

LET YOUR CHILDREN BE WHOEVER THEY WANT TO BE.



UTI CHILDREN'S CAREER FUND

Contact your mutual fund distributor or give a missed call on **8655019940**.

SMS "UTICCF" to 5676756
www.utimf.com

Riskometer

Fund

Benchmark



Investors understand that their principal will be at Very High Risk.



Benchmark riskometer is at Very High risk

UTI CCF-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))

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments (above 70%) and debt instruments

Riskometer

Fund

Benchmark



Investors understand that their principal will be at High Risk.



Benchmark riskometer is at High Risk.

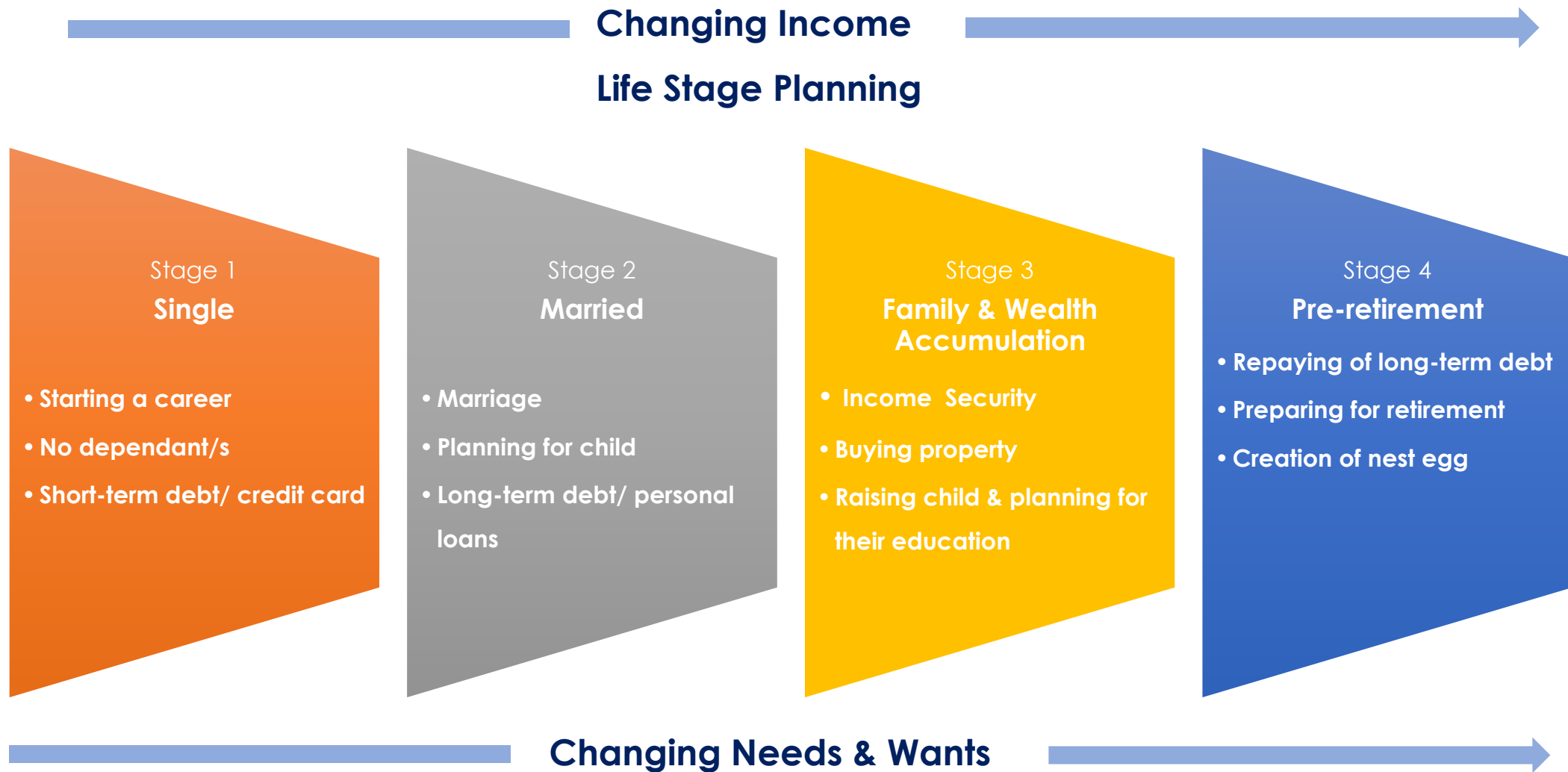
UTI CCF-Savings Plan

(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))

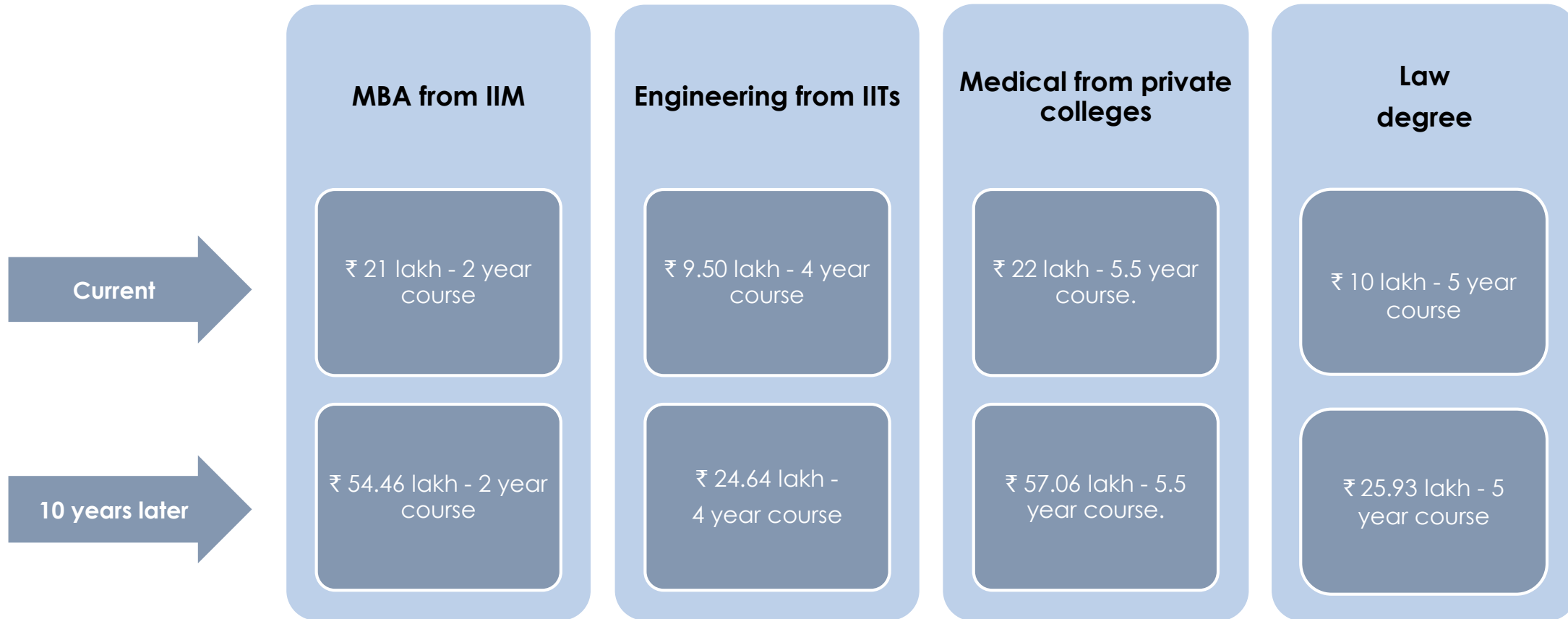
This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments (maximum 40%) and debt instruments

