UTI Mutual Fund

Haq, ek behtar zindagi ka.

Different by nature. Strong when combined.

UTI Balanced Hybrid Fund

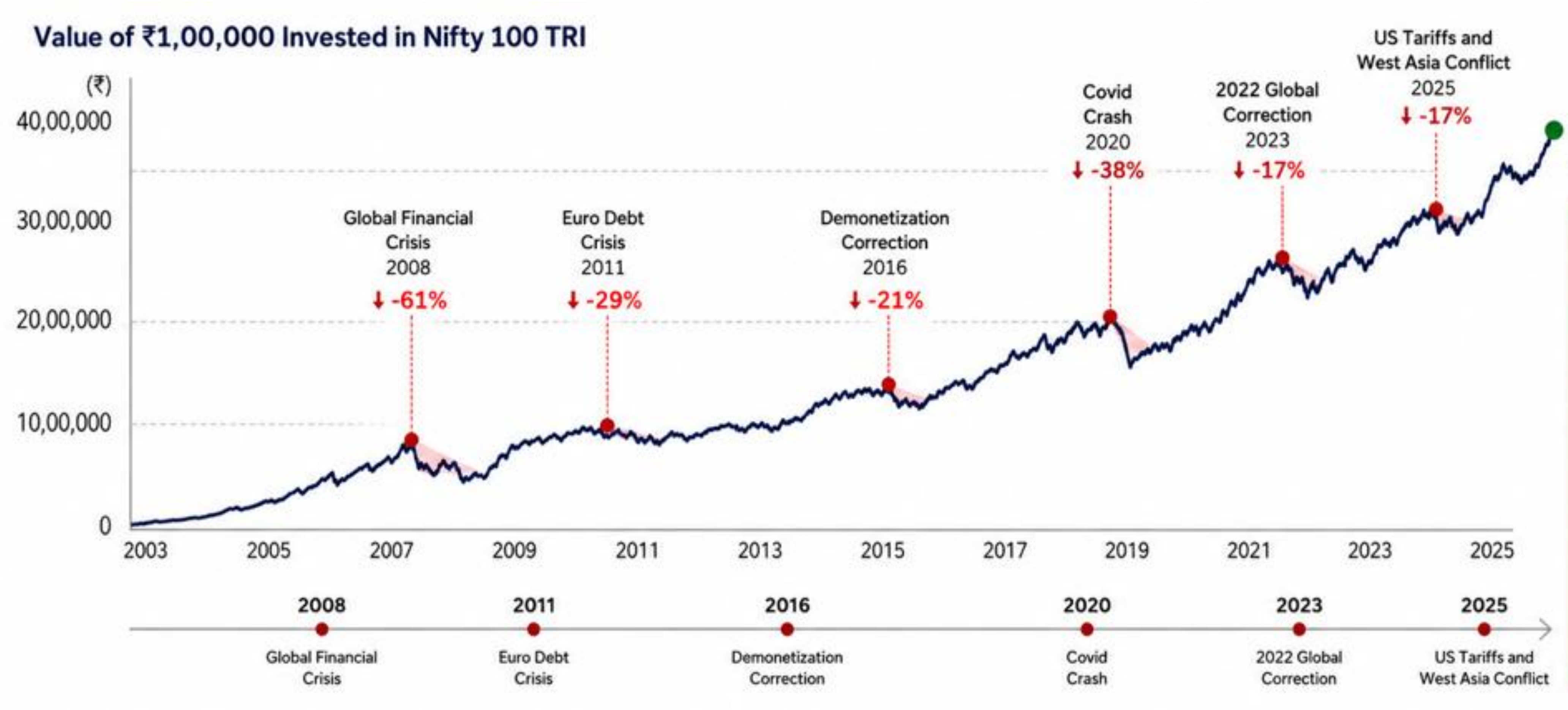
NFO Period: 14th - 28th Aug, 2026

One disciplined portfolio that aims to combine Growth, Stability & Balance	Equity portfolio invests across market caps	An actively managed, high-quality debt portfolio

Contact your mutual fund distributor or give a missed call on 8655019940.
SMS "UTIBHF" to 5676756 | www.utimf.com

Equity creates wealth. Volatility is the price investors pay.

