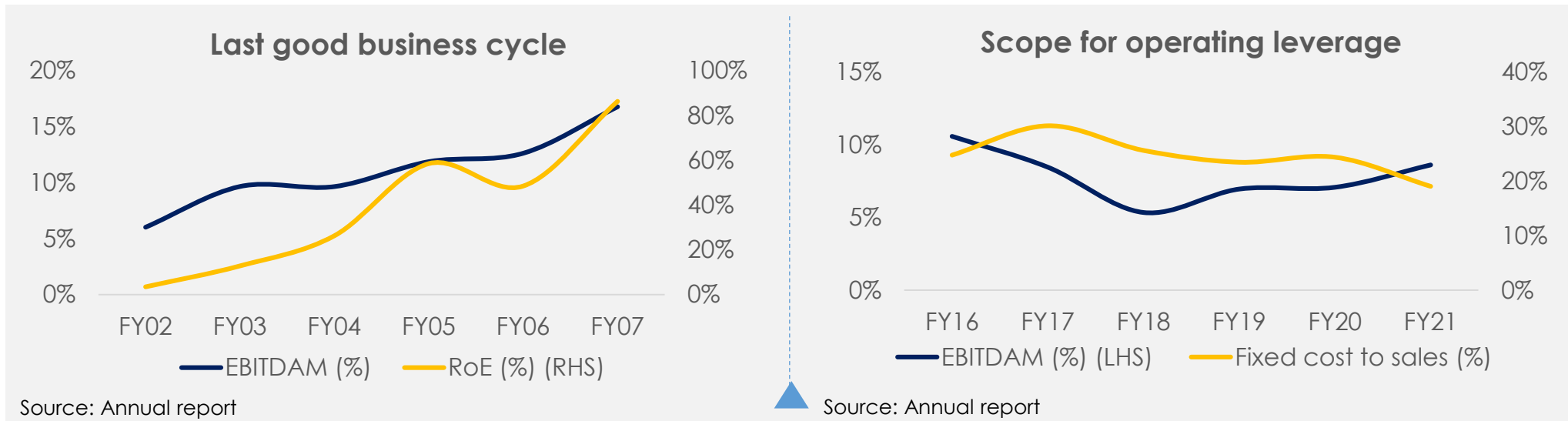


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2nd hottest bio-fuel company globally

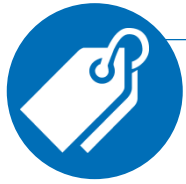
Transformational Change

- With 30 years of R&D and experience of 9,000 feedstocks, the company is the undisputed leader in bio-mobility innovation in India. As per US based Biofuel digest the company ranked 2nd hottest bio-fuel company globally for 2021.
 - With ~65% market share on ethanol equipment, would be a key beneficiary of India's 20% ethanol blending target.
 - Company would also have near monopoly in Bio-CNG equipment; India plans to incur Rs 2 trillion capex on bio-CNG plants.
- Company's business cycle is turning positive with GOI's focus on ethanol; in last good business cycle of FY03-08, company's RoE and EBITDAM improved from 4% and 6% respectively in FY02 to 86% and 17% in FY07 respectively.
- Huge call options which can expand company's addressable market exponentially and de-risk business from cyclicalities.
 - Company is near to commercialisation of bio-aviation fuel, bio-marine fuel and ethanol for diesel vehicles.
 - Aggressively developing products in bio- chemicals, bio-materials and biomass based hydrogen.



The chart above is for illustrative purposes only and should not be construed as advice. 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.

UTI Mid Cap Fund – Fund Facts



Type of scheme

Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks

Fund Inception

7th April, 2004



Fund Manager

Mr. Ankit Agarwal, PGDM (IIM B)
(Managing since August 2019)
Total Experience: 14 Years

Benchmark

Nifty Midcap 150 TRI



Minimum Investment

₹ 5,000/- and in multiples of ₹ 1/-
Subsequent min. investment,
₹ 1,000/- and in multiples of ₹ 1/-

Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Asset Allocation

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies)	65	100	Medium to High
Debt and Money Market instruments including securitized debt [#]	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

[#]The fund may invest up to 50% of its debt portfolio in securitized debt.

Fund Facts (contd.)



Fund Snapshot

Fund Size:

Monthly Avg. AuM : ₹ 6,149 Crores

Last Day AuM : ₹ 6,190 Crores

No. of Unit Folios : 4,31,598

Market Capitalisation (%)

	Fund	BM
Large	: 13	13
Mid	: 69	82
Small	: 18	5



Quantitative Indicators

	Fund	BM
Beta	: 0.92	1.00
SD (3 Years)	: 20.54%	21.83%
PTR (Annual)	: 20.00%	-
Sharpe Ratio	: 0.66	-



