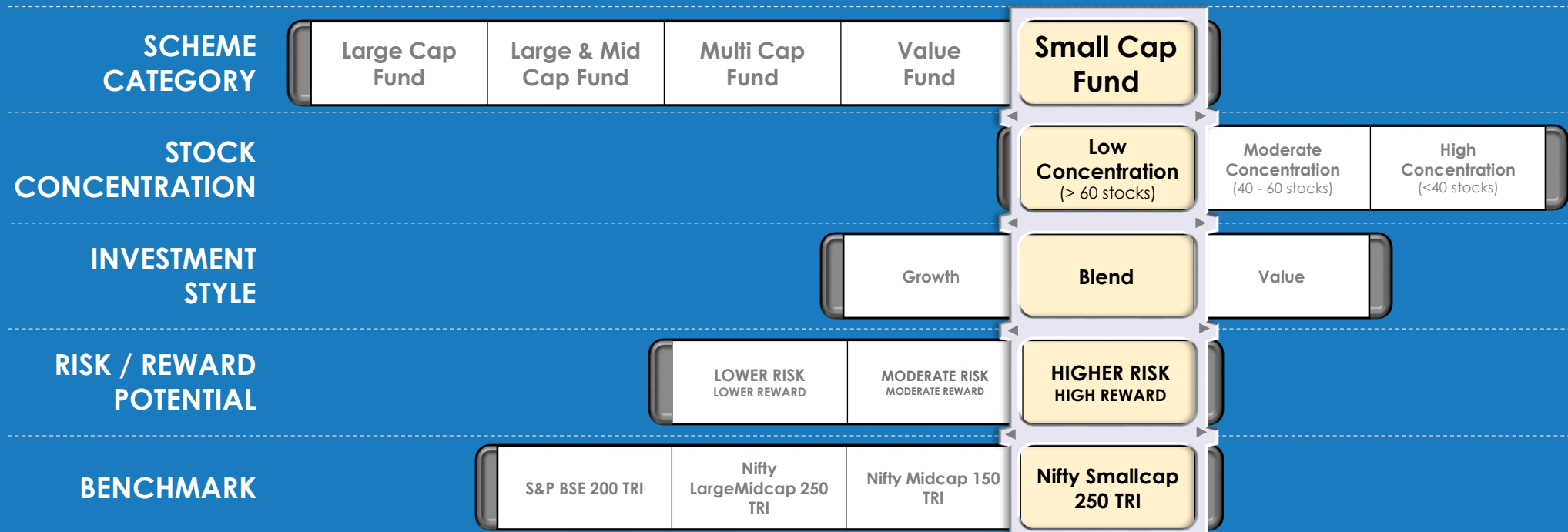


UTI Small Cap Fund

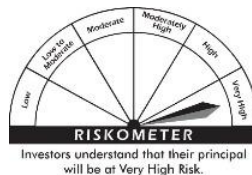
(Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks)



This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related securities of small cap companies

* 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



Score α

A Rigorous and Pragmatic Approach to Equity Investing

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

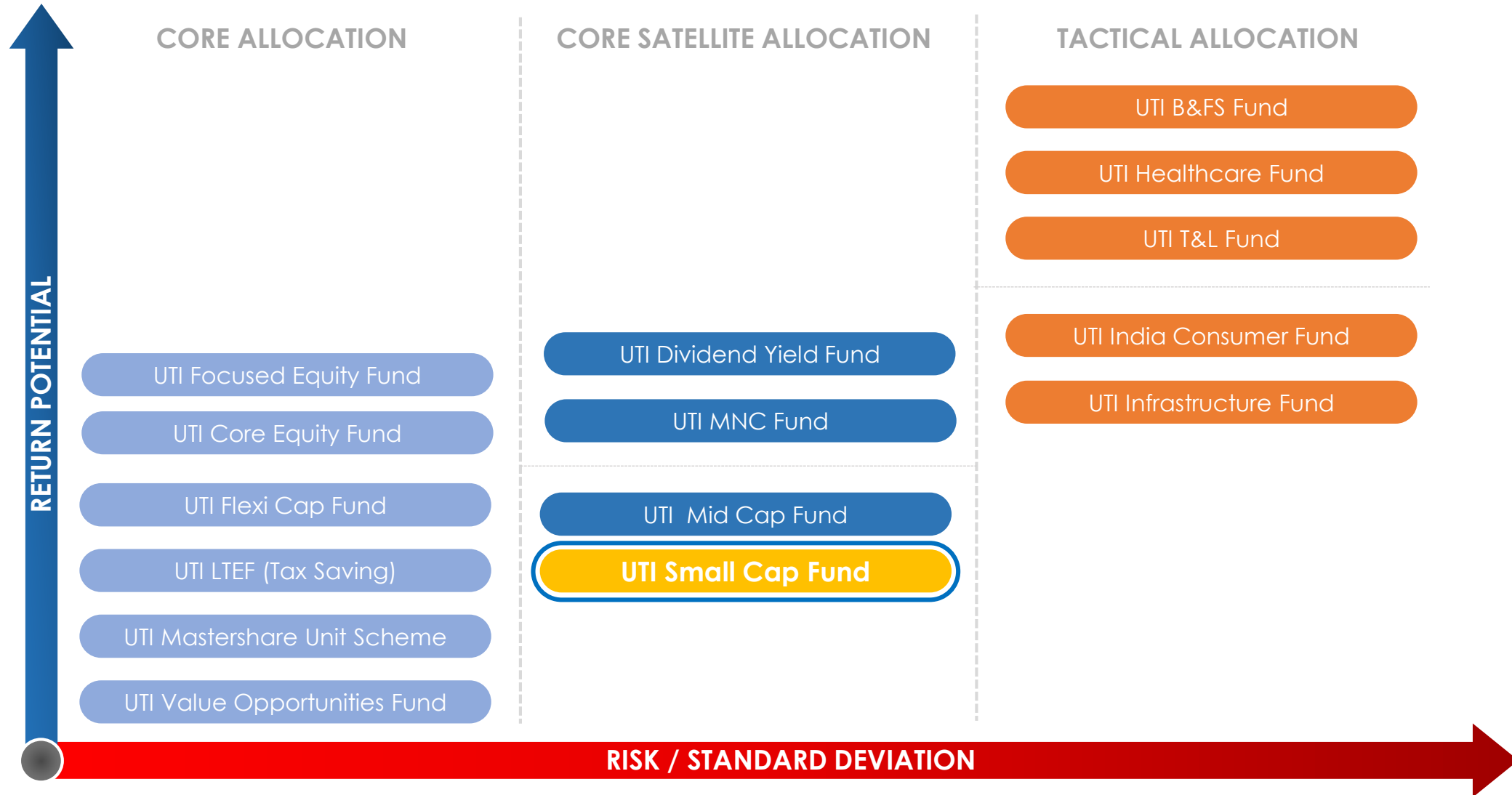


- Identifying good stocks, avoiding poor stocks
- Consistency over time

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.

