### JANUARY 2023 UTI FUND WATCH QUALITY THAT HELPS YOU GROW YOUR WEALTH.





While investing in quality businesses helps you create wealth, flexibility to invest across market caps may help you generate better returns. Aim to give your investments the best of both the worlds - quality and flexibility with the UTI Flexi Cap Fund.

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- Flexibility to invest across the market capitalization
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### UTI Flexi Cap Fund

(UTI Flexi Cap Fund is an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.)

This product is suitable for investors who are seeking:\*

- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

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

Risk-o-meter for the fund is based on the portfolio ending December 31, 2022. 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://utimf.com/forms-and-downloads/







Benchmark riskometer is at Very High risk.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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**Attention : Unit Holders** 

As per recent advice received from SEBI - "All mutual Fund redemption requests will be processed only if KYC details are available with Mutual Funds "

### **CIO WRITEUP - JANUARY 2023**





Vetri Subramaniam Chief Investment Officer

### The business of forecasting is a giant distraction to the process of investing

"There are two kinds of forecasters: those who don't know, and those who don't know they don't know." — John K Galbraith, Economist & Diplomat

This is as good a time as any to remind everyone that what happens in the stock market in a given year has little relevance to what might happen in the next. We do not claim to have a crystal ball that tells us what the market may or may not do this year. It will likely fluctuate. Our investment process is not guided by a market forecast. We do not have a forecast for 2023 just like we did not have one for 2022 or 2021 or for any year before that.

"You can't predict. You can prepare." — Howard Marks, Fund Manager

Our investment process ScoreAlpha is the compass that guides us and keeps us focused. It guides us in the research process and in the construction of portfolio. The positioning of the fund is managed and monitored based on data and guardrails.\* ScoreAlpha is also a behavior management tool, which keeps us disciplined in the face of uncertainty and fluctuating emotions that the market throws in our path. Under certain conditions wherein decision

making can suffer, this investment process acts as a compass and guides us and enhances our quality of decisions.

\*You can track this by referring to our Equity Ready Reckoner in which we publish the monthly statistics for our portfolios. In addition to this month-end statistics, you can also track the ingredients in our portfolios and our portfolio construction outcomes in our product presentations in which the same statistics are presented on a quarterly basis over a three-year time frame.

### A significant change in seasons in 2022

Below we use the two pillars of our investing process: Return on Capital Employed (RoCE) for other than financial companies / Return on Assets (RoAs) for financial companies and Operating Cash Flow (OCF) to explain the change in the seasons that we experienced.

First, we look at the performance of the Nifty 500 index when broken up into its different tiers based on RoCE/RoA (refer to Annexure 1 for a description of the tiers):

CY 2022 Performance of R1, R2 and R3 Tiers											
RoCE Tiers	Weight in Nifty 500 Index	Weighted Average Return									
R1	56%	-4%									
R2	31%	8%									
R3	13%	21%									
Total Returns		3%									

Data as of December 31, 2022.

As the table indicates, businesses with a higher RoCE under-performed lower RoCE businesses in CY 2022. The best stock price performance as a group was registered by businesses with the lowest RoCE businesses (below cost of capital). In terms of strategies, this would typically underpin stronger performance by value-oriented strategies versus quality/growth strategies.

The table below highlights performance of the Nifty 500 index when divided into groups based on their Cash Flow Statistic. This is not as acute a picture as it was for RoCE except that slightly less consistent businesses in terms of generation of cash flow outperformed the most consistent cash flow generators. The most inconsistent cash flow generators were the worst performing group of stocks within the index. Financials for which there is no cash flow rating outperformed strongly.

C	CY 2022 Performance of C1, C2 and C3 Tiers											
CFO Tiers	Weight in Nifty 500 Index	Weighted Average Return										
C1	62%	-1%										
C2	8%	7%										
C3	1%	-3%										
Financial Services	29%	12%										
Total Returns		3%										

Data as of December 31, 2022.

### **CIO WRITEUP - JANUARY 2023**



This sharp tilt towards value and away from quality/growth was the change of season that marked the year 2022.

The Nifty 200 Quality 30 index does not have a growth factor but would have a resemblance and significant correlation with a basket of stocks selected on quality and growth.

This is reflected in the breakup of the indices across different RoCE tiers

RoCE Tiers		Weight										
NOCE HEIS	Nifty 500 Value 50	Nifty 200 Quality 30	Nifty 500									
R1	15%	100%	51%									
R2	66%	0%	33%									
R3	19%	0%	16%									

Data as of December 31, 2022.

The below table compares the Nifty 500 Value index vs the Nifty 200 Quality 30 index and the Nifty 500 index. This performance table tells roughly the same story; the one-year period that corresponds to CY22.

Period	Nifty 500 Value 50 TRI	Nifty 200 Quality 30 TRI	Nifty 500 TRI
1 Year	23.2%	-4.4%	4.2%
2 Years	38.8%	9.8%	17.1%
3 Years	27.8%	15.1%	17.4%
5 Years	5.9%	11.9%	11.5%
7 Years	13.6%	12.7%	14.0%
10 Years	13.3%	14.8%	13.8%

Source: MFI Explorer; Data as of December 31, 2022

The above table indicates the shifting cycles of performance over shorter periods, but as the time horizon is extended the divergence in outcome gets smaller. Our objective is to generate alpha for our funds as compared to their respective benchmark index. The market has moods and seasons; what works well in one season may not do as well in another; but over a cycle we aim to outperform.

