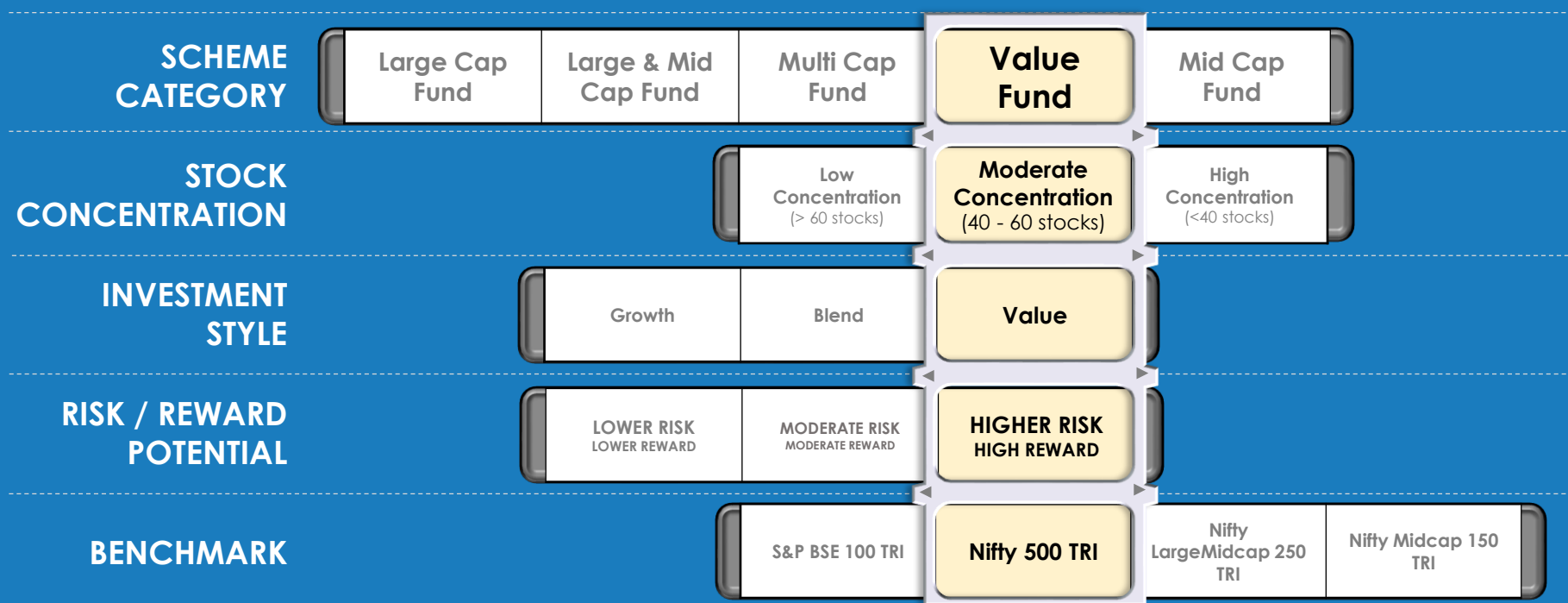


UTI Value Opportunities Fund

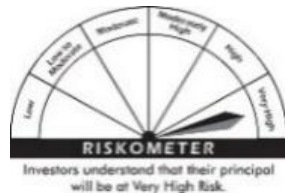
(An open ended equity scheme following a value investment strategy)



This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments following a value investment strategy across the market capitalization spectrum

* 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 DOCUMENT CAREFULLY.