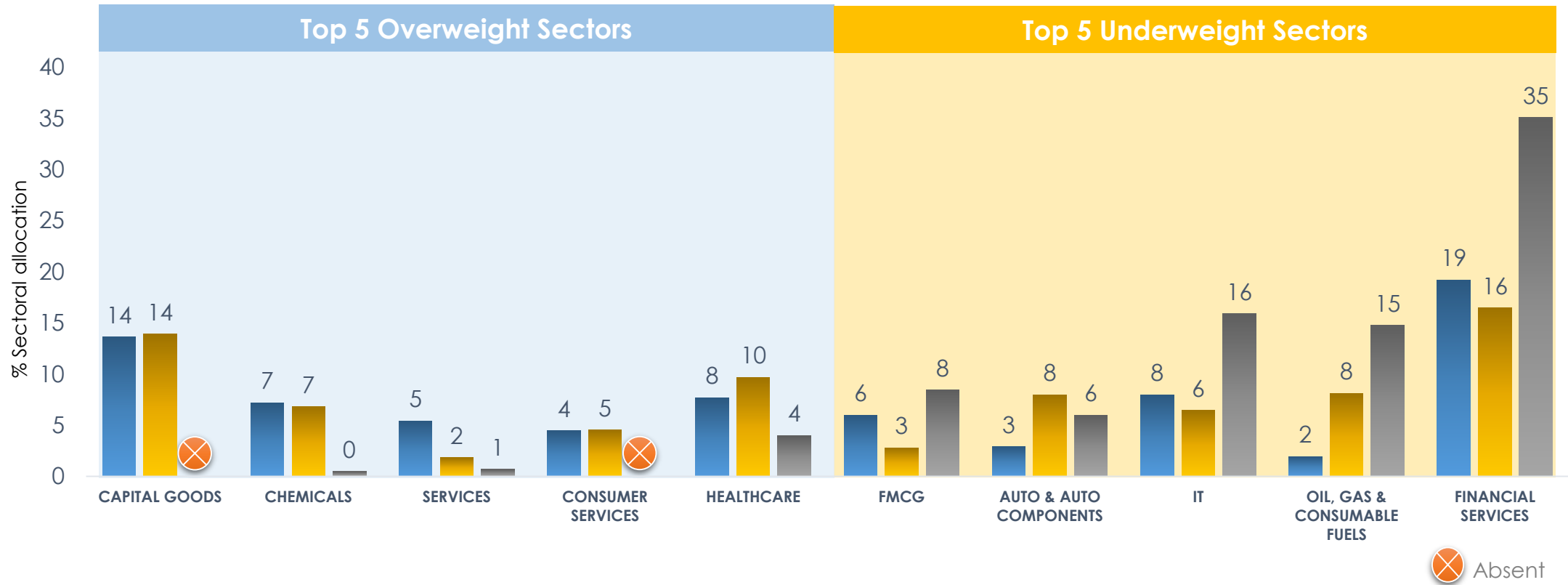


Haq, ek behtar zindagi ka.

Diverse opportunities across sectors

Indices Sector Weights

■ Nifty Smallcap 250 TRI ■ Nifty Midcap 150 TRI ■ Nifty 50 TRI



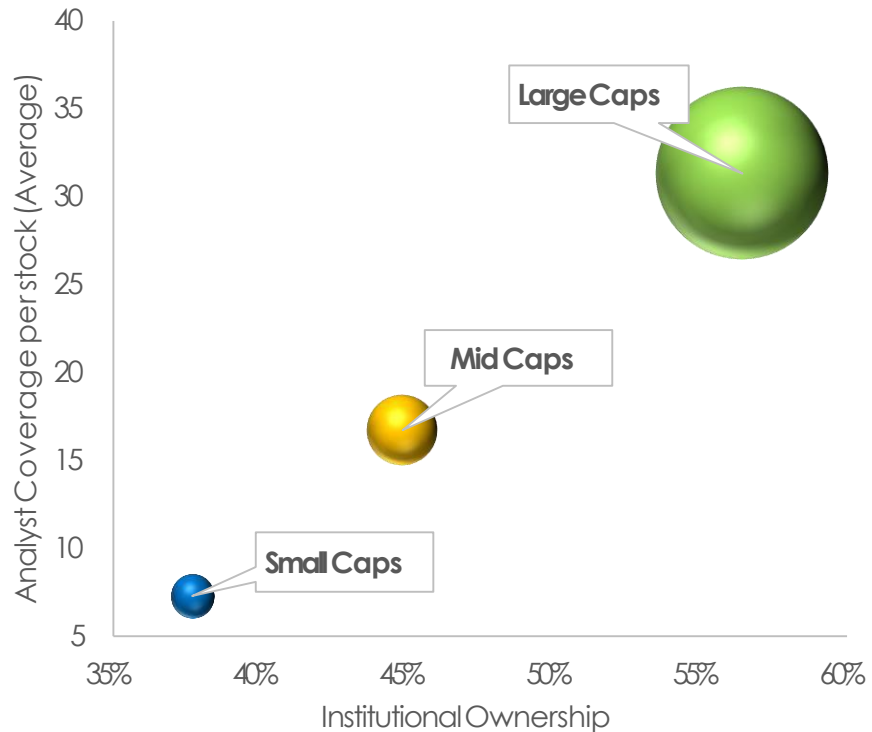
Small cap opportunities are more balanced than the large cap universe



Haq, ek behtar zindagi ka.