### UTI's approach to portfolio management

At UTI MF, our investment process emphasises on disciplined portfolio management within guard rails and supports diversity of styles and factors. For investors, diversification across styles is as important as diversification across companies and sectors by fund managers. Investors can use our products and capabilities that span the entire range of styles to achieve their financial goals.

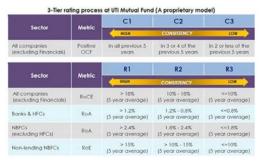
The intelligent investor realises that drawdowns are inevitable when invested in the market and recognises that there will be tough times — when a style is out of favour — and good times — when the stars shine on the style.

That brings us to a likely follow-up question: Can we identify turning points in the cycle? To that our answer is: Forecasting is difficult, but you can be prepared by using diversification.

Or if I may paraphrase the words of John Bogle, founder of The Vanguard Group: 'The business of forecasting is a giant distraction to the process of investing'.

Here's the original comment by John Bogle: "The stock market is a giant distraction to the business of investing."

### **Annexure 1**



Vetri Subramaniam
Chief Investment Officer
UTI Asset Management Company Ltd

### FIXED INCOME MARKET COMMENTARY





### Anurag Mittal Fund Manager

### The year of Murphy's Law

### After a year of policy normalisation, it is time to withstand volatility

For those who are not familiar with Murphy's Law, it is a popular cultural adage regarding misfortune in general. It is typically stated as: "Anything that can go wrong will go wrong." It is also often extended to "Anything that can go wrong will go wrong, and at the worst possible time."

Murphy's Law was named after Captain Edward A. Murphy, a US Air Force engineer who was working on a project to see how much deceleration a person could withstand in a crash.

Inspired by this theory, Peter Drucker, the great management consultant, formulated Drucker's Law to deal with the complexity of management. Drucker's law states that: "If one thing goes wrong, everything else will, and at the same time."

At the same time last year, vaccines and their rollout was the most pressing problem for the world. It was expected that with the pace of vaccination roll-out picking up, supply chains would normalise and inflation would come down. In the world of monetary policy, it was widely anticipated that policy normalisation would be gradual.

However, as the year went on, most of these predictions failed to come true. The global economy, coming on the heels of once-in-a-century pandemic, faced a concoction of high inflation, unexpected geo-political shocks, aggressive monetary policy normalisation and rigorous Covid restrictions in China. There were around 275 rate hikes in 2022, enough for one every trading day, with more than 50 central banks having executed the once-rare 75 basis-point increase (Source: <a href="http://bit.ly/3idFCxD">http://bit.ly/3idFCxD</a>).

The RBI also had to hike its policy rates by 290bps during FYTD23 from a lower bound of 3.35% to 6.25% in a short span after guiding a calibrated policy normalisation in February 2022. This was done post the geopolitical-led commodity shock and aggressive monetary policy actions from the advanced economy central banks.

Investors who were waiting for better entry points — despite the aggressive monetary action, decline in systemic liquidity and the lack of RBI OMOs, the Rs. 14 trillion plus gross government borrowing (compared to pre-Covid gross borrowing of Rs. 9.3 lakh cr in FY20) — sailed smoothly. The 10-year benchmark bond yield closed just seven times over 7.50% throughout 2022 (Source: Bloomberg). This was despite the non-inclusion of India in global bond indices. Long-end government bonds also remained well anchored, thanks to much lower than announced state government borrowing.

As we get closer to the terminal policy rate, the MPC meetings have started to witness a growing divergence between members regarding terminal policy rates, monetary policy stance and members' outlook on growth and inflation. While some members have characterised growth outlook as "fragile" and are perceiving local and global inflation to have peaked, majority of members remain concerned on sticky core inflation and wish to maintain policy action to bring inflation closer to the target of 4% in the medium term.

### FIXED INCOME MARKET COMMENTARY



As we had noted in our April '22 MPC review (<u>The RBI pivots: Update on the Monetary Policy (utimf.com)</u>, given the long prevalence of headline CPI over 6% in a supply shocked global economy, which RBI did not really have a control on, a logical thing for RBI would be to anchor inflation expectations towards 4%, by providing a reasonable real rate buffer till it is closer to its 4% target. Hence, we do not expect RBI to provide monetary support in case of a moderate slowdown in domestic growth.

### Outlook: Improved valuations; Curve broadly priced towards the expected terminal rate

We believe markets will remain range-bound in the near term till global central banks sincerely pivot i.e., start cutting rates, which may turn the risk sentiment. However, that is still some time away as central banks await meaningful decline in inflation, increase in unemployment or an inadvertent crisis.

The two pandemic years of 2020 and 2021 were characterised by low interest rates, exceptionally high liquidity and reasonably steep yield curves. This provided acceptable compensation for holding longer duration. The year of policy normalisation — 2022 — was largely a period of repricing of bond yields, subpar returns and flattening of the yield curve.

The tough act for investors today is to position and ride out the volatility, given the wide distribution of possible outcomes with intermittent false flags on inflation, geo-political dynamics or financial stability.

The current market valuations after the meaningful corrections, especially on the one-to-three-year segment of the yield curve, are broadly in line with their long-term averages and pricing in the consensus RBI terminal rate.

Investors with 6-12 months horizon can consider an allocation to low duration/ money market strategies, given that expected terminal rate is priced in. Investors with more than three-year investment horizon can consider allocation towards roll-down strategies and actively managed intermediate duration (one-to-four year) categories, given the reasonable starting levels of yield and potential to participate in downward yields momentum as global inflation pressures cool off.