About Our Equity Investment Team



Vetri Subramaniam
Chief Investment Officer



Ajay Tyagi, CFA
Head of Equity &
Fund Manager



Swati Kulkarni, CFA
Fund Manager



Sharwan Goyal, CFA
Fund Manager



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



Akash Shah
Investment Associate



V Srivatsa
Fund Manager



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



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



Ayush Jain
Investment Associate



Ankit Agarwal
Fund Manager



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



Pradnya S. Ganar
Research Analyst
Cement, Sugar, Hotels



Lokesh Kulthia
Investment Associate



Sachin Trivedi
Head of Research &
Fund Manager



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



Suraj Purohit
ESG Analyst



Mahesh Vyas
Investment Associate



Amit Premchandani
Fund Manager
Banks, NBFCs



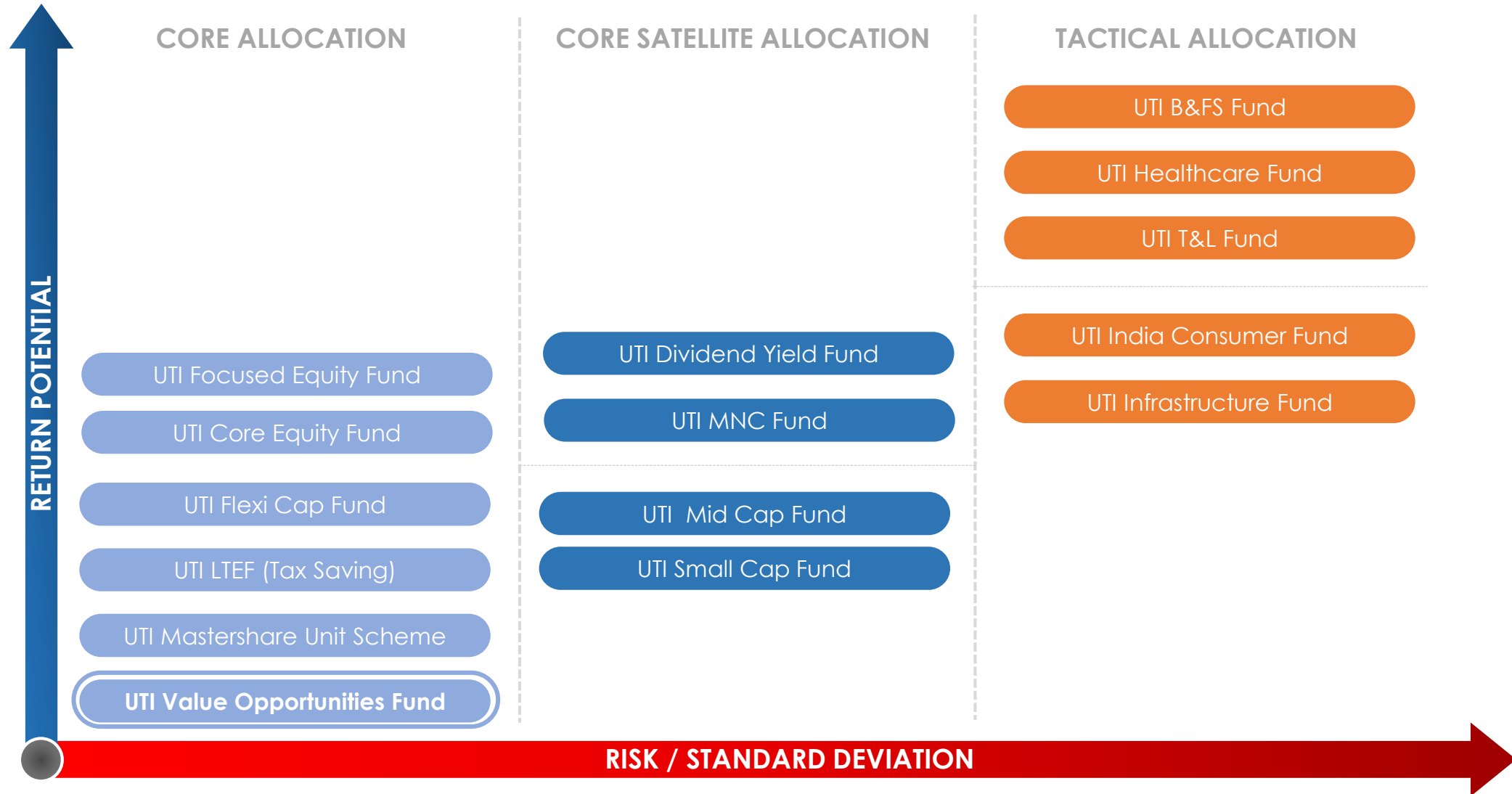
Parag Chavan, CFA
Research Analyst
Metals & Mining, Building
Materials, Healthcare,
Consumer Durables

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



Haq, ek behtar zindagi ka.

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



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

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



Haq, ek behtar zindagi ka.

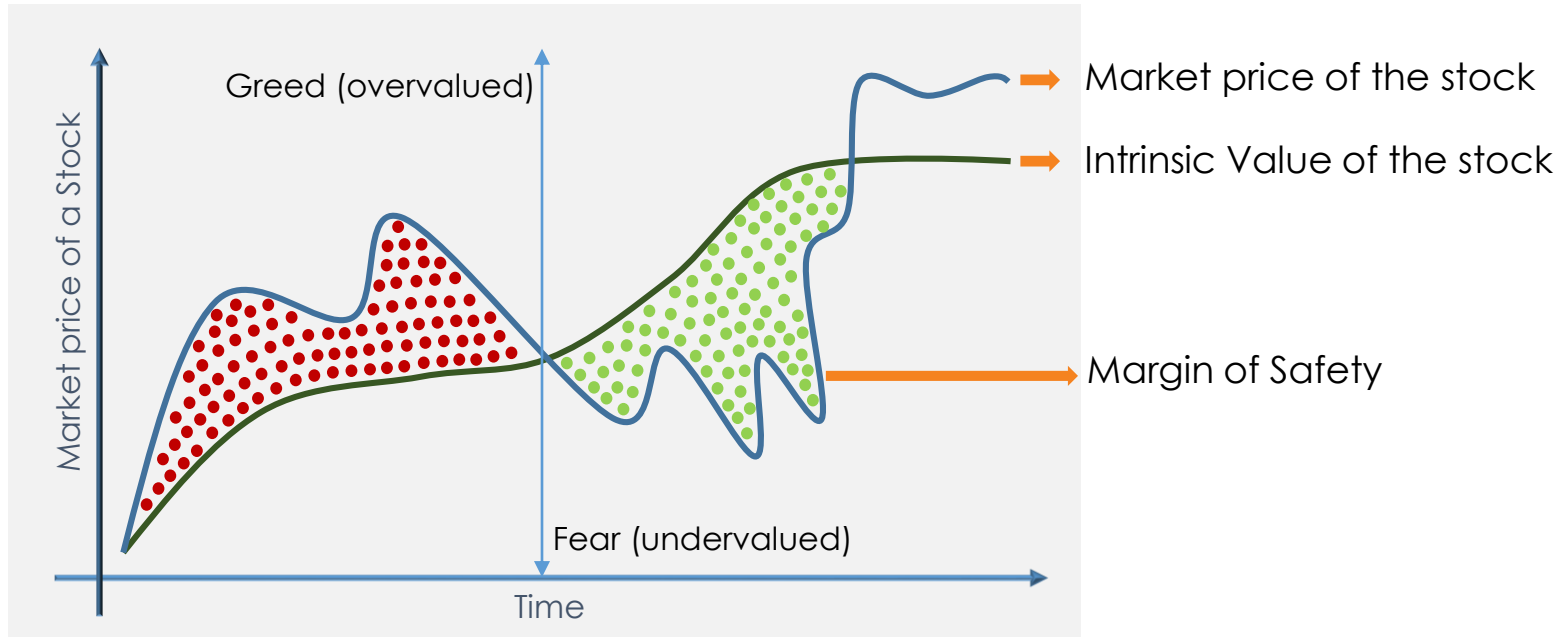
 **“Price”**: is what you pay

 **“Value”**: is what you get

- Warren Buffet

The essence is to find a balance between the two
to maximize the return

Margin of Safety



Margin of Safety: is the cushion that is created when the stock is trading below its intrinsic value.