UTI Mutual Fund



₹1,00,000

₹34.46 lakh*

Over 20+ years

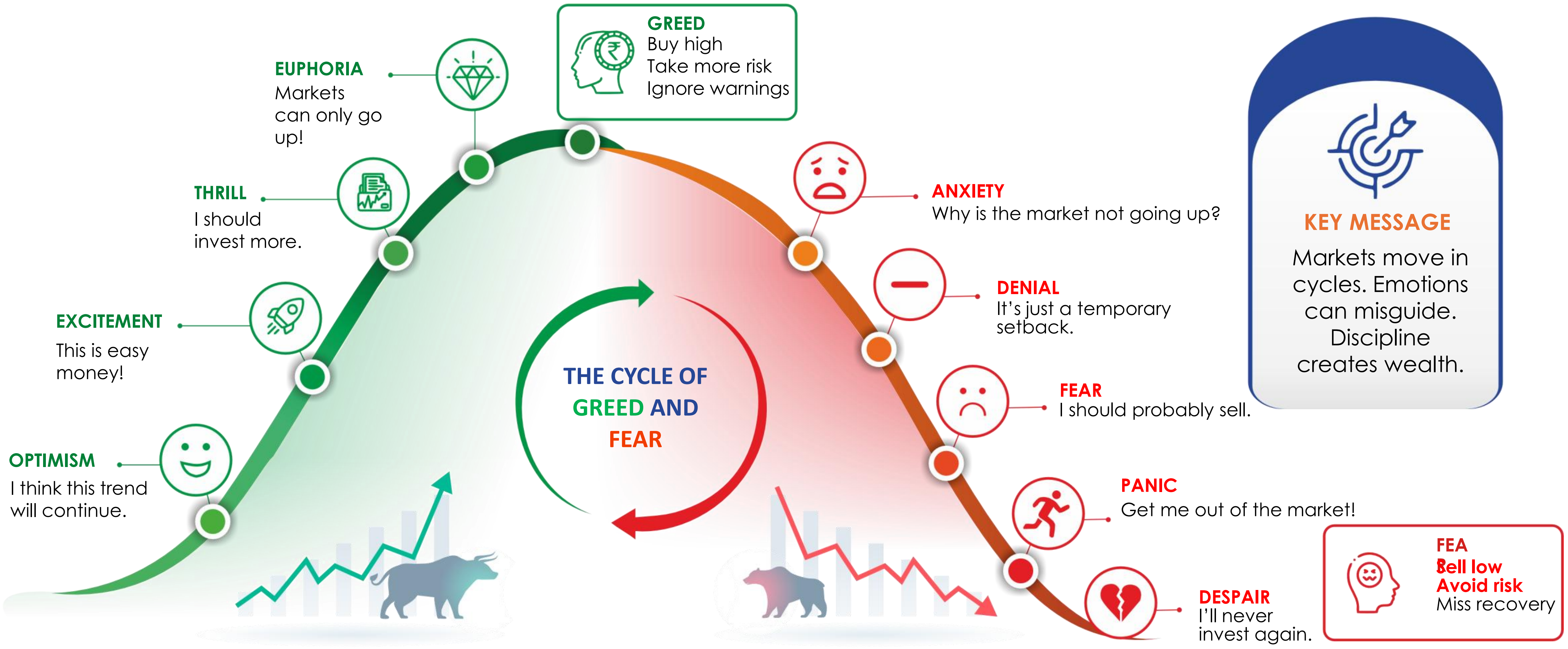
CAGR – 16.2%

Multiple crashes. One powerful compounding journey.

Market declines are temporary. Compounding is permanent.

Source: MFI Explorer & Nifty Indices Limited. Reference: Nifty 100 TRI. Data as of June 2026. Past performance may or may not be sustained in future and is not a guarantee of any future returns. 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. CAGR denotes Compounded Annual Growth Rate

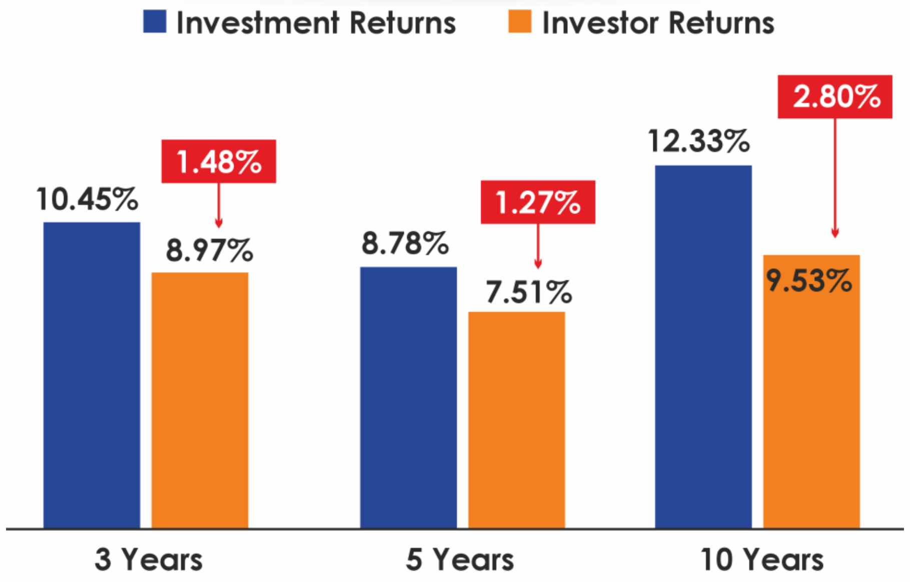
Investors react differently to market conditions



Emotions drive decisions. Decisions drive outcomes.