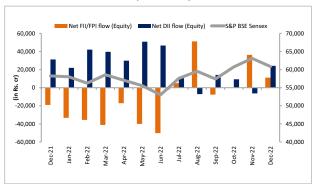
The views expressed are the author's own views and not necessarily those of UTI Asset Management Company Limited. The views are not investment advice and investors should obtain their own independent advice before taking a decision to invest in any asset class or instrument.

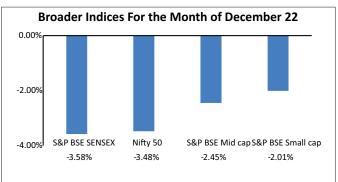
### **MARKET REVIEW - JANUARY 2023**



### **Equity Market**

After an extended rally going back several months, December 2022 saw a correction on US Fed rate hike concerns even as both FIIs and DIIs turned net buyers for only the second time in 2022 (first time in June 2022). Large cap indices S&P BSE Sensex and Nifty 50 fell 3.58% and 3.48% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap slipped 2.45% and 2.01% respectively.





On the BSE sectorial front, S&P BSE Utilities down by -6.92%, S&P BSE Power down by 6.76%, S&P BSE Teck down by 6.09%, were the top losers, while S&P BSE Metal (2.95%) was the lone gainer.

Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	28,923.14	-4.78	16.54
S&P BSE Bankex	48,906.28	-0.90	21.03
S&P BSE CD	39,722.17	-4.28	-11.27
S&P BSE CG	33,342.22	-1.49	15.97
S&P BSE FMCG	16,075.30	-2.73	16.62
S&P BSE HC	23,033.66	-3.81	-12.10
S&P BSE IT	28,671.86	-6.03	-24.24
S&P BSE Metal	20,855.59	2.95	8.36
S&P BSE Oil & Gas	20,409.11	-0.97	16.57
S&P BSE Power	4,381.29	-6.76	25.84
S&P BSE PSU	10,017.86	-0.03	23.05
S&P BSE Realty	3,446.85	-3.90	-10.26
S&P BSE Teck	13,413.34	-6.09	-19.28

Source for numbers: BSE and NSE and leading business dailies.(December 2022)

### **Debt Market**

Retail inflation (CPI) eased to an eleven-month low of 5.88% in November 2022 (6.77% in October 2022) owing to softening of food prices. This is the first time in 2022 CPI has come below the central bank's upper band of 6%. The Consumer Food Price Index (CFPI), a measure of food inflation, eased month-on-month in November 2022 to 4.67% vis-à-vis 7.01% in October 2022.

Wholesale price-based inflation (WPI) softened to a 21-month low of 5.85% in November 2022 (8.39% in the previous month), making it the second straight month the WPI has remained below the double-digit mark. Downtrend in WPI was mainly owing to easing of prices of food articles, chemicals & chemical products, basic metals, textiles and paper & paper products vis-à-vis corresponding month of the previous year.

### **MARKET REVIEW - JANUARY 2023**

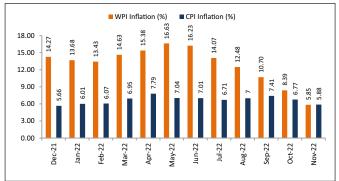


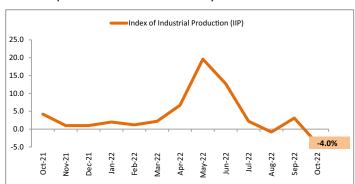
India's factory output (IIP), slipped by 4% (for October 2022 data), owing to manufacturing sector contracting 5.6% even as mining and electricity expanded by 2.5% and 1.2% respectively. The combined index of eight core industries increased by 5.4% (provisional) in November 2022 compared to November 2021, mainly due to expansion in production of cement, coal, electricity, steel and fertilizers.

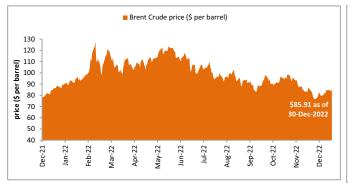
Gross Goods and Services Tax (GST) collections for November 2022 (for sales in October 2022) stood at Rs 1,45,867 crore compared to Rs 1,51,718 crore in October 2022. Revenue for November 2022 is 11% higher year-on-year and it is the ninth month in succession when GST collections have crossed Rs 1.40 lakh crores.

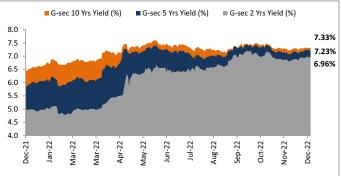
The country's exports rallied from a sharp dip in October 2022 (of nearly 17%) to a mild 0.6% rise in November 2022. Even as exports rebounded to USD32bn from USD29.8bn in October 2022, it is trailing the USD39bn level averaged over April-September 2022. Merchandise trade deficit eased below USD25bn, a first in five months.

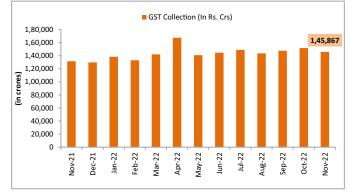
This continues to be a liquidity-driven market as FIIs and DIIs have interchangeably provided buying support to shore up markets. This has ensured strong inflows throughout the year keeping markets at historically high premiums. Corporate profitability will have to keep up to justify these levels, failing which we may see a correction. Factors like the Ukraine-Russia conflict, US Fed rate hikes, December 2022 corporate results remain key short-term monitorables.