Buying a stock at a discount to its intrinsic value would limit the downside

The key to margin of safety is identifying the “intrinsic value” of a stock

For each asset you're considering, you must have a strongly held view of its intrinsic value. When its price is below that value, it's generally a buy. When its price is higher, it's a sell. **In a nutshell, that's value investing.** – Howard Marks

Determining Intrinsic Value

- **Discounted cash flow**
 - Present value of future cash flows
- **Free cash flow yield**
 - Cash flow after working capital changes and capital investment
- **Earnings yield**
 - Inverse of Price Earnings ratio ($100 / P/E$)
- **Replacement value**
 - Current cost to build/replace an asset
- **Book value**
 - Net worth of the company adjusted for intangibles/amortization

Investment Strategy

- **Blend of top-down** (sector concentration) & **bottom-up** (for stock picking)
- **Sector selection** – Focus on valuations
- **Stock selection** – A Barbell approach



BUYING WHAT THE MARKET UNDERESTIMATES

- **Flexibility** – To position across the market cap spectrum, based on valuations

Investment Framework



UTI Value Opportunities Fund – Fund Facts



Type of scheme

An open ended equity scheme following a value investment strategy

Fund Inception

20th July, 2005



Fund Manager

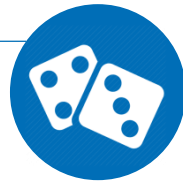


Mr. Vetri Subramaniam, B.Com, PGDM
(Since Feb 2017)

Mr. Amit Premchandani, CFA, CA, PGDM
(Since Feb 2018)

Benchmark

Nifty 500 TRI



Minimum Investment



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

Investment Objective

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum.

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	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

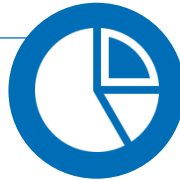
Fund Size:

Monthly Avg. AuM : ₹ 6,547 Crores
 Last Day AuM : ₹ 6,643 Crores

No. of Unit Folios : 4,67,467

Market Capitalisation (%)

	Fund	BM
Large	: 65	77
Mid	: 22	15
Small	: 13	8



Quantitative Indicators

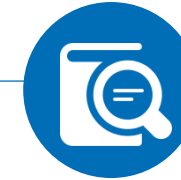
	Fund	BM
Beta	: 0.95	1.00
SD (3 Years)	: 19.99%	20.64%
PTR (Annual)	: 14.00%	-
Sharpe Ratio	: 0.80	-



No. of Stocks

57

Portfolio Composition#



OCF		ROCE	
C1	: 90%	R1	: 53%
C2	: 9%	R2	: 28%
C3	: 1%	R3	: 19%

Price to Book



Price to Earnings



Return on Equity



UTI Value Opportunities Fund (blue pin icon) vs Nifty 500 (yellow square icon)

