



UTI Nifty200 Quality 30 Index Fund

(An Open-ended scheme replicating/tracking Nifty200 Quality 30 TRI)

NFO opens on 2nd September 2024

NFO closes on 16th September 2024

What is Quality Investing ?

An approach that focuses on financially healthy companies with



Strong Earnings



Stable Balance Sheets



Consistency of Earnings





Why Quality?

High Quality companies generally



Leads to



*In terms of sustainability during adverse economic events

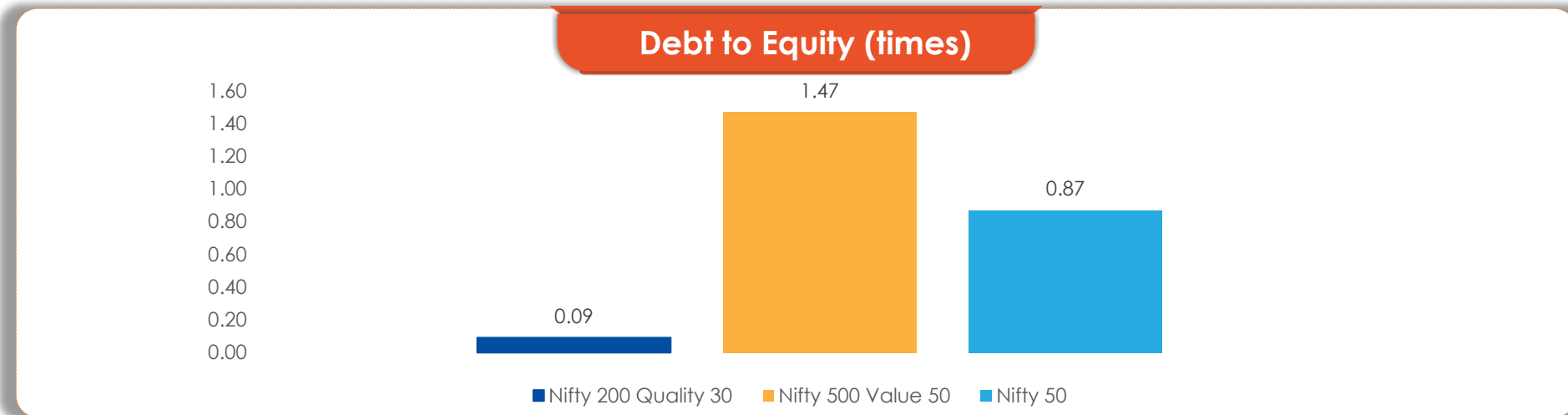
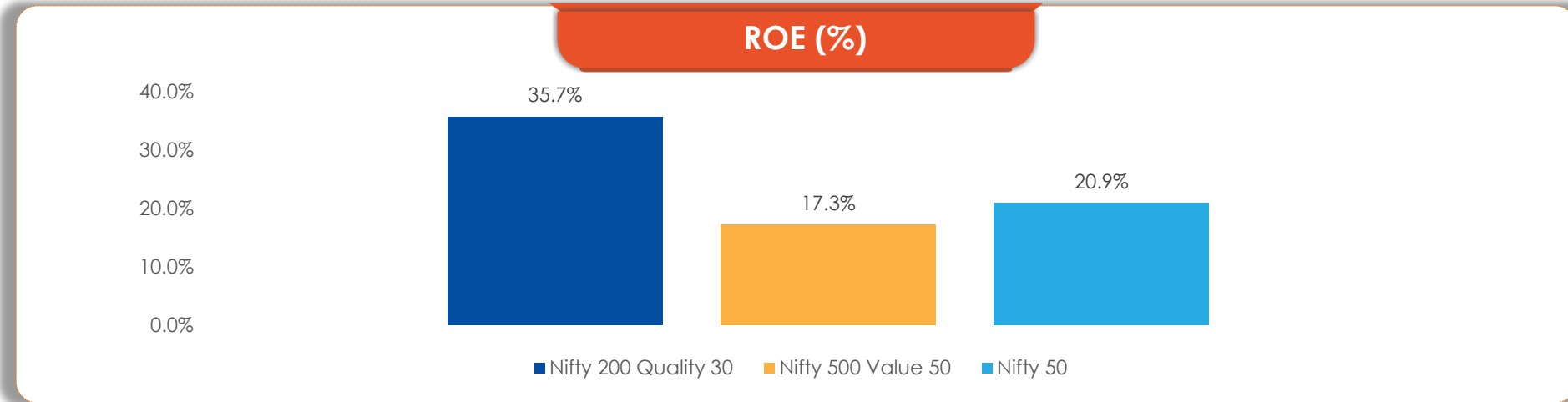
[^]Historically Quality, on an average basis, has outperformed N50 consistently across return scenarios.

'Quality' refers to Nifty200 Quality 30 Index TRI, 'Value' refers to Nifty 500 Value 50 TRI and 'N50' refers to Nifty 50 TRI

Data From April 1, 2005 to July 31, 2024. TRI i.e., 'Total Return Index' consider reinvestment of dividends issued by companies forming part of Index. Source: MFI Explorer & Nifty Indices Limited.