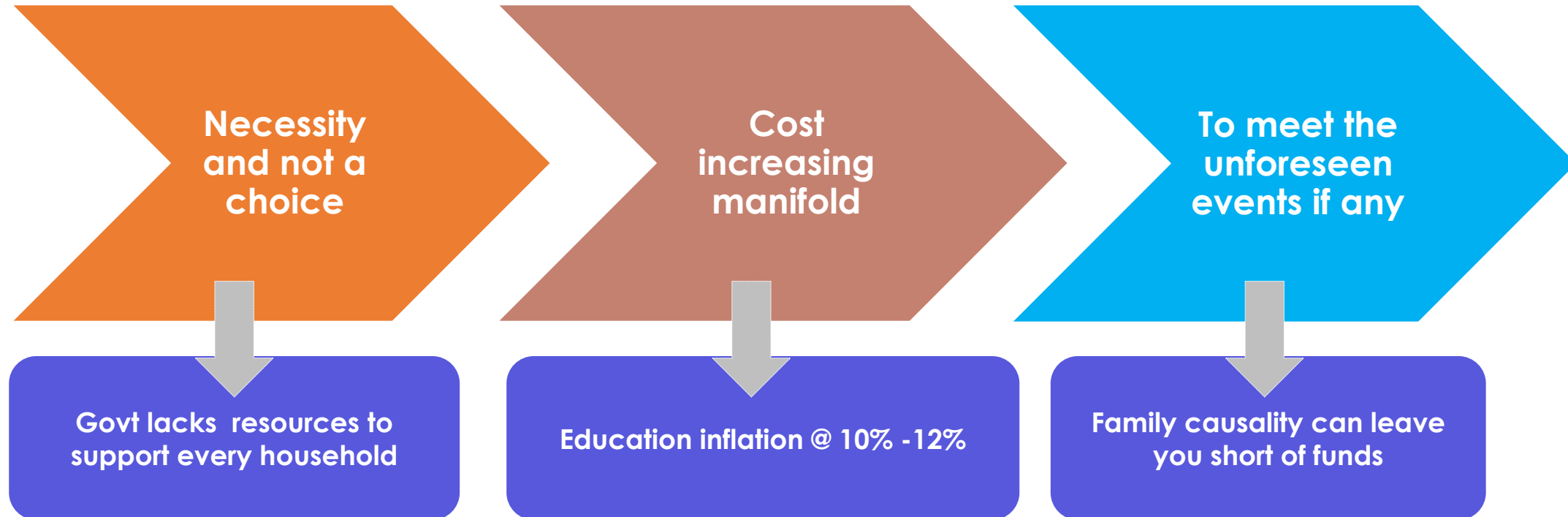
Life events require planning for every stage



Higher education cost multiplying the burden to family budget...



Hence Planning & Investing from an early stage in critical...



Long Term investing pays off...

Amount invested per month	Numbers of Years	Accumulated corpus ₹ (in lakhs) at various rate of returns as below			
		8%	10%	12%	15%
₹ 5,000/-	5	3.67	3.86	4.06	4.37
	10	9.06	10.07	11.20	13.15
	15	16.99	20.08	23.80	30.82
	20	28.63	36.20	45.99	66.35
	25	45.74	62.16	85.11	137.83
₹ 10,000/-	5	7.34	7.72	8.11	8.73
	10	18.13	20.15	22.40	26.30
	15	33.98	40.16	47.59	61.64
	20	57.27	72.40	91.99	132.71
	25	91.48	124.32	170.22	275.66



Staying long allows the investment to benefit and grow from a full market cycle

Above illustration is based on monthly investment with an assumed annual rate of 8%, 10%, 12% and 15% respectively. The above figures are only for illustration purpose for understanding the concept and based on assumed rate of return. Mutual fund schemes does not guarantee any returns.

How much one should invest for a targeted amount ?

Targeted amount (₹)	Monthly Investment to be done		
	In 5 years time (₹)	In 10 years time (₹)	In 15 years time (₹)
15 lakhs	19,440	7,450	3,740
20 lakhs	27,250	9,950	5,000
30 lakhs	40,900	14,900	7,500
40 lakhs	54,500	19,900	10,000
50 lakhs	68,200	24,850	12,450

Above illustration is based on monthly investment with an assumed annual rate of 10%, for various periods as mentioned above. The above figures are only for illustration purpose for understanding the concept and based on assumed rate of return. Mutual fund schemes does not guarantee any returns.

How much are
you saving
???

Higher the investment
period , lower the
monthly investment to
reach the desired
amount



In Summary

- ✓ **Planning for children's education assumes greater importance today**
- ✓ **Children education - an event with a sizable corpus**
- ✓ **Investors should go for an early planning & investment for their children**
- ✓ **Need for "a well thought plan"**
- ✓ **Mutual Fund - a key investment solution towards children's investment planning**

Presenting
UTI Children's Career Fund – Savings Plan



Haq, ek behtar zindagi ka.