Active Share : 67.28%

Top 5 / Top10 Stocks

34.14% / 46.59%

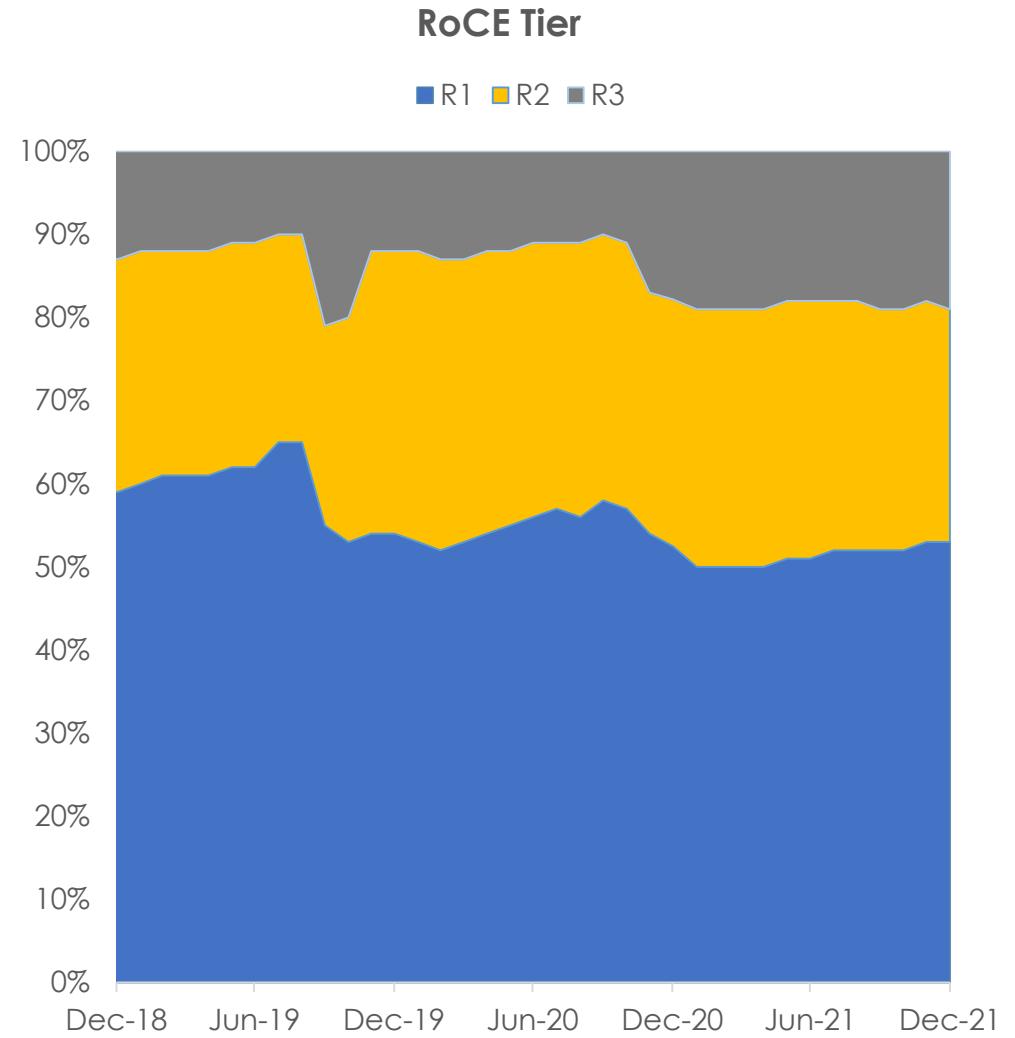
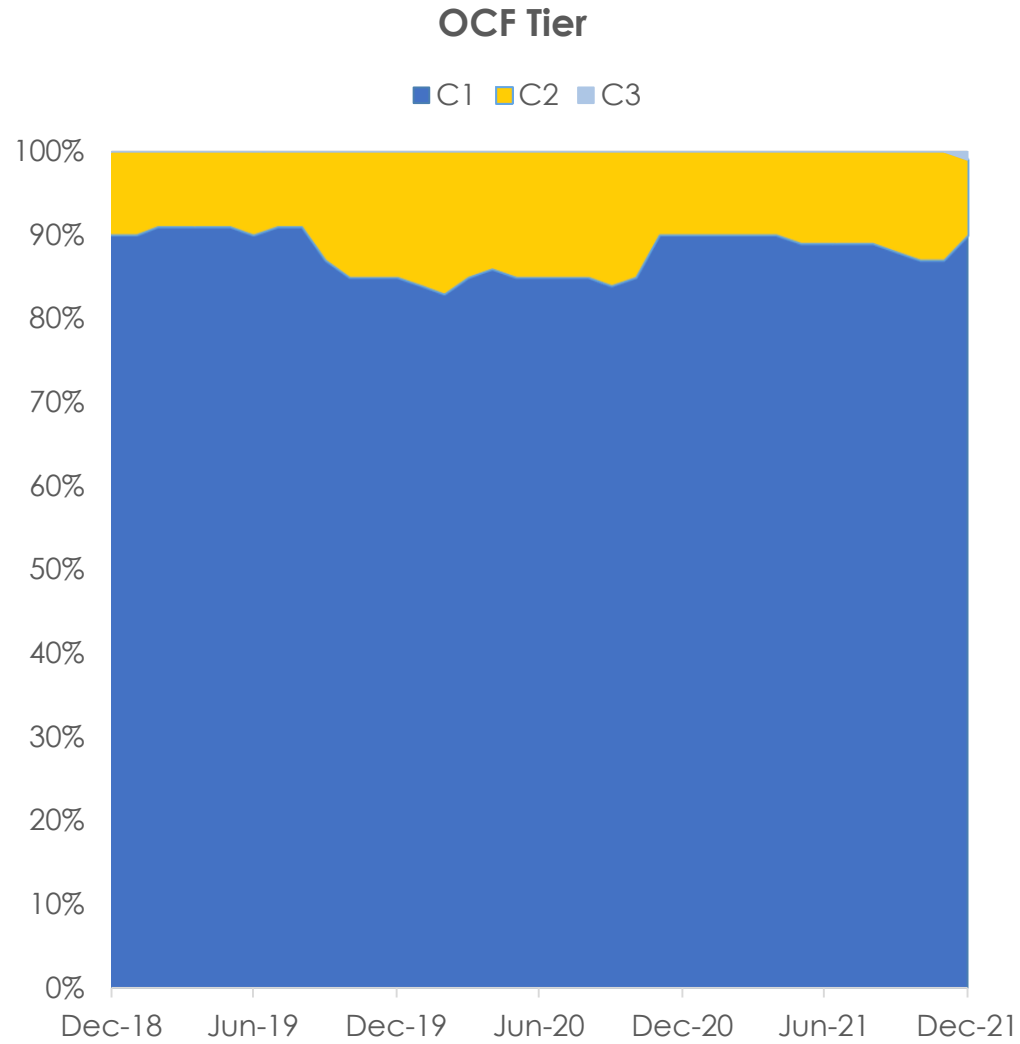


Avg. AuM – Average Asset under Management, BM – Benchmark, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, Market cap – Market Capitalisation, ROCE – Return on Capital Employed. # Operating Cash Flow Tiers (C)- 3 Tiers based on the number of years in which they have generated positive operating 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 December 31, 2021



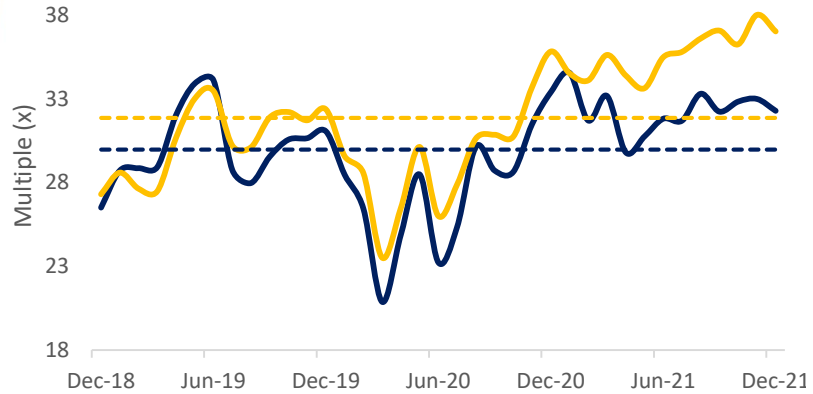
Haq, ek behtar zindagi ka.

Long-term trend of portfolio composition



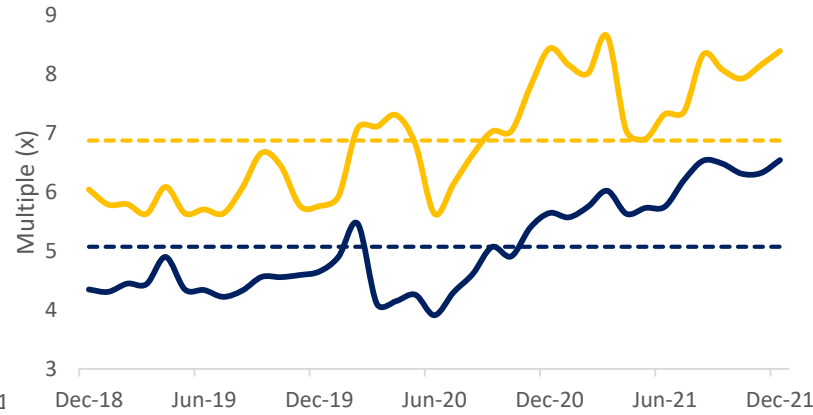
Long-term trend of portfolio composition (contd.)