Under-researched and under-owned

Small caps have low analyst coverage and institutional ownership

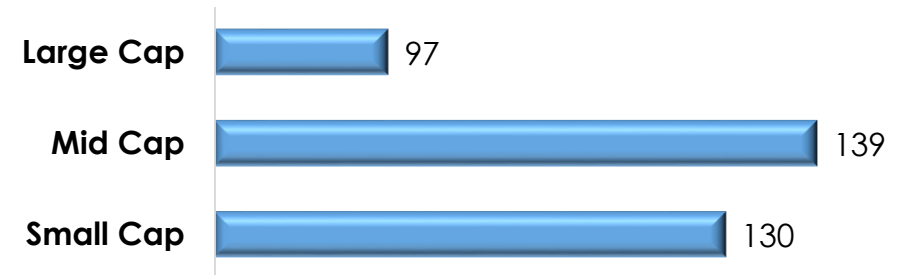


Source: Bloomberg. Data as of June 30, 2022

In-house framework for close monitoring of stocks



Coverage based on Market cap



Data as of June 30, 2022

UTI has established investment processes and experienced research team



Haq, ek behtar zindagi ka.

Investment Strategy

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

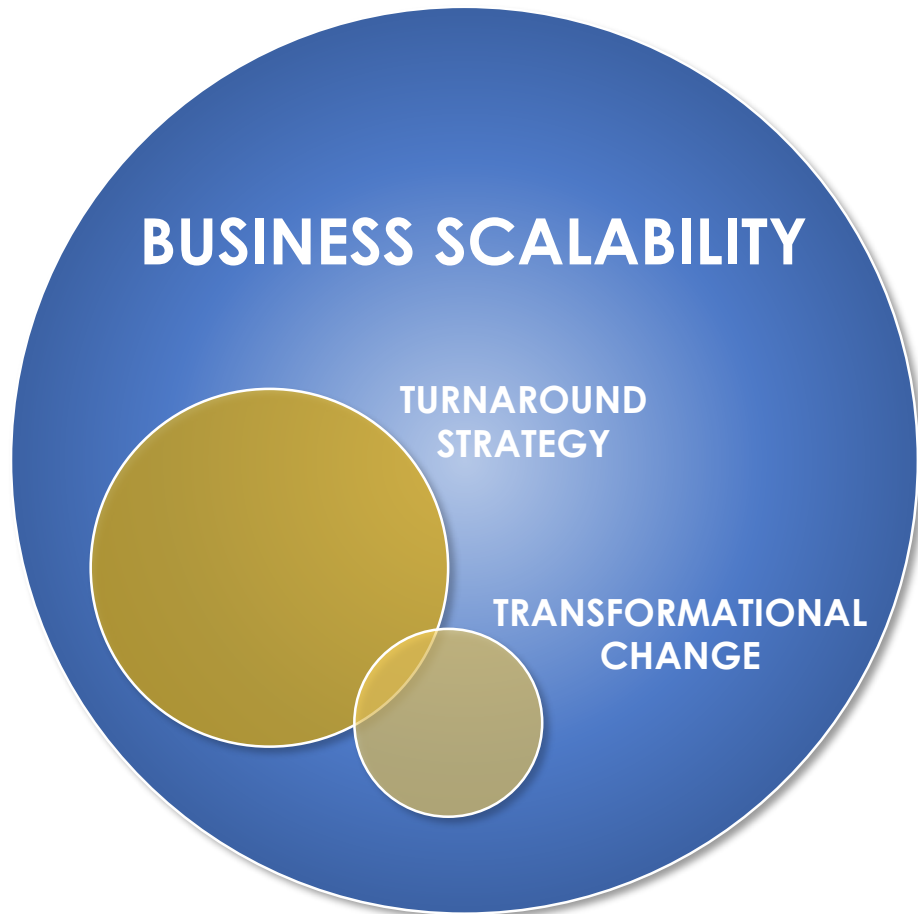
4

True to label: 65% to 80% of corpus invested in small cap companies & rest in mid cap stocks.

5

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

Investment Approach – UTI Small 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

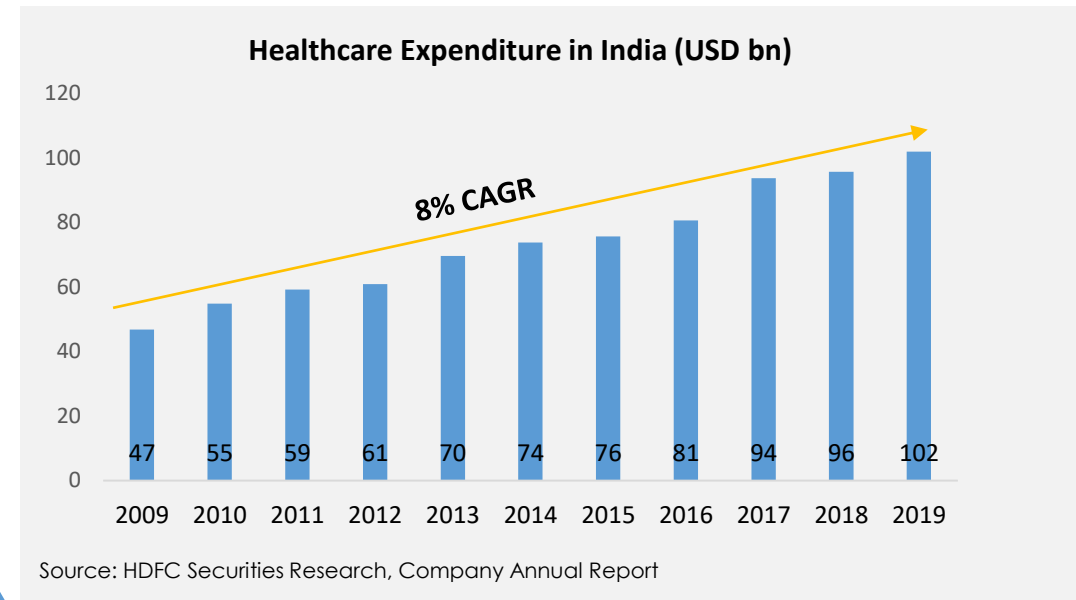
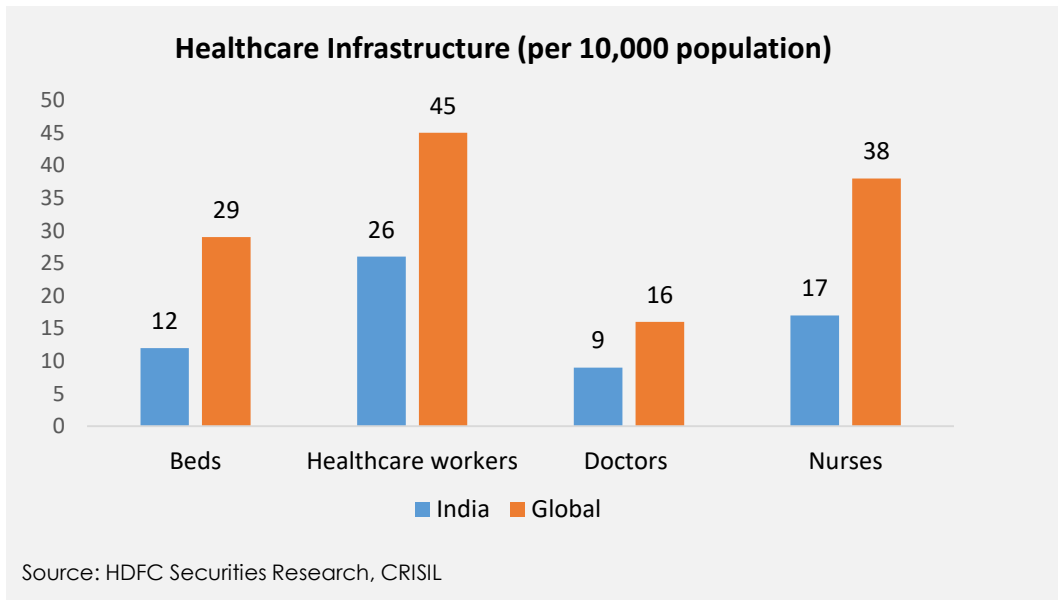
A portfolio that focuses on wealth creation with a balance of growth and value opportunities