Presenting UTI Children's Career Fund – Savings Plan



Type of scheme

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

Fund Inception

July 12, 1993



Fund Manager

Mr. Amandeep S. Chopra (Debt portfolio)
Managing since Dec-2006
Mr. Vetri Subramaniam (Equity Portfolio)
Managing since Aug-2019
Mr. Vishal Chopda (Equity Portfolio)
Managing since Aug-2019



Minimum Investment

Minimum initial investment is ₹1,000/- and in multiples of ₹ 1/-. Subsequent minimum investment under a folio is ₹1,000/- and in multiples of ₹1/- or such other amount as may be prescribed from time to time with no upper limit.

Investment Objective

The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the scheme would be achieved.

Benchmark

CRISIL Short Term Debt Hybrid 60+40 Fund Index



Asset Allocation

Instruments	Indicative Allocation (% of Total Assets)		Risk Profile
	Min	Max	
Debt and Money market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

* The fund may invest up to 50% of its debt portfolio in securitized debt.



Haq, ek behtar zindagi ka.

Fund Facts (Equity Composition)



Fund Snapshot

Fund Size:

Monthly Avg. AuM : ₹ 4,275 Crores

Last Day AuM : ₹ 4,252 Crores

No. of Unit Folios : 23,69,787

Quantitative Indicators*

	Fund
Beta	: 0.96
SD (3 Years)	: 8.34
PTR (Annual)	: 0.23
Sharpe Ratio	: 0.87



* Based on total assets of the Scheme



Asset Allocation (% to NAV)

Equity : 39 ; Debt : 52 ; NCA : 9

Top 5 / Top 10 Stocks

30.20% / 40.98%



Portfolio Characteristics

Wtd. Avg. MCap : 2,46,336

Active Share* : 61.10%

*Active Share calculated vis-a-vis BSE 200 TRI index

Portfolio Composition#

Operating Cash Flow

	Fund	Benchmark
C1 :	92%	88%
C2 :	8%	8%
C3 :	0%	4%

ROCE

	Fund	Benchmark
R1 :	56%	57%
R2 :	28%	29%
R3 :	16%	14%



Market Cap. (%)

Large: 60 | Mid: 24 | Small: 16



No. of Stocks

67

*The equity exposure in the scheme is rebased to 100 except for the asset allocation as shown above.

Avg. AuM – Average Asset under Management, BM – Benchmark, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, OCF – Operating Cash Flow, 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 October 31, 2021



Haq, ek behtar zindagi ka.

Investment Strategy

Equity

- The investment strategy of the fund is to focus on companies with good cash flow generation, healthy balance sheet and valuations which the fund believes is reasonable based on long term growth potential.
- Fund will avoid companies with balance sheet risk but are open to investing in companies with healthy balance sheet going through transitory growth slowdown reflecting in current valuations.
- The Fund has a flexibility to position itself actively across the market cap spectrum
- Fund looks to generate alpha by stock selection across large, mid and small caps while not taking any aggressive sectoral bets.

Fixed Income

- Around 60% of the AUM invested in debt securities with tactical allocation to Corporate Debt, G-sec and SDLs based on overall fixed income strategy of fund house.
- Managing Duration dynamically with investment across various maturities
- Focus on high quality Corporate Debt securities so as to minimize risk.
- Follow accrual strategy In Corporate Bond investments to generate steady returns with lower volatility

Portfolio (Equity Composition)

Equity Top 20 Holdings*

Stock Name	Sector	% to NAV	Act. Wt %
ICICI BANK LTD	FINANCIAL SERVICES	7.75	2.31
HDFC BANK LIMITED	FINANCIAL SERVICES	7.43	0.66
INFOSYS LTD.	IT	6.99	0.96
BHARTI AIRTEL LTD.	TELECOM	4.26	2.64
AXIS BANK LTD.	FINANCIAL SERVICES	3.77	1.79
STATE BANK OF INDIA	FINANCIAL SERVICES	2.30	0.41
LARSEN & TOUBRO INFOTECH LTD	IT	2.26	1.96
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	2.15	0.23
ADITYA BIRLA FASHION & RETAIL	CONSUMER SERVICES	2.13	2.05
ITC LTD.	CONSUMER GOODS	1.94	0.03
C.G CONSUMER ELEC	CONSUMER GOODS	1.85	1.58
TECH MAHINDRA LTD.	IT	1.80	0.90
CARBORANDUM UNIVERSAL LTD.	IND. MANUFACTURING	1.74	1.74
CHOLA. INVESTMENT & FIN	FINANCIAL SERVICES	1.73	1.49
EICHER MOTORS LTD	AUTOMOBILE	1.60	1.26
MARUTI SUZUKI INDIA LTD.	AUTOMOBILE	1.52	0.55
GUJARAT GAS LTD	OIL & GAS	1.40	1.30
PHOENIX MILLS LTD	CONSTRUCTION	1.37	1.37
AVENUE SUPERMARTS LTD.	CONSUMER SERVICES	1.36	0.68
JUBILANT FOODWORKS LTD.	CONSUMER SERVICES	1.29	1.01

Top 20 Unique Stocks* (As compared to S&P BSE 200 TRI Index – Sub indices of Benchmark Crisil Debt Hybrid 60:40 index)



Stock Name	Sector	% To NAV
CARBORANDUM UNIVERSAL LTD.	IND. MANUFACTURING	1.74
PHOENIX MILLS LTD	CONSTRUCTION	1.37
KNR CONSTRUCTIONS LTD	CONSTRUCTION	1.10
FIRSTSOURCE SOLUTIONS LTD.	IT	1.08
BARBEQUE NATION HOSPITALITY	CONSUMER SERVICES	1.07
CANFIN HOMES LTD.	FINANCIAL SERVICES	1.04
SHEELA FOAM LTD.	CONSUMER GOODS	1.04
CESC LTD.	POWER	1.03
TUBE INVESTMENTS OF INDIA LTD	AUTOMOBILE	1.03
ESCORTS LTD.	AUTOMOBILE	0.95
SCHAEFFLER INDIA LTD	IND. MANUFACTURING	0.94
MTAR TECHNOLOGIES LTD	IND. MANUFACTURING	0.93
KEC INTERNATIONAL LTD.	POWER	0.91
HERITAGE FOODS LTD.	CONSUMER GOODS	0.87
MULTI COMMODITY EX OF IN	FINANCIAL SERVICES	0.86
JAMNA AUTO INDUSTRIES LTD.	AUTOMOBILE	0.81
CERA SANITARYWARE LTD.	CONSUMER GOODS	0.78
ISGEC HEAVY ENGINEERING LTD	IND. MANUFACTURING	0.76
ZOMATO LTD	CONSUMER SERVICES	0.75
PRAJ INDUSRIES LTD.	IND. MANUFACTURING	0.74
Total		19.80