No. of Stocks

72

Outside Benchmark

32.65%



Portfolio Composition#



OCF

C1 : 87%

C2 : 13%

C3 : -

ROCE

R1 : 60%

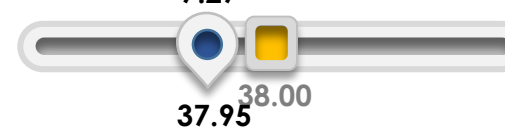
R2 : 34%

R3 : 6%

Price to Book



Price to Earnings



Return on Equity



UTI Mid Cap Fund vs Nifty Midcap 150 TRI

Active Share : 65.76%

Top 5 / Top10 Stocks

15.09% / 25.86%



Top 5 / Top 10 Sectors

64.72% / 87.85%

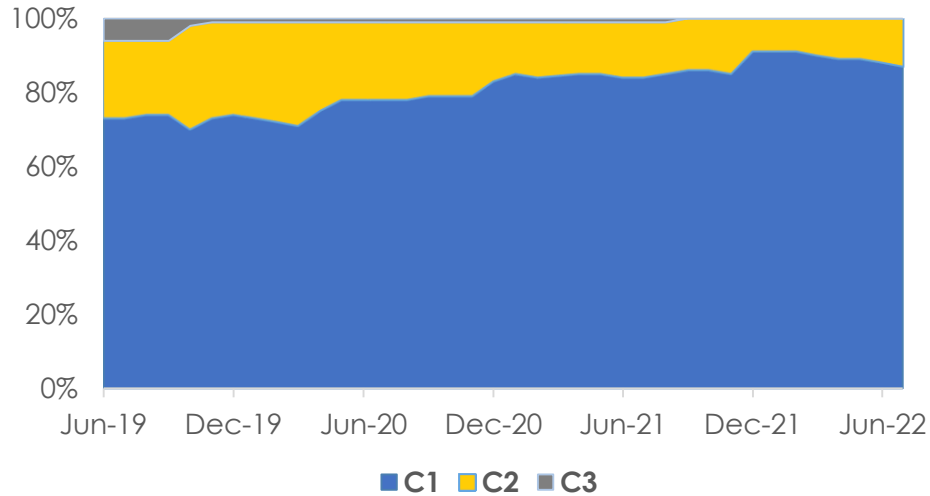
Avg. AuM – Average Asset under Management, BM – Benchmark, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, Market cap – Market Capitalisation, ROCE – Return on Capital Employed. # Operating Cash Flow Tiers (C)- 3 Tiers based on the number of years in which they have generated positive operating 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 June 30, 2022



Haq, ek behtar zindagi ka.

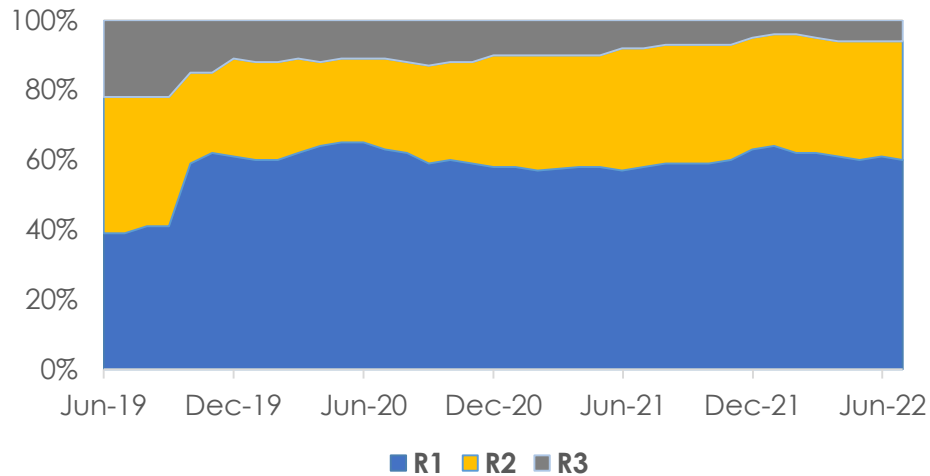
Long-term trend of portfolio composition

OCF Tier



High preference for companies with **consistent generation of positive operating cash flows** (C1 rated) over the longer period