P/E Multiple (x)



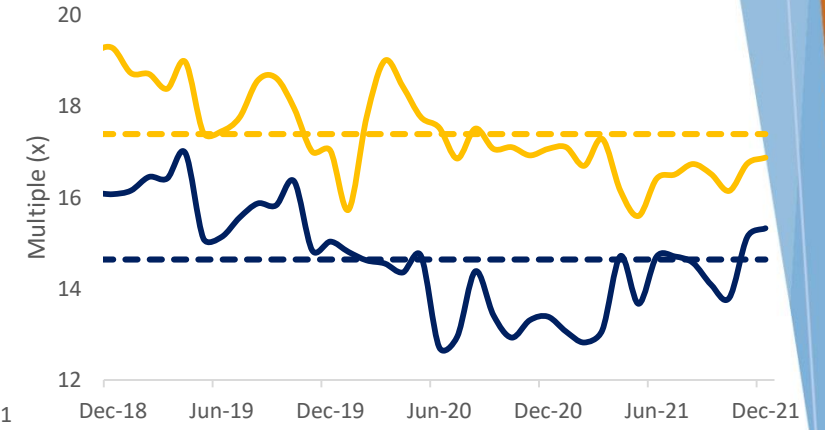
— UTI Value Opp Fund — Benchmark
- - - UTI Value Opp Fund (Average) - - - Benchmark (Average)

P/B Multiple (x)



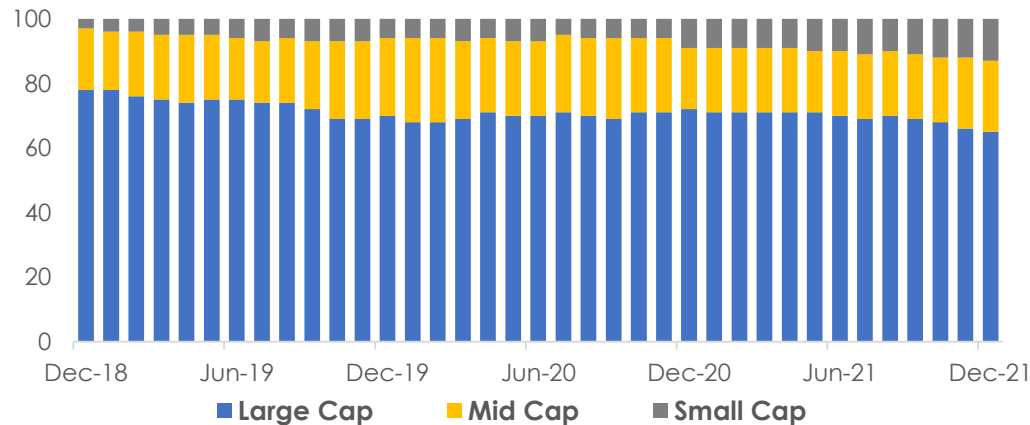
— UTI Value Opp Fund — Benchmark
- - - UTI Value Opp Fund (Average) - - - Benchmark (Average)

RoE



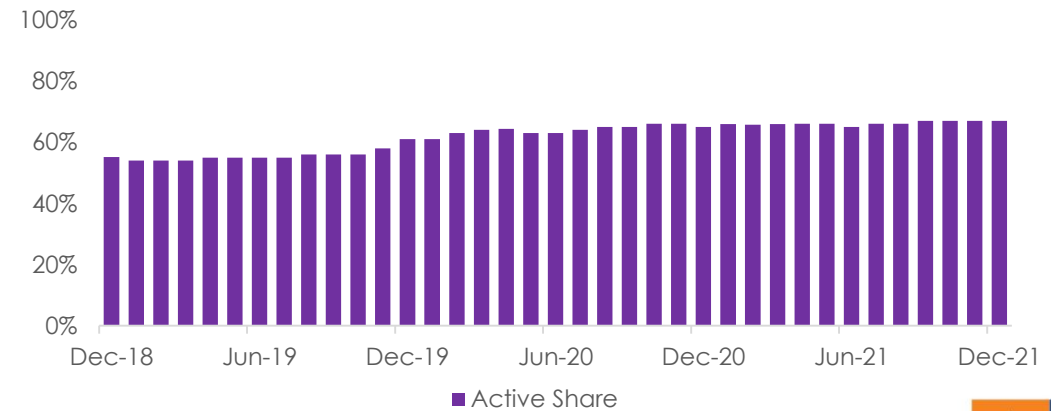
— UTI Value Opp Fund — Benchmark
- - - UTI Value Opp Fund (Average) - - - Benchmark (Average)

Market Cap Break-up (%)



■ Large Cap ■ Mid Cap ■ Small Cap

Active Share (%)



■ Active Share



Haq, ek behtar zindagi ka.

Sector-wise Portfolio Composition

	OCF (%)			RoCE (%)		
	C1	C2	C3	R1	R2	R3
Sector Level						
AUTOMOBILE	75	25	-	85	15	-
CEMENT & CEMENT PRODUCTS	100	-	-	-	100	-
CONSTRUCTION	65	28	7	7	58	35
CONSUMER GOODS	88	12	-	94	6	-
CONSUMER SERVICES	88	0	12	41	-	59
FERTILISERS & PESTICIDES	100	-	-	100	-	-
FINANCIAL SERVICES	-	-	-	39	36	25
HEALTHCARE SERVICES	-	100	-	-	-	100
INDUSTRIAL MANUFACTURING	100	-	-	58	42	-
IT	100	-	-	100	-	-
METALS	100	-	-	-	100	-
OIL & GAS	100	-	-	100	-	-
PHARMA	100	-	-	24	62	14
POWER	100	-	-	38	62	-
SERVICES	-	100	-	-	100	-
TELECOM	100	-	-	-	-	100
Fund Level						
Portfolio	90	9	1	53	28	19



Haq, ek behtar zindagi ka.