Portfolio above shows Top 20 equity holdings under the scheme, for detailed portfolio visit www.utimf.com * The equity exposure in the scheme is rebased to 100 Act. Wt % - Active Weight % as compared to the S&P BSE 200 TRI Index, sub index of Crisil Short term Debt Hybrid 60:40 index. Data as of October 31, 2021.

Portfolio Snapshot (Equity)

Active Stock Position (As compared to Benchmark)



Overweight (Top 5)

Stock Name	Sector	% To NAV*	Act. Wt %
BHARTI AIRTEL LTD.	TELECOM	4.26	2.64
ICICI BANK LTD	FINANCIAL SERVICES	7.75	2.31
ADITYA BIRLA FASHION & RETAIL	CONSUMER SERVICES	2.13	2.05
LARSEN & TOUBRO INFOTECH	IT	2.26	1.96
AXIS BANK LTD.	FINANCIAL SERVICES	3.77	1.79

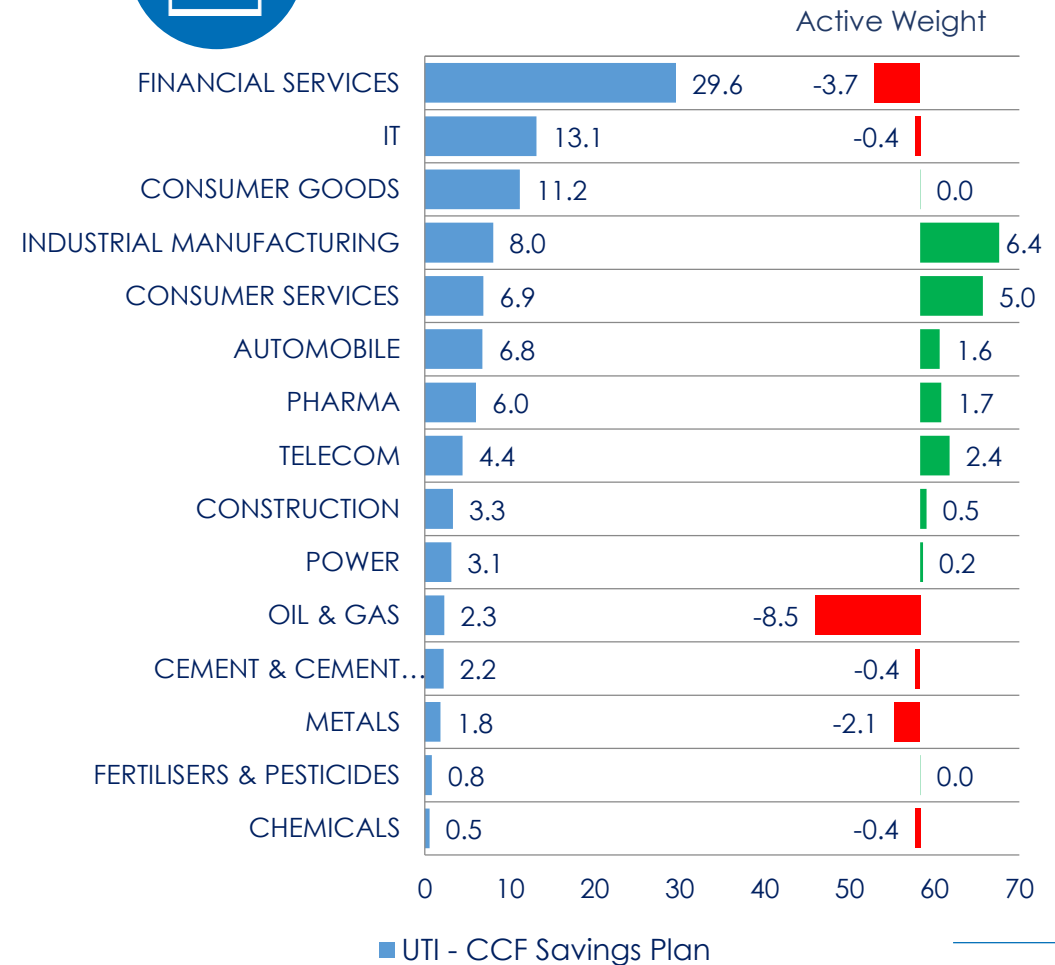
Stock Name	Sector	% To NAV*	Act. Wt %
RELIANCE INDUSTRIES LTD.	OIL & GAS	-	8.03
HDFC LTD.	FINANCIAL SERVICES	0.99	5.03
TATA CONSULTANCY SERVICES	IT	-	3.45
KOTAK MAHINDRA BANK LTD.	FINANCIAL SERVICES	-	2.60
HINDUSTAN UNILEVER LTD	CONSUMER GOODS	-	2.09

Underweight (Top 5)



Sectoral Breakdown (in %)

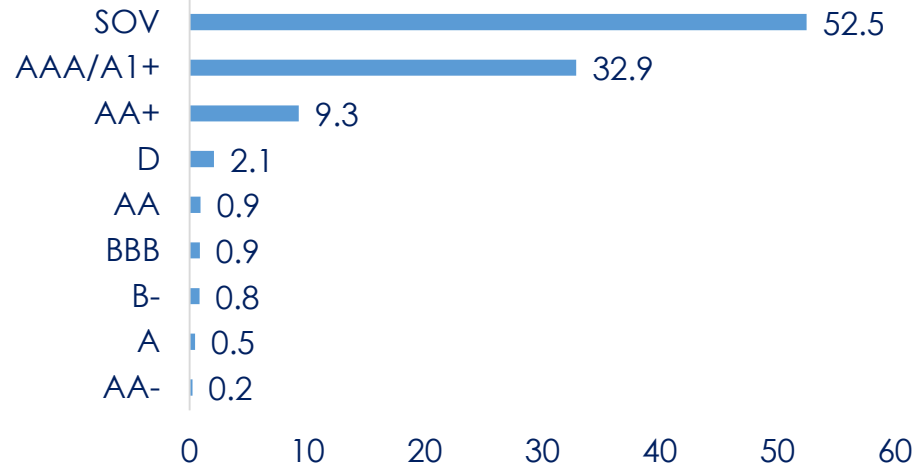
As compared to S&P BSE 200 (Sub index to benchmark)



Haq, ek behtar zindagi ka.

