

Data precision meets
human expertise

UTI Quant Fund



NFO Opens January 02, 2025 | NFO Closes January 16, 2025

Factor Investing



Momentum



- Captures 'recent trends in movements of stock prices'
- **Underlying belief:** Prices reflect all available knowledge about the company & ability to generate returns for investors

Quality



- Captures companies based on quality filters like ROE, Financial leverage, EPS growth variability, etc.
- **Underlying belief:** Quality companies have superior potential to create economic value

Low Volatility



- Captures stable companies with lower Volatility
- **Underlying belief:** Companies with low price-volatility reflect the strength of their business fundamentals & ability to generate economic value

Value



- Selects companies through value filters, such as P/E, P/B, P/S, dividend yield, to determine the intrinsic value of the companies
- **Underlying belief:** Mean reversion – companies that are attractively valued create superior return for investors

>> Performance Analysis of factors since 2005

Factor	Returns	Volatility	Risk Adjusted Returns
Momentum	21.0%	22.0%	0.95
Low Volatility	19.3%	15.8%	1.22
Quality	18.8%	17.7%	1.06
Value	17.4%	25.5%	0.68
BSE 200 TRI	15.3%	20.3%	0.75



Momentum has delivered the maximum return however with higher volatility



Low Volatility has provided the best Risk Adjusted Return (RAR) amongst the factors with the least volatility



Quality has performed better than broader markets with lower volatility



Value has the highest volatility amongst all factors, contributing to lowest RAR

In the long term, each factor has outperformed broad index individually

Factor Investing : Winners keep rotating

FY 06	FY 07	FY 08	FY 09	FY 10	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	FY 19	FY 20	FY 21	FY 22	FY 23	FY 24	FY 25*
LV 94%	BSE 200 11%	M 41%	LV (-26%)	V 162%	M 14%	Q 12%	M 16%	Q 30%	M 60%	LV 3%	V 62%	M 22%	Q 12%	LV (-12%)	V 109%	V 40%	V 11%	V 87%	Q 16%
M 80%	LV 7%	V 35%	Q (-34%)	Q 132%	Q 14%	LV 4%	LV 14%	LV 23%	V 53%	M (-4%)	M 40%	Q 18%	BSE 200 12%	Q (-15%)	BSE 200 76%	M 38%	LV 8%	M 70%	V 13%
Q 71%	Q 5%	BSE 200 25%	M (-35%)	BSE 200 95%	LV 13%	M (-0%)	Q 11%	V 22%	LV 43%	Q (-5%)	BSE 200 24%	LV 16%	M 12%	M (-16%)	M 62%	BSE 200 21%	BSE 200 (-1%)	LV 44%	M 12%
BSE 200 63%	M 5%	LV 25%	V (-38%)	LV 86%	V 13%	V (-7%)	BSE 200 8%	M 21%	Q 39%	BSE 200 (-6%)	LV 18%	BSE 200 12%	LV 11%	BSE 200 (-25%)	LV 59%	Q 18%	Q (-1%)	BSE 200 39%	BSE 200 11%
V 37%	V 3%	Q 24%	BSE 200 (-40%)	M 63%	BSE 200 10%	BSE 200 (-8%)	V (-20%)	BSE 200 19%	BSE 200 34%	V (-9%)	Q 14%	V 1%	V (-7%)	V (-48%)	Q 57%	LV 8%	M (-9%)	Q 35%	LV 4%

	BSE 200 TRI	Momentum (M)	Low Volatility (LV)	Quality (Q)	Value (V)
Rank 1, 2	15%	50%	45%	45%	45%
Rank 3	25%	30%	20%	20%	5%
Rank 4, 5	60%	20%	35%	35%	50%

Factors have short performance cycles and winners keep rotating

Data From 31/Mar/2005 to 30/Nov/2024. 'Momentum' refers to Nifty 200 Momentum 30 TRI, "Low Volatility" refers BSE Low Volatility TRI*, "Quality" refers to Nifty200 Quality 30 TRI, "Value" refers to Nifty 500 Value 50 TRI, "BSE 200" refers to BSE 200 TRI. Nifty 100 Low Volatility ITRI is taken as the Index for Low Volatility before the launch of BSE Low Volatility TRI in September 2005. Source: MFI Explorer & Nifty Indices Limited. Past performance may or may not sustain in the future. 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.

» 1 Year Rolling Returns since 2005

Returns Range of BSE 200 TRI	No. of Instances	Average Returns (%)					Alpha over BSE 200 TRI (%)			
		BSE 200 TRI	Momentum	Low Volatility	Quality	Value	Momentum	Low Volatility	Quality	Value
Less than 0%	890	(16.1)	(12.7)	(5.7)	(8.0)	(21.7)	3.4	10.4	8.1	(5.5)
0% to 10%	1076	5.3	8.4	9.8	9.6	(0.2)	3.1	4.6	4.3	(5.5)
10% to 20%	949	14.2	20.9	17.5	17.0	12.9	6.7	3.3	2.8	(1.3)
20% to 30%	626	24.6	35.4	25.1	25.6	41.7	10.8	0.5	1.1	17.1
30% to 40%	585	35.2	51.6	36.6	34.6	59.2	16.4	1.4	(0.6)	24.0
Above 40%	743	61.1	64.9	56.7	63.3	88.8	3.9	(4.4)	2.3	27.7



During market drawdowns & flat markets, Low Volatility & Quality tend to perform relatively better;



Value generates high returns during market uptrends;



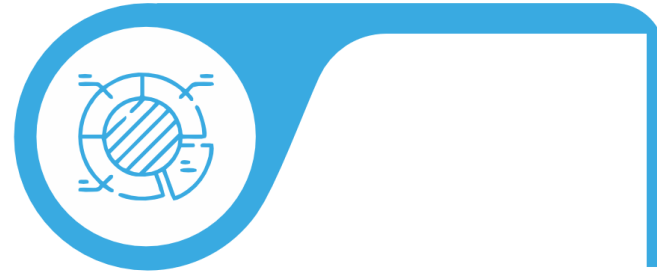
Momentum performs consistently across market return ranges