Barbell Approach: Preference for Valuations

Sector (Stock Count)	P/E		P/B		RoE	
	Low	High	Low	High	Low	High
Automobile (5)	19.35	98.81	3.45	6.19	8.61	21.40
Cement & Cement Products (1)	42.60		6.32		16.00	
Construction (4)	42.39	70.14	3.34	4.40	-	27.21
Consumer Goods (7)	12.62	66.60	3.18	14.72	-	36.28
Consumer Services (4)	-	32.18	3.12	33.21	-	18.18
Fertilizer & Pesticides (1)	16.68		4.31		28.08	
Financial Services (12)	13.04	43.24	0.60	14.00	4.56	70.44
Healthcare Services (1)	-		3.67		-	
Industrial Manufacturing (4)	28.95	30.20	4.16	11.13	-	36.03
Information Technology (3)	31.64	60.73	6.23	16.46	20.81	29.91
Oil & Gas (2)	4.71	34.21	1.56	9.69	32.64	35.89
Pharmaceuticals (7)	29.05	69.89	3.12	9.50	6.33	24.72
Power (2)	8.01	22.28	1.08	3.67	13.80	17.95
Metals (1)	17.43		1.80		9.89	



Haq, ek behtar zindagi ka.

Portfolio

Equity Top 20 Holdings

STOCK NAME	SECTOR	% to NAV	Act. Wt %
INFOSYS LTD.	IT	9.09	3.02
ICICI BANK LTD	FINANCIAL SERVICES	8.69	4.23
HDFC BANK LIMITED	FINANCIAL SERVICES	7.75	2.13
AXIS BANK LTD.	FINANCIAL SERVICES	4.39	2.87
BHARTI AIRTEL LTD.	TELECOM	4.22	2.82
STATE BANK OF INDIA	FINANCIAL SERVICES	3.33	1.80
TECH MAHINDRA LTD.	IT	2.82	1.86
ITC LTD.	CONSUMER GOODS	2.27	0.62
EICHER MOTORS LTD	AUTOMOBILE	2.02	1.71
ESCORTS LTD.	AUTOMOBILE	2.01	1.89
JUBILANT FOODWORKS	CONSUMER SERVICES	1.85	1.61
CIPLA LTD.	PHARMA	1.77	1.35
ADITYA BIRLA FASH. & RTL	CONSUMER SERVICES	1.75	1.67
L&T INFOTECH LTD	IT	1.66	1.37
SUN PHARMA. INDUSTRIES	PHARMA	1.65	0.86
BHARAT FORGE LTD.	IND. MANUFACTURING	1.63	1.47
MARUTI SUZUKI INDIA LTD.	AUTOMOBILE	1.56	0.70
AJANTA PHARMA LTD.	PHARMA	1.51	1.46
GUJARAT GAS LTD	OIL & GAS	1.43	1.34
KEC INTERNATIONAL LTD	POWER	1.43	1.38

Small Cap Holdings



STOCK NAME	SECTOR	% to NAV
KEC INTERNATIONAL LTD.	POWER	1.46
BRIGADE ENTERPRISES LTD.	CONSTRUCTION	1.40
CESC LTD.	POWER	1.35
PHOENIX MILLS LTD	CONSTRUCTION	1.21
V.I.P. INDUSTRIES LTD.	CONSUMER GOODS	1.00
MULTI CMDTY EXCH OF INDIA	FINANCIAL SERVICES	0.90
TEAMLEASE SERVICES LTD. .	SERVICES	0.79
CANFIN HOMES LTD.	FINANCIAL SERVICES	0.77
ERIS LIFESCIENCES LTD	PHARMA	0.74
SYMPHONY LTD.	CONSUMER GOODS	0.74
TIMKEN INDIA LTD.	IND. MANUFACTURING	0.70
HERITAGE FOODS LTD.	CONSUMER GOODS	0.54
RBL BANK LTD	FINANCIAL SERVICES	0.54
CHALET HOTELS LTD	CONSUMER SERVICES	0.43
CAMS	FINANCIAL SERVICES	0.31

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 500)

Data as of December 31, 2021



Haq, ek behtar zindagi ka.

Portfolio Snapshot

Active Stock Position (As compared to Benchmark)



Overweight (Top 5)

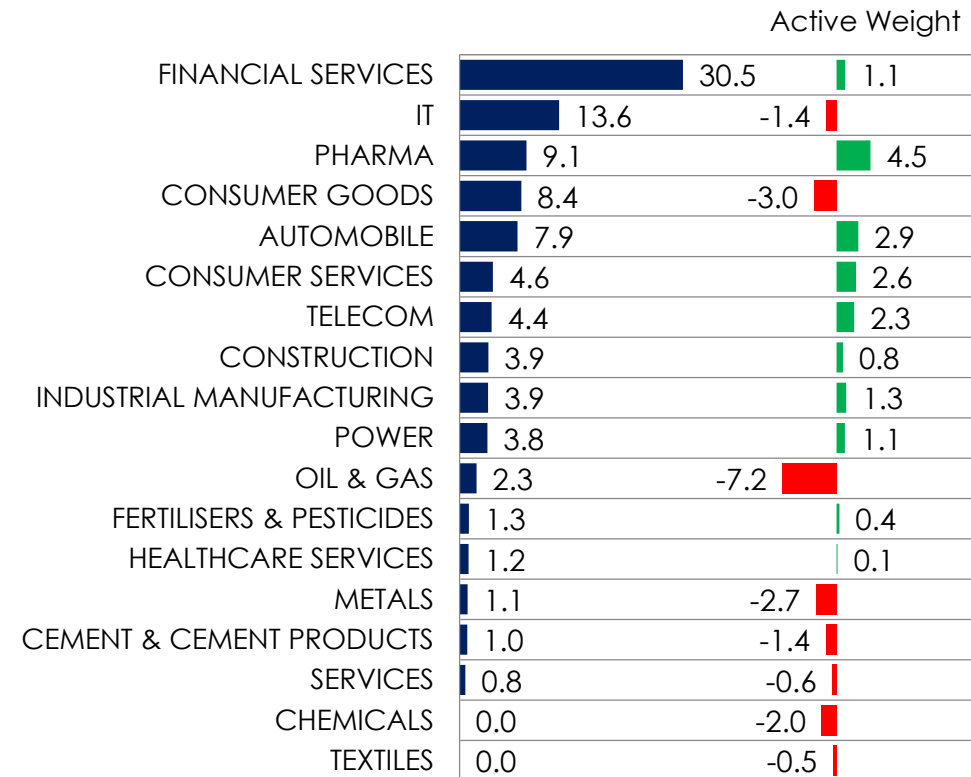
STOCK NAME	SECTOR	% to NAV	Act. Wt %
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BHARTI AIRTEL LTD.	TELECOM	4.22	2.82
HDFC BANK LIMITED	FINANCIAL SERVICES	7.75	2.13