Source for numbers: BSE and NSE and leading business dailies. (December 2022)

### **UTI MUTUAL FUND IN MEDIA\*\***



### Short-end bonds attractive as rate-hike cycle near peak: UTI Mutual Fund's Sudhir Agrawal

Synopsis

The benchmark 10-year bond yield is at 7.32%, and Agrawal sees it rising by another 15-20 basis points as he expects the next fiscal year's budget to be expansionary.

India's bond yield curve looks attractive at the shorter end as the interest rate tightening cycle is expected to peak soon, while heavy debt supply in the new year could weigh on the longer end, a fund manager with UTI Mutual Fund said on Monday.

With government borrowing likely to pick up in the fiscal year starting April, the shorter end of the curve was more preferable, said Sudhir Agrawal, executive vice president and fixed income fund manager at UTI Mutual Fund.

"The long end of the curve is going to continue to have this supply issue all around the year going forward, while the short end of the curve is just a seasonal phenomenon." India's one-year bond yield was at 6.794% on Monday, while the three-year bond yield was at 7.091%.

The Reserve Bank of India has raised rates by 225 basis points so far in the current tightening cycle and is expected to hike rates by just another 25 basis points before it takes a pause, as per a Reuters poll.

Agrawal expects the reporate to peak at 6.50%.

The benchmark 10-year bond yield is at 7.32%, and Agrawal sees it rising by another 15-20 basis points as he expects the next fiscal year's budget to be expansionary.

He also expects corporate bonds supply to rise next year after falling in the last 1-1.5 years as economic activity picks up, with issuers preferring capital market instruments to raise funds over bank borrowings due to an increase in funding costs.

A rise in bond issuances from corporates and banks in the January-March quarter, especially in the three-month to one-year segments, is expected to put pressure on the two- to three-year part of the curve for a brief period, Agrawal said.

The aggressive tightening by global central banks for the better part of 2022 led to volatility in fixed income assets but provided opportunities for fast money in other asset classes.

However, the quick appreciation in the equity market and the volatility in fixed income will reduce in 2023 as interest rates are near their peak, Agrawal said.

"I do see, globally over, say, the next 12 to 18 months, flows probably moving more in favour of fixed income versus equities."

**Publication: Economic Times** 

Date: 27.12.2022



### यूटीआई एएमसी लिमिटेड के एक्जीक्यूटिव वाइस प्रेसिडेंट और फंड मैनेजर-इक्विटी वी. श्रीवत्स से बातचीत के मुख्य अंश

 बदली महंगाई के बीच आप मारतीय अर्थायावस्था को किल दिला में जाते हुए बेन्झते हैं और निवेषकों के लिए आपके क्या

सङ्ख्य है?

रूरी युद्ध के कारण कच्चे तेल और खाय कीमते में बढोतरी और उच्च सेवा राष्ट्र की मुद्रारफीति के कारण धिवले काव महीवों में मुदारफीता का प्रभव पन है। भारतीय रिजर्व बैक के अनुमानों के अनुसार ब्रासी तिमही में सेपीआई का औरत सम्बन्धा 7% हा जो विलीय हाई के ਪੰਜ ਰਾਲ, ਚੌਕੀ ਰਿਸਾੜੀ ਰਾਲ 6% ਦੇ नीचे जाने की उपमीद है। यह देखते हुए कि हम सकारात्मक वस्तविक ब्याज बरों की ओर बढ़ रहे हैं. हसारा मानना है कि मुझारफीत पर इसका र्विभित्त प्रभाव है। विकसित दनिया में आरमा अंदी और मांग पर संभवित प्रभाव को बेउनो हुए हमार मानन है कि कमेडिटी की कीमते मे भिरावट का मेरिक्स है और सब ही चीन के बजर फिर ते खुलने से विनिर्माण सुदारफीति भी कम होगी। हम अमीद करते हैं कि अने वले वर्षों में सदारफीत कम होगी।

2. ਸੀਤਿਹਸ ਟਸੀ के ਕਰਦਿए ਦੇ ਆਪ



यी. श्रीयत्स एवजीववृदिव वाङ्स प्रेसिडेंट और फंड मैनेजर-इविचटी, बृटीआई एएमसी लिमिटेंड

विका सेक्टर्स से उपमीद रखते हैं? अगले सल मुदारफीती में नरमी और मजबूत मांग की वजह से डोमेरिटक ऑरिएटेड सेक्टर्स में मध्यम वृद्धि की उपमीद कर रहे हैं। हम मानते हैं कि वित्तीय सेक्ड्रों, ऑटोमोबाइल और पूजीगत करनुओं और रियल एस्टेट पर सकारसम्मकता बनी रहेगी।

 पिछले वर्षों में यूटीआई कोर इकिस्टी यांड और यूटीआई हेल्चकेयर फांड के प्रवर्शन में कैसे सुधार हुआ है?