Alpha outcomes of the Factors vary over market cycles

» 1 Year Rolling Returns since 2005

Returns Range of BSE 200 TRI	No. of Instances	Probability of Outperforming BSE 200 TRI (%)			
		Momentum	Low Volatility	Quality	Value
Less than 0%	890	73	98	94	34
0% to 10%	1076	63	80	69	45
10% to 20%	949	81	72	65	45
20% to 30%	626	91	53	45	80
30% to 40%	585	87	59	45	76
Above 40%	743	70	34	40	78

Momentum factor has historically performed well across most market ranges



Factor investing provides different combinations of **Returns, Volatility and Risk-adjusted returns**



Long term outcomes of disciplined factor investment have historically been **better than broad market Index**



Winners rotate: Performance of factor strategies varies across different equity market cycles

UTI Factor Allocation Model



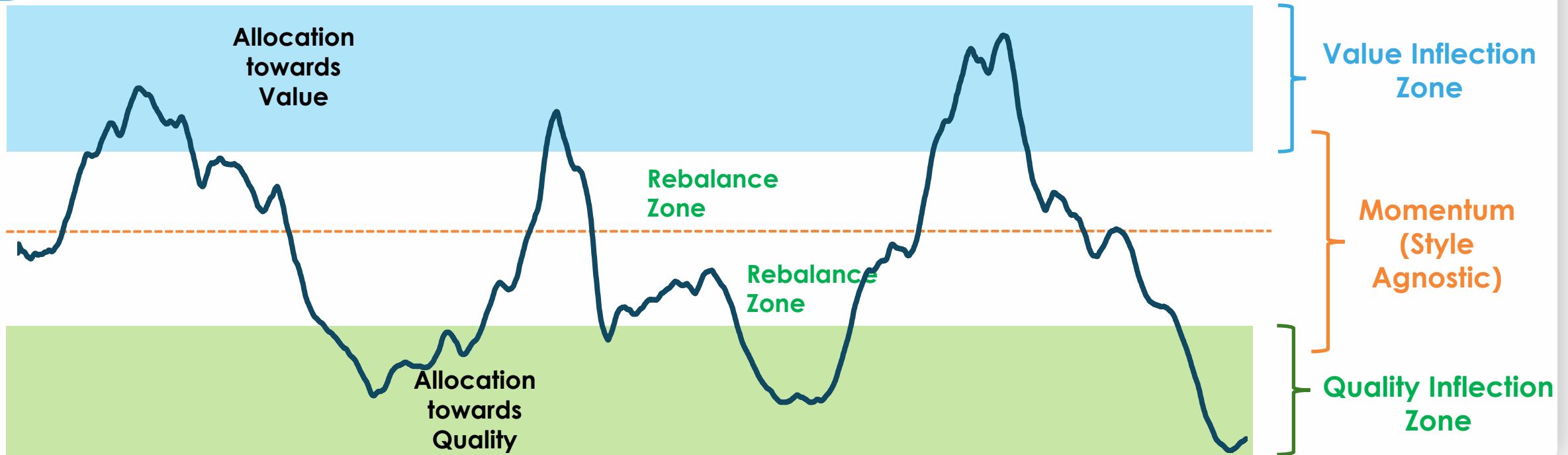
Factor	% Allocation	Allocation Type	Rationale
Momentum	0-100	Core allocation	<ul style="list-style-type: none"> Momentum has relatively higher consistency and relatively higher Volatility
Low Volatility	0-70	Counter-Balance Allocation	<ul style="list-style-type: none"> Determined by position of Momentum-Low Volatility Indicator; Allocation is made at high probability inflection zones. This factor is reasonably consistent and simultaneously reduces portfolio Volatility
Quality	0-70	Cyclical allocation	<ul style="list-style-type: none"> Determined by position of Quality-Value Indicator; Allocation is made at higher probability inflection zones i.e., Value to Quality
Value	0-70	Cyclical allocation	<ul style="list-style-type: none"> Determined by position of Quality-Value Indicator; Allocation is made at higher probability inflection zones i.e., Quality to Value

The Factor Model allocates to different factors based on their cyclical positioning

Allocation could be made to one or all the four factors

Note: The illustrations of in-house proprietary factor model are for understanding the working of the model. The model is adaptive in nature as it is updated with incoming data. Individual stocks could be classified under more than one factor at a given point of time. The performance of the internal model does not represent the performance of the scheme. Actual allocation and investing experience may vary. Portfolio will be managed as per the stated investment objective, investment strategy, asset allocation in the scheme information document (SID) and is subject to the changes within the provisions of the SID of the scheme. Past performance may or may not sustain in future.

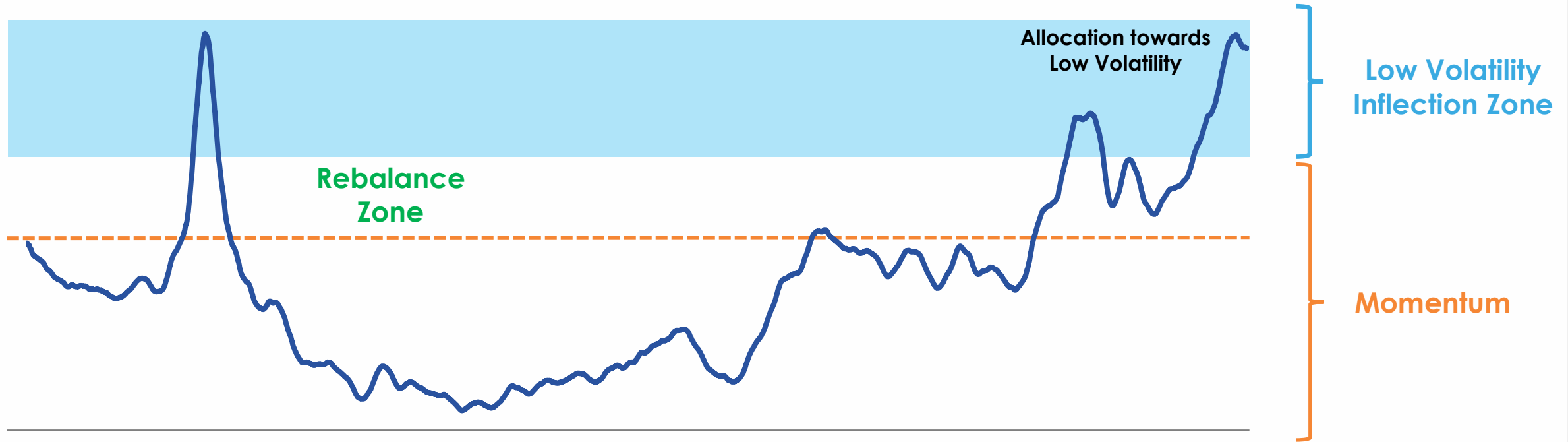
Factor Allocation Model: Decision Tree 1 'Quality-Value Indicator'