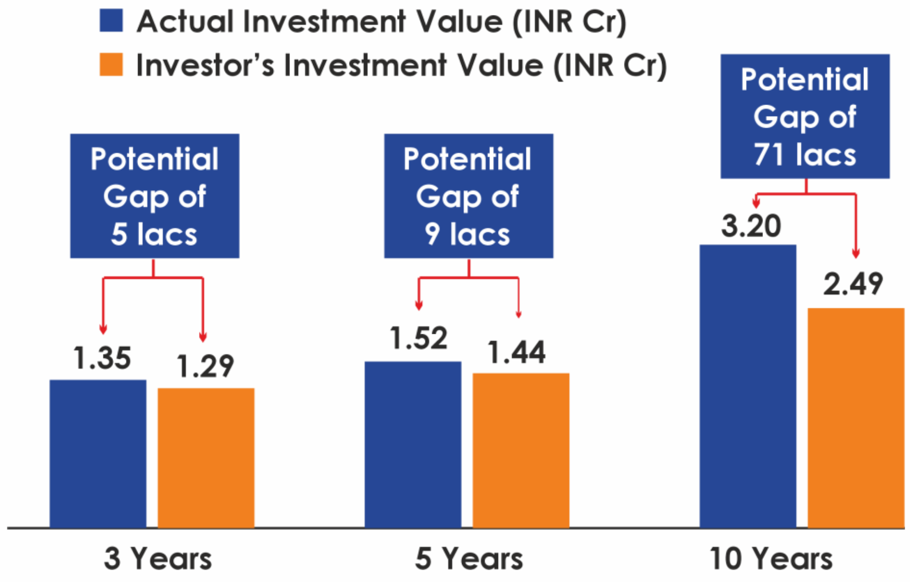
Its Investor Behavior – The Real Risk

Returns (CAGR)



Lower investor returns across all time horizons due to behavioral biases.

Value of an investment of ` 1 crore



A significant wealth gap created by investor behavior over time.

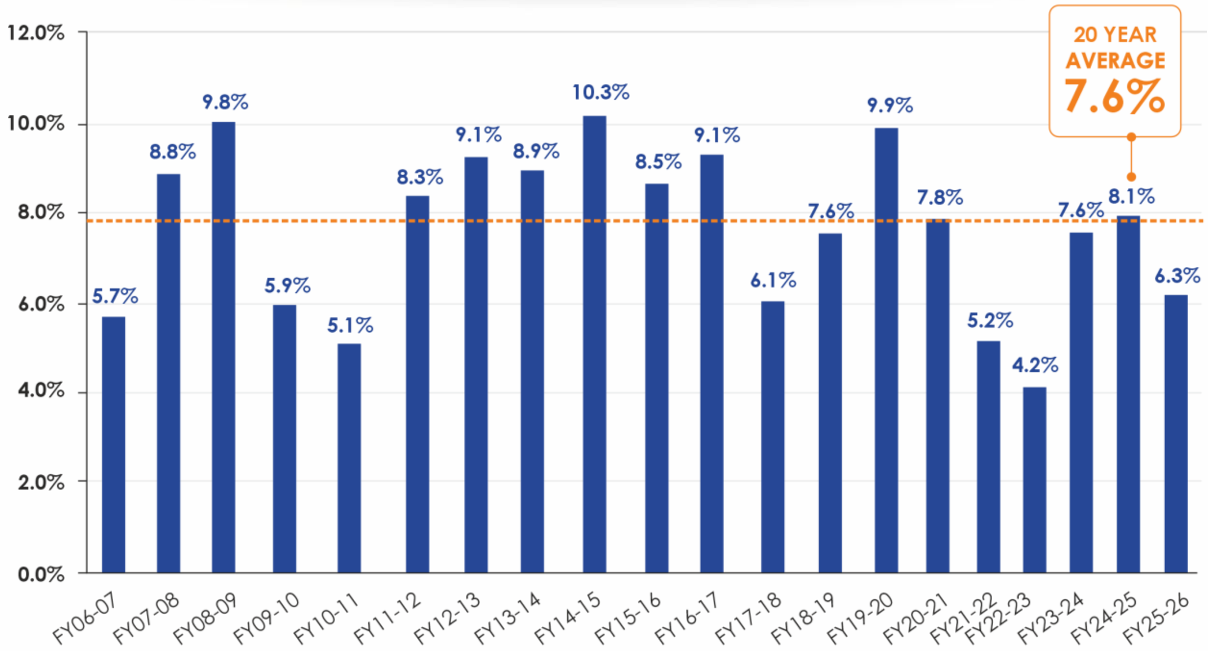
Investors often pay the price for reacting to emotions