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

Underweight (Top 5)



Sectoral Breakdown (%) (As compared to Benchmark)



■ UTI - Value Opportunities Fund



Haq, ek behtar zindagi ka.

Portfolio Snippets

Major Portfolio Changes (over the previous quarter)



Increase in Allocation (Top 3 Stocks)

- Symphony Ltd.
- Canfin Homes Ltd.
- Eris Lifesciences Ltd.

- Infosys Ltd.
- ICICI Bank Ltd.
- L&T Infotech Ltd.

Decrease in Allocation (Top 3 Stocks)

Increase in Allocation (Top 3 Sectors)

- Financial Services
- Industrial Manufacturing
- Automobile

- Oil & Gas
- IT
- Construction

Decrease in Allocation (Top 3 sectors)

Stocks Entered

- Supreme Industries Ltd.
- RBL Bank Ltd.

Stocks Exited

- GAIL (India) Ltd.
- KNR Constructions Ltd.

Portfolio Commentary



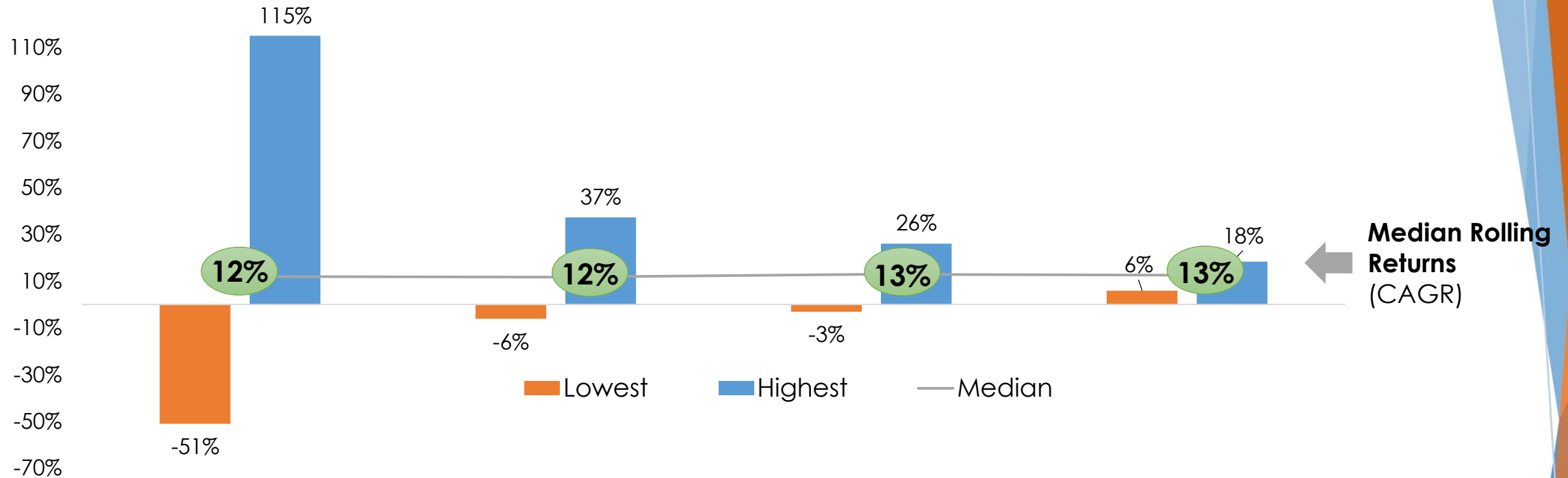
- The Fund has large active weights across specific names in Financials, as the sector undergoes consolidation of market share in favor of large well-run banks. Sector is well placed to participate in the cyclical recovery on account of reasonable valuations. Large banks have high capital adequacy, healthy provisioning, and a strong liability franchise. Non lending exposure is across insurance, broking, exchanges with high RoEs and long runway for growth. Added exposure to small cap bank on account of cheap valuation and expectation of normalisation of credit cost.
- Underweight in Consumer Goods is primarily led by valuations consideration. The fund prefers companies in the discretionary space with long runway of growth over staple companies where there is embedded growth expectations. Relative valuation of staple space has now corrected opening a window of opportunity.
- The Automobile sector has been under pressure with growth tapering down over the last few years with PV most impacted; however, the sector is poised for cyclical uptick in volume growth. Replacement demand as well as preference for personal mobility would be a tailwind going forward. OEMs are largely cash rich with decent balance sheet, hence have ability to survive pandemic pressure. Valuation comfort is high in this sector.
- IT sector valuation is above average levels post recent run-up, the fund has continued to reduce exposure largely on account of valuation as captured by implied growth, moving into significant premium to last decade delivered growth. We remain positive on business dynamics given its resilient business model, decent deal flow, healthy cash flow profile and high FCF yields. However we are now underweight in the sector on account of expensive valuations.
- The Fund has underweight position in Energy. However, within the sector, there is significant overweight position in Gas & Power utilities. Supply addition is muted and improving utilization should drive profitability higher. The fund has exited gas based player with volatile earning profile and increased exposure to OMC on account of cyclical uptick in GRM margins.
- The Fund has maintained large overweight position in Pharma, valuations are now broadly in-line with long-term averages. The fund continues to remain positive on growth and profitability in the domestic market and focus will shift to growth in US market from new product launches in specialty segment.
- The fund remained positive in broader construction segment as it expects revival in real estate driven by low interest rates and fiscal relief by state governments. Residential real estate sale velocity as well as pricing should inch-up while valuations are reasonable, leverage is limited, and cycle seems to have bottomed out. The fund prefers domestic construction over domestic capital goods in the overall capex theme.