Allocation is made to Quality or Value only when the Quality-Value indicator is in the inflection zone

When the indicator enters the rebalance zone – it would be gradually rebalanced towards momentum

Note: The illustrations of in-house proprietary factor model are for understanding the working of the model. The model is adaptive in nature as it is updated with incoming data. Individual stocks could be classified under more than one factor at a given point of time. The performance of the internal model does not represent the performance of the scheme. Actual allocation and investing experience may vary. Portfolio will be managed as per the stated investment objective, investment strategy, asset allocation in the scheme information document (SID) and is subject to the changes within the provisions of the SID of the scheme. Past performance may or may not sustain in future.



Allocation is made to Low Volatility only when the Momentum-Low Volatility indicator is in the inflection zone

When the indicator enters the rebalance zone – it would be gradually rebalanced towards momentum

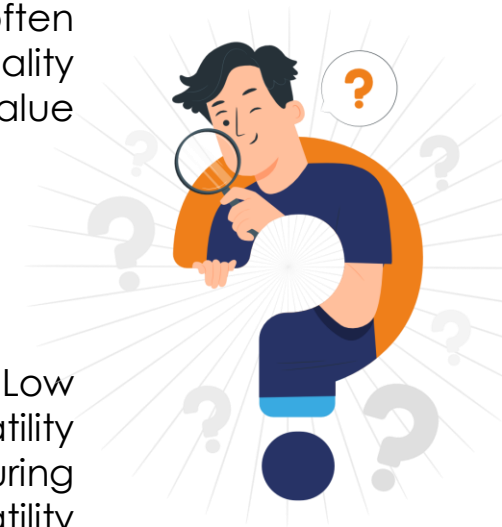
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Quality - Value Cycles

Return Period	Absolute Returns		
	Quality	Value	BSE 200 TRI
July 06 to Jan 08	85%	177%	116%
Nov 10 to Aug 13	25%	-56%	-14%
Aug 13 to Jun 14	35%	159%	45%
Jun 14 to Feb 16	12%	-30%	-4%
Feb 16 to May 17	21%	112%	41%
May 17 to Oct 20	50%	-43%	28%
Oct 20 to Jun 24	96%	458%	126%

Why Decision Tree 1?

- Quality & Value are often counter cyclical i.e. Quality tends to outperform when Value is not doing well & vice-versa



Momentum – Low Volatility Cycles

Return Period	Absolute Returns		
	Momentum	Low Vol	BSE 200 TRI
Apr 07 to Dec 07	123%	42%	70%
Dec 07 to Jul 10	-30%	37%	-8%
Jun 16 to Jan 18	77%	30%	41%
Jan 18 to Jan 21	23%	44%	27%
Jan 21 to Jun 24	179%	79%	95%

Why Decision Tree 2?

- As regards the Momentum - Low Volatility pair, Low Volatility tends to provide stability during periods of heightened volatility & market drawdowns

The Decision Trees attempt to identify the factor likely to outperform based on historical patterns

Note: **The factor allocation model's distribution across factors has been back tested since the year 2005.** The model is adaptive in nature as it is updated with incoming data. Individual stocks could be classified under more than one factor at a given point of time. The performance of the internal model does not represent the performance of the scheme. Actual allocation and investing experience may vary. Portfolio will be managed as per the stated investment objective, investment strategy, asset allocation in the scheme information document (SID) and is subject to the changes within the provisions of the SID of the scheme. Past performance may or may not sustain in future.

Factor Model Allocation – History



Month Ended		Dec-05	Dec-06	Dec-07	Dec-08	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21	Dec-22	Dec-23	Nov 24	
Model Allocation	Momentum	100	30	9	30	100	30	65	100	30	100	100	65	30	100	30	30	9	30	9	9	
	Low Volatility			21														21		21	21	
	Quality						70	35					35	70						70	70	
	Value		70	70	70					70						70	70	70	70			
	Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Factor Allocation Model dynamically allocates weightages across factors

Note: **The factor allocation model's distribution across factors has been back tested since the year 2005.** The model is adaptive in nature as it is updated with incoming data. Individual stocks could be classified under more than one factor at a given point of time. The performance of the internal model does not represent the performance of the scheme. Actual allocation and investing experience may vary. Portfolio will be managed as per the stated investment objective, investment strategy, asset allocation in the scheme information document (SID) and is subject to the changes within the provisions of the SID of the scheme. Past performance may or may not sustain in future.