Portfolio Snapshot

Credit Profile of Debt (% of debt portion)



Quantitative Indicators

Average Maturity : 5.65 years

Modified Duration : 3.64 years

Yield To Maturity (YTM) : 5.61%

Excluding net current assets



Top 10 Holdings & G-Sec (in %)

Long Term Debt (Rating)	Rating profile	% to NAV
REC Ltd	CRISIL AAA	4.59
NABARD	ICRA AAA	2.96
HDFC Ltd.	CRISIL AAA	2.95
State Bank of India	CRISIL AA+	2.47
Food Corporation Of India	CRISIL AAA(CE)	1.77
NTPC Ltd.	CRISIL AAA	1.23
Reliance Industries Ltd.	CRISIL AAA	1.22
Shriram Transport Finance Co.Ltd.	IND AA+	1.18
Jorabat Shillong Expressway Limited	IND D	1.08
Power Finance Corporation Ltd.	ICRA AAA	0.87
Others		4.07
G Sec (SOV)		
6.45% GSEC MAT - 07/10/2029	SOV	5.92
GOI FRB - MAT 22/09/2033	SOV	4.06
5.63% GS MAT - 12/04/26	SOV	2.92
7.89% GJ SDL MAT - 15/05/2025	SOV	2.52
6.19% GS MAT - 16/09/2034	SOV	2.23
Others		9.66



Haq, ek behtar zindagi ka.

Performance Track Record

UTI Children's Career Fund – Savings Plan Performance Vs Benchmark (as of 31/10/2021)

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B: CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	AB: Nifty 50 (%)	Scheme Returns (₹)	B: CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	AB: Nifty 50 (₹)
1 Year	25.67	23.78	53.54	12,567	12,378	15,354
3 Years	10.68	14.31	20.77	13,562	14,942	17,624
5 Years	8.28	11.67	16.85	14,888	17,371	21,794
Since Inception	11.17	N.A.	N.A.	2,00,687	N.A.	N.A.

SIP Performance (Growth of ₹ 10,000 invested every month)

Period	Investment Amount (₹)	Scheme Returns (₹)	B: CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	AB: Nifty 50 (₹)	Scheme Returns (%)	B: CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	AB: Nifty 50 (%)
1 Year	1,20,000	1,33,299	1,31,828	1,44,782	21.39	18.96	40.83
3 Years	3,60,000	4,52,335	4,61,328	5,41,447	15.46	16.84	28.48
5 Years	6,00,000	7,81,951	8,39,970	9,93,748	10.55	13.45	20.32
7 Years	8,40,000	11,85,512	13,00,218	15,50,256	9.69	12.28	17.22
10 Years	12,00,000	20,74,125	22,40,259	27,56,869	10.56	12.01	15.89
15 Years	18,00,000	41,45,695	43,99,889	54,92,303	10.38	11.08	13.67
Since Inception [@]	20,30,000	52,47,329	56,36,560	74,36,315	10.34	11.08	13.88

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 scheme/plan July 12, 1993. Date of allotment in the scheme/plan has been considered for inception date. The fund manager Mr. Amandeep Chopra has been managing the scheme since Dec-2006. The fund manager Mr. Vishal Chopra has been managing the scheme 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.

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.

[@]Since inception return for above mentioned schemes is taken for the period December 2004 to October 2021 (Since SIP facility was introduced in November 2004). For performance of other funds managed by the same Fund Manager, please refer the Slide No. 17



Haq, ek behtar zindagi ka.

Performance of others funds managed by the fund managers

Performance details of other schemes managed by Fund manager – Mr. Amandeep S Chopra

Scheme	Benchmark	Managing since	1 Year (%)		3 Years (%)		5 Years (%)	
			Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Gilt Fund	CRISIL Dynamic Gilt Index	Jul-04	2.83	3.40	9.02	9.38	7.73	7.12
UTI Money Market Fund	CRISIL Money Market Index	Oct-03	3.72	3.99	6.17	5.95	6.52	6.42
UTI Liquid Cash Plan	CRISIL Liquid Fund Index	Oct-04	3.19	3.55	4.91	5.24	5.73	5.95
UTI Overnight Fund	CRISIL Overnight Index	Dec-06	3.05	3.20	4.20	4.31	4.78	4.99
UTI ULIP Fund	CRISIL Short Term Debt Hybrid 60 40 Fund	Dec-06	24.91	23.78	10.34	14.31	8.77	11.67
UTI RBPF	CRISIL Short Term Debt Hybrid 60-40 Fund	Dec-06	29.70	23.78	10.51	14.31	8.58	11.67

- Mr. Amandeep Chopra manages 11 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 Plan (Regular Plan).
- The performance data of the top 3 and bottom 3 schemes managed by Mr. Amandeep Chopra has been provided herein.

Performance details of other schemes managed by Fund manager – Mr. Vishal Chopda

Scheme	Benchmark	Managing since	1 Year (%)		3 Years (%)		5 Years (%)	
			Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI India Consumer Fund	Nifty India Consumption	Feb-18	49.37	42.30	17.74	16.69	13.25	14.17
UTI Long Term Equity Fund (Tax Saving)	Nifty 500	Aug-19	61.63	59.08	22.27	21.20	15.66	16.33

- Mr. Vishal Chopda manages 4 open-ended schemes of UTI Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

Presenting
UTI Children's Career Fund – Investment Plan



Haq, ek behtar zindagi ka.

Presenting UTI Children's Career Fund – Investment Plan



Type of scheme

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

Fund Inception

Jan 30, 2008



Fund Manager

Mr. Vetri Subramaniam
Managing since Aug-2019
Mr. Vishal Chopda
Managing since Aug-2019



Minimum Investment

Minimum initial investment is ₹1,000/- and in multiples of ₹ 1/-. Subsequent minimum investment under a folio is ₹1,000/- and in multiples of ₹ 1/- or such other amount as may be prescribed from time to time with no upper limit.