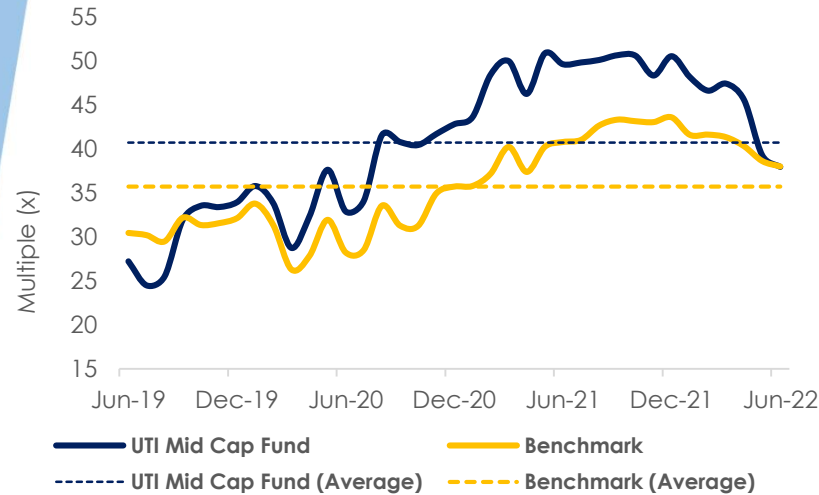
RoCE Tier



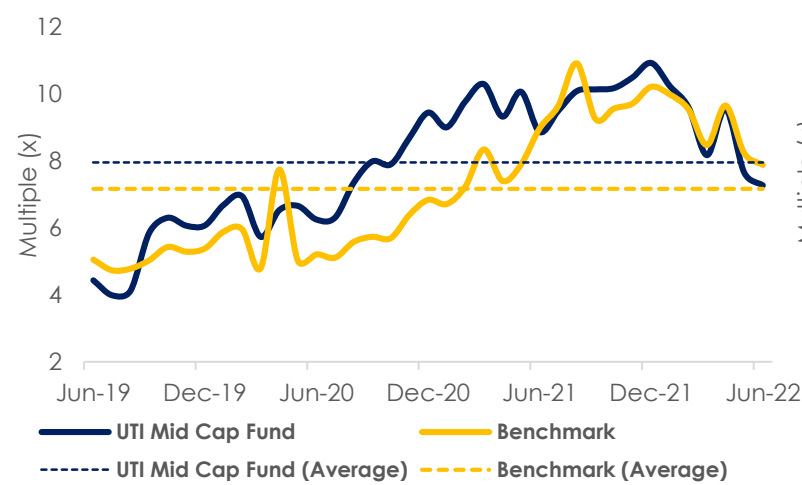
Biased towards R1 rated companies along with reasonable allocation to R2 rated businesses. The focus of the Fund is to invest in **market leaders** across the tiers

Long-term trend of portfolio composition (contd.)

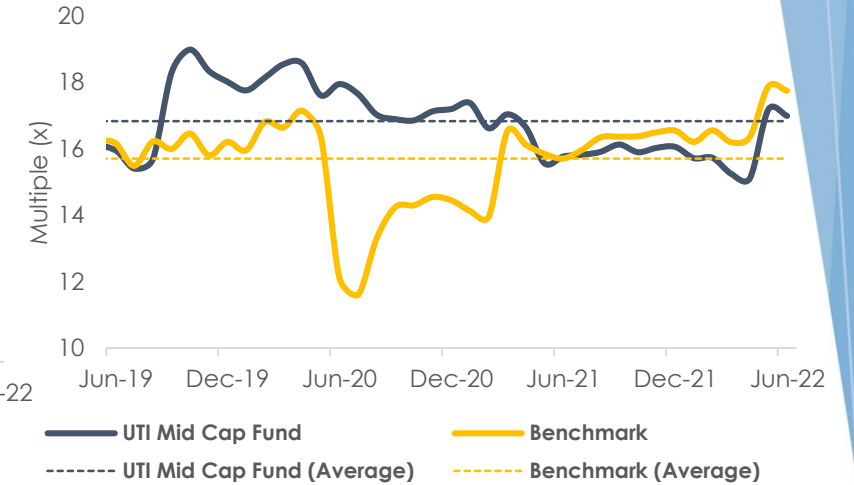
P/E Multiple (x)



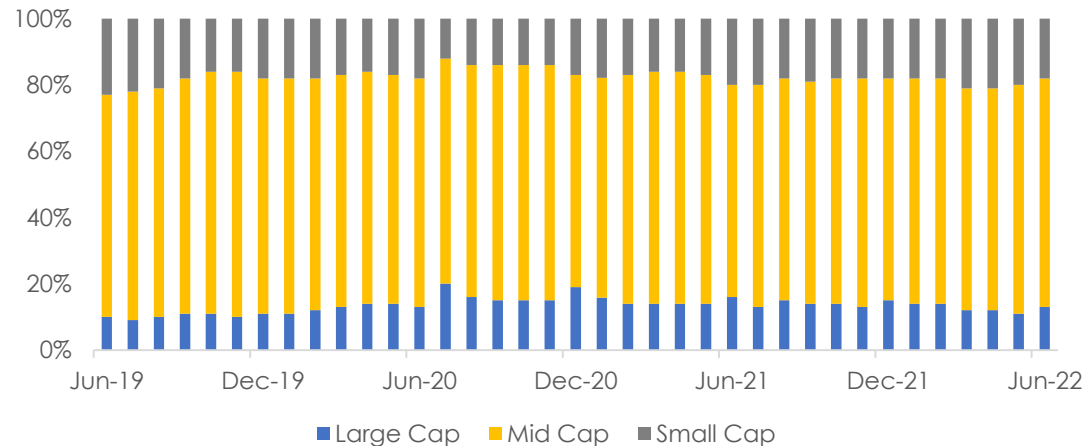
P/B Multiple (x)