यूटीआई कोर इकियटी का एक राल का प्रवर्षन बेचामक टी खेड़ा कम और एक राल और तीन राल की रामय सीमा में लखतार वो क्वार्टाइल में अवस प्रवर्शन किया है। यूटीआई हेल्क्केयर फंड का प्रवर्शन बेंचमार्क से क्षेत्रा नीचे रहा है और लार्ज कैंप जेनरिक के आउटपरफॉर्मेंस का असर तब हुआ जब हमारा वजन इस पर कम था।

 क्य आपको लगता है कि निवेहकों को 2023 में अपने पोर्टफोरियो को फिर से संतुरित करना चाहिए? बाजर की अरिकरता से निपटने लायक पोर्टफोरियो बनने के लिए आपका

क्या राजाव होगा? वर्तमाव रामय में, इस तथ्य की बेकते हुए कि स्वास्फीत चरम पर हो सकती है। हमारा मानन है कि मध्यम अवधि में लोड असेट वर्जा के लिए अच्छा विकल्प हो सकता है और विदेशकों को लोव अमेट असंस्त धीरे-धीरे बडाला चाहिए। इतिवरी अभी भी एक परांक्षीया वीर्यकालिक असेट कल्स बना हुआ है और इसमें व्यवस्थित निवेश जारी रहना चाहिए। लोन पर रकारतमक दक्षिकोण को देखते हुए, हमारा मानना है कि हाइब्रिड फंड निवेशकों के लिए अचड़े अधारतर देते हैं।

**Publication: Business Remedies** 

Date: 26.12.2022

### **UTI MUTUAL FUND IN MEDIA\*\***



• AMANDEEP CHOPRA, GROUP PRESIDENT AND HEAD OF FIXED INCOME, UTI MF

### 'Fixed income an attractive bet as real returns could turn positive'

As India and the world prepare for a pause in rate hikes, the focus has shifted towards a sustainable pro-growth policy by central banks. Amandeep Chopra, group president Amanteep Chopra, group president and head of fixed income at UTI MF, tells Siddhant Mishra that fixed income is an attractive bet as investors could look forward to a positive real rate of return in the coming year. Excerpts:

What's your outlook on the debt market in 2023?
Most of the turmoil, interest rate volatility and policy normalisation, is volatiny and policy normalisation, is nearing completion. People will now focus on how long it takes for the cycle to turn. Rate hikes impact the three key variables of inflation, unemployment and growth. Once central banks see inflation coming down to targeted levels, they could go for cutting rates.

Hence, the keytheme for 2023 will be how long central banks stay on a pause, having achieved the terminal policy rate, and what markets are pricing in as regards the next phase of the

ing mas regards the next phase of the rate cycle — when the cuts happen and by how much. Therefore, fixed income may start looking more attractive given the absence of a negative impact in terms of rising yields, and nominal yields could also look favourable. Investors could start getting a positive real rate of return, which has eluded them since the last couple of years.

### Keeping in mind the volatility, what trend do you see during the first

trend do you see during the first quarter? If we look at the 90-day rolling volatil-ity in bond prices, they will be much lower on an average in 2023. Looking back, in 2022, we went from inflation

makes

add a bit of duration, as rates are more favourable. For example, a 5-year G-Sec fetches vou a return of 7.2%, while the on -year forward inflation is 5.25-5.50%, thus not being a worry and central banks expected to be easy-going in terms of policy norm ansation to playing catch-up and front loading rate

giving you a. 00-bps real rate of return, and beating infla-tion on the sc vereign curve. Second, the cycle has to eventually nor malise towards a There is an exit from overnight/s tort-duration funds towards longer-duration ones. What explains this shift? pro-growth le vel, which would explains the same Investors con't expect rate to rise further. The curve is currently flat beneficinvestors with a thre:-five-year hori-zon That gives you a big upside, which yo I won't get from al overnight or liq-uid fund, as the and has priced in a certain level of the rep elta of capital gains from a bond portfolio comes with a fall in rates.

YTMs are vet to

FPIs look at emerging market debt from the prism of a decent positive spread, real policy rates with respect to the home currency and how the EM currency behaves.

India hasn't been attractive on any of these parameters

### peak, with another round of rate hike expected. How will that impact

hike expected. How will that impact long-duration funds? That has been factored in; the only surprises could be if the rate hike doesn't take place, which would be a positive, or if they underestimate inflationary pressure and hike rates more than expected. Investors shouldn't wait for something that has already been discounted because our markets are forward-looking.

FPI investment in equities has

somewhat revived, but debt is still showing outflows. Where does the gap lie? FPIs look at emerging market debt from the prism of a decent positive

spread, real policy rates with respect to the home currency and how the EM currency behaves. India hasn't been attractive on any of these parameters. Consider the relative rate-hiking cycle. Considerthe relative rate-hiking cycle. A US two-year Treasury earns you about 4.25%, while an equivalent two-year Indian treasury would give 6.70%, thus giving a spread of 275 bps roughly. The reality, however, is that annual depreciation in the currency has been 8.5% this year. Hence, the rupee depreciation has nullified the higheryleid adollar investor would otherwise earn, and the net dollar returns would be deep negative.

Which category of funds and time horizon would you recommend?

Seeing the way the yield curve has flattened, the spread on the sovereign curve is hardly 10 bps, which is not giving much by taking on a longer duration. Something in the short-to-

medium category would be appro-priate. When the conviction increases — likely to happen sometime next year — and there is talk of rate cuts globally, that's when people could consider taking longer durations.

High valuations, the China Covid scare and volatile crude prices could keep markets shaky. Could the debt market benefit?