Source: Morningstar – Mind the Gap Study – Nov 2022. The study considered asset weighted returns across India Mutual Fund categories for the data as of Jun 2022.
Past performance may or may not be sustained in future and is not a guarantee of any future returns

In fear, investors tend to switch towards fixed income

UTI Mutual Fund

CRISIL Short Term Bond Fund Index



Highest Point — 10.3% FY14-15

Lowest Point — 4.2% FY22-23

No Negative Returns — In the last 20 years

Fixed income offers lower returns with lower volatility

Source: MFI Explorer & Crisil Indices Limited. Reference: Crisil Short Term Bond Fund Index daily values. Data as of June 2026. Past performance may or may not be sustained in future and is not a guarantee of any future returns. 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. FY denotes Financial Year.

Investor Dilemma: How does one allocate the money?

EQUITY AT ALL-TIME HIGHS

Have I missed the rally?
Is it too late to invest?

INTEREST RATES MAY CHANGE

Should I invest in debt now?
Will rates go even lower?

GLOBAL UNCERTAINTY

Geopolitical tensions, policy changes, inflation – how will this impact markets?

WILL MARKETS CORRECT?

Should I wait for a correction?
Will markets fall further?

This visual has been created using AI.

The right allocation should help investors stay balanced and navigate uncertainty

The Advantage Isn't Choosing One Asset Class. It's Having Both.

UTI Mutual Fund

Growth opportunities remain; uncertainty is reduced.

Balance is the advantage

GROWTH

Equity markets offer long-term wealth creation potential.

BALANCE

A disciplined approach to participate in both, through market cycles.

STABILITY

Fixed income offers relatively stable income.

In uncertain times, **the right balance** can make all the difference

Finding the Risk–Return Sweet Spot

UTI Mutual Fund

Portfolio Composition: Equity	Portfolio Composition: Fixed Income	Returns*	Risk#	Return / Risk (Risk-Adjusted Returns)
80%	20%	11.5%	16.9%	0.7
60%	40%	10.6%	13.2%	0.8
50%	50%	10.1%	11.4%	0.9
40%	60%	9.6%	9.6%	1.0
20%	80%	8.6%	6.0%	1.4

Sweet Spot: 50% Equity / 50% Fixed Income

80% / 20% and 60% / 40%: Lower Risk Adjusted Return, Higher Portfolio Returns

40% / 60% and 20% / 80%: Higher Risk Adjusted Return, Lower Portfolio Return

Striking the right balance is the key

Source: MFIE Explorer, Computed from Nifty 100 TRI & CRISIL Short Term Bond Fund Index daily values, Jun 2006–Jun 2026. Equity denotes Nifty 100 TRI, Fixed Income denotes CRISIL Short Term Bond Fund Index. Past performance may or may not be sustained in future and is not a guarantee of any future returns. * Returns Calculated are on Compounded Annual Growth Basis. #Risk is measured as Annualised Standard Deviation. Risk-Adjusted Return = CAGR / Annualised Standard Deviation, computed over each specific trailing window. 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.

Equity leads returns, Balance leads outcomes

UTI Mutual Fund

Period	Returns (CAGR, %)			Standard Deviation (%)			Risk-Adjusted Return		
	100% Equity	50E:50FI (Balanced)	100% Fixed Income	100% Equity	50E:50FI (Balanced)	100% Fixed Income	100% Equity	50E:50FI (Balanced)	100% Fixed Income
1 Year	-3.6%	1.1%	5.8%	13.5%	7.0%	1.3%	-0.27	0.2	4.5
3 Years	10.5%	9.2%	7.3%	13.6%	7.4%	5.5%	0.77	1.2	1.3
5 Years	10.5%	8.7%	6.4%	14.1%	7.5%	4.3%	0.75	1.2	1.5
10 Years	12.8%	10.6%	7.0%	14.2%	8.3%	3.8%	0.79	1.3	1.9
20 Years	12.5%	10.9%	7.2%	20.9%	10.3%	3.2%	0.60	1.0	2.2

Balance improves risk-adjusted outcomes across all time periods:

Risk-adjust returns improve by nearly 62%, while reducing volatility significantly by 47%, with a small impact on returns by ~15% across all time periods