>> Performance Analysis of factors since 2005

Factor	Returns	Volatility	Risk Adjusted Returns
Factor Allocation Model	24.5%	21.2%	1.16
Momentum	21.0%	22.0%	0.95
Low Volatility	19.3%	15.8%	1.22
Quality	18.8%	17.7%	1.06
Value	17.4%	25.5%	0.68
BSE 200 TRI	15.3%	20.3%	0.75



Factor Allocation Model has delivered higher return than factors and broad index



It has relatively moderate volatility compared to broader markets & some of the factors



Factor Allocation Model has a relatively better risk adjusted returns

Factor Allocation Model has delivered relatively better risk adjusted returns

Factor Allocation Model: Short and Medium-term Performance



	Returns (%)						Annualized Volatility (%)						Risk Adjusted Returns					
	BSE 200 TRI	Momentum	Low Volatility	Quality	Value	Factor Model	BSE 200 TRI	Momentum	Low Volatility	Quality	Value	Factor Model	BSE 200 TRI	Momentum	Low Volatility	Quality	Value	Factor Model
1 Year	26.4	38.1	20.5	25.6	44.5	26.9	14.6	21.7	11.3	13.1	25.0	13.0	1.81	1.76	1.81	1.96	1.78	2.07
3 Years	16.2	21.0	15.9	15.5	37.2	25.1	14.1	19.1	11.2	13.1	20.4	15.0	1.14	1.10	1.42	1.19	1.82	1.67
5 Years	18.7	26.1	18.5	18.8	34.1	27.5	18.2	21.3	14.0	16.0	24.1	20.1	1.02	1.23	1.32	1.17	1.42	1.37
7 Years	15.2	20.2	15.5	15.9	16.5	21.2	16.9	19.6	13.2	15.1	23.4	18.6	0.90	1.03	1.18	1.06	0.71	1.14
10 Years	13.7	20.5	15.0	13.5	16.7	19.9	15.8	18.7	12.6	14.0	23.3	17.8	0.87	1.09	1.19	0.96	0.71	1.12
15 Years	13.3	20.2	16.4	16.3	15.1	22.5	15.9	17.8	12.4	13.7	23.1	17.2	0.83	1.14	1.33	1.19	0.65	1.31

Factor Allocation Model has delivered relatively better risk adjusted returns

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Factor Allocation Model: Alpha generation & Probability distribution

» 1 year rolling returns

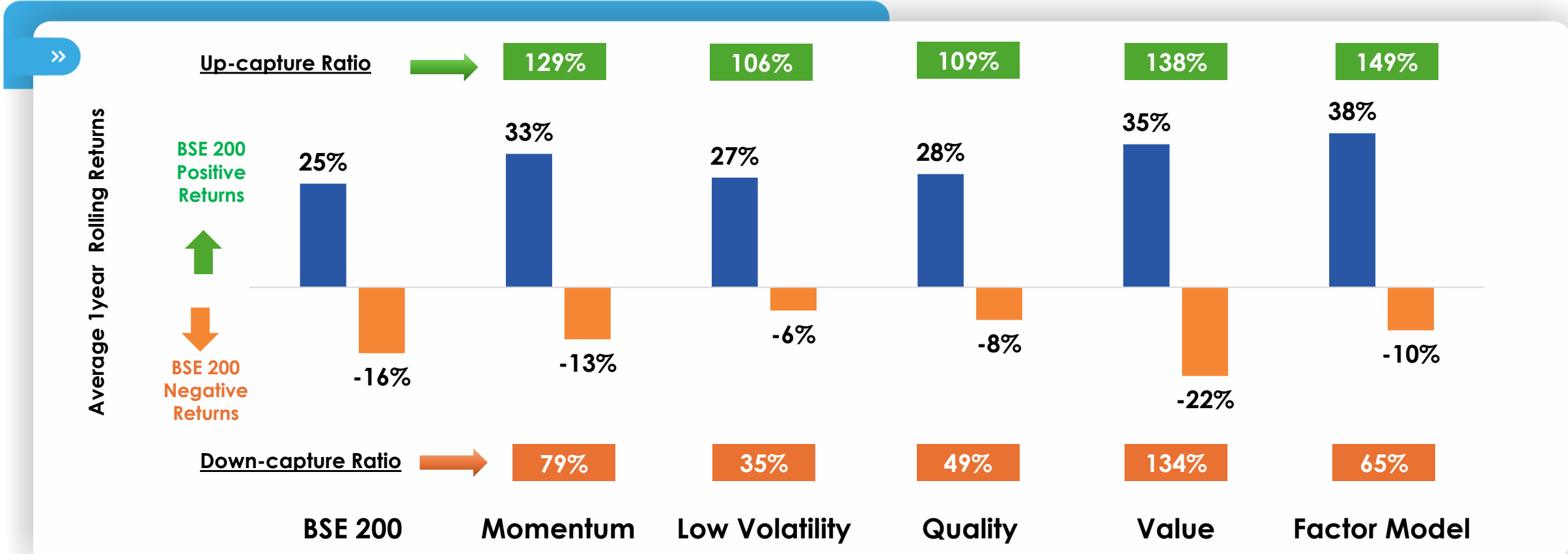
Returns Range of BSE 200 TRI	No. of Instances	Average Returns (%)						Alpha over BSE 200 TRI (%)				
		BSE 200 TRI	Momentum	Low Volatility	Quality	Value	Factor Model	Momentum	Low Volatility	Quality	Value	Factor Model
Less than 0%	890	(16.1)	(12.7)	(5.7)	(8.0)	(21.7)	(10.5)	3.4	10.4	8.1	(5.5)	5.6
0% to 10%	1076	5.3	8.4	9.8	9.6	(0.2)	10.8	3.1	4.6	4.3	(5.5)	5.5
10% to 20%	949	14.2	20.9	17.5	17.0	12.9	22.2	6.7	3.3	2.8	(1.3)	8.0
20% to 30%	626	24.6	35.4	25.1	25.6	41.7	36.0	10.8	0.5	1.1	17.1	11.5
30% to 40%	585	35.2	51.6	36.6	34.6	59.2	51.4	16.4	1.4	(0.6)	24.0	16.2
Above 40%	743	61.1	64.9	56.7	63.3	88.8	86.6	3.9	(4.4)	2.3	27.7	25.6

Returns Range of BSE 200 TRI	No. of Instances	Probability of Outperforming BSE 200 TRI (%)				
		Momentum	Low Volatility	Quality	Value	Factor Model
Less than 0%	890	73	98	94	34	82
0% to 10%	1076	63	80	69	45	79
10% to 20%	949	81	72	65	45	81
20% to 30%	626	91	53	45	80	95
30% to 40%	585	87	59	45	76	92
Above 40%	743	70	34	40	78	92