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 the market capitalization spectrum.

Benchmark

S&P BSE 200



Asset Allocation

Instruments	Indicative Allocation (% of Total Assets)		Risk Profile
	Minimum	Maximum	
Equity & Equity related instruments	70%	100%	Medium to High
Debt & Money market instruments including securitized debt*	0%	30%	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.



Haq, ek behtar zindagi ka.

Fund Facts (Equity Composition)



Fund Snapshot

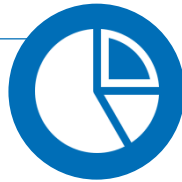
Fund Size:

Monthly Avg. AUM : ₹ 590 Crores
Last Day AUM : ₹ 590 Crores

No. of Unit Folios : 44,443

Market Capitalisation (%)

	Fund	BM
Beta	: 0.94	1.00
SD (3 Years)	: 19.61%	20.50%
PTR (Annual)	: 21.00%	-
Sharpe Ratio	: 0.89	3.42



Quantitative Indicators

	Fund	BM
Large	: 61	78
Mid	: 23	15
Small	: 16	7



No. of Stocks

68

Portfolio Composition#



OCF

C1 : 92%
C2 : 8%
C3 : 0%

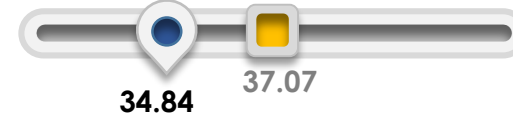
ROCE

R1 : 56%
R2 : 28%
R3 : 16%

Price to Book



Price to Earnings



Return on Equity



UTI CCF Investment Plan
Nifty 500

Active Share : 64.49%

Top 5 / Top10 Stocks

30.32% / 41.17%



Avg. AuM – Average Asset under Management, BM – Benchmark, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, OCF – Operating Cash Flow, 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 October 31, 2021

Investment Strategy

1

Focus on companies with good cash flow generation, healthy balance sheet and valuations which the fund believes is reasonable based on long term growth potential.

2

Fund follows multi cap fund strategy with blend of growth & value style.

3

Fund will avoid companies with balance sheet risk but are open to investing in companies with healthy balance sheet going through transitory growth slowdown reflecting in current valuations.

4

Fund intends to keep large cap in 55-65% range and mid small cap in 35-45% range.

5

Fund looks to generate alpha by stock selection across large, mid and small caps while not taking any aggressive sectoral bets.

Portfolio (Equity Composition)

Equity Top 20 Holdings*

STOCK NAME	SECTOR	% to NAV	Act. Wt %
ICICI BANK LTD	FINANCIAL SERVICES	7.79	2.96
HDFC BANK LIMITED	FINANCIAL SERVICES	7.44	1.42
INFOSYS LTD.	IT	7.02	1.64
BHARTI AIRTEL LTD.	TELECOM	4.28	2.87
AXIS BANK LTD.	FINANCIAL SERVICES	3.79	2.13
STATE BANK OF INDIA	FINANCIAL SERVICES	2.32	0.64
LARSEN & TOUBRO INFOTECH LTD	IT	2.28	2.02
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	2.16	0.45
ADITYA BIRLA FASHION & RETAIL	CONSUMER SERVICES	2.12	2.04
ITC LTD.	CONSUMER GOODS	1.97	0.27
C.G CONSUMER ELEC	CONSUMER GOODS	1.85	1.61
TECH MAHINDRA LTD.	IT	1.82	1.02
CARBORANDUM UNIVERSAL LTD.	IND. MANUFACTURING	1.75	1.67
CHOLA. INVESTMENT & FIN	FINANCIAL SERVICES	1.72	1.51
EICHER MOTORS LTD	AUTOMOBILE	1.59	1.29
MARUTI SUZUKI INDIA LTD.	AUTOMOBILE	1.53	0.67
GUJARAT GAS LTD	OIL & GAS	1.40	1.31
AVENUE SUPERMARTS LTD.	CONSUMER SERVICES	1.36	0.76
PHOENIX MILLS LTD	CONSTRUCTION	1.36	1.28
JUBILANT FOODWORKS LTD.	CONSUMER SERVICES	1.31	1.06

Small Cap Stocks



STOCK NAME	SECTOR	% to NAV
CARBORANDUM UNIVERSAL LTD.	IND. MANUFACTURING	1.75
BARBEQUE NATION HOSPITALITY	CONSUMER SERVICES	1.07
KNR CONSTRUCTIONS LTD	CONSTRUCTION	1.06
FIRSTSOURCE SOLUTIONS LTD.	IT	1.05
CANFIN HOMES LTD.	FINANCIAL SERVICES	1.04
SHEELA FOAM LTD.	CONSUMER GOODS	1.02
MTAR TECHNOLOGIES LTD	IND. MANUFACTURING	0.93
KEC INTERNATIONAL LTD.	POWER	0.88
MCX	FINANCIAL SERVICES	0.87
HERITAGE FOODS LTD.	CONSUMER GOODS	0.83
JAMNA AUTO INDUSTRIES LTD.	AUTOMOBILE	0.79
CERA SANITARYWARE LTD.	CONSUMER GOODS	0.78
ISGEC HEAVY ENGINEERING LTD	IND. MANUFACTURING	0.76
PRAJ INDUSRIES LTD.	IND. MANUFACTURING	0.73

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 Nifty 500. Data as of October 31, 2021



Haq, ek behtar zindagi ka.