Source: MFI Explorer, Nifty Indices Limited & Crisil Indices Limited. Reference: Crisil Short Term Bond Fund Index daily values, Equity denotes Nifty 100 TRI, Fixed Income denotes CRISIL Short Term Bond Fund Index. 50E:50FI denotes 50% allocation to Nifty 100 TRI Index and 50% Allocation to CRISIL Short Term Bond Fund Index. Risk-Adjusted Return = CAGR ÷ Annualised Standard Deviation, computed over each specific trailing window. 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. Data as on 30th June 2026. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Balance delivers better outcomes

UTI Mutual Fund

FY	100% Equity	Balanced Portfolio 50E:50FI	100% Fixed Income
FY25-26	-0.28	0.17	1.14
FY24-25	0.41	0.83	1.04
FY23-24	3.53	3.98	12.74
FY22-23	-0.11	0.17	3.06
FY21-22	1.31	1.56	6.21
FY20-21	3.29	3.34	5.38
FY19-20	-0.94	-0.62	3.94
FY18-19	1.11	1.67	7.26
FY17-18	1.20	1.72	5.99
FY16-17	1.79	2.45	7.25

FY	100% Equity	Balanced Portfolio 50E:50FI	100% Fixed Income
FY15-16	-0.40	0.09	11.56
FY14-15	2.20	2.72	16.47
FY13-14	1.12	1.55	5.06
FY12-13	0.68	1.38	20.40
FY11-12	-0.38	0.03	15.30
FY10-11	0.64	0.91	11.46
FY09-10	2.75	2.55	4.56
FY08-09	-0.87	-0.78	6.21
FY07-08	0.74	0.91	10.85
FY06-07	0.47	0.69	11.90

Balanced portfolio consistently cushions downside while retaining much of equity's upside potential

Source: MFI Explorer, Nifty Indices Limited & Crisil Indices Limited. Reference: Crisil Short Term Bond Fund Index daily values, Equity denotes Nifty 100 TRI, Fixed Income denotes CRISIL Short Term Bond Fund Index. 50E:50FI denotes 50% allocation to Nifty 100 TRI Index and 50% Allocation to CRISIL Short Term Bond Fund Index. Risk-Adjusted Return = CAGR ÷ Annualised Standard Deviation, computed over each specific trailing window. 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. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Rolling Returns: 3-Year & 5-Year since 2006

3-Year Rolling

Metric	100% Equity	Balanced Portfolio 50E:50FI*	100% Fixed Income
Annualised Returns (%)	10.5%	9.0%	7.6%
Annualised Std. Deviation (%)	19.2%	10.8%	1.5%
Risk-Adjusted Return (Return/ Std. Deviation)	0.55	0.85	4.95

5-Year Rolling

Metric	100% Equity	Balanced Portfolio 50E:50FI*	100% Fixed Income
Annualised Returns (%)	10.7%	9.2%	7.7%
Annualised Std. Deviation (%)	18.7%	10.3%	1.5%
Risk-Adjusted Return (Return/ Std. Deviation)	0.57	0.90	5.14

Balanced Portfolio (3-Year)

- Average Returns down 14%
- Volatility down by 44%
- Risk-Adjusted Return up by 55%

Balanced Portfolio (5-Year)

- Average Returns down 14%
- Volatility down by 45%
- Risk-Adjusted Return up by 58%

Balanced Portfolio has higher Risk Adjusted Return across 3-Year & 5-Year rolling returns

Source: MFI Explorer, Nifty Indices Limited & Crisil Indices Limited. Reference: Crisil Short Term Bond Fund Index daily values, Equity denotes Nifty 100 TRI, Fixed Income denotes CRISIL Short Term Bond Fund Index. *50E:50FI denotes 50% allocation to Nifty 100 TRI Index and 50% Allocation to CRISIL Short Term Bond Fund Index. Risk-Adjusted Return = CAGR ÷ Annualised Standard Deviation, computed over each specific trailing window. 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. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

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UTI Mutual Fund

Introducing,

UTI Balanced Hybrid Fund

Different by nature. Strong when combined.

NFO Period: 14th - 28th Aug, 2026

This visual has been created using AI.

UTI Investments Framework

ScoreAlpha – A Rigorous and Pragmatic Approach to Equity Investing

- Standardized research methodology
- Companies get Operating Cash Flow **(OCF)** & Return on Capital Employed **(RoCE)** ratings based on their previous 5 years financials

3-Tier Rating System

- Identifying good stocks, avoiding poor stocks
- **Consistency** over time

GIMS – A Systematic Approach to Debt Investing

- **Gate:** Encompasses **issuer onboarding** through rigorous analysis and research process
- **Investments:** Comprehensive fund strategy framework
  - **Fund Strategy** and Style
  - **Risk management** Framework
  - Potential Risk Class Matrix
- **Monitoring & Surveillance:** Monitoring and review of investment universe
  - Market Data Analytics
  - Early Warning Signal (EWS) parameters