Investment Framework



Leading hospital chain

- The Indian healthcare industry is pegged at ~INR10 trillion with hospitals having the largest share of ~68%.
 - Private hospitals account 60% of beds whereas corporate chains account for only 10% of bed capacity
- Healthcare expenditure in India has grown at 8% CAGR over 2009-2019 and is expected to demonstrate healthy growth going ahead
- India remains deficient in terms of healthcare infrastructure available
 - India's share in global disease burden is high at 20% but its share in health infrastructure is much lower than the global average
- One of the largest hospital chain company in India with about ~5900 beds
 - 90% of the beds have become mature (>5 years) leading to increasing margins and RoCEs



CAGR – Compound Annual Growth Rate; RoCE – Return on Capital Employed

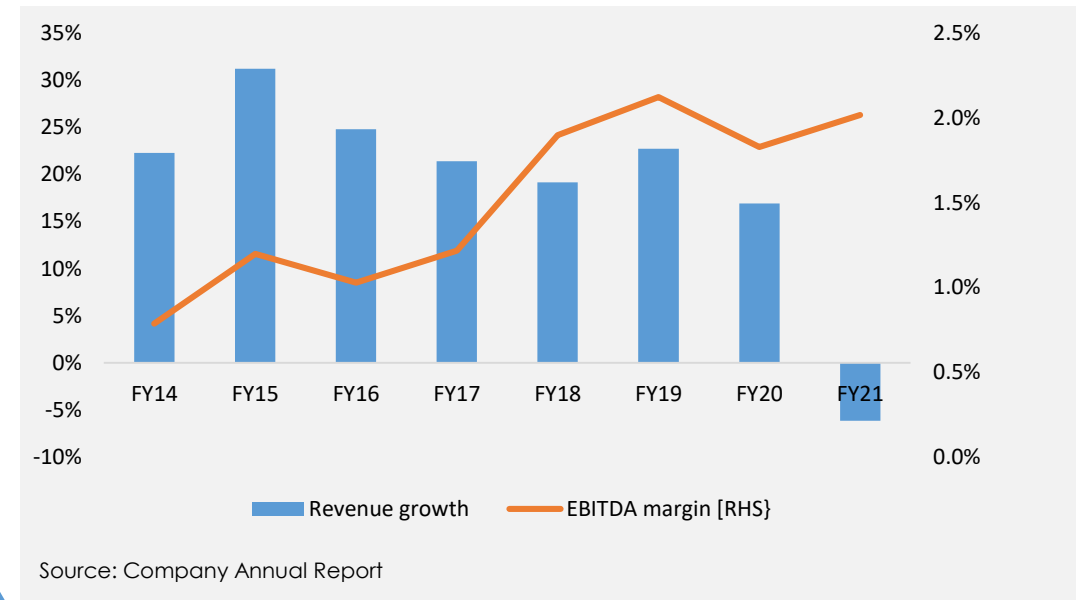
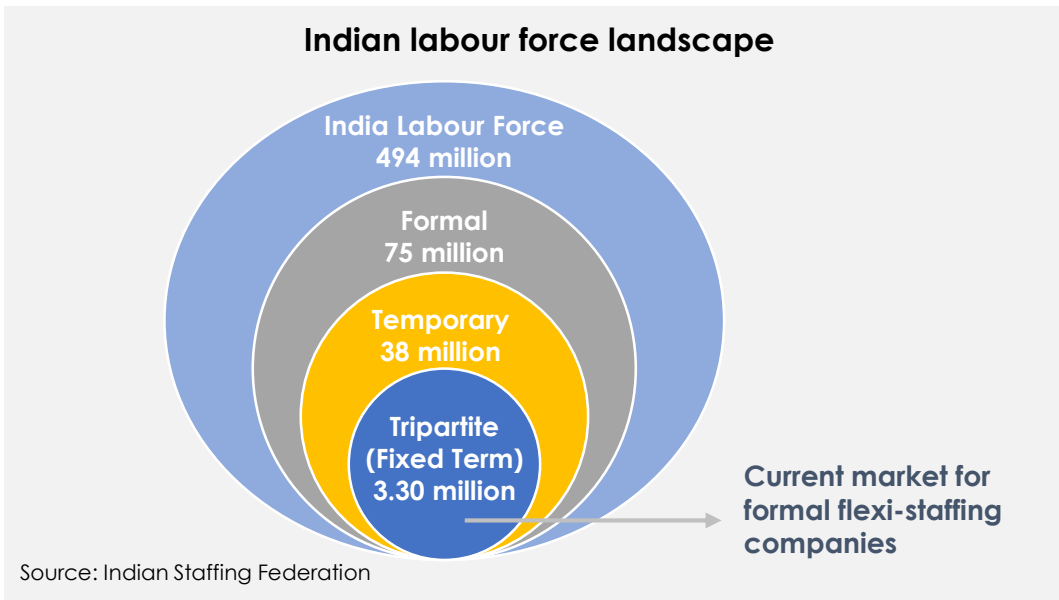
Data Source: Bloomberg and company reports. The chart above is for illustrative purposes only and should not be construed as advise. The above is to illustrate the concept of identifying stocks in the market. There is also a possibility of the expected event not happening or some other unforeseen event 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. Information given is available in public domain. There is no assurance or guarantee of any company being able to sustain its performance in future. There is no assurance or guarantee that the scheme would invest in this stock.