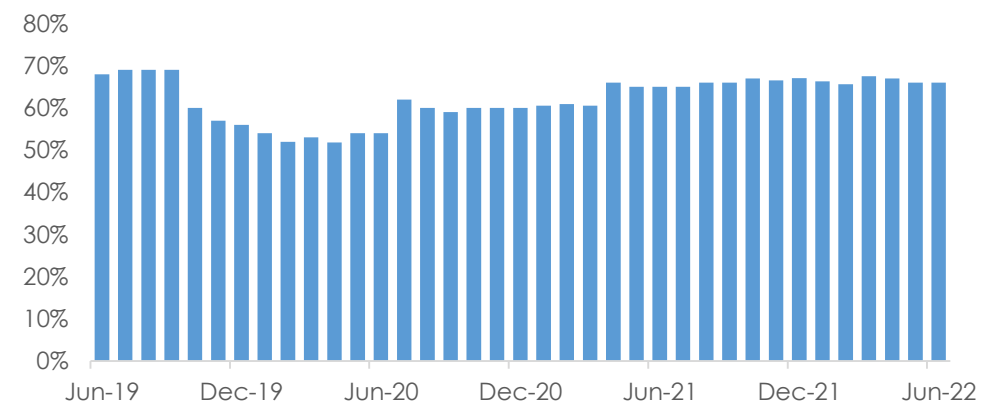
RoE



Market Cap Break-up (%)



Active Share (%)



Portfolio

Equity Top 20 Holdings

STOCK NAME	SECTOR	% to NAV	Act. Wt %
TUBE INVESTMENTS OF INDIA	AUTO & AUTO COMPO	3.75	2.56
CHOLA INVESTMENT & FIN	FINANCIAL SERVICES	3.47	3.47
P I INDUSTRIES LTD	CHEMICALS	2.83	2.83
SHRIRAM TRANSPORT FINANCE	FINANCIAL SERVICES	2.63	1.04
SCHAEFFLER INDIA LTD	AUTO & AUTO COMPO	2.41	1.83
FEDERAL BANK LTD.	FINANCIAL SERVICES	2.40	1.28
MPHASIS LTD	IT	2.40	1.22
ASHOK LEYLAND LTD	CAPITAL GOODS	2.08	0.76
BHARAT FORGE LTD.	CAPITAL GOODS	1.98	0.94
ALKEM LABORATORIES LTD	HEALTHCARE	1.91	1.00
APL APOLLO TUBES LTD	CAPITAL GOODS	1.86	1.09
VOLTAS LTD.	CONSUMER DURABLES	1.86	0.46
MAX FINANCIAL SERVICES LTD.	FINANCIAL SERVICES	1.80	0.74
CITY UNION BANK	FINANCIAL SERVICES	1.76	1.76
ASTRAL LTD.	CAPITAL GOODS	1.76	0.85
L&T TECHNOLOGY SERVICES	IT	1.74	1.22
JUBILANT FOODWORKS LTD.	CONSUMER SERVICES	1.72	1.72
POLYCAB INDIA LTD	CAPITAL GOODS	1.70	1.11
PRAJ INDUSRIES LTD.	CAPITAL GOODS	1.68	1.68
C. G. CONSUMER ELECTRICAL	CONSUMER DURABLES	1.67	0.41

Top 15 Unique Stocks (As compared to Benchmark)



STOCK NAME	SECTOR	% to NAV
CHOLA INVESTMENT & FIN	FINANCIAL SERVICES	3.47
P I INDUSTRIES LTD	CHEMICALS	2.83
CITY UNION BANK	FINANCIAL SERVICES	1.76
JUBILANT FOODWORKS LTD.	CONSUMER SERVICES	1.72
PRAJ INDUSRIES LTD.	CAPITAL GOODS	1.68
CREDITACCESS GRAMEEN LTD	FINANCIAL SERVICES	1.58
SRF LTD.	CHEMICALS	1.56
V.I.P. INDUSTRIES LTD.	CONSUMER DURABLES	1.53
NARAYANA HRUDAYALAYA LTD	HEALTHCARE	1.37
AARTI INDUSTRIES LTD.	CHEMICALS	1.21
VOLTAMP TRANSFORMERS LTD.	CAPITAL GOODS	1.18
APOLLO HOSPITALS ENTERPRISE	HEALTHCARE	1.15
MAHINDRA CIE AUTOMOTIVE	AUTO & AUTO COMPO	1.09
PNC INFRATECH LTD	CONSTRUCTION	1.06
KARUR VYSYA BANK LTD.	FINANCIAL SERVICES	0.97
OTHERS		8.49
TOTAL		32.65

Portfolio above shows Top 20 equity holdings under the scheme, for detailed portfolio visit www.utimf.com

Act. Wt % - Active Weight % (as compared to the Benchmark Index Nifty Midcap 150 TRI)

Data as of June 30, 2022



Haq, ek behtar zindagi ka.