There is a strong case for fixed income as all drivers are there. Nominal yields as all drivers are there. Nominal yields are back to the level where they give you a real rate of return. With inflation coming down, the real rate is widen-ing. Finally, the possibility of rate cuts — all the pain inflicted by tightening of rates seems to be behind us

**Publication: Financial Express** 

Date: 28.12.2022



# 'Markets corrected halfway, but valuations still high'

correction this year. For this reason, next year could see further consolidation, says ALAY TYAGI, head of equity, UTI Asset Management Company, in conversation with The market is trading at a 15-20 per cent premium, notwithstanding the time Abhishek Kumar. Edited excerpts:

### What should we expect from the

equity market in 2023? Next year could be one of consolidation long-term averages. Normally, markets trading at a 15-20 per cent premium to for the simple fact that the market is consolidate in such

do not paint a rosy picture for the of 'trend-level' earnings growth Moreover, the global gross valuations and expectations rate is likely to be weak and growth. Tosum up, higher domestic product growth situations and justifiably. may negatively impact equity market. The market is said to have gone through corrected halfway, but we are yet to reach price-to-earnings went as high as 22-23x. A year before, the market was trading at about 30 per cent higher than the long-In the past year, the overvaluation has term averages. The one-year forward a time correction. Did it not help? average valuations

Mutual fund investors booked profits as the market scaled new peaks in

financials? Which other sectors

Will you remain overweight on

the market.

lead-equity, UTI AMC **UAY TYAGI** 

The opportunities in the financial sector India. If valuations move above comfort positive on private sector banks as they perspective. Within financials, we are From a risk/return perspective, there technology and health care which are attractive - both from a valuation and continue to finance consumption in levels, we can be tactical about them. appear to be good from a long-term are also sectors like information long-term perspective. are you bullish on?

Since the government's hand is tied on the fiscal front, the Budget has limited Budget is not something that can give direction to the market. It can lead to Do you expect Budget 2023-24 to bring cheer to equity investors? room to be expansionist. Ideally, a some excitement. November. Did they take the right call? exposure when markets move up to such

future outlook. Policy reforms also play a Market movement is governed by the part, but the government no longer uses progress of various industries and their the Budget stage to make any 'big bang policy announcements.

> However, one should not exit equities completely and wait

stayed invested for the past four to five

years and are sitting on profits,

levels, especially for those who have

It's a rational move to cut equity

What is your recommendation

exercise, but retail investors should refrain from timing

attractive. It's a risky bet.

for the market to turn Rebalancing is a good Investors need to have a fairly diversified basket of funds within equities. On a market capitalisation spectrum, we

olend in between.

the US whose core businesses are here to 2020-2021 to anxiety in 2022. I would say excitement around these companies in Take for example the tech majors in pendulum has now swung to the other stay. Advertising budgets continue to shift towards digital and so is the shift extreme - from a stage of extreme It's difficult to see the bottom. The both extremes were untrue. towards e-commerce.

valuations. Also, I don't see any letdown I don't know if they have bottomed out but they are trading at attractive in their structural growth in the next three to five years.

### What about Indian new-age companies that got listed in 2021?

with strong sustainable models that will investors will need to exit at some point in time. There will be some companies There will be some structural winners here. All unicorns will come up for a listing in the years ahead as their create value for investors.

founders are passionate about what they are doing and are not here to make big customer problem, if their business aren't profitable, the way to identify model can be profitable, and if their Since many of these companies them is to see if they are solving a money and leave.

would want them to have an allocation to the market does well. By different styles should also be on the style front so that they do not miss out if one segment of large-cap funds, mid-cap funds, and I mean quality, growth, value, and a flexi-cap schemes. Diversification

have bottomed out in India and the US?

Do you think technology (tech) stocks



EXPECTATIONS OF 'TREND-LEVEL' HIGHER VALUATIONS AND EARNINGS GROWTH DO

NOT PAINTA ROSY PICTURE FOR THE EQUITY MARKET

**Publication: Business Standard** 

Date: 19.12.2022



Key Features	UTI MAST	ERSHARE UN	T SCHEME	UTI CORE EQUITY FUND			Uī	I FLEXI CAP F	UND	UTI VALI	JE OPPORTUI	NITIES FUND	
Fund Category		Large Cap Fun		5.52.55.65	ge & Mid Cap		11000	Flexi Cap Fur	- Contract	Value Fund			
		Large Cap Fun	u .	73100	-	V			100		10.200.000.000.0000.000	77	
Type of Scheme	An open predominant stocks	ended equ ly investing	ity scheme in large cap		ded equity sch cap and mid o	neme investing cap stocks			equity scheme mid cap, small	An open ended equity scheme following a value investment strategy			
Investment Objective	generate lon by investing and equity re companies. However, the guarantee th	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies.  However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.					generate lon by investing equity relate in a flexible capitalization However, the guarantee th	ng term capita predominantled securities manner acro n spectrum. ere can be n	ne scheme is to al appreciation y in equity and of companies oss the market o assurance or ment objective chieved.	generate lo by investing equity relat across mark However, th guarantee t	ng term capit predominant ted securities et capitalizati nere can be r	the scheme is to tal appreciation tly in equity and to of companies on spectrum. to assurance or tment objective achieved.	
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
	Ple	ase refer to pg	. 19	Ple	ease refer to p	g. 20	Ple	ase refer to p	g. 21	Please refer to pg. 22			
Plans/Options(Regular/ Direct)	IDCW opti Reinvestmen	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			on ion with it	Payout and	Growth opti IDCW op Reinvestme	tion with	Payout and	
SIP/SWP/STRIP													
Fund Size ~	10802.90 Cr			1529.56 Cr			25422.93 Cr	2		7091.61 Cr			
Expense Ratio@ (%)	Regular: 1.93	, Direct : 0.97		Regular: 2.51	l, Direct : 1.68		Regular: 1.69, Direct: 0.89			Regular: 1.91, Direct :1.15			
Benchmark Index	S&P BSE 100	S&P BSE 100 TRI			1id cap 250 TR	RI	Nifty 500 TRI			Nifty 500 TRI			