Past performance may or may not be sustained in the future and shall not be used for comparison with other investments. The figures pertain to performance of the index and do not indicate the returns/performance of the scheme. It is not possible to invest directly in Index,

Superior ROE & Healthy Balance sheet



Quality offers better growth potential & financial strength

'Quality' refers to Nifty200 Quality 30 Index TRI

Source: Bloomberg, ACE Equity, NSE Indices Ltd. Data as on July 31, 2024, for FY 25

Low Variability in Earnings Growth

Volatility of Annual EPS Growth	Quality	Value	N50
	Index Weight		
Less than 25%	65%	10%	49%
25% to 50%	33%	24%	24%
Sub Total	98%	34%	73%
More than 50%	2%	38%	20%
Negative EPS in any of the last 6 years	-	28%	7%
Total	100%	100%	100%

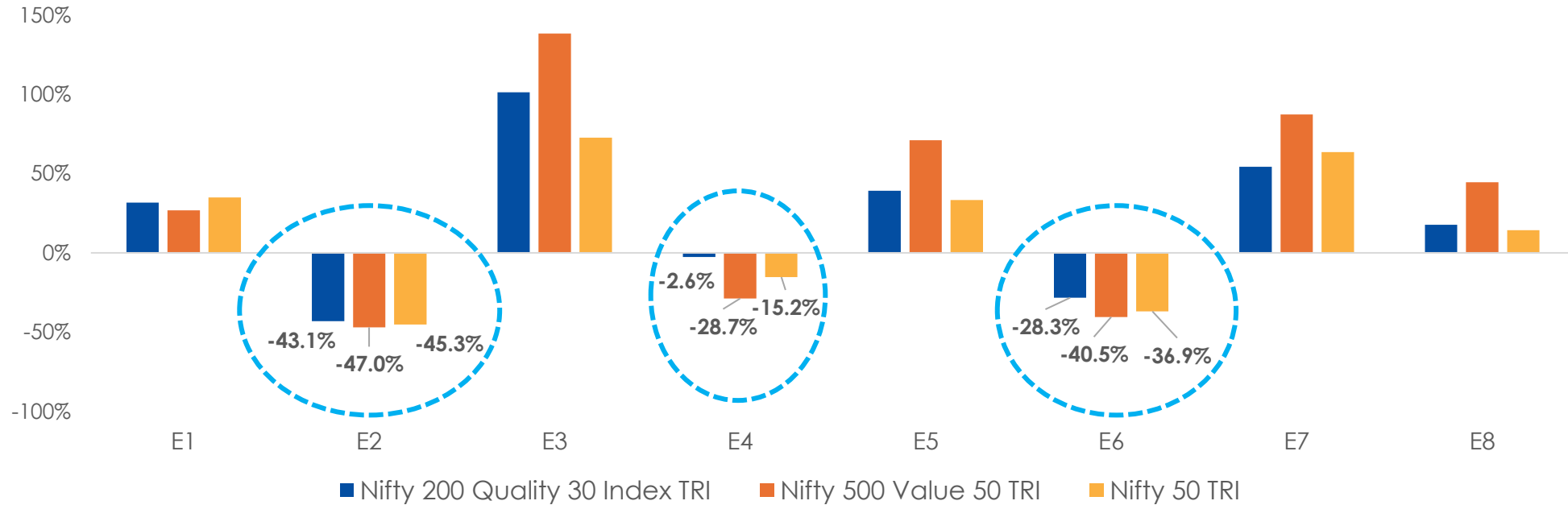
Quality offered consistent earning growth*

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*Standard deviation of EPS from FY18 to FY24 have been considered for the analysis of volatility in Annual EPS Growth. Constituents as of July 31, 2024 for respective indices have been considered for the above analysis. Past Performance may or may not sustain in the future.

Source: Bloomberg, ACE Equity, NSE Indices Ltd. Data as on July 31, 2024, for FY 25

Resilience during drawdowns



E1	Index Inception till Global Financial Crisis	01/04/2005	07/03/2008
E2	Global Financial Crisis	07/03/2008	09/03/2009
E3	Post Crisis Recovery	09/03/2009	09/11/2010
E4	Eurozone Debt Crisis	09/11/2010	30/01/2012

E5	Oil Price Correction	30/08/2013	31/03/2015
E6	Covid-19 Pandemic	07/02/2020	23/03/2020
E7	Post Covid Recovery	23/03/2020	17/01/2022
E8	Geopolitical Tensions & Recovery	17/01/2022	31/07/2024

Source : NIFTY Indices Ltd as on July 31, 2024, based on Total Returns Index. Period considered as April 01, 2005 to July 31, 2024. Past performance does not guarantee future performance of the scheme. Past performance may or may not be sustained in the future and shall not be used for comparison with other investments. The figures pertain to performance of the index and do not indicate the returns/performance of the scheme. It is not possible to invest directly in Index

Consistency of Returns*

Performance Trend based on 1 year daily Rolling Returns over 19+ years

Return Range	No. of Instances	% of Instances	Average Returns %			Average Alpha % of Quality over	
			N50	Quality	Value	N50	Value
Less than (10%)	400	9%	-25.91	-18.65	-33.15	7.25	14.50
Between (10%) to 0%	406	9%	-4.35	2.15	-8.93	6.51	11.08
Between 0% to 10%	982	22%	5.41	9.40	1.48	3.99	7.91
Between 10% to 20%	1121	25%	14.64	17.77	14.40	3.13	3.37
Between 20% to 30%	636	14%	24.53	27.96	51.15	3.43	-23.19
Above 30%	999	22%	49.85	54.50	74.82	4.65	-20.32
Total	4544	100%					

- **Quality delivered**
 - Better average returns than N50 over all return scenarios
 - Better average returns than Value across negative to moderate return scenarios

*Historically Quality, on an average basis, has outperformed N50 consistently across return scenarios.