The Factor Allocation Model has delivered an attractive combination of

- (i) Consistency of alpha over the broader market and
- (ii) Relatively higher probability of outperformance vs individual factor

Factor Allocation Model: Superior up-capture and down-capture ratios



Factor model has captured market up-moves more than single factors with lower participation in drawdowns than momentum and quality, offering better downside protection

Factor model has delivered superior performance than single factors and broad index during market up-moves

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Factor Allocation Model : FY Performance trend

Fiscal Year	FY Returns BSE 200 TRI	Alpha over BSE 200 TRI					Factor Model
		Momentum	Low Volatility	Quality	Value		
FY 06	63%	17%	31%	8%	-25%	13%	
FY 07	11%	-6%	-4%	-6%	-8%	-7%	
FY 08	25%	16%	-0%	-1%	9%	16%	
FY 09	-40%	5%	14%	6%	3%	3%	
FY 10	95%	-32%	-10%	37%	67%	32%	
FY 11	10%	4%	4%	4%	3%	5%	
FY 12	-8%	8%	12%	20%	1%	15%	
FY 13	8%	9%	6%	3%	-27%	8%	
FY 14	19%	2%	4%	11%	3%	18%	
FY 15	34%	26%	9%	6%	19%	51%	
FY 16	-6%	2%	10%	1%	-2%	2%	
FY 17	24%	16%	-6%	-10%	38%	8%	
FY 18	12%	9%	3%	5%	-12%	6%	
FY 19	12%	-1%	-1%	0%	-19%	-1%	
FY 20	-25%	9%	13%	10%	-23%	-6%	
FY 21	76%	-14%	-18%	-20%	33%	16%	
FY 22	21%	16%	-14%	-3%	18%	17%	
FY 23	-1%	-9%	9%	-0%	11%	7%	
FY 24	39%	31%	5%	-4%	48%	15%	
FY 25*	11%	1%	-7%	4%	2%	2%	

Factor Allocation Model has outperformed broader market index in 17 out of last 20 Years

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Factor Allocation Model : Performance across key market events

Returns

Alpha over BSE 200 TRI

Period	Event	BSE 200 TRI	Momentum	Low Volatility	Quality	Value	Factor Model
Apr'05 - Jan'08	Pre-GFC Rally	39%	13%	0%	-4%	-7%	7%
Jan'08 – Mar'09	Global Financial Crisis	-44%	1%	20%	10%	2%	3%
Mar'09 to Nov'10	Post Crisis Recovery	59%	-8%	-1%	22%	45%	21%
Nov'10 to Jan'12	Eurozone Debt Crisis	-13%	0%	9%	14%	-9%	9%
Aug'13 to Mar'15	Oil Price Correction	38%	13%	4%	1%	33%	47%
Feb'20 to Mar'20	Covid-19 Pandemic	-23%	4%	11%	10%	-2%	0%
Mar'20 to Jan'22	Post Covid Recovery	54%	2%	-16%	-12%	25%	18%
Feb'23 to Sep'24	Equity Market Rally	37%	23%	3%	2%	33%	14%

Factor Allocation Model has shown resilience during various market down moves and better returns during market up moves

Data from 31/Mar/2005 to 30/Nov/2024. 'Momentum' refers to Nifty 200 Momentum 30 TRI, "Low Volatility" refers BSE Low Volatility TRI*, "Quality" refers to Nifty200 Quality 30 TRI, "Value" refers to Nifty 500 Value 50 TRI, "BSE 200" refers to BSE 200 TRI. Nifty 100 Low Volatility ITRI is taken as the Index for Low Volatility before the launch of BSE Low Volatility TRI in September 2005. Source: MFI Explorer & Nifty Indices Limited. The illustrations of in-house proprietary factor model are for understanding the working of the model. The model is adaptive in nature as it is updated with incoming data. Individual stocks could be classified under more than one factor at a given point of time. The performance of the internal model does not represent the performance of the scheme. Past performance may or may not sustain in the future. 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.

Factor Allocation Model : Rolling Return Performance

	3 Years Rolling Returns		5 Years Rolling Returns	
	BSE 200 TRI	Factor Model	BSE 200 TRI	Factor Model
Average Return	13%	22%	7%	12%
Maximum Return	39%	48%	22%	26%
Minimum Return	-10%	-6%	-6%	-4%
% times outperformed BSE 200 TRI		94%		93%
Average Outperformance		11%		6%
Average Underperformance		-1%		-1%

Factor Allocation Model has outperformed the broader market index by 94% times in a 3-year period and 93% times in a 5-year period

Data from 31/Mar/2005 to 30/Nov/2024. BSE 200" refers to BSE 200 TRI. Source: MFI Explorer & Nifty Indices Limited. The illustrations of in-house proprietary factor model are for understanding the working of the model. The model is adaptive in nature as it is updated with incoming data. Individual stocks could be classified under more than one factor at a given point of time. The performance of the internal model does not represent the performance of the scheme. Past performance may or may not sustain in the future. 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.

Delivered **higher returns than the individual factors and broad index**, with a **consistently high degree of probability**



Demonstrated **resilience during market down cycle** and has delivered relatively **better returns during market up cycle** v/s individual factors