Haq, ek behtar zindagi ka.

A play on formalization of employment

- Flexi-staffing is a large market in India – fragmented and highly unorganized. The key value propositions for the clients are flexibility and reduced compliance burden.
- Indian formal flexi-staffing growth is ~14% CAGR (on headcount), however the penetration is still less than 1% of overall labour force.
- While simplification of labour laws makes the compliance value proposition less effective, formalization remains a key growth driver. If make-in-India initiative of government completely plays-out, flexi-staffing companies would be key beneficiaries.
- The company has high standards of corporate governance and capital allocation has been prudent. It offers a multi-year high growth opportunity, with scope for operating leverage.



CAGR – Compound Annual Growth Rate; RoCE – Return on Capital Employed

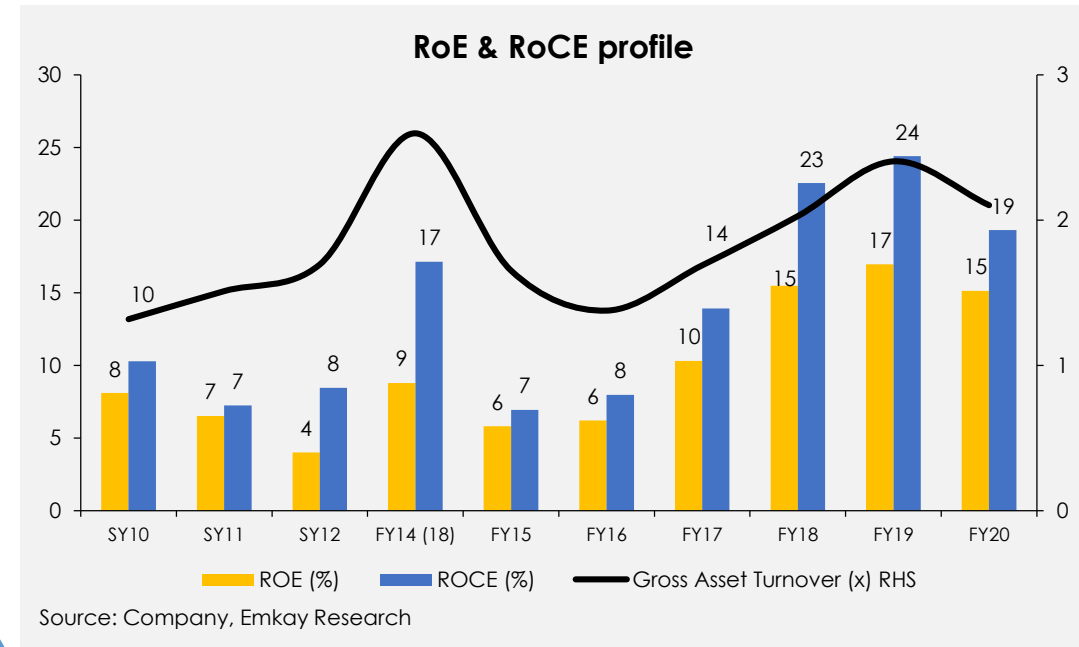
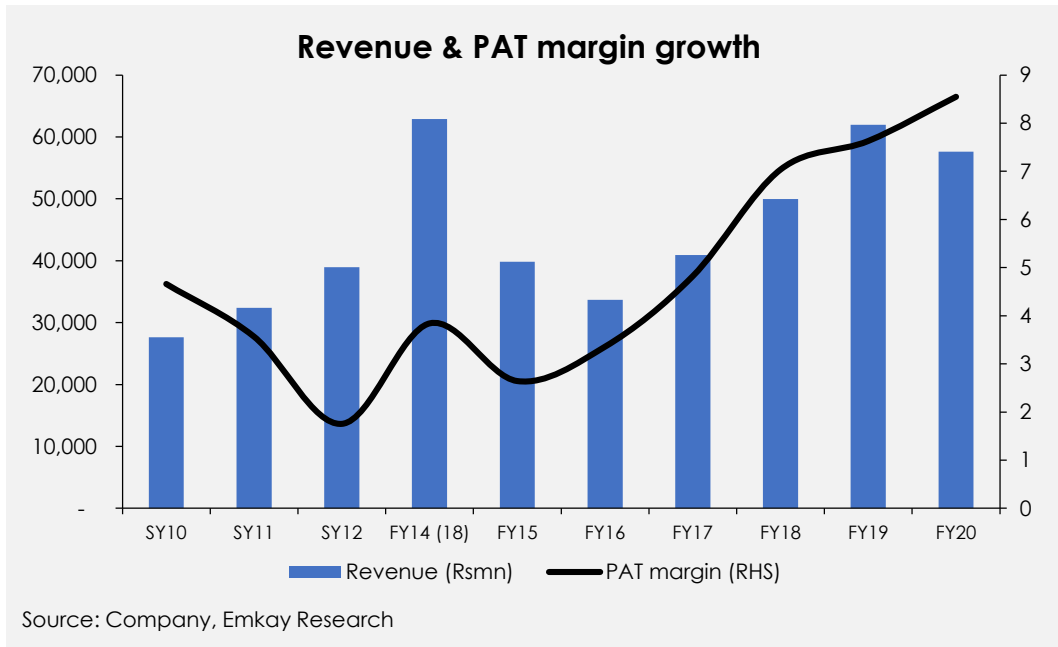
Data Source: Bloomberg and company reports. The chart above is for illustrative purposes only and should not be construed as advise. The above is to illustrate the concept of identifying stocks in the market. There is also a possibility of the expected event not happening or some other unforeseen event 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. Information given is available in public domain. There is no assurance or guarantee of any company being able to sustain its performance in future. There is no assurance or guarantee that the scheme would invest in this stock.



Haq, ek behtar zindagi ka.