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Why Quality Now?

India vs World – Divergence in style rotation



World

Calendar Year	Quality (MSCI World Quality Index)	Value (MSCI World Value Index)	Quality vs. Value
2024 YTD	17.9%	6.2%	11.7%
2023	32.39%	11.51%	20.88%
2022	-22.21%	-6.52%	-15.69%
2021	25.66%	21.94%	3.72%
2020	22.20%	-1.16%	23.4%



US

Calendar Year	Quality (MSCI USA Quality Index)	Value (MSCI USA Value Index)	Quality vs. Value
2024 YTD	18.8%	7.1%	11.7%
2023	35.70%	8.35%	27.35%
2022	-22.97%	-6.96%	-16.01%
2021	27.14%	26.29%	0.85%
2020	22.33%	0.05%	22.3%



India

Calendar Year	Quality (Nifty200 Quality 30 TRI)	Value (Nifty500 Value 50 TRI)	Quality vs. Value
2024 YTD	13.06%	30.39%	-17.33%
2023	31.8%	62.8%	-31.0%
2022	-4.4%	23.2%	-27.6%
2021	26.2%	56.4%	-30.2%
2020	26.3%	8.5%	17.8%

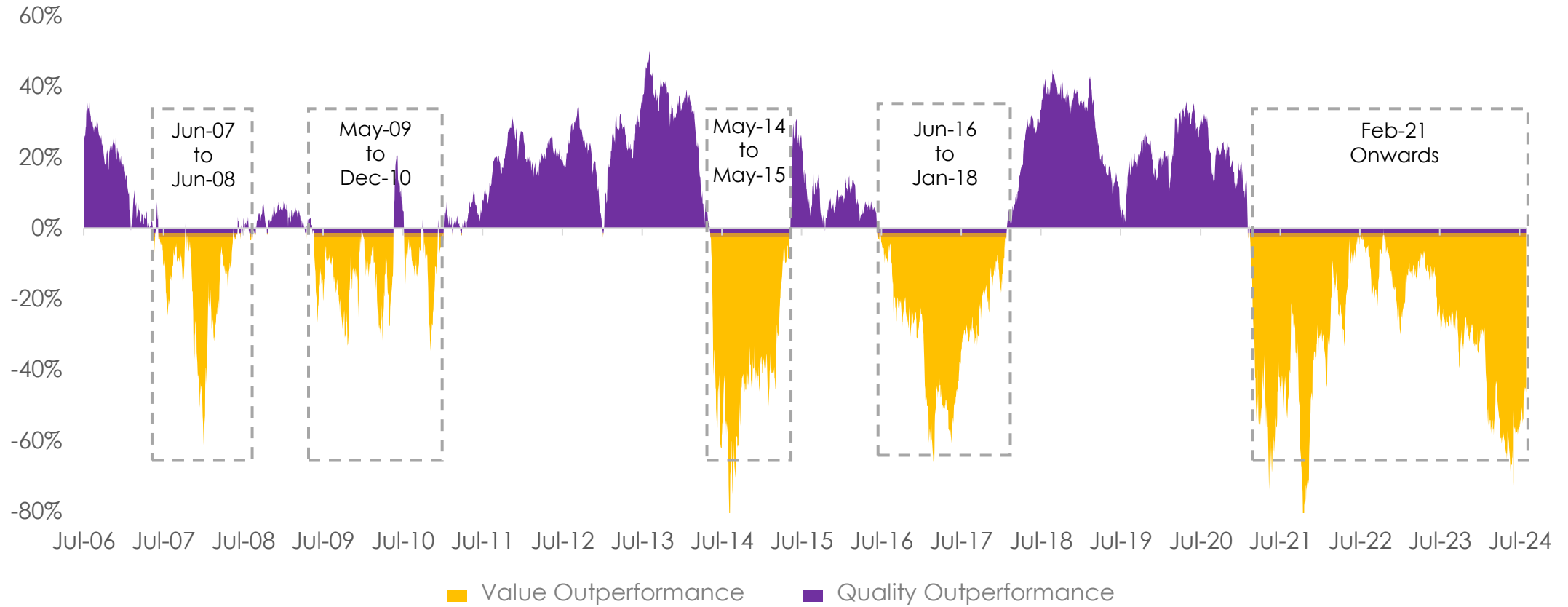
Changing Market Cycle : Quality vs Value

Financial Year	Quality	Value	Quality vs. Value
Jul-24	8%	6%	2%
Jun-24	7%	4%	3%
May-24	4%	1%	3%
Apr-24	1%	11%	-10%
FY – 2024	34.7%	86.7%	-52.0%
FY – 2023	-0.7%	10.8%	-11.4%
FY – 2022	17.8%	39.7%	-21.9%
FY – 2021	56.7%	108.8%	-52.0%
FY – 2020	-15.3%	-48.4%	33.1%
FY – 2019	12.3%	-7.3%	19.6%
FY – 2018	17.6%	0.7%	17.0%
FY – 2017	13.6%	61.5%	-48.0%
FY – 2016	-5.4%	-8.9%	3.6%
FY – 2015	39.4%	53.2%	-13.8%
FY – 2014	30.2%	21.8%	8.3%
FY – 2013	10.8%	-19.6%	30.4%
FY – 2012	11.8%	-7.3%	19.1%
FY – 2011	14.1%	12.6%	1.5%
FY – 2010	131.8%	161.9%	-30.1%
FY – 2009	-34.5%	-37.5%	3.1%