Largecap Isotopes: Leaders in their own right

Equity Top 20 Holdings

Stock	Leadership	CFO Tiers	ROCE Tiers	% to NAV
TUBE INVESTMENTS OF INDIA LTD	Leader in precision steel tubes and roll-formed car door frames in India. Also, being the second largest motorcycle chain manufacturer in India	C1	R1	3.75
CHOLA INVESTMENT & FINANCE	Leading NBFC in the Asset Financing space	Fin_Ser	R2	3.47
P I INDUSTRIES LTD	Leading player in the Custom Synthesis business	C1	R1	2.83
SHRIRAM TRANSPORT FINANCE	Market leader in the used CV financing space	Fin_Ser	R2	2.63
SCHAEFFLER INDIA LTD	-	C1	R1	2.41
MPHASIS LTD	-	C1	R1	2.40
FEDERAL BANK LTD.	-	Fin_Ser	R2	2.40
ASHOK LEYLAND LTD	Market leader in Auto OEM space	C2	R2	2.08
BHARAT FORGE LTD.	Market leader in Indian auto components space, the largest forging company in India, second largest globally and the biggest exporter of automotive chassis components	C1	R2	1.98
ALKEM LABORATORIES LTD	-	C1	R1	1.91
VOLTAS LTD.	Market leader in Room Air Conditioners with 24% share	C2	R1	1.86
APL APOLLO TUBES LTD	Market leader in the organized structural pipes segment	C1	R1	1.86
MAX FINANCIAL SERVICES LTD.	-	Fin_Ser	R1	1.80
ASTRAL LTD.	Leading player in the CPVC pipes segment	C1	R1	1.76
CITY UNION BANK	-	Fin_Ser	R1	1.76
L&T TECHNOLOGY SERVICES LTD	Market leader in the ER&D space	C1	R1	1.74
JUBILANT FOODWORKS LTD.	Market leader in the QSR space (~21% market share)	C1	R1	1.72
POLYCAB INDIA LTD	Market leader in the industrial cables and wires segment	C1	R1	1.70
PRAJ INDUSTRIES LTD.	Leading capital goods player in the Ethanol segment	C1	R2	1.68
C. G. CONSUMER ELECTRICAL	Leading player in Fans(26% market share)	C1	R1	1.67

Portfolio Snapshot

Active Stock Position (As compared to Benchmark)



Overweight (Top 5)

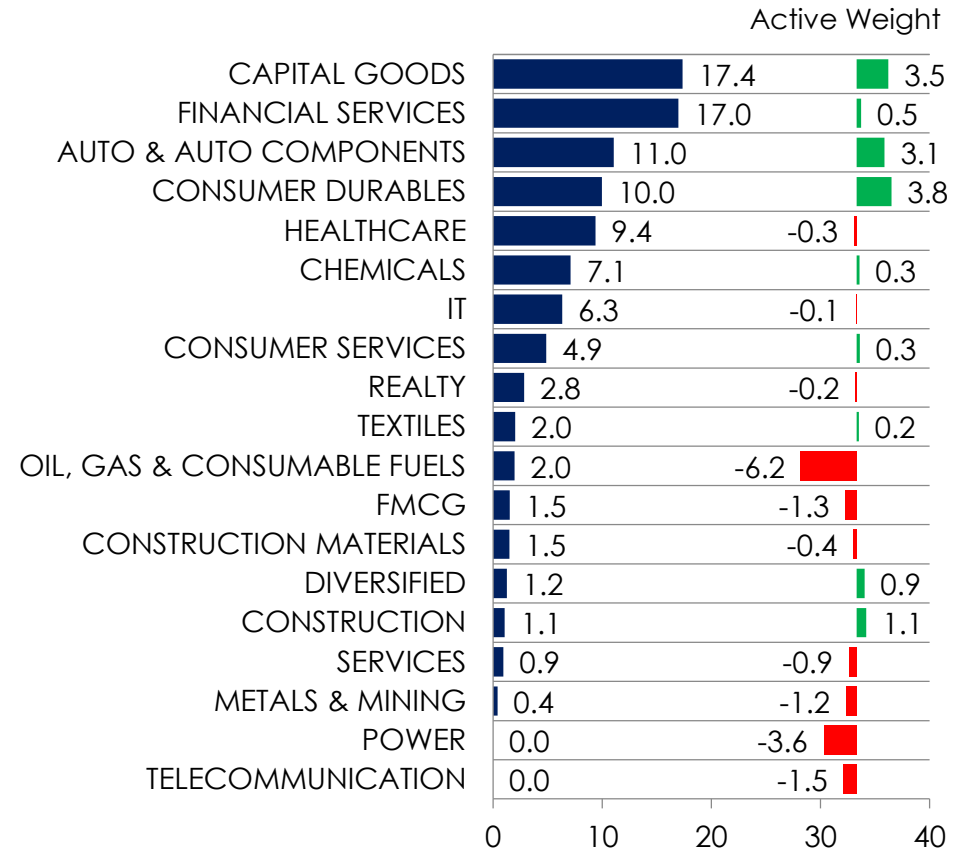
STOCK NAME	SECTOR	% to NAV	Act. Wt %
CHOLA INVESTMENT & FIN	FINANCIAL SERVICES	3.47	3.47
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TUBE INVESTMENTS OF INDIA	AUTO & AUTO COMPO	3.75	2.56
SCHAEFFLER INDIA LTD	AUTO & AUTO COMPO	2.41	1.83
CITY UNION BANK	FINANCIAL SERVICES	1.76	1.76

STOCK NAME	SECTOR	% to NAV	Act. Wt %
ADANI TOTAL GAS LTD	OIL, GAS & CONSUMABLE FUELS	-	4.09
TATA POWER COMPANY	POWER	-	2.13
TATA ELXSI LTD.	IT	-	1.77
AU SMALL FINANCE BANK	FINANCIAL SERVICES	-	1.62
TRENT LIMITED	CONSUMER SERVICES	-	1.49

Underweight (Top 5)



Sectoral Breakdown (%) (As compared to Benchmark)



■ UTI - Mid Cap Fund



Haq, ek behtar zindagi ka.

