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It's always a smart plan to be backed up by a contingency pool of wealth to deal with life's emergencies. With **Smart Savings Plan**, create your emergency fund by investing in **UTI Overnight Fund**.

- Fund with high liquidity & flexibility to withdraw money in one day*
- Fund has negligible interest rate risk! and credit risk#

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UTI OVERNIGHT FUND

UTI Overnight Fund is an open ended debt scheme investing in overnight securities. ~Smart Savings Plan is a term used for communication purpose only.

*Generally, redemption requests are processed within one business day. 'As the scheme invests in securities which mature in one business day, there is negligible interest rate risk.

*As most investments are in TREPs (Triparty Repo Dealing and Settlement) where CCIL (Clearing Corporation of India Ltd.) acts as counter party to all trades, the probability of default is extremely low.

UTI Overnight Fund

This product is suitable for investors who are seeking*:

- Reasonable income over one day with capital preservation
- Investment in overnight securities
- *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