- Markets have witnessed style rotation
- Quality may be the next performing style with the gap of underperformance narrowing

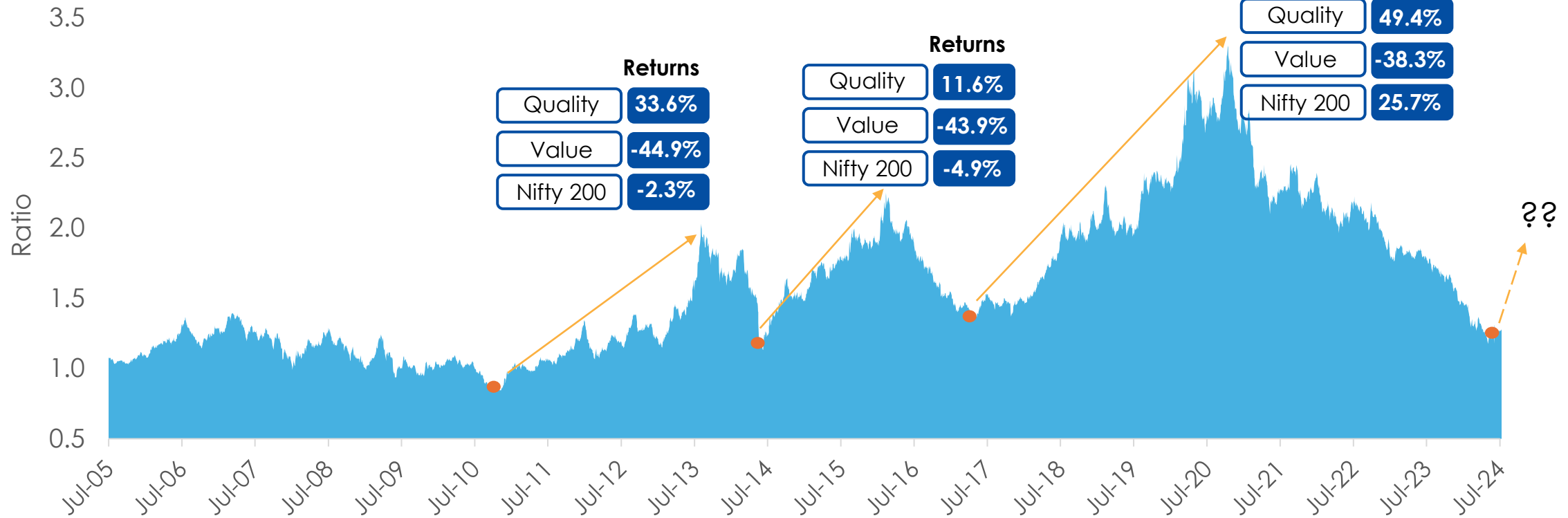
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1 Year Alpha - Quality vs Value



Relative Index: Quality/Value Index ratio

■ Quality/Value Index Ratio



- Market goes through cycles of outperformance of quality and value
- Current Quality/Value Index ratio is at lower end; historically, Quality Index has relatively outperformed in the future



Nifty200 Quality 30 Index

(A disciplined way to take exposure in 30 Quality companies within Nifty 200)

Universe



Nifty 200 Index

Top 30 stocks on 'Quality' Score

- Return on Equity
- Financial Leverage
- EPS growth variability

(Analyzed for previous 5 years)



Selection

Weights



Combination of stock's quality score and square root of its free float market capitalization

The stock weight is capped at 5%

Semi-annual



Rebalancing

Assessment of Financial Health of the Company with



Return on Equity

Profit & Loss Analysis

Indicator of a company's

- Profitability
- Efficiency of utilizing capital.



Debt to Equity Ratio

Balance Sheet Analysis

Indicator of a company's

- Financial Health
- Higher Debt to Equity ratios tend to indicate potentially higher financial risk.
- Not considered for financial services companies



EPS Growth Variability

Financial Analysis

Indicator of a company's

- Earning Quality
- Consistency of EPS growth reflects healthy earning quality.
- Stocks with negative EPS in any of the previous 6 fiscal years are not considered for selection



Weight of the Stock

- Weight of the stock in the index
- = Quality score * Square root of free float market cap of that stock



Weight Capping

- Weight of each stock in the index is capped at
- the lower of 5% or 5 times the weight of the stock in the index based only on free float market capitalization



Rebalancing

- Index reconstitution will be done on a semi-annual basis in June and December



Nifty200 Quality 30 Index - Portfolio

Quality offers differentiated exposure

Sectors	Quality	Value	N50
Financial Services	2.38	24.59	32.70
Information Technology	28.89		13.73
Oil, Gas & Consumable Fuels	6.76	27.28	12.09
Fast Moving Consumer Goods	28.52		8.42
Automobile and Auto Components	6.65		8.20
Healthcare	2.63		4.33
Construction		1.00	4.03
Metals & Mining		20.00	3.67
Telecommunication			3.61
Power		11.33	3.22
Consumer Durables	8.51		2.56
Construction Materials		5.17	2.17
Services		2.99	1.04
Capital Goods	7.25		
Chemicals	2.44	7.94	
Consumer Services	2.15		
Media, Entertainment & Publication	1.06		
Textiles	2.42		