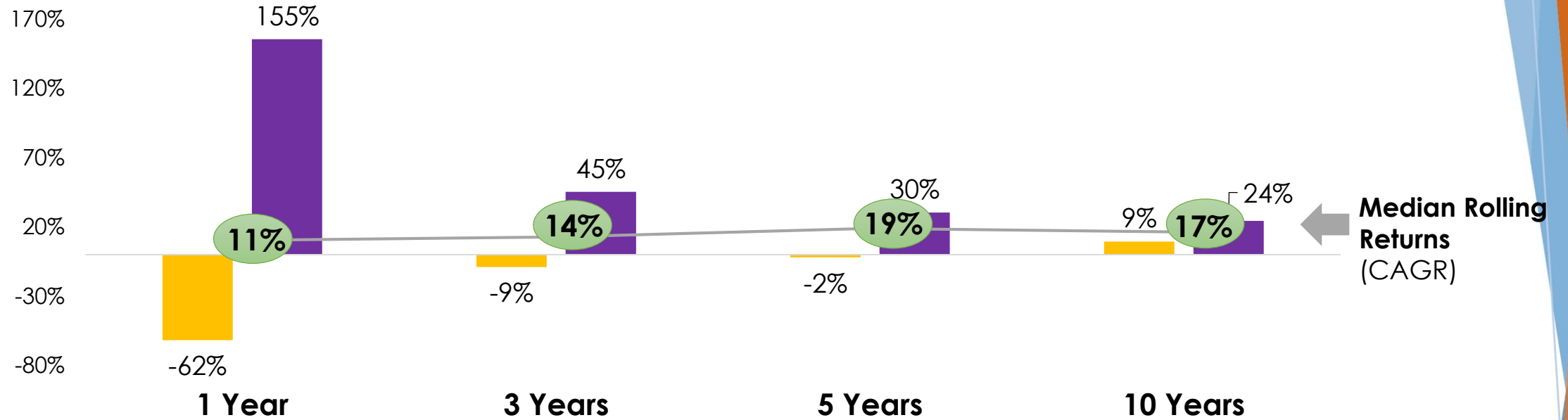
Portfolio Commentary

- The valuations for the primary indices are still above their long term averages and hence on the expensive side. Any volatility in global markets or downgrade in earnings could lead to correction in these valuations.
- The Fund primarily invests in companies that exhibit leadership quality in the segment they operate in. This could be in cost leadership, brand presence, and product innovation, resulting in companies earning a high Return on Invested Capital.
- The Fund has added exposure to companies that benefit from higher indigenisation. Besides, the Fund has added names that benefit from the economy opening up, especially in sectors that have suffered heavily during the Covid related lockdown.
- The Fund focuses on buying good quality franchises and avoiding wealth destroyers that can take away longer-term returns.
- The Fund remains positive on long term growth in the Consumer Discretionary and Consumer Services sectors. Building Materials is another space that the Fund is quite positive on as the Real Estate sector sees revival.
- The Fund also remains positive on names that benefit from an overall recovery in the manufacturing industry. China plus one remains an important theme that would help outsourcing players in the contract manufacturing, specialty chemicals and contract research space.
- Healthcare Services is another space that the fund continues to favour on a long term structural basis.