	250		es.	(WEWER)		e Charles	09	NAME OF THE PARTY OF		90000000		Service Control	
Key Features	UT	MID CAP FU	ND	UTI DI	VIDEND YIELI	FUND		UTI MNC FUN	ID	UTI INI	DIA CONSUM	ER FUND	
Fund Category		Mid Cap		Div	vidend Yield F	und	1	hematic - MI	NC	Thematic – Consumption			
Type of Scheme	An open predominantl stocks	ended equ y investing	2000 ACCOR	An open predominant Yielding stock			the theme of	investing pre-	eme following edominantly in d securities of	An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption			
Investment Objective	The objective generate long by investing and equity re companies. However, the guarantee the of the scheme	term capital predominant lated securition re can be no at the investment	appreciation tly in equity es of mid cap assurance or ent objective	generate long and income in Dividend related secur However, the	g term capita by investing pyielding equitities. ere can be no at the investr	cheme is to I appreciation predominantly ty and equity assurance or ment objective shieved.	generate long by investing pequity related companies. However, the	g term capital predominantly d securities of ere can be no at the investi	ne scheme is to all appreciation by in equity and if multinational assurance or ment objective chieved.	The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle.  However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
	Plea	se refer to pg	. 23	Ple	ase refer to p	g. 26	Please refer to pg. 27			Please refer to pg. 28			
Plans/Options(Regular/ Direct)	Growth option IDCW option Reinvestment	n with	Payout and	Growth optio IDCW option Reinvestment	on with	Payout and	Growth option IDCW option Reinvestment	on with	Payout and	Growth option IDCW option	ion with	Payout and	
SIP/SWP/STRIP													
Fund Size ~	7329.98 Cr			2860.66 Cr			2498.71 Cr		-	459.34 Cr			
Expense Ratio@ (%)	Regular: 2.11,	Direct: 0.99		Regular: 2.08, Direct : 1.45			Regular: 2.07, Direct : 1.24			Regular: 2.61, Direct: 1.80			
Benchmark Index TIER I	Nifty Mid cap	150 TRI		Nifty 500 TRI			Nifty MNC TRI			Nifty India Consumption TRI			
Benchmark Index TIER II	-			Nifty Dividen	d Opportuniti	es 50 TRI	ii ii			-			

<sup>~(</sup>Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92

Asset Allocation refer page no. 88-89 \*Benchmark change w.e.f January 1, 2022.



Key Features	UTI INF	RASTRUCTUR	E FUND	UTI BANKING	G AND FINANC	IAL SERVICES	UTI	HEALTHCARE F	UND	UTI TRANS	SPORTATION 8	LOGISTICS	
Fund Category	Them	atic – Infrastru	icture	Sectoral – B	anking & Finar	ncial Services	Sec	toral – Health	care	Sectoral – Transportation & Logistics			
Type of Scheme	An open end	ed equity sche	me following		led equity sch		An open end	led equity sch	eme investing				
	the Infrastruc	ture theme		in Banking ar	nd Financial Se	rvices Sector	in the Health	care Services S	ector	in transporta	tion and logist	ics sector	
Investment Objective	to provide for by investing p equity relate engaged eith the infrastru economy. However, the guarantee the	nt objective of ng term capita oredominantly d securities or er directly or cture areas or ere can be no at the investme e would be act	appreciation in equity and of companies indirectly in if the Indian assurance or tent objective	generate lon by investing pequity relate institutions of financial serv However, the guarantee th	we of the so g term capital predominantly ed securities of engaged in the evices activities. ere can be no nat the investme would be act	appreciation in equity and f companies/ banking and assurance or nent objective	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector.  However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			generate long term capital appreciation by investing predominantly in equity at equity related securities of companiengaged in the transportation at logistics sector.  However, there can be no assurance			
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	
	Load	Period	Load	Load	Period	Load	Load	Period	Load	Load	Period	Load	
Plans/Options(Regular/ Direct)	Growth optio IDCW optio Reinvestment	on with I	Payout and	Growth optic IDCW opti Reinvestmen	on with I	Payout and	Growth optic IDCW Opti Reinvestmen	ion with	Payout and	Growth optic IDCW Opt Reinvestmen	ion with	Payout and	
SIP/SWP/STRIP													
Fund Size ~	1535.67 Cr			862.04 Cr			701.48 Cr			1953.07 Cr	53.07 Cr		
Expense Ratio@ (%)	Regular: 2.29	, Direct : 1.91		Regular: 2.64	, Direct : 1.37		Regular: 2.56	, Direct : 1.46		Regular: 2.36	5, Direct : 1.04		
Benchmark Index	Nifty Infrastru	icture TRI		Nifty Financia	al Services TRI		S&P BSE Hea	Ithcare TRI		Nifty Transpo	ortation & Logi	stics TRI	
Key Features		G TERM EQUI (TAX SAVING)	TY FUND	UTI SMALL CAP FUND			UTI NIFTY2	00 MOMENTU FUND	M 30 INDEX	UTIN	IIFTY 50 INDEX	FUND	
Fund Category		ELSS			Small Cap Fund	d		Index Fund		Index Fund  d An open ended scheme replicating/			
Type of Scheme		ded equity la a statutory loc fit		DOGRAM PROPERTY UN	ended equi ly investing i	보이면 경기들은 유명하는 등 모양이	is an open-	0 Momentum ended scheme Nifty200 Me	e replicating/	An open e tracking Nift		e replicating/	
Investment Objective	invest predon related secur the market securities sha	objective of the ninantly in equ rities of comp capitalizatio all also includ ebentures/bor	ity and equity panies across n spectrum. e fully/partly	generate lon by investing and equity re companies. However, the guarantee th	The investment objective of the scheme is to nerate long term capital appreciation investing predominantly in equity dequity related securities of small cap					scheme is to comprising N to achieve re Index by "pa However, the guarantee th		nt to Nifty 50 ent. assurance or nent objective	
Entry Load/ Exit Load	Entry	Holding	Exit Load	Entry	Holding	Exit Load	Entry	Holding Period	Exit Load	Entry	Holding Period	Exit	
	Load	Period ase refer to pg		Load	Period	The second secon	Load			Load	ase refer to pg	Load	
Plans/Options(Regular/ Direct)	Growth optio	n	, 33	Please refer to pg. 24  Please refer to pg. 36  Growth option  IDCW option with Payout  Growth option				. 50	Growth optic IDCW opt Reinvestmen	on ion with	Payout and		
SIP/SWP/STRIP													
Fund Size ~	2958.54 Cr	2000000	10	2409.97 Cr			2131.53 Cr			9378.94 Cr			
Expense Ratio@ (%)	Carlot Control of Control of Control	, Direct : 0.95		Charles (April 2012)	, Direct : 0.60		Regular: 0.91, Direct : 0.40			Regular: 0.30, Direct : 0.20			
Benchmark Index	Nifty 500 TRI			Nifty Small Co				mentum 30 TF	RI	NIFTY 50 TRI			
					M. C.		Control of the Contro						