Quality offers differentiated sector exposure as compared to Value and N50

Quality Vs NIFTY 200 – Active Sector Exposure

Sector	Weight (%)		Active Weights
	Quality	Nifty 200	
Information Technology	28.99	10.50	18.49
Fast Moving Consumer Goods	28.61	7.49	21.12
Consumer Durables	8.53	2.69	5.85
Capital Goods	7.27	4.39	2.88
Oil, Gas & Consumable Fuels	6.78	9.80	-3.02
Automobile and Auto Components	6.68	7.72	-1.04
Healthcare	2.64	5.19	-2.55
Chemicals	2.45	1.19	1.26
Textiles	2.44	0.16	2.28
Financial Services	2.39	28.92	-26.53
Consumer Services	2.16	3.30	-1.14
Media, Entertainment & Publication	1.06	0.13	0.93
Power		4.33	-4.33
Metals & Mining		3.43	-3.43
Telecommunication		2.98	-2.98
Construction		2.90	-2.90
Construction Materials		2.11	-2.11
Services		1.70	-1.70
Realty		1.07	-1.07

Quality has exposure to sectors with high resilience like FMCG, IT, Capital Goods etc

Quality has no exposure to sectors with higher Debt to Equity ratio like Power, Metals & Mining, Realty, Construction, Telecom etc.

KEY TAKEAWAYS

Quality' refers to Nifty200 Quality 30 Index TRI, Source : NIFTY Indices Ltd as on July 31, 2024. * Active Weight = NIFTY 200 Quality 30 Index – NIFTY 200 Index weight of the particular sector. Overweight is highlighted in green and underweight is highlighted in red. The sector(s)/stock(s)/issuer(s) mentioned above do not constitute any research report/recommendation and the schemes may or may not have any future position in these sector(s)/stock(s)/issuer(s)".

Nifty200 Quality 30 Index – Portfolio

Sl. No.	Equity	Sector Name	% of Net Assets
1	Infosys Ltd.	Information Technology	5.6%
2	ITC Ltd.	Fast Moving Consumer Goods	5.4%
3	Tata Consultancy Services Ltd.	Information Technology	5.3%
4	HCL Technologies Ltd.	Information Technology	5.2%
5	Coal India Ltd.	Oil, Gas & Consumable Fuels	5.1%
6	Hindustan Unilever Ltd.	Fast Moving Consumer Goods	5.1%
7	Asian Paints Ltd.	Consumer Durables	4.8%
8	Nestle India Ltd.	Fast Moving Consumer Goods	4.5%
9	Colgate-Palmolive Ltd.	Fast Moving Consumer Goods	4.4%
10	Britannia Industries Ltd.	Fast Moving Consumer Goods	4.3%
11	Bharat Electronics Ltd.	Capital Goods	3.9%
12	Bajaj Auto Ltd.	Automobile and Auto Components	3.7%
13	Tech Mahindra Ltd.	Information Technology	3.5%
14	Hindustan Aeronautics Ltd.	Capital Goods	3.4%
15	Persistent Systems Ltd.	Information Technology	2.9%

Sl. No.	Equity	Sector Name	% of Net Assets
16	Hero Motocorp Ltd.	Automobile and Auto Components	2.9%
17	Ltimindtree Ltd.	Information Technology	2.8%
18	Marico Ltd.	Fast Moving Consumer Goods	2.7%
19	Divi Laboratories Ltd.	Healthcare	2.6%
20	Pidilite Industries Ltd.	Chemicals	2.4%
21	Page Industries Ltd.	Textiles	2.4%
22	HDFC AMC Ltd.	Financial Services	2.4%
23	Havells India Ltd.	Consumer Durables	2.3%
24	Dabur India Ltd.	Fast Moving Consumer Goods	2.2%
25	IRFC Ltd.	Consumer Services	2.2%
26	Oracle Financial Services	Information Technology	2.1%
27	Indraprastha Gas Ltd.	Oil, Gas & Consumable Fuels	1.6%
28	L&T Technology Services Ltd.	Information Technology	1.5%
29	Berger Paints India Ltd.	Consumer Durables	1.4%
30	Sun T V Network Ltd.	Media, Entertainment & Publication	1.1%