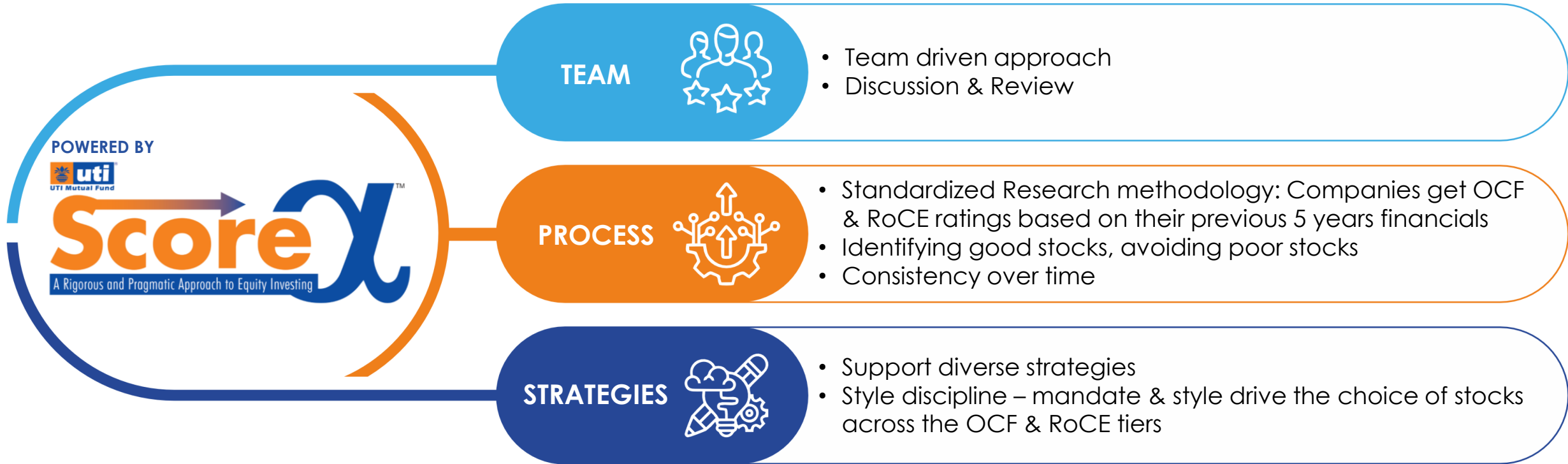
Dynamic allocation across factors, has enabled a **consistent record of alpha generation** v/s the broad index



Score Alpha: UTI Investment Research Process

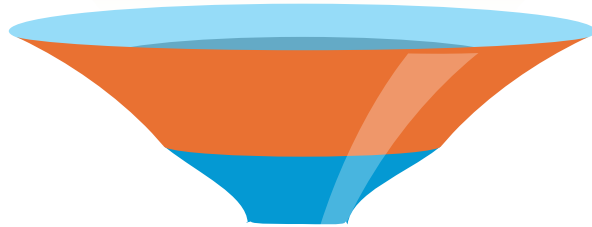


Score Alpha: UTI's Proprietary Equity Research Methodology



Identifying good stocks while weeding out weaker ones

1800+ Companies analysed
for persistency
of business



AMC INVESTMENT UNIVERSE

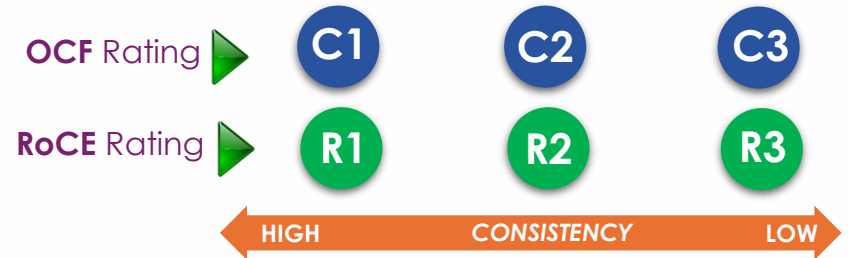
438
COMPANIES



Covers 94% Market
Cap of Nifty 500

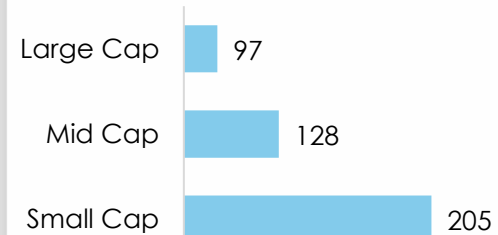
» 3 TIER RATING SYSTEM

Every company
gets an **OCF &
RoCE rating**
based on its
previous
5 years data

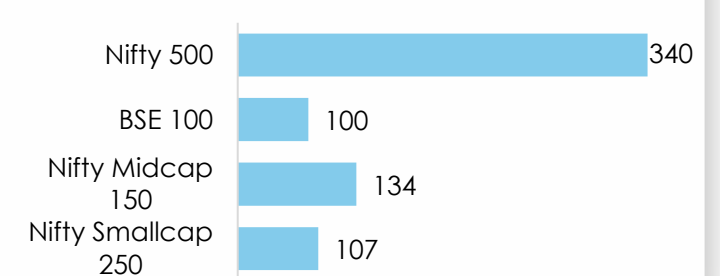


» COVERAGE

Coverage based on
Market Capitalization



Coverage based on
Indices



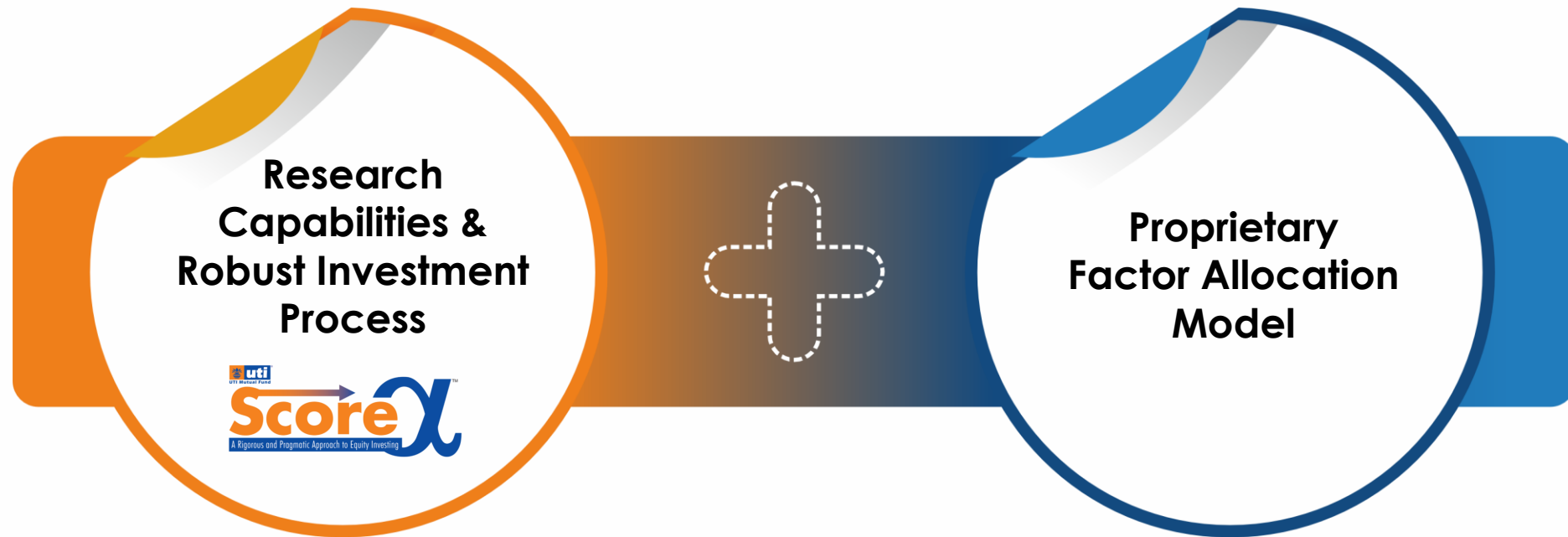
Score Alpha supports distinct investment styles across diverse strategies