Leading tractor player

- Continues its focus on gaining market share (+120 bps in the past 5 years), strategy of dual-brand and network expansion
- Its second leg (railways segment) has been a combination of robust growth and high profitability
- Its construction equipment segment has been a turnaround story, division is likely to benefit post tie up with MNC players
- Fortified relationship with Japanese player; focus areas include new products, component mfg., and leveraging global network.
- Capital allocation and efficiency has been the focus area, which has resulted in improving RoCE



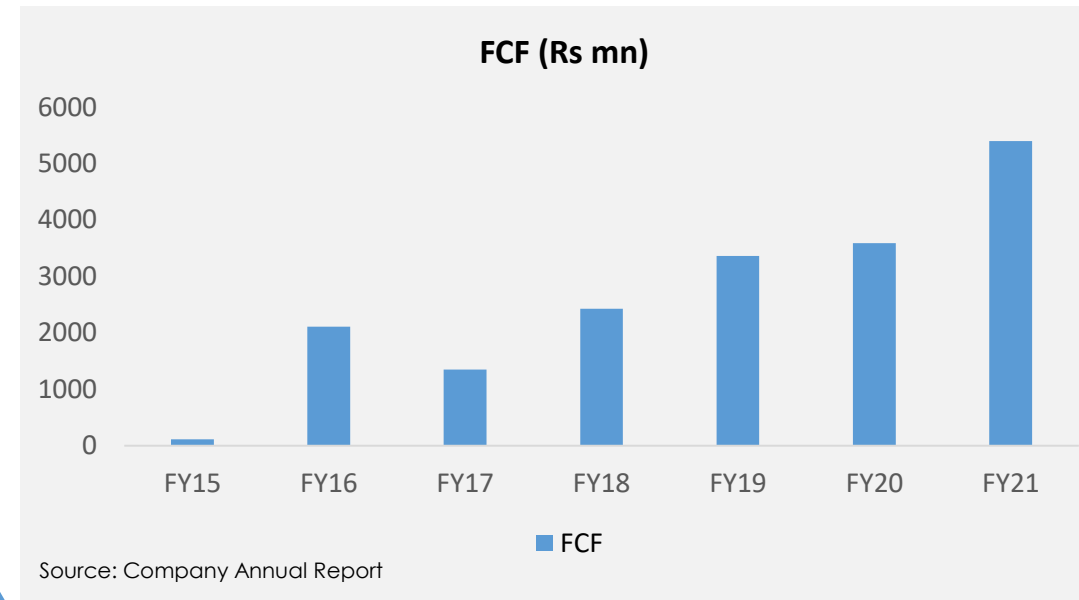
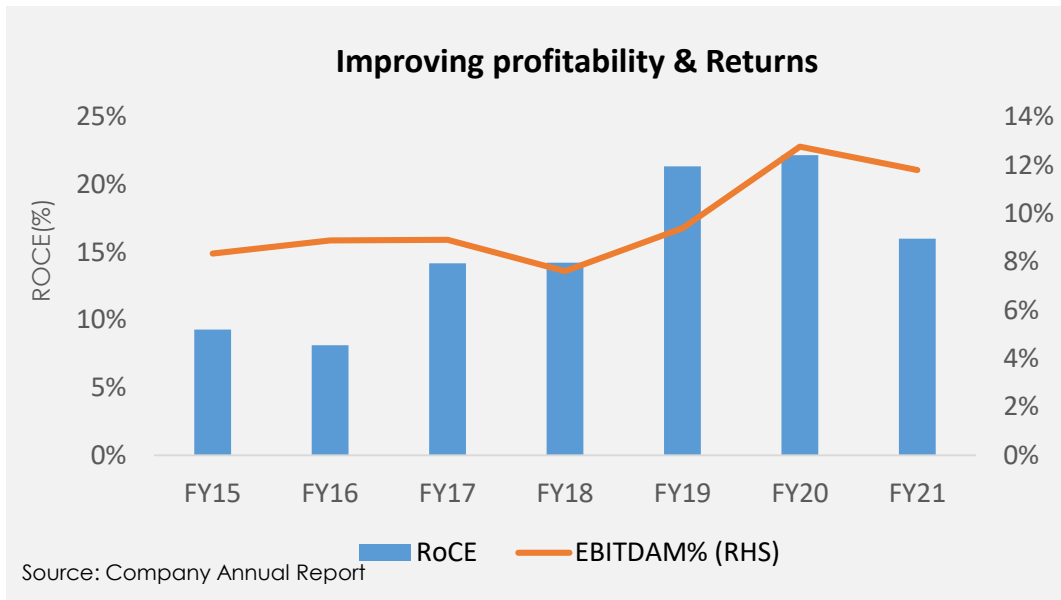
MNC – Multi National Company; RoCE – Return on Capital Employed; PAT Margin – Profit after Tax Margin; RoE – Return on Equity

Data Source: Bloomberg and company reports. 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. 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. Information given is available in public domain. There is no assurance or guarantee of any company being able to sustain its performance in future. There is no assurance or guarantee that the scheme would invest in this stock.

A capital efficient diversified engineering company

Transformational Change

- Diversified component supplier to automobile & industrial segments like railways, process industries
- Dominant supplier of tubes to 2W & high precision tubes to industrial segment
- Second-largest cycle manufacturer – a cash rich business
- Play on turnaround of distressed asset in power products business
- VC-type capital allocator into emerging technology business with large revenue potential
- Significant improvement in FCF generation & RoCE improvement driven by cost efficiencies



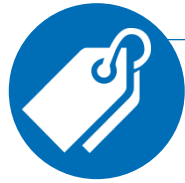
2W – Two Wheelers; VC – Venture Capital; FCF – Free Cash Flow; RoCE – Return on Capital Employed

Data Source: Bloomberg and company reports. 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. 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. Information given is available in public domain. There is no assurance or guarantee of any company being able to sustain its performance in future. There is no assurance or guarantee that the scheme would invest in this stock.



Haq, ek behtar zindagi ka.