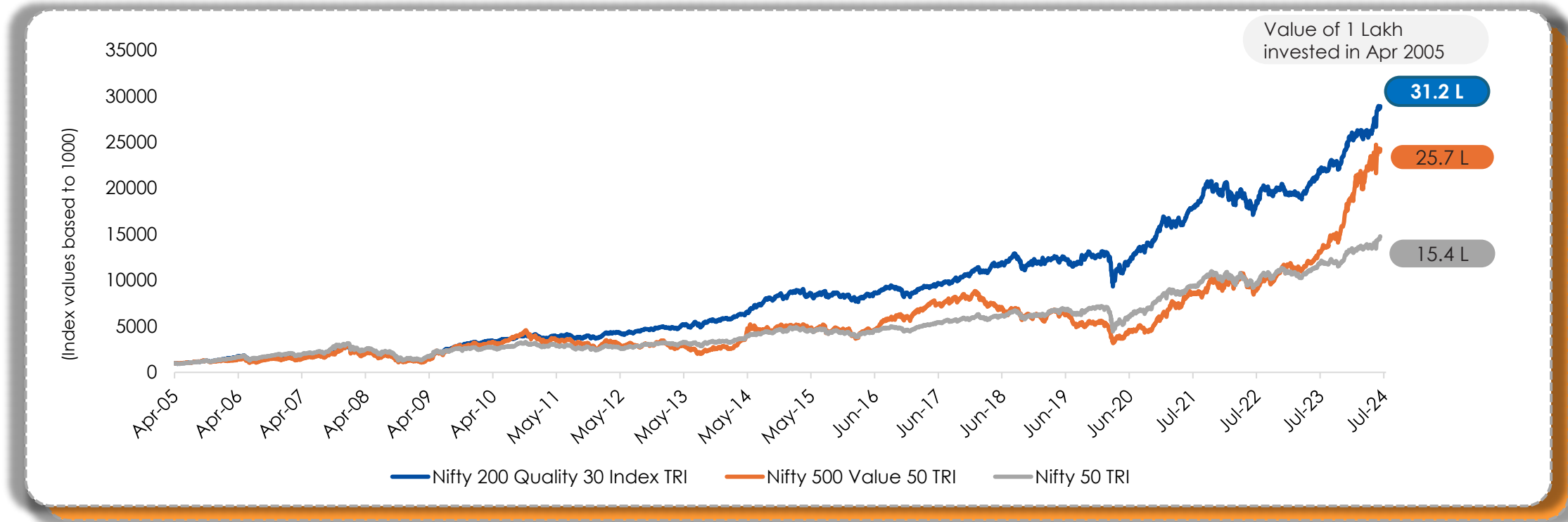
Index reconstitution will be done on a semi-annual basis in June and December, where the stock is capped at 5%



Nifty200 Quality 30 Index - Performance

Returns – Long term over 19+ years

Parameter	Quality	Value	N50
CAGR Returns %	19.5%	18.3%	15.2%
Annualised Standard Deviation	18.2%	26.1%	21.3%
Risk-Adjusted Returns	1.07	0.70	0.71



Quality has significantly outperformed Value & N50 in long term

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 Source : MFI, NIFTY Indices Ltd as on July 31, 2024, based on Total Returns Index. * FYTD – April 01, 2005 to July 31, 2024. Past performance may or may not be sustained in the future and shall not be used for comparison with other investments. The figures pertain to performance of the index and do not indicate the returns/performance of the scheme. It is not possible to invest directly in Index

Returns – Short & Medium Term

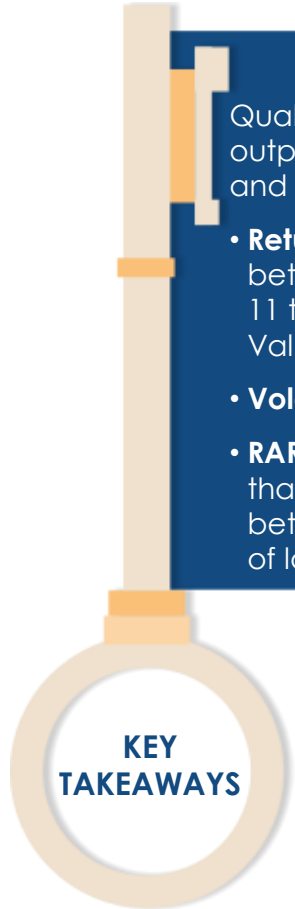
PERIOD	RETURNS %			STANDARD DEVIATION (%)			RISK ADJUSTED RETURNS		
	Quality	Value	N50	Quality	Value	N50	Quality	Value	N50
1 Year	41.3%	86.0%	27.8%	11.8%	23.9%	12.4%	3.52	3.60	2.23
3 Years	19.4%	43.5%	17.9%	13.0%	21.1%	13.9%	1.48	2.06	1.29
5 Years	21.9%	35.7%	18.9%	16.5%	24.8%	19.0%	1.33	1.44	0.99
7 Years	18.0%	18.6%	15.2%	15.2%	23.6%	17.3%	1.18	0.79	0.88
10 Years	15.5%	18.8%	13.8%	14.5%	23.6%	16.5%	1.07	0.79	0.84
Since Inception	19.5%	18.3%	15.2%	18.2%	26.1%	21.3%	1.07	0.70	0.71

Quality delivered better Risk-Adjusted Returns than N50 across periods and value over long term

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Returns – Financial Year

Period	Annual Returns			Standard Deviation			Risk Adjusted Returns		
	Quality	Value	N50	Quality	Value	N50	Quality	Value	N50
FYTD ^	21%	23%	12%	13%	30%	16%	1.6	0.77	0.77
FY 24	35%	87%	30%	11%	18%	10%	3.27	4.71	3.09
FY 23	-1%	11%	1%	14%	18%	15%	-0.05	0.59	0.04
FY 22	18%	40%	20%	14%	23%	16%	1.27	1.73	1.29
FY 21	57%	109%	73%	19%	27%	22%	3.02	4.03	3.23
FY 20	-15%	-48%	-25%	22%	31%	27%	-0.69	-1.56	-0.93
FY 19	12%	-7%	16%	12%	22%	12%	0.99	-0.33	1.33
FY 18	18%	1%	12%	9%	17%	10%	1.91	0.04	1.18
FY 17	14%	62%	20%	12%	20%	12%	1.17	3.04	1.62
FY 16	-5%	-9%	-8%	15%	27%	17%	-0.36	-0.33	-0.46
FY 15	39%	53%	28%	12%	28%	14%	3.41	1.89	2.06
FY 14	30%	22%	19%	14%	28%	18%	2.09	0.78	1.08
FY 13	11%	-20%	9%	11%	20%	13%	1.03	-0.96	0.67
FY 12	12%	-7%	-8%	14%	22%	20%	0.82	-0.33	-0.4
FY 11	14%	13%	12%	13%	21%	18%	1.11	0.59	0.7
FY 10	132%	162%	75%	26%	35%	31%	5.08	4.67	2.46
FY 09	-34%	-38%	-35%	32%	33%	42%	-1.07	-1.12	-0.85
FY 08	24%	35%	25%	29%	39%	32%	0.83	0.89	0.79
FY 07	5%	3%	14%	28%	31%	28%	0.18	0.1	0.51
FY 06	71%	37%	67%	15%	19%	16%	4.61	2.01	4.11