UTI Quant Fund





Combining fundamental research with market indicators





Stock selection
only from
companies
approved for
investment by the
UTI Research
process and team



**Top-down
allocation to
factors** is
determined by the
Factor Allocation
Model

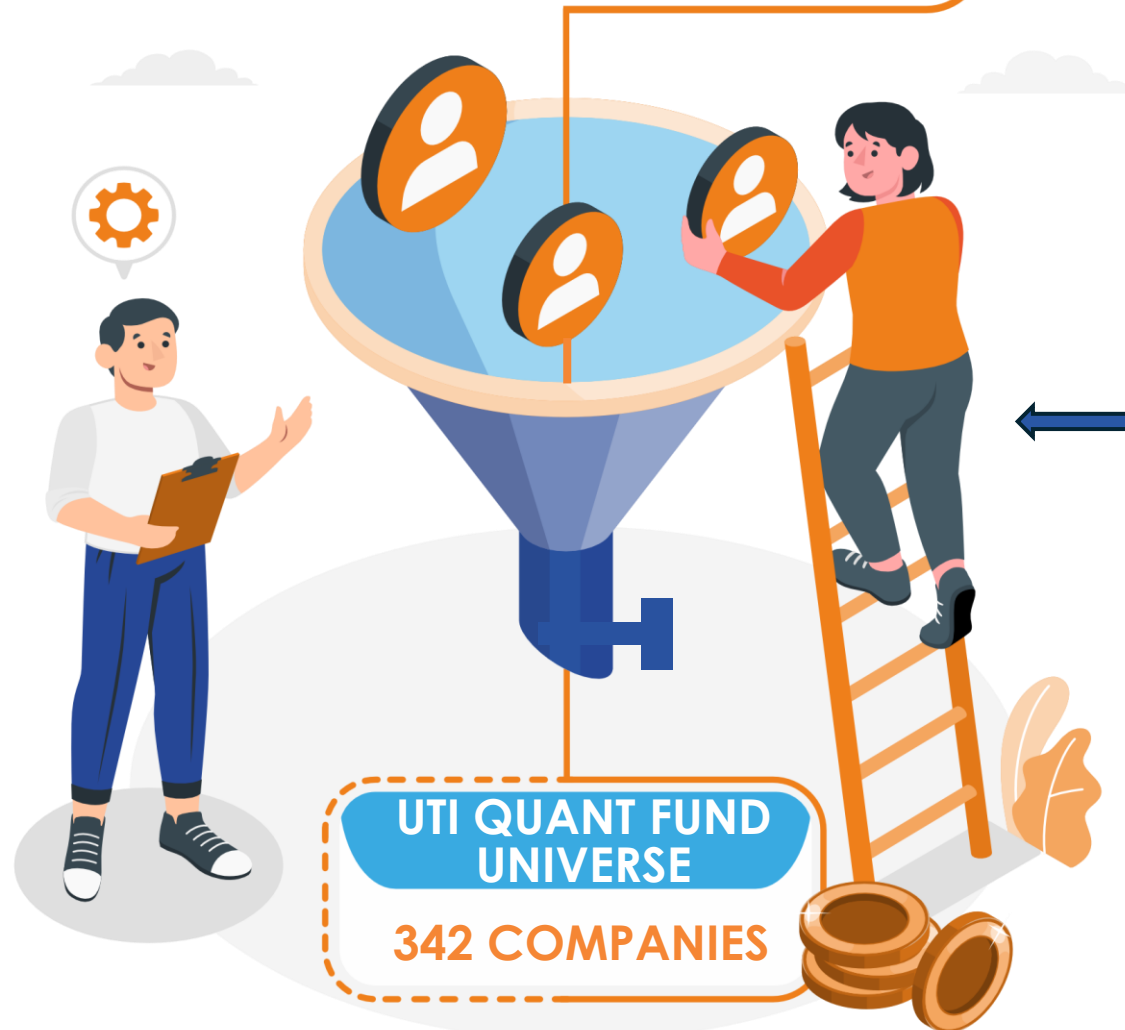


**Iteration for
companies which
qualify in more
than one factor** at
a time



Applying
**prudential internal
norms**

AMC INVESTMENT UNIVERSE
438 COMPANIES



Liquidity and size factors are reviewed based on scheme AUM, free float market cap and market liquidity

Effective universe for UTI Quant Fund

UTI QUANT FUND UNIVERSE : 342 COMPANIES

Applying Factor Screening

MOMENTUM

- Filter based on recent price momentum of stocks
- Rank Stocks based 'Momentum Score'



QUALITY

- Filter stocks based on Quality parameters like ROE, Financial leverage, EPS growth variability etc.
- Rank Stocks based 'Quality Score'



VALUE

- Filter stocks based on Valuation parameters like P/E, P/B, Price/ Sales, Dividend Yield etc.
- Rank Stocks based 'Value Score'