Haq, ek behtar zindagi ka.

Rolling Return Analysis

Rolling Returns of UTI Value Opportunities Fund – 15 Years



Probability of
-ve Returns
Over 8%



21.9%
61.4%

1.5%
75.6%

0.7%
83.7%

0.0%
96.8%



Haq, ek behtar zindagi ka.

Rolling Returns with daily frequency of UTI Value Opportunities Fund at difference time frame as mentioned above. CAGR – Compounded Annual Growth Rate: Data period: September 30, 2006 to December 31, 2021. Different plans have a different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future.

Performance Track Record

UTI Value Opportunities Fund Performance Vs Benchmark as of 31/12/2021

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B: Nifty 500 TRI (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: Nifty 500 TRI (₹)	AB: Nifty 50 TRI (₹)
1 Year	30.42	31.60	25.59	13,042	13,160	12,559
3 Years	19.65	19.11	18.27	17,138	16,906	16,551
5 Years	16.62	17.88	17.66	21,580	22,772	22,560
Since Inception	15.02	14.44	14.64	1,00,080	92,089	94,774

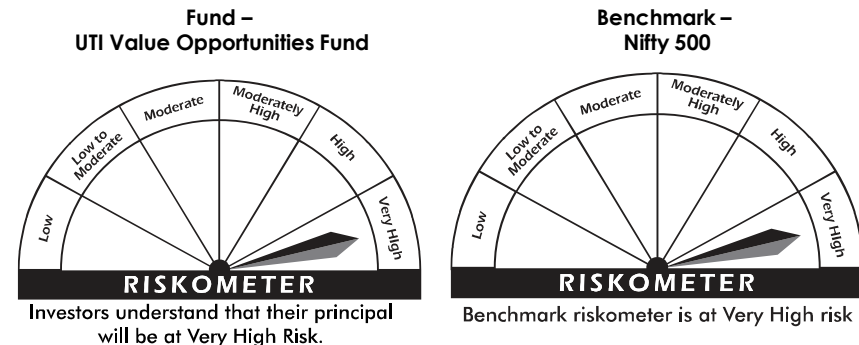
B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

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 Value Opportunities Fund: May 20, 2005. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vetri Subramaniam since Feb-2017 and Mr. Amit Premchandani since Feb-2018. 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 in equity instruments following a value investment strategy across the market capitalization spectrum

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



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

Performance Track Record (contd.)

SIP Performance of UTI Value Opportunities Fund Vs Benchmark as of 31/12/2021

Period	Investment Amount	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	1,20,000	1,34,522	1,36,377	1,33,658	23.13	26.19	21.71
3 Years	3,60,000	5,37,306	5,40,076	5,18,153	27.80	28.18	25.13
5 Years	6,00,000	9,65,321	9,70,498	9,52,646	19.09	19.31	18.54
7 Years	8,40,000	14,74,632	15,31,455	14,98,765	15.79	16.85	16.24
10 Years	12,00,000	25,80,389	27,89,182	26,52,524	14.64	16.09	15.15
15 Years	18,00,000	57,31,708	56,08,637	53,11,038	14.15	13.90	13.27
Since Inception	19,40,000	70,63,455	68,02,891	64,98,189	14.10	13.71	13.23

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of Rs. 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 December 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Performance of other open-ended schemes managed by the Fund Manager Mr. Amit Premchandani

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Banking and Financial Services Fund	07-Apr-04	Jun-14	Nifty Financial Services TRI	14.27	14.55	6.46	14.87	10.05	19.20

Mr. Amit Premchandani manages 2 open-ended schemes of UTI Mutual Fund.

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

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI LTEF (Tax Saving)*	15-Dec-99	Sep-17	Nifty 500 TRI	33.10	31.60	20.83	19.11	17.05	17.88
UTI CCF – Savings Plan*	12-July-93	May-19	CRISIL Short Term Debt Hybrid 60+40	15.57	13.89	9.96	13.08	8.72	12.06
UTI CCF – Investment Plan*	30-Jan-08	May-19	Nifty 500 TRI	32.78	31.60	19.18	19.11	17.50	17.88

Mr. Vetri Subramaniam manages 4 open-ended schemes of UTI Mutual Fund. *The funds are co-managed by Mr. Vishal Chopda. He manages the equity portion of UTI CCF - Saving Plan

- 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).
- Date of allotment in the scheme/plan has been considered for inception date.
- All data as of 31 December, 2021.



Haq, ek behtar zindagi ka.

Why Invest in UTI Value Opportunities Fund?











- The Fund looks to take aggressive sector positions, based on valuation considerations and on medium term growth prospects
- Potential for outperformance over plain vanilla equity funds, which are more diversified but at the same time minimise the risk arising from pure sector funds while generating a reasonable return
- The fund has the flexibility to operate across the market cap spectrum following the “Value” style of investment. While the portfolio will have a large cap bias the midcap exposure could vary more widely based on valuation differentials

Suitable for:

- Investors who would like to build on their core portfolio holding
- Investors looking for reasonable outperformance over plain vanilla equity funds over medium to long term

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



Haq, ek behtar zindagi ka.

Product Label

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



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Thank You

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