Quality has outperformed Value and N50 in terms of

- **Returns** - 13 times better than N50 and 11 times better than Value out of last 20 FYs
- **Volatility** – 100% times
- **RAR*** - 12 times better than N50 and 13 times better than Value out of last 20 FYs

KEY TAKEAWAYS

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 ^Since Inception April 01, 2005, ^FYTD as on July 31, 2024.
 *RAR – Risk Adjusted Returns

Capture Ratios – Based on Monthly Rolling returns over 231 months

	Quality	Value	N50
Months delivering +ve returns	67%	57%	62%
Average Return – when N50 delivered +ve returns	4.37%	6.08%	4.82%
Up-capture vs respective index	91%	126%	--
Average Return – when N50 delivered -ve returns	-2.87%	-5.23%	-4.32%
Down-capture vs respective index	66%	121%	--

KEY TAKEAWAYS

- Quality has captured 91% of N50 up moves
- Whereas it has captured 66% of N50 down moves
- Thus, quality as a factor offers downside protection.

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3 Years Rolling Returns – 4044 Observations

	Quality	Value	N50
Average Returns %	17.1%	15.3%	12.4%
Annualised Standard Deviation %	7.9%	16.3%	6.9%
Risk-Adjusted Returns	2.18	0.94	1.80
% of Times outperforming Nifty 50	72%	54%	
Average Outperformance %	7.4%	13.0%	
Average Underperformance %	-1.7%	-9.0%	

5 Years Rolling Returns – 3557 Observations

	Quality	Value	N50
Average Returns %	17.3%	13.0%	12.0%
Annualised Standard Deviation %	5.5%	8.4%	4.5%
Risk-Adjusted Returns	3.16	1.55	2.65
% of Times outperforming Nifty 50	88%	53%	
Average Outperformance %	6.1%	6.3%	
Average Underperformance %	-0.6%	-5.0%	

- Quality has delivered better average return at a lower standard deviation, thereby better risk adjusted returns
- Quality has outperformed N50 approx. 72% times in a 3 year period and 88% times in a 5 year period

KEY TAKEAWAYS

Presenting

UTI Nifty200 Quality 30 Index Fund

(An Open-ended scheme replicating/
tracking Nifty200 Quality 30 TRI)



Investment Objective



The investment objective of the scheme is to provide returns that, before expenses, closely corresponds to the total return of the securities as represented by the underlying index, subject to tracking error

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

Investment Universe



The investment universe of the fund will be the constituents of Nifty200 Index.

Investment Strategy



The scheme is a low-cost index Fund which tracks the Nifty200 Quality 30 Index passively. The scheme will endeavor to achieve return equivalent to returns of the underlying index while minimizing tracking error.

Performance



The scheme will endeavor to replicate the performance of Nifty200 Quality 30 Index

An Open-ended scheme replicating/tracking Nifty200 Quality 30 TRI

Type of scheme

Entry and Exit Load*

Large Cap – 75%
Mid Cap – 25%
Small Cap - Nil

Market Cap Exposure*

Plans & Options

Minimum Application Amount

Regular Plan and Direct Plan –
Both Plan offers Growth Option Only

Minimum initial investment is ₹5,000/-
and in multiples of ₹1/- thereafter.
Subsequent minimum investment under a folio is ₹1,000/-
and in multiples of ₹1/- thereafter with no upper limit.
For minimum SIP amount- refer to Scheme Information Document

NFO opens on 2nd September 2024
NFO closes on 16th September 2024

*As on July 31, 2024

^ In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds dated June 27, 2024, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

Why UTI Nifty200 Quality 30 Index Fund ?

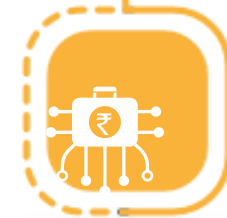


First of its kind[#]
Index Fund.