Asset Allocation of the portfolio

Equity	Debt	REITs & InvITs	Arbitrage
40 – 60%	40 – 60%	0 – 10%	NO
Growth engine of the portfolio through equity investments	Aims to provide stability and generate regular income	Provides real asset exposure and potential for steady cash flows	Not permitted as per SEBI regulations for Balanced Hybrid Funds

Allocation Bands & the Rebalancing Discipline

UTI Mutual Fund

High Valuations

Equity markets significantly overvalued

EQUITIES

MOVES TOWARDS 40%

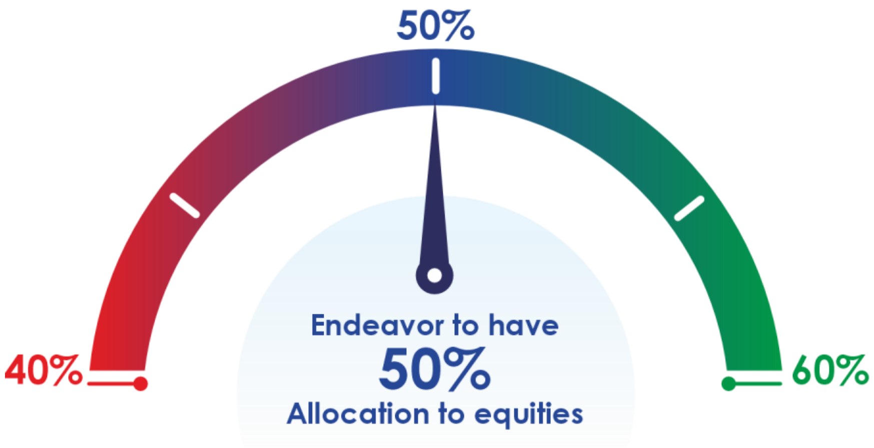
Reduce equity exposure to manage risk

Aims to protect capital during expensive markets

Increase allocation to fixed income

Normal Market Conditions

Balanced valuations & stable outlook



Low Valuations

Equity markets significantly undervalued

EQUITIES

MOVES TOWARDS 60%

Increase equity exposure to capture upside

Position for long-term wealth creation

Reduce allocation to fixed income

The portfolio is managed as per the stated investment objective, strategy and asset allocation in the Scheme Information Document (SID). The equity allocation is subject to change within those provisions. The equity allocation may range from 40% to 60%, with the balance invested in Debt & Money Market Instruments.

Equity Portfolio: Growth opportunities. Valuation Discipline. Controlled risk

UTI Mutual Fund

Portfolio of 50 to 60 High Conviction Ideas

01 Blend Investment Style

Growth + Value

Growth Value

- Target companies with **mid-to-high teens*** earnings growth
- Attractive **PEG-based** valuations
- Superior **incremental RoCE**
- Proven **execution**
- Long **growth runway**

02 Market Cap & Sector Agnostic

Best ideas across the market

Large Cap | Mid Cap | Small Cap

Typically 50 to 60 companies Diversified across market caps and sectors

Bias towards sectors and companies **growing faster than normal GDP**

03 Structural Growth Themes

Where India's growth is accelerating

- Manufacturing & Import Substitution
- Export-led Businesses
- Digital & New-Age Opportunities
- Power & Infrastructure
- Premium Discretionary Consumption

04 Valuation Discipline

Growth at the right price

- **Attractive risk-reward**
- **Strong cash-flow quality**
- **Downside protection**

05 Risk-Controlled Construction

Conviction without concentration risk

- **Stock Limits**
- **Sector Limits**
- **Liquidity Limits**
- **Factor Risk Limits**

*"Mid-to-high teens" refers to an indicative earnings growth range of approximately 15%–20% for the underlying companies. The reference is based on prevailing market estimates and is subject to change.

Fixed Income Portfolio: Positioned for Quality & Liquidity

UTI Mutual Fund

01

Actively managed duration

3-7 year intermediate band

Actively adjust portfolio duration within the intermediate segment based on interest-rate and yield-curve opportunities.

02

High Quality

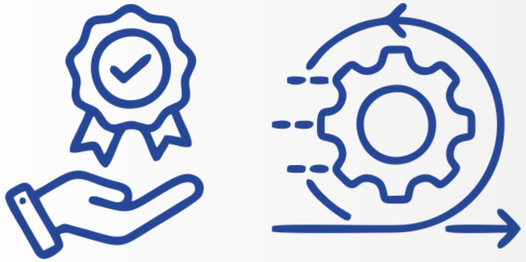
Predominantly Sovereign / AAA & equivalent rated issuers

Focus on issuers with strong credit quality to maintain portfolio resilience.

03

Focus on "Quality" & "Liquidity"

Core portfolio discipline



Emphasis on portfolio quality and liquidity to support stability and efficient portfolio management.

Intermediate duration bonds present an attractive entry point

UTI Mutual Fund

RBI on hold
- Neutral stance
- Stable policy rates

Liquidity Tailwinds
- FCNR & ECB inflows
- Comfortable liquidity

Monsoon stance
- Recovered from 40% deficit in June
- Support growth outlook

Growth Holding up
- Domestic demand resilience
- GDP outlook stable

Stable Policy | Abundant Liquidity | Moderating Inflation

Favourable backdrop for intermediate duration bonds

Data as on 30th June 2026. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Intermediate duration bonds offers the best balance

UTI Mutual Fund

SWEET SPOT

0-3 years	3-7 years	10+ years
Rate hikes largely priced in	Attractive yields	Higher duration volatility
Limited duration upside	Moderate duration risk	Sensitive to global yields
Income focused	Benefits from stable liquidity	Fiscal supply chain
	Best risk-adjusted opportunity	
Low duration upside mainly income driven	**Balanced duration + income upside potential**	**High duration risk more volatile**

Why 3-7 year segment stands out

RBI Pause → **Easy Liquidity** → **Foreign Flows** → **Contained Inflation** → **High Carry**

Balance of relatively high income accrual and duration risk

Data as on 30th June 2026. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Taxation Advantage of a Balanced Hybrid Fund

UTI Mutual Fund

BALANCED HYBRID FUND

A balanced allocation across equity and debt to provide the potential for growth with a measure of stability.

Short Term Capital Gains (STCG)

Slab rate

Gains on units held for **24 months or less** are taxed as per your applicable income tax slab rate.

Long Term Capital Gains (LTCG)

12.5% + surcharge/cess

Gains on units held for **more than 24 months** are taxed at 12.5% plus applicable surcharge and cess.

Qualifying Holding Period for LTCG

Units held for **more than 24 months** qualify for long term capital gains tax treatment.

Why it matters for you

Tax-efficient long-term structure compared to short-term gains.

Potential for capital appreciation with a disciplined approach.

Suitable for investors seeking balance between growth and stability.

Investors should consult their tax advisers before making any decision. The information contained herein is solely for private circulation for reading/understanding of registered Advisors/ Distributors and should not be circulated to investors/prospective investors

Why invest in UTI Balanced Hybrid Fund

UTI Mutual Fund

Participate in Long-term Growth

Capture equity growth potential

Stay invested through cycles

Reduces emotional decisions

Stable fixed income foundation

High-quality debt allocation

Balanced Hybrid Advantage

Reduce portfolio volatility

Smoothen market volatility

Better risk-adjusted returns

Improve risk-adjusted returns

Automatic Asset Allocation

No market timing required

Disciplined approach

Diversified Exposure

Growth with stability

Focused on your goals

The smart balance of **growth** and **stability** for a confident tomorrow.

UTI Mutual Fund: Edge in the Active Equity Investing

UTI Mutual Fund

Experience

Well established equity investment team of **28 professionals covering 470+ companies across 29 sectors** with a **cumulative experience of over 390 years**

Scale

One of the largest asset manager in the category with AUM over ₹1,45,786 cr across 29 actively managed Equity, Hybrid & Solution Funds

Score Alpha – UTI AMC's Proprietary Equity Investment Process

Comprehensive & robust investment research process to select the most appropriate companies to be part of our investment universe

Track Record

UTI AMC is a Pioneer of the Indian Mutual Fund Industry with **distinction of having 17 Equity, Hybrid & Solution-oriented Funds with a track record of 20+ years,** AUM of over ₹ 1,10,132 crore

 Source: MFIE. Data as on 31/July/2026

Summary - UTI Balanced Hybrid Fund

UTI Mutual Fund

The Power of Balance.

40–60% Equity **40–60%** Debt & Money Market

NFO Period: 14th – 28th Aug, 2026

Balance is the Advantage

Different by nature. Stronger when combined.

A balanced portfolio captures equity growth potential while cushioning volatility through high-quality fixed income and actively rebalance across market cycles.

Investor Dilemma

Where does investor allocate money?

- Equity creates wealth.
- Volatility is the price investors pay
- Investment return ≠ Investors' return
- Investor Behavior – The Real Risk.
- Fixed Income lowers volatility & investor returns

The Right Balance

Growth opportunities remain; uncertainty is reduced.

- Sweet Spot: 50% Equity & 50% Fixed income.
- Significant improvement in Risk Adjusted Returns.
- Reduction in Volatility.
- Lower impact on portfolio returns.
- Cushions downside.
- Retains equity's potential upside.

Equity Portfolio

Blend Investment Style

- High-conviction portfolio of 50 to 60 stocks.
- Bottom-up Approach
- Market cap & sector agnostic.
- Structural Growth Theme.
- Valuation Discipline: Growth at the right price

Fixed Income Portfolio

Focus on Quality & Liquidity

- Predominantly in Sovereign/AAA rated issuers
- Actively manage duration in 3-to-7-year duration band
- Stable policy, abundant liquidity, moderating inflation favorable for 3-to-7-year duration bonds.

UTI's Investment Team

UTI Mutual Fund

Equity: 28 members stable team

	Size	Strength	Experience
	Count	Average work experience with UTI AMC	Total Work Experience
Fund Managers	16	12 years	307 years
Research Analysts & Investment Associates	10	4 years	90 years
Total	**26**	**240 years**	**397 years**

Ajay Tyagi
Head – Equity

Fixed Income: 10 members strong team

	Size	Strength	Experience
	Count	Average work experience with UTI AMC	Total Work Experience
Fund Managers	5	8 years	90 years
Credit Research Analysts	5	3 years	33 years
Total	**10**	**55 years**	**123 years**

Anurag Mittal
Head – Fixed Income

Data as of 31/Jul/2026

Scheme Snapshot & Key Terms

UTI Mutual Fund

CATEGORY / TYPE

An open ended balanced scheme investing only in equity and debt instruments. No arbitrage is permitted in the scheme

MINIMUM APPLICATION

₹1,000 and in multiples of ₹1 thereafter

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide long term capital appreciation and generate income by investing in a balanced portfolio of equity & equity related instruments and debt & money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.

EXIT LOAD

i. Redemption / switch-out upto and including 10% of Units allotted on or before completion of 12 months from the date of allotment- Nil exit load ii. Redemption/ switch out in excess of the 10% of Units allotted on or before completion of 12 months from the date of allotment – 1.00% exit load iii. If redeemed / switched out after 12 months from the date of allotment – Nil exit load

ASSET ALLOCATION

Equity & equity-related instruments: 40–60%

Debt & money market instruments: 40–60%

BENCHMARKING INDEX

NIFTY 50 Hybrid Composite Debt 50:50 Index*

PLANS / OPTIONS

Regular & Direct Plans; Growth and IDCW Options

FUND MANAGERS

Ajay Tyagi, Equity Fund Manager

Kamal Gada, Equity Fund Manager

Anurag Mittal, Debt Fund Manager

* Product of NSE Indices Limited (a subsidiary of National Stock Exchange of India (NSE) Limited). For further details, refer to Scheme Information Document

Portfolio Managers

Ajay Tyagi (Head - Equity)

Masters in Finance, CFA; Industry Experience: 26 Years

Ajay Tyagi is Head of Equities at UTI Asset Management. He is a CFA Charter holder from The CFA Institute, USA and also holds a Masters degree in Finance from Delhi University. Ajay joined UTI in the year 2000 and has successfully carried out various roles and responsibilities across equity research, offshore funds as well as domestic onshore funds. He has won many awards and accolades for his performance both domestically and globally. Ajay presently manages our flagship equity scheme in India and is also the Investment Advisor to UTI International's range of India dedicated offshore funds.

Kamal Gada (Fund Manager)

B.com, CA, CS, CFA; Industry Experience: 22 Years

Kamal Gada is a Senior Vice President and Fund Manager cum research analyst in the equities team of the mutual fund operations of the company. He is assistant fund manager for UTI Flexi Cap Fund and independently manages UTI Healthcare Fund and tracks Pharma and Healthcare sector. Kamal joined UTI AMC in 2008, prior to that he has worked for Bharat Petroleum Corporation Limited in their finance department. He is a Chartered Accountant from the Institute of Chartered Accountants of India and has also cleared the Level 3 exam of the CFA program conducted by the CFA Institute, USA. He currently manages UTI Healthcare Fund and co-manages UTI ULIP and UTI Flexi Cap Fund.

Anurag Mittal (Head – Fixed Income)

B.Com., M.Sc., CA; Industry Experience: 18 Years

Anurag is a Chartered Accountant affiliated with Institute of Chartered Accountant of India and holds a Master Degree in Accounting & Finance with specialization in Finance from London School of Economics. He previously held the office of Senior Fund Manager at IDFC Asset Management Company Pvt Ltd (now Bandhan AMC) and managed key fixed income mutual fund schemes. Prior to this, he was associated with HDFC AMC Ltd as Senior Manager – Investments and Axis Asset AMC Ltd as Fund Manager – Investments, responsible for fund management, dealing and research.

UTI Mutual Fund

Product Label

UTI Balanced Hybrid Fund

(An open ended balanced scheme investing only in equity and debt instruments. No arbitrage is permitted in the scheme.)

This Product is suitable for investors who are seeking*

- Long term capital appreciation
- Investment in equity and equity related instruments and fixed income securities

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

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.

The risk of the scheme is high

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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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.

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Thank You