Rolling Return Analysis

Rolling Returns of UTI Mid Cap Fund: 15 Years

Lowest Highest Median



Instances of
-ve Returns



28.3%

Over 8%



54.1%

7.0%

71.2%

0.7%

77.9%

0.0%

100.0%



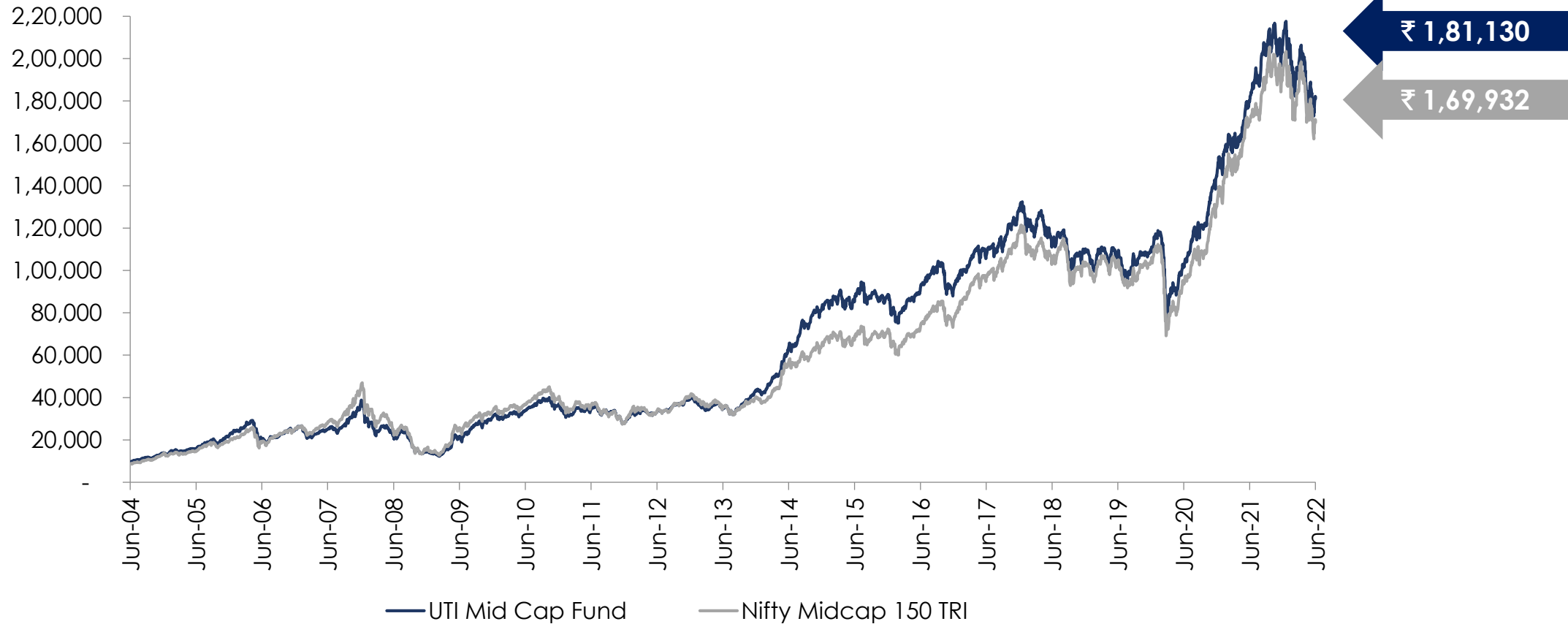
Haq, ek behtar zindagi ka.

Rolling Returns with daily frequency of UTI Mid Cap Fund at difference time frame as mentioned above.

CAGR – Compounded Annual Growth Rate: Data period: June 30, 2007 to June 30, 2022. 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.

Performance Track Record

₹ 10,000 Invested at Inception: UTI Mid Cap Fund Vs Nifty Midcap 150 TRI



- One time investment of Rs. 10,000/- made at the time of launch of the Scheme i.e., April 7, 2004
- Total Value of investment under UTI Mid Cap Fund – Rs. 1,81,130/- as against Rs. 1,69,932/- under Nifty Midcap 150 TRI

Performance Track Record (Contd.)

UTI Mid Cap Fund Performance Vs Benchmark as of 30/06/2022

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B: Nifty Midcap 150 TRI (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: Nifty Midcap 150 TRI (₹)	AB: Nifty 50 TRI (₹)
1 Year	0.17	-0.38	1.66	10,017	9,962	10,166
3 Years	18.59	17.67	11.57	16,686	16,300	13,892
5 Years	11.09	11.99	12.03	16,924	17,621	17,652
Since Inception	17.21	16.80	13.95	1,81,130	1,69,932	1,08,276

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

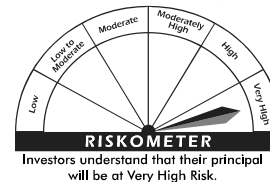
Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mid Cap Fund : April 07th, 2004. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ankit Agarwal 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. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.

This product is suitable for investors who are seeking*:

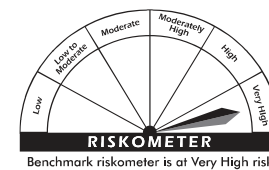
- Long term capital appreciation
- Investment predominantly in mid cap companies

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

Fund – UTI Mid Cap Fund



Benchmark – Nifty Midcap 150 TRI



Performance of other open-ended schemes managed by the Fund Manager Mr. Ankit Agarwal

Scheme	Inception Date	Managing the Fund Since	Benchmark (BM)	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	BM	Fund	BM	Fund	BM
UTI Small Cap Fund	22-Dec-20	Dec-20	Nifty Smallcap 250 TRI	5.35	-3.36	--	--	--	--

a. Mr. Ankit Agarwal manages 2 open-ended schemes of UTI Mutual Fund.