LOW VOLATILITY

- Filter based on Annualized Volatility of stock's daily price return
- Rank Stocks based 'Low Volatility Score'

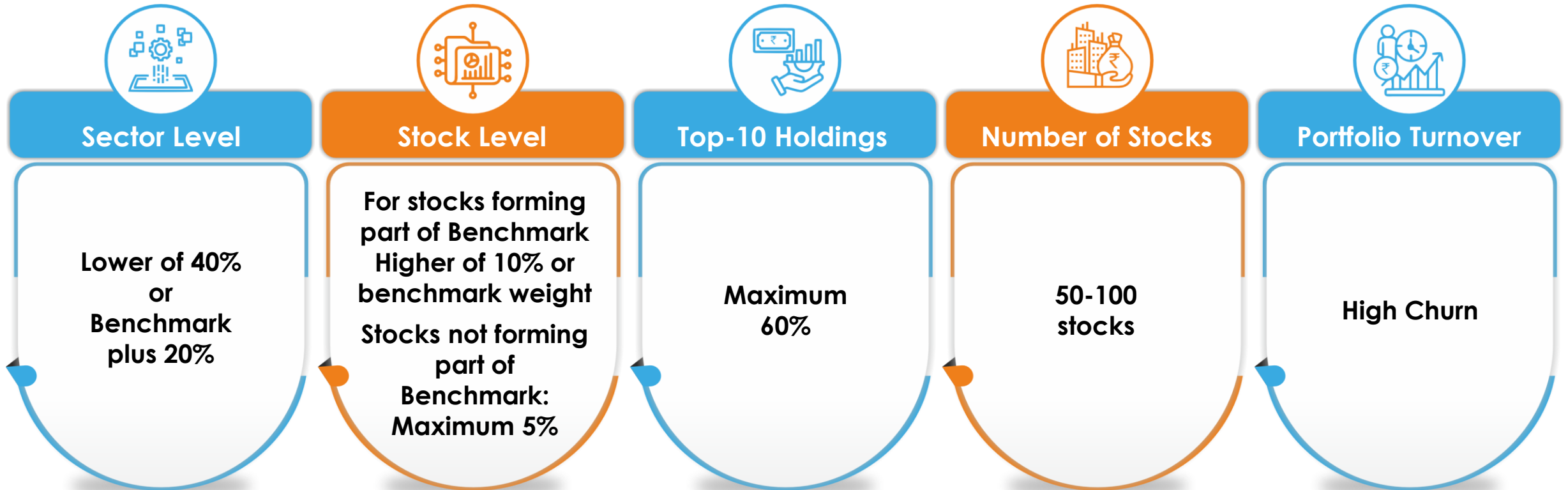


Applying Factor Weights

Selecting a total of 50 to 100 stocks based on single & multi factors weightages derived from '**Factor Allocation Model**'

Exclusion Filter: Corporate Governance or any fundamental risk

Portfolio constituents subject to prudential investment norms



Effective UTI Quant Fund Portfolio



Investment Objective

The scheme shall seek to generate long term capital appreciation by investing in equity and equity related instruments by following a quantitative investment theme.

However, there can be no assurance or guarantee that the investment objective of the schemes would be achieved.



Fund Manager

Sharwan Goyal



Plans & Options

Plans: Regular Plan & Direct Plan

Options (under both Plans): Growth Option



Minimum Application Amount

Initial Purchase: ₹1,000 and in multiples of ₹1/-

Additional Purchase: ₹1,000 and in multiples of ₹1/-

For minimum SIP amount- refer to Scheme Information Document



Type of Scheme

An open-ended equity scheme following a quantitative investment theme



Benchmark

BSE 200 TRI



Exit Load

1% if redeemed/ switched-out within 90 days from the date of allotment; Nil thereafter



Facilities Offered

SIP/ SWP/ STRIP/ Flexi STRIP


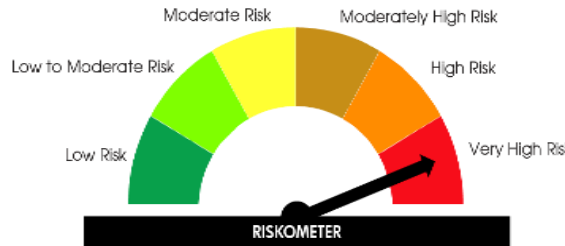


» *“Aims to consistently generate alpha over the broad index through an Integrated Investment Approach.*

Combining our in-house proprietary research methodology ‘ScoreApha’ along with ‘Factor Allocation Model’ designed to dynamically allocate weights to factors that are expected to do well in the near future.”

UTI Quant Fund

(An open-ended equity scheme following a quantitative investment theme)

Product Label	Scheme Riskometer	Benchmark Riskometer
<p>UTI Quant Fund (An open-ended equity scheme following a quantitative investment theme)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investments predominantly following a quantitative investment theme 	 <p>The risk of the scheme is very high</p> <p>UTI Quant Fund</p>	 <p>The risk of the benchmark is very high</p> <p>Benchmark : BSE 200 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.

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.

Disclaimers:

The illustrations of in-house proprietary factor model are for understanding the working of the model. The model is adaptive in nature as it is updated with incoming data. Individual stocks could be classified under more than one factor at a given point of time. The performance of the internal model does not represent the performance of the scheme. Actual allocation and investing experience may vary. Portfolio will be managed as per the stated investment objective, investment strategy, asset allocation in the scheme information document (SID) and is subject to the changes within the provisions of the SID of the scheme. Past performance may or may not sustain in future.

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The fund Strategy shown is subject to change with respect to peer-set and benchmark. Limits mentioned are internal prudential norms. For asset allocation and related details, please refer to the Scheme Information Document of the respective schemes.

All complaints, regarding UTI Mutual Fund can be directed towards service@uti.co.in and for any unsatisfactory or lack of response visit <https://scores.sebi.gov.in> (SEBI SCORES portal) and /or visit <https://smartodr.in/> (Online Dispute Resolution Portal).



Thank You