Portfolio Snapshot (Equity)

Active Stock Position (As compared to Benchmark)



Overweight (Top 5)

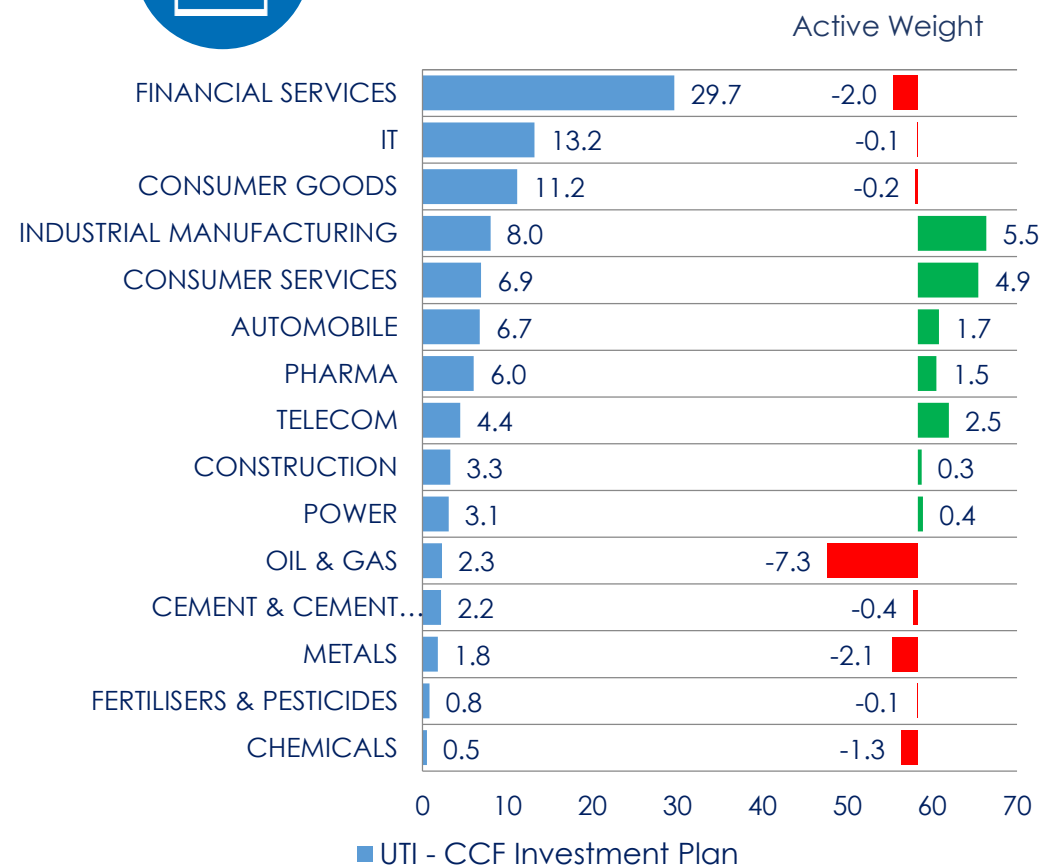
Stock Name	Sector	% To NAV*	Act. Wt %
ICICI BANK LTD	FINANCIAL SERVICES	7.79	2.96
BHARTI AIRTEL LTD.	TELECOM	4.28	2.87
AXIS BANK LTD.	FINANCIAL SERVICES	3.79	2.13
ADITYA BIRLA FASHION	CONS. SERVICES	2.12	2.04
LARSEN & TOUBRO INFOTECH	IT	2.28	2.02

Stock Name	Sector	% To NAV*	Act. Wt %
RELIANCE INDUSTRIES LTD.	OIL & GAS	-	7.13
HDFC LTD.	FINANCIAL SERVICES	-	4.46
TATA CONSULTANCY SERVICES	IT	-	3.06
KOTAK MAHINDRA BANK LTD.	FINANCIAL SERVICES	-	2.59
HINDUSTAN UNILEVER LTD	CONS. GOODS	-	1.86

Underweight (Top 5)

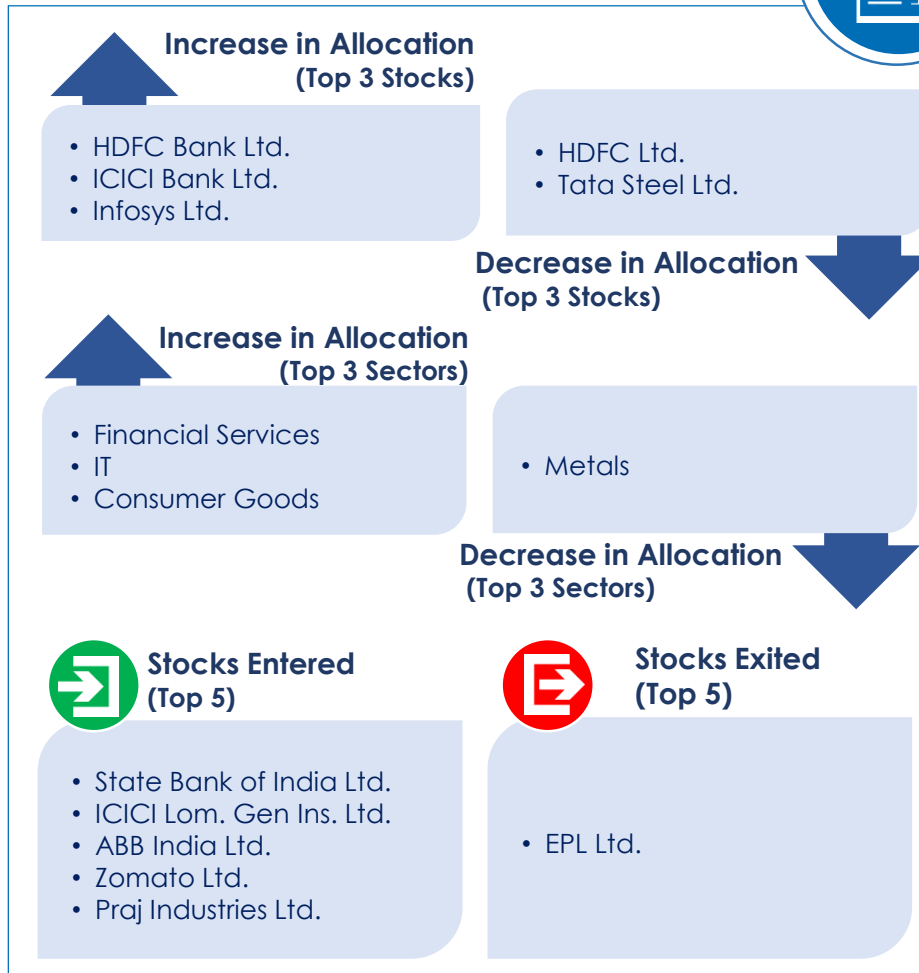


Sectoral Breakdown (in %) As compared to Nifty 500 - Scheme benchmark



Portfolio changes and commentary (Equity)

Major Portfolio Changes (over the previous quarter)



Fund Commentary



Financial Services – The Fund is overweight in private sector banks and underweight in public sector banks. The fund remains confident of the liability franchise of large private banks as well as asset quality on a relative basis. Fund has added weight in the sector as valuations become attractive. Fund added largest public sector bank and one of the top general insurance company in the portfolio on attractive valuations.