UTI Small Cap Fund – Fund Facts



Type of scheme

Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks

Fund Inception

22nd December, 2020



Fund Manager

Mr. Ankit Agarwal, PGDM (IIM B)
(Managing since December 2020)
Total Experience: 14 Years

Benchmark

Nifty Smallcap 250 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 small 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 small 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

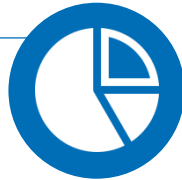
Fund Size:

Monthly Avg. AuM : ₹ 1,957 Crores
 Last Day AuM : ₹ 1,978 Crores

No. of Unit Folios : 2,04,998

Market Capitalisation (%)

	Fund	BM
Large	: 0	0
Mid	: 17	4
Small	: 83	96



Quantitative Indicators

PTR (Annual) : 11.00%
 Active Share : 73.08%



No. of Stocks

75

Outside Benchmark

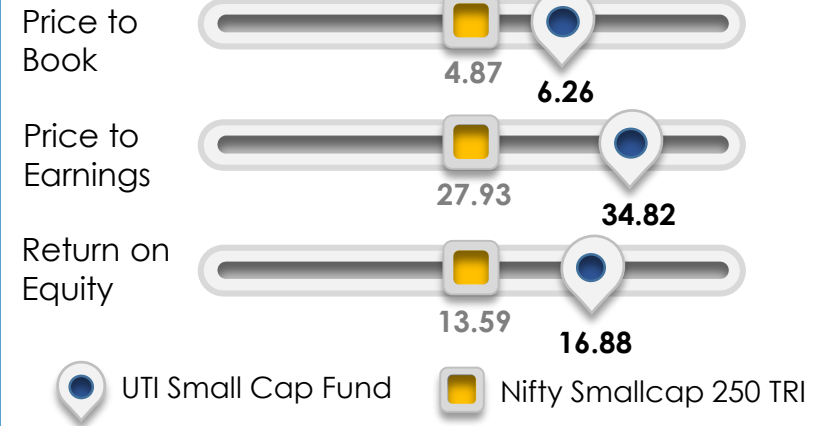
30.03%



Portfolio Composition#



OCF		ROCE	
C1	: 75%	R1	: 70%
C2	: 23%	R2	: 20%
C3	: 2%	R3	: 10%



Top 5 / Top10 Stocks

12.61% / 21.98%



Top 5 / Top 10 Sectors

64.29% / 90.64%

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

Portfolio

Equity Top 20 Holdings

STOCK NAME	SECTOR	% to NAV	Act. Wt %
CREDITACCESS GRAMEEN LTD	FINANCIAL SERVICES	2.86	2.28
TIMKEN INDIA LTD.	CAPITAL GOODS	2.67	1.87
BRIGADE ENTERPRISES LTD.	REALTY	2.44	1.64
GREENPANEL INDUSTRIES LTD	CONSUMER DURABLES	2.41	2.41
TUBE INVESTMENTS OF INDIA	AUTO & AUTO COMPO	2.23	2.23
V.I.P. INDUSTRIES LTD.	CONSUMER DURABLES	2.10	1.48
CHALET HOTELS LTD	CONSUMER SERVICES	1.91	1.66
CAMS	FINANCIAL SERVICES	1.90	0.87
PRAJ INDUSRIES LTD.	CAPITAL GOODS	1.79	1.16
CHOLA FINANCIAL HOLDING	FINANCIAL SERVICES	1.67	0.88
IIFL WEALTH MANAGEMENT	FINANCIAL SERVICES	1.66	0.89
ASAHI INDIA GLASS LTD.	AUTO & AUTO COMPO	1.64	0.80
J.B.CHEMICALS & PHARMA	HEALTHCARE	1.58	0.80
GRINDWELL NORTON LTD.	CAPITAL GOODS	1.56	1.56
APL APOLLO TUBES LTD	CAPITAL GOODS	1.54	1.54
AFFLE INDIA LTD	IT	1.53	1.53
CERA SANITARYWARE LTD.	CONSUMER DURABLES	1.53	1.18
ECLERX SERVICES LTD.	SERVICES	1.52	1.12
KNR CONSTRUCTIONS LTD	CONSTRUCTION	1.52	1.07
CANFIN HOMES LTD.	FINANCIAL SERVICES	1.50	0.99

Top 15 Unique Stocks (As compared to Benchmark)



STOCK NAME	SECTOR	% to NAV
GREENPANEL INDUSTRIES LTD	CONSUMER DURABLES	2.41
TUBE INVESTMENTS OF INDIA LTD	AUTO & AUTO COMPO	2.23
GRINDWELL NORTON LTD.	CAPITAL GOODS	1.56
APL APOLLO TUBES LTD	CAPITAL GOODS	1.54
AFFLE INDIA LTD	IT	1.53
NAVIN FLUORINE INTERNA.	CHEMICALS	1.47
ASTEC LIFESCIENCES LTD	CHEMICALS	1.43
COFORGE LTD	IT	1.40
PERSISTENT SYSTEMS LTD.	IT	1.29
AARTI INDUSTRIES LTD.	CHEMICALS	1.26
TECHNO ELECTRIC & ENGG	CONSTRUCTION	1.21
LA-OPALA RG LTD.	CONSUMER DURABLES	1.20
WHIRLPOOL OF INDIA LTD.	CONSUMER DURABLES	1.10
J.K.CEMENT LTD	CONSTRUCTION MAT	1.08
COROMANDEL INTERNATIONAL	CHEMICALS	1.00
OTHERS		8.32
TOTAL		30.03

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 Smallcap 250 TRI)
Data as of June 30, 2022



Haq, ek behtar zindagi ka.

Portfolio Snippets

Active Stock Position (As compared to Benchmark)



Overweight (Top 5)