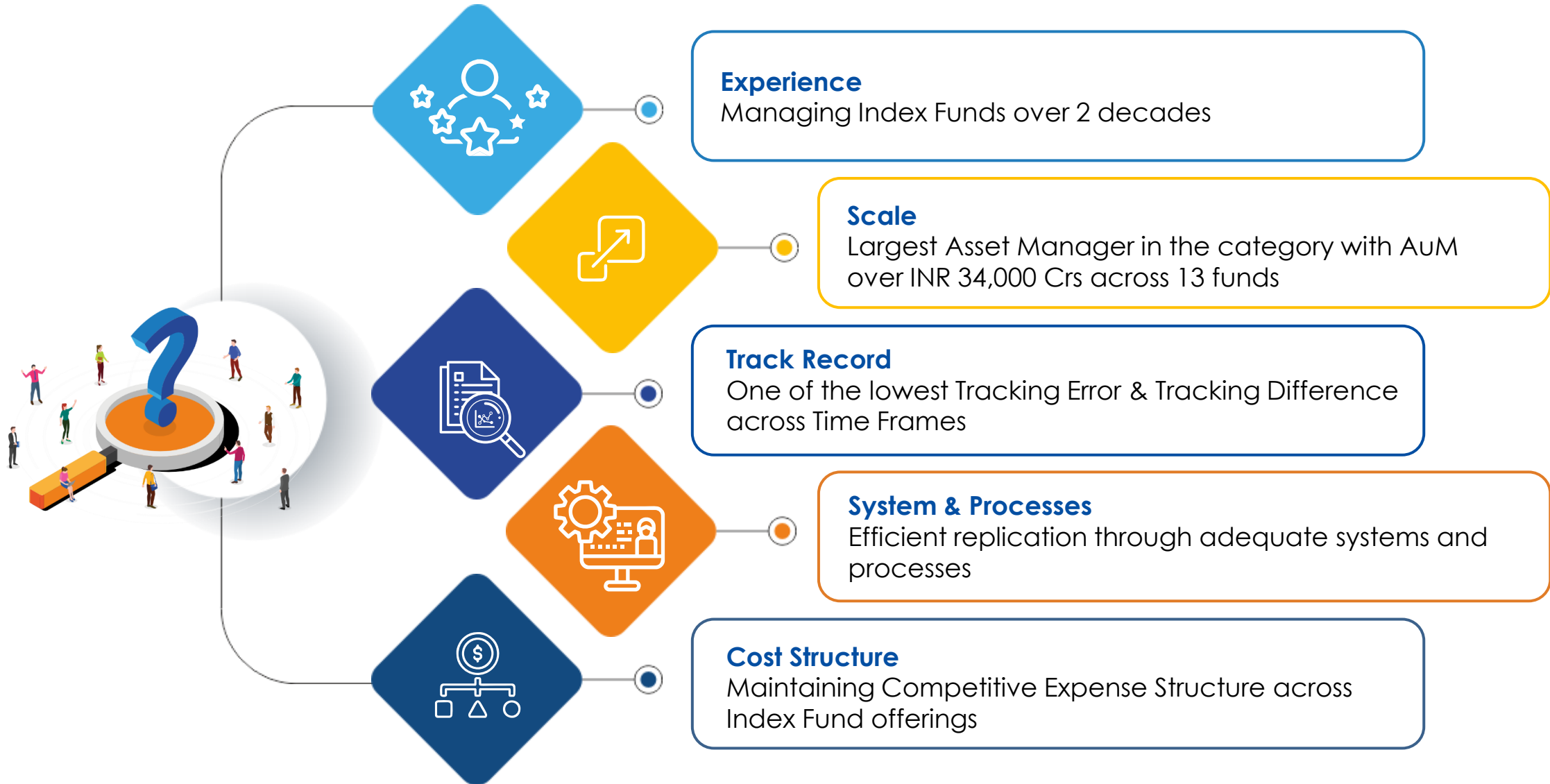
Exposure to
companies with
better earnings &
stability, consistent
performance and
resilient financials.



Quality Style out of
favor for past 4+
years.

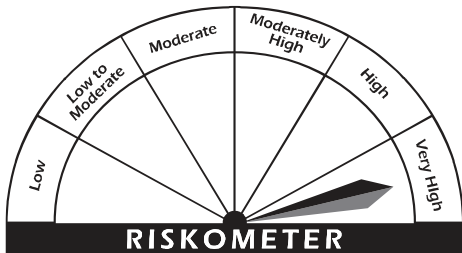
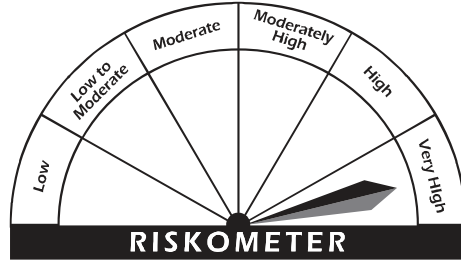


Builds style
diversification in
your portfolio.



UTI Nifty200 Quality 30 Index Fund

(An open-ended scheme replicating/tracking Nifty200 Quality 30 TRI)

Product Label	Fund Riskometer	Benchmark Riskometer
<p>UTI Nifty200 Quality 30 Index Fund (An open-ended scheme replicating/tracking Nifty200 Quality 30 TRI)</p> <p>Benchmark: Nifty200 Quality 30 TRI #</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Returns that are commensurate with the performance of the Nifty200 Quality 30 Index over long term, subject to tracking error. Investment in securities covered by the Nifty200 Quality 30 Index 	 <p>RISKOMETER Investors understand that their principal will be at Very High Risk. UTI Nifty200 Quality 30 Index Fund</p>	 <p>RISKOMETER Benchmark riskometer is at Very High risk Benchmark : Nifty200 Quality 30 TRI #</p>

Product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Based on the Index Composition as on July 31, 2024.

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

Disclaimer

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 UTI Mutual Fund Independent Financial Advisor (IFA) for a copy of the Statement of Additional Information, Scheme Information Document, and Key Information Memorandum cum Application Form.

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