Consumer Goods/Services – The Fund is overweight in consumer discretionary and underweight in consumer staples. The Fund expects discretionary to outperform staples over medium to long-term given low penetration levels in most of the discretionary categories. Fund participated in IPO of leading food aggregator which seeing strong growth in delivery business and improving unit economics.

IT – Sector is seeing strong growth momentum as companies are investing in digital technology. Fund has exposure to companies which are expected to benefit from higher growth. Fund added weight to large cap IT company on attractive relative valuations.

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

Industrial Manufacturing/Construction – Fund added two companies in capital goods sector. One of them is a play on automation, robotics and expected to benefit from revival in capex cycle in the country. Second company is play on government push towards green energy by way of higher ethanol blending and bio-fuels.

Performance Track Record

UTI CCF – Investment Plan Performance Vs Benchmark (as of 31/10/2021)

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	61.18	59.08	53.54	16,118	15,908	15,354
3 Years	20.96	21.20	20.77	17,707	17,813	17,624
5 Years	15.79	16.33	16.85	20,822	21,313	21,794
Since Inception	12.70	10.68	10.67	51,827	40,408	40,357

SIP Performance (Growth of ₹10000 invested every month)

Period	Investment Amount (₹)	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	45.68	44.54	40.83	1,47,571	1,46,918	1,44,782
3 Years	3,60,000	31.31	30.67	28.48	5,62,220	5,57,452	5,41,447
5 Years	6,00,000	20.22	20.55	20.32	9,91,269	9,99,096	9,93,748
7 Years	8,40,000	17.11	17.51	17.22	15,44,439	15,66,779	15,50,256
10 Years	12,00,000	16.34	16.61	15.89	28,25,364	28,66,620	27,56,869
Since Inception@	16,50,000	14.61	14.90	14.32	48,84,361	49,97,558	47,77,013

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 scheme/plan January 30, 2008. Date of allotment in the scheme/plan has been considered for inception date. The fund managers Mr. Vetri Subramaniam & Mr. Vishal Chopda has been managing the scheme 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.

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. @Since inception return for above mentioned schemes is taken for the period December 2004 to October 2021 (Since SIP facility was introduced in November 2004). For performance of other funds managed by the same Fund Manager, please refer the Slide No. 26



Haq, ek behtar zindagi ka.

Performance of others funds managed by the fund managers

Performance details of other schemes managed by Fund manager – Mr. Vetri Subramaniam

Scheme	Managing Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
			Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Long Term Equity Fund(Tax Saving)	Sep-17	Nifty 500	61.63	59.08	22.27	21.20	15.66	16.33
UTI Value Opportunities Fund	Feb-17	Nifty 500	58.58	59.08	21.33	21.20	15.04	16.33

- Mr. Vetri Subramaniam manages 3 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).

Performance details of other schemes managed by Fund manager – Mr. Vishal Chopda

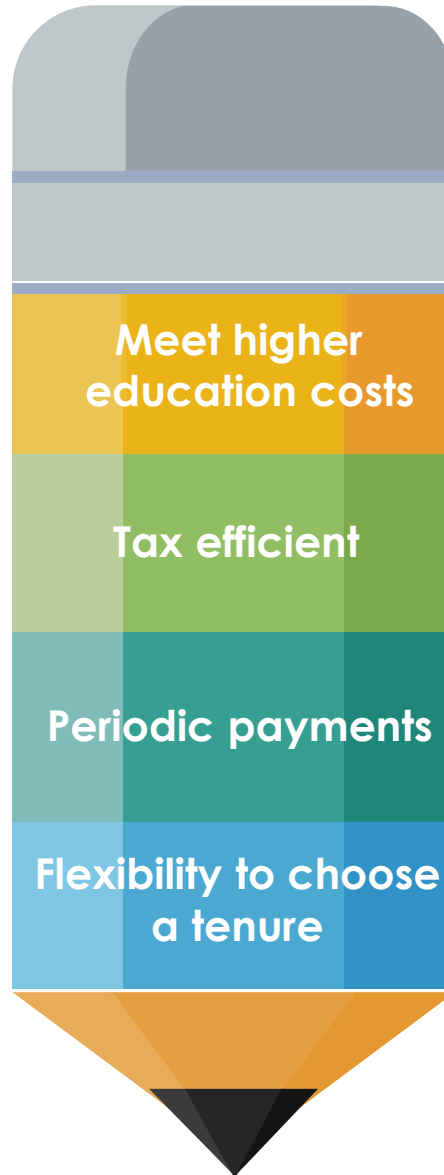
Scheme	Managing since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
			Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI India Consumer Fund	Feb-18	Nifty India Consumption	49.37	42.30	17.74	16.69	13.25	14.17
UTI Long Term Equity Fund (Tax Saving)	Aug-19	Nifty 500	61.63	59.08	22.27	21.20	15.66	16.33

- Mr. Vishal Chopda manages 3 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).

Unique Scholarship benefit available under UTI Children Career Fund

Scholarship granted to meet the cost of education does not form part of the total income of the beneficiary under section 10(16) of the Income Tax Act, 1961 so long as education is not discontinued by the beneficiary.

Scholarship payments to beneficiaries in April/October every year



Scholarship is paid to the beneficiary after he / she attains the age of 18 years to meet cost of his / her education.

The applicant can choose the number of instalments of scholarships which could be 4,5,6,7 or 8 payable at yearly or half-yearly intervals. Over the chosen period the unit holdings will be completely liquidated

Why invest in UTI CCF – Savings Plan and UTI CCF – Investment Plan?

- A solution which endeavors to secure child's future financially
- Plans to choose based on the individual's choice and ability of taking risk
- Option to invest smaller amount on regular basis through SIP
- Potential to create a corpus over a period of time
- Tax benefits under scholarship option

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) E-mail: invest@uti.co.in, (CIN-U65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified Mutual Fund Distributor (MFD) for a copy of 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.