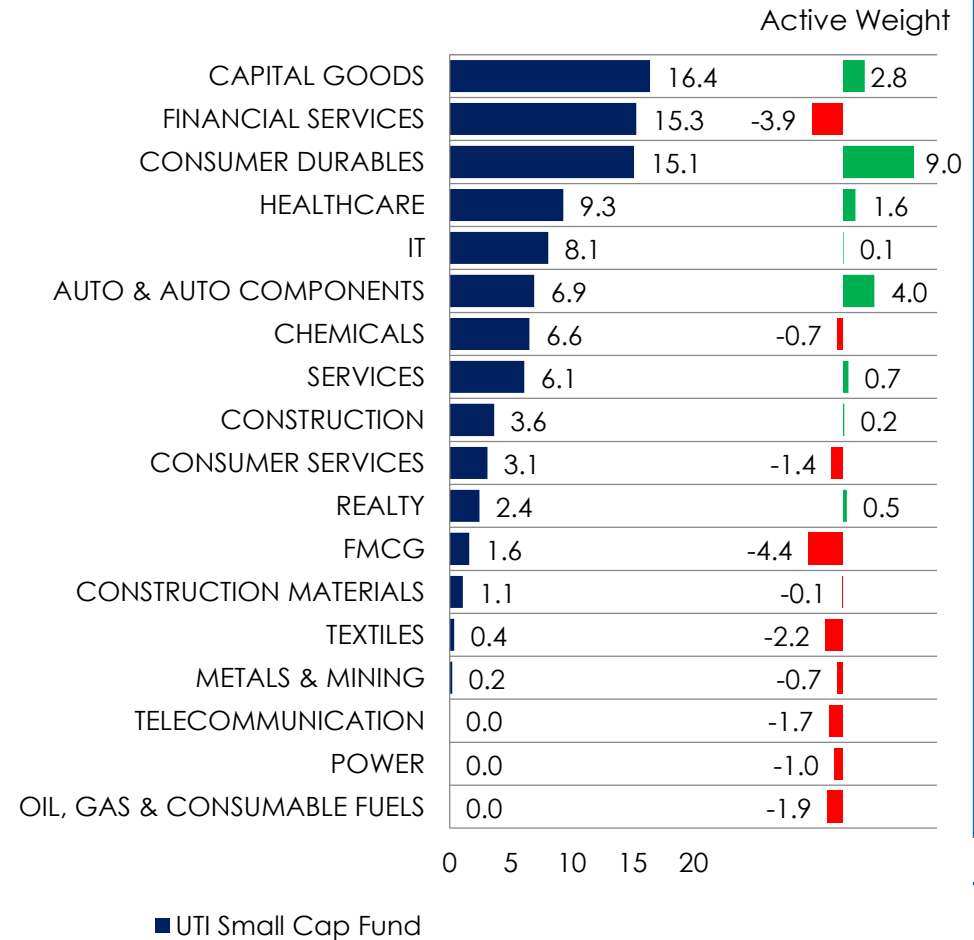
STOCK NAME	SECTOR	% to NAV	Act. Wt %
GREENPANEL INDUSTRIES	CONSUMER DURABLES	2.41	2.41
CREDITACCESS GRAMEEN	FINANCIAL SERVICES	2.86	2.28
TUBE INVESTMENTS OF IND	AUTO & AUTO COMPO	2.23	2.23
TIMKEN INDIA LTD.	CAPITAL GOODS	2.67	1.87
CHALET HOTELS LTD	CONSUMER SERVICES	1.91	1.66

STOCK NAME	SECTOR	% to NAV	Act. Wt %
CENTRAL DEPOSITORY SERV	FINANCIAL SERVICES	-	1.30
PVR LTD	MEDIA, ENTERT. & PUBLICATION	-	1.16
BSE LTD	FINANCIAL SERVICES	-	1.13
ELGI EQUIPMENTS LTD.	CAPITAL GOODS	-	1.08
REDINGTON INDIA LTD	SERVICES	-	1.01

Underweight (Top 5)



Sectoral Breakdown (%) (As compared to Benchmark)



Portfolio Snippets

- The valuations for the primary indices are still above their long-term averages and hence on the expensive side. Any volatility in markets, owing to global factors or earnings downgrade, 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 focuses on buying good quality franchises and avoiding wealth destroyers that can take away longer-term returns. As a result, close to 70% of the companies in the portfolio are in the R1 segment, higher than many in the peer group.
- The Fund is quite positive on the domestic consumption story as a structural play on the Indian economy. We have also added some names that benefit from the overall financialization of savings, growth in healthcare expenditure and revival in the auto sector.
- The Fund continues to remain positive on long-term growth in the Consumer Discretionary and Consumer Services sectors. Healthcare services is another space that the Fund continues to favour on a long-term structural basis. The Fund is also positive on the Building Materials space as it benefits from the revival in housing and also the overall investment in infrastructure.

Performance Track Record

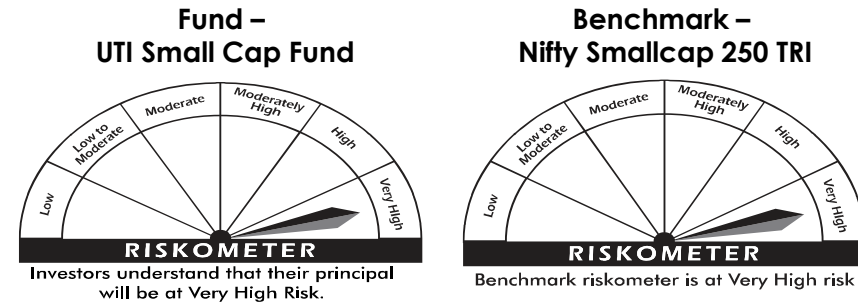
UTI Small Cap Fund Performance Vs Benchmark as of 30/06/2022

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	NAV (%)	Nifty Smallcap 250 TRI (%)	Nifty 50 TRI (%)	NAV (₹)	Nifty Smallcap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	5.35	-3.36	1.66	10,535	9,664	10,166
Since Inception	23.39	26.66	12.44	13,765	14,324	11,952

Different plans shall have a different expense structure. The performance details provided herein are of existing plan and growth option. CAGR – Compounded Annualized Growth Rate. The Scheme is currently managed by Mr. Ankit Agarwal since inception. Past performance may or may not be sustained in future. Inception of UTI Small Cap Fund : December 22, 2020. 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.

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related securities of small cap companies
- * 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, 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/>

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

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Mid Cap Fund	07-Apr-04	Aug-19	Nifty Midcap 150 TRI	0.17	-0.38	18.59	17.67	11.09	11.99

- Mr. Ankit Agarwal manages 2 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.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option (Regular Plan).



Haq, ek behtar zindagi ka.

Why invest in UTI Small Cap Fund?











- A true-to-label small-cap fund with a focus on scalable business models and long growth runway.
- Portfolio with zero large cap names, however, a mid cap growing to large cap may be part of the portfolio.
- Small-Caps have limited coverage on the sell side. UTI covers a large cross section of companies in the small-cap universe. Coupled with strong investment processes, enables this fund to benefit from such opportunities.
- Well-established risk management practices.
- 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 predominantly in small sized companies
- Suitable for investors with high risk taking ability and seeking to benefit from the potential high growth opportunity from a portfolio predominantly investing in small caps.

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/>



Haq, ek behtar zindagi ka.



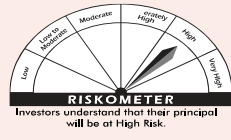
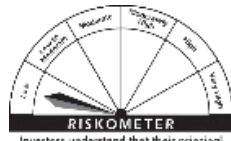
Product Label

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 	

*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*	Benchmark	Riskometer#
<p>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))</p>	<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>
<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))</p>	<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>
<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))</p>	<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>
<p>UTI Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)</p>	<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>

*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/>

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.

Market Capitalisation: How is it classified?

LARGE CAPS

1st - 100th company
in terms of full marketcapitalization

MID CAPS

101st - 250th company
in terms of full marketcapitalization

SMALL CAPS

251st company onwards
in terms of full marketcapitalization

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.