b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

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

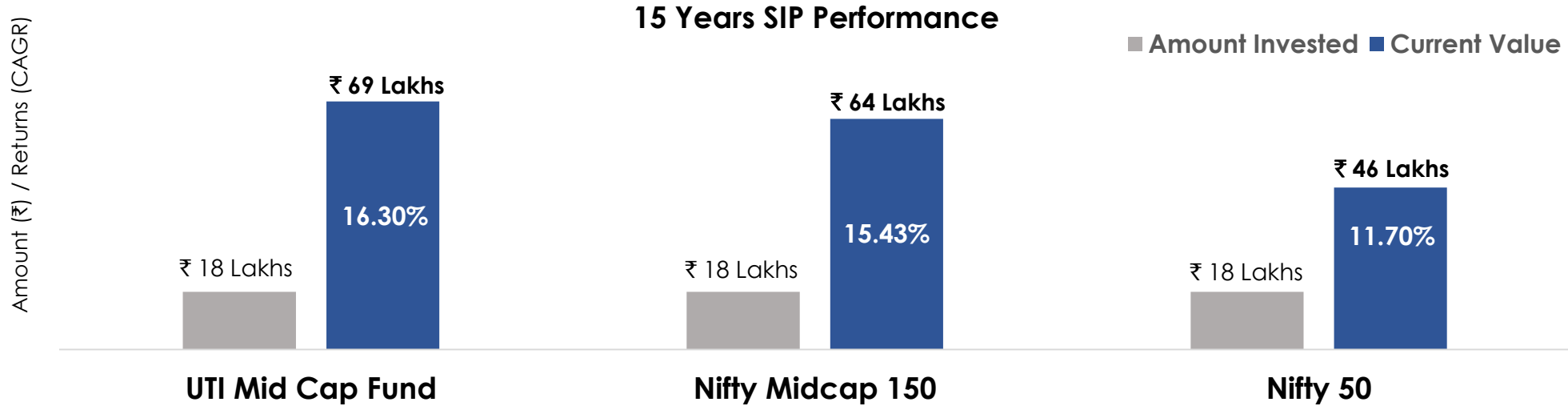
d. The scheme has completed 1 year as on Dec 22, 2021



Haq, ek behtar zindagi ka.

Performance Track Record (Contd.)

SIP Performance - UTI Mid Cap Fund Performance Vs Benchmark as of 30/06/2022



Period	Investment Amount	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
		Scheme Returns (%)	B: Nifty Midcap 150 TRI (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: Nifty Midcap 150 TRI (₹)	AB: Nifty 50 TRI (₹)
1 Year	1,20,000	-15.90	-15.62	-11.77	1,09,501	1,09,692	1,12,286
3 Years	3,60,000	20.38	21.19	14.03	4,84,903	4,90,387	4,43,324
5 Years	6,00,000	14.68	15.14	12.25	8,65,947	8,75,952	8,15,646
7 Years	8,40,000	13.03	14.66	12.44	13,35,560	14,15,792	13,07,687
10 Years	12,00,000	15.82	16.32	12.29	27,47,665	28,22,181	22,74,618
15 Years	18,00,000	16.30	15.43	11.70	69,03,402	64,00,825	46,38,119
Since Inception	21,10,000	15.55	14.95	12.05	97,74,302	87,14,169	67,72,814

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 June 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



Haq, ek behtar zindagi ka.

Why Invest in UTI Mid Cap Fund?











- A portfolio of mid-caps tends to offer higher growth potential than large cap stocks, however, this is accompanied by potentially higher volatility. The strategy endeavors to manage this by prudent diversification and risk management.
- A true-to-label mid-cap fund with a focus on scalable business models and long growth runway.
- The Fund house covers a large cross section of companies in the mid/ small-cap universe. Coupled with strong investment processes, enables this fund to benefit from such opportunities.
- With a bottom-up process, the fund has a blend approach for both value and growth style investing with growth bias.
- The Fund maintains a well-diversified portfolio and follows a patient approach towards companies in the portfolio.

Suitable for:

- Investors looking for investment in a portfolio that invests in medium sized companies
- Suitable for investors looking to supplement their core equity portfolio with the high growth potential of the medium-sized companies.








Product Label

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

*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 June 30, 2022. 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/>





Product Label

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

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Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Benchmark	Riskometer#
UTI Children's Career Fund – Savings Plan (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"> Long term capital appreciation Investment in equity instruments (maximum-40%) and debt instruments 	CRISIL Short Term Debt Hybrid 60+40 Fund Index	 <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>
UTI Children's Career Fund – Investment Plan (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"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments 	Nifty 500 TRI Index	 <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>
UTI Retirement Benefit Pension Fund (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"> Long term capital appreciation Investment in equity instruments (maximum - 40%) and debt/money market instruments 	CRISIL Short Term Debt Hybrid 60+40 Fund Index	 <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>
UTI Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments 	Nifty 50 Arbitrage Index	 <p>RISKOMETER Investors understand that their principal will be at Low Risk.</p>

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Thank You

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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.



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Market Capitalisation

LARGE CAPS

1st - 100th company
in terms of full market capitalization

MID CAPS

101st - 250th company
in terms of full market capitalization

SMALL CAPS

251st company onwards
in terms of full market capitalization

Market Capitalisation: Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows. a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization.