Product Labels:

UTI Large & Mid Cap Fund
(Formerly Known as UTI Core Equity Fund)
(Large & Mid Cap Fund - An open-ended equity scheme investing in both large cap and mid cap stocks)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter: UTI Large & Mid Cap Fund	Benchmark Risk-o-meter: Nifty Large Midcap 250 Total Return Index (TRI)
• Long term capital appreciation • Investment predominantly in equity instruments of both large cap and mid cap companies	 The risk of the scheme is very high risk	 The risk of the benchmark is very high

The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.utimf.com/downloads/addenda-financial-year

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

Performance Disclosure:

UTI LARGE & MID CAP FUND
Regular Plan

Fund performance Vs Benchmark as on 31/10/2025	Returns			Growth of Rs 10,000		
Period	**NAV**	**Nifty Large Midcap 250 TRI #**	**Nifty 50 TRI ##**	**NAV**	**Nifty Large Mid cap 250 TRI #**	**Nifty 50 TRI ##**
	(%)	**(%)**	**(%)**	**(Rs)**	**(Rs)**	**(Rs)**
1 Year	3.47	6.47	7.59	10,347	10,647	10,759
3 Years	21.20	19.00	13.90	17,813	16,860	14,782
5 Years	25.92	23.78	18.57	31,677	29,074	23,446
Since inception*	13.86	15.97	12.89	84,701	1,14,591	73,574

- Benchmark, ## - 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 UTI Large & Mid Cap Fund: May 20, 2009. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. V. Srivatsa since May-2017. 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. Load is not taken into consideration for computation of performance

UTI LARGE & MID CAP FUND
Direct Plan

Fund performance Vs Benchmark as on 31/10/2025	Returns			Growth of Rs 10,000		
Period	**NAV Growth**	**Nifty Large Midcap 250 TRI**	**Nifty 50 TRI**	**NAV Growth**	**Nifty Large Mid cap 250 TRI**	**Nifty 50 TRI**
	(%)	**(%)**	**(%)**	**(Rs)**	**(Rs)**	**(Rs)**
1 Year	4.42	6.47	7.59	10,442	10,647	10,759
3 Years	22.19	19.00	13.90	18,253	16,860	14,782
5 Years	26.84	23.78	18.57	32,852	32,852	23,446
Since inception*	15.34	16.46	13.46	62,477	70,730	50,593

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 Direct Plan (Growth Option). Returns greater than 1year period are Compound Annual Growth Rate (CAGR). Inception date of UTI Large & Mid Cap Fund's direct plan is January 1, 2013. The Scheme is managed by the fund manager Mr. V. Srivatsa since May 2017. 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. Load is not taken into consideration for computation of performance.

Open ended schemes managed by V. Srivatsa - UTI Large & Mid Cap Fund, UTI Aggressive Hybrid Fund, UTI Equity Savings Fund, UTI Retirement Fund

Performance of other open-ended schemes managed by V. Srivatsa									
Scheme	Inception Date	Managing since	Benchmark (BM)	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	BM	Fund	BM	Fund	BM
UTI Aggressive Hybrid Fund (Erstwhile UTI Hybrid Equity Fund) - Equity Portfolio - Regular Plan	2-Jan-95	Nov-09	CRISIL Hybrid 35+65 Aggressive Index	3.77	6.76	16.22	13.08	20.12	15.36
UTI Aggressive Hybrid Fund (Erstwhile UTI Hybrid Equity Fund) - Equity Portfolio - Direct Plan	2-Jan-95	Nov-09	CRISIL Hybrid 35+65 Aggressive Index	4.44	6.76	16.96	13.08	20.88	15.36
UTI Equity Savings Fund - Equity Portfolio – Regular Plan	30-Aug-18	Aug-18	CRISIL Equity Savings Index	6.69	8.19	10.67	10.13	12.05	10.98
UTI Equity Savings Fund - Equity Portfolio – Direct Plan	30-Aug-18	Aug-18	CRISIL Equity Savings Index	7.79	8.19	11.67	10.13	13.03	10.98
UTI Retirement Fund (Erstwhile UTI Retirement Benefit Pension Fund) – Equity Portfolio – Regular Plan	26-Dec-94	Nov-09	CRISIL Short Term Debt Hybrid 60+40 Index	4.85	7.50	12.15	11.07	13.67	11.96
UTI Retirement Fund (Erstwhile UTI Retirement Benefit Pension Fund) – Equity Portfolio – Direct Plan	26-Dec-94	Nov-09	CRISIL Short Term Debt Hybrid 60+40 Index	5.49	7.50	12.86	11.07	14.42	11.96

Performance as of Oct 31, 2025.
a. Mr. V. Srivatsa manages 4 open-ended schemes of UTI Mutual Fund.
b. Date of allotment in the scheme/plan has been considered for inception date.
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
d. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option -

Regular Plan and Direct Plan.
e. **Past performance may or may not be sustained in future.**

SIP Returns as on 31st October 2025							
Period	**Investment Amount (Rs)**	**Fund Value (Rs)**	**Nifty Large Mid cap 250 TRI (Rs)**	**Nifty 50 TRI (Rs)**	**Yield (%) Fund**	**Yield (%) Nifty Large Mid cap 250 TRI**	**Yield (%) Nifty 50 TRI**
1 Y	1,20,000	1,27,763	1,29,555	1,29,199	12.24	15.12	14.55
3 Y	3,60,000	4,75,769	4,65,155	4,40,589	18.97	17.37	13.57
5 Y	6,00,000	9,79,678	9,42,756	8,49,863	19.69	18.12	13.89
7 Y	8,40,000	17,48,282	17,00,804	14,55,656	20.57	19.79	15.43
10 Y	12,00,000	29,46,531	30,31,098	25,78,091	17.11	17.63	14.62
15 Y	18,00,000	62,83,918	72,01,542	54,99,460	15.21	16.78	13.68
SI	19,70,000	74,54,177	86,80,932	65,54,700	14.65	16.22	13.32

Disclaimer:

The views expressed are the author's own views and not necessarily those of UTI Asset Management Company Limited.

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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.