<sup>~(</sup>Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92 Asset Allocation refer page no. 88-89 \*Benchmark change w.e.f January 1, 2022.



Key Features	UTI NIFT	Y NEXT 50 INC	DEX FUND	UTIF	YBRID EQUIT	Y FUND	UTI	MULTI ASSET	FUND	UT	I ARBITRAGE F	UND	
Fund Category	1	Index Fund		Agg	ressive Hybrid	d Fund	Mu	ulti Asset Alloc	ation		Arbitrage		
Type of Scheme		ded scheme Next 50 Inde		STATE OF THE PROPERTY OF THE PARTY.	tly in equit	heme investing y and equity	THE RESERVE OF THE PERSON OF T	nded scheme and Gold ETFs	investing in	An open e arbitrage op		e investing in	
Investment Objective	the scheme companies index and e equivalent "passive" im be managed the same we lindex with the perform the scheme capital terms costs of trad and other tracking errothe scripts/v	is to invest comprising the ndeavor to a to underlyin vestment. The by replicating eightages in the intention ance different and the under subject to ming, managem factors which ir. The schem weights as an	objective of in stocks of in stocks of in stocks of in underlying chieve return g index by a scheme will g the index in the underlying of minimizing of minimizing of minimizing index in arket liquidity, the sent expenses in may cause e would alter of when the derlying index.	generate lor by investing equity relat across th spectrum. T and money view to gene However, t guarantee th of the Schen	ng term capit predominantl ed securities e market he fund also market instri erate regular in here is no	assurance or ment objective	achieve long investing proportion of instruments. debt and r with a view The fund als The portfol dynamically. assurance	term capital a edominantly i equity and . The fund a money marke to generate rr o invests in Go lio allocation However, or guarante objective of	icheme is to ppreciation by n a diversified equity related lso invests in t instruments egular income. Id ETFs. is managed there is no e that the the Scheme	The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments.  However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	
	Load	Period	Load	Load	Period	Load	Load	Period	Load	Load	Period	Load	
-1 - 1 - 1 - 1		ase refer to pe	35		ease refer to p	og. 41		ease refer to p	g. 43		ease refer to p	g. 45	
Plans/Options(Regular/ Direct)	Growth optic	on		Growth opti- IDCW opt Reinvestmer Can Serve fa	tion with	Payout and	Growth optic IDCW opt Reinvestmer	ion with	Payout and	Reinvestme	tion with	Payout and	
SIP/SWP/STRIP													
Fund Size ~	2102.73 Cr	0.		4469.29 Cr		10	899.40 Cr	2/1	**	3571.14 Cr		VI.	
Expense Ratio@ (%)	Regular: 0.79	, Direct : 0.33		Regular: 1.9	9, Direct : 1.34	1	Regular: 1.93	3, Direct : 1.04		Regular: 0.9	3, Direct : 0.34		
Benchmark Index	Nifty Next 50	According to the second					E 200 TRI 25% Bond Fund 10%		Nifty 50 Arbitrage Index				

							Gold						
Key Features	UTI REG	GULAR SAVING	6S FUND	*Temporary subscription	LINKED INSURA discontinuation under UTI Unit Li P) (w.e.f July 01, 2	n of fresh inked Insurance	UTI EC	QUITY SAVING	S FUND		LDREN'S CAREE SAVINGS PLAN		
Fund Category	Cons	ervative Hybri	d Fund			100000		Equity Saving	5		Children's Fund	Í.	
Type of Scheme	200	led hybrid sch ly in debt inst	eme investing ruments	An open end scheme.	ded tax saving o	um insurance	An open er equity, arbitr	nded scheme age and debt	investing in	An open ended fund for investme for children having a lock-in for at le- 5 years or till the child attains age majority (whichever is earlier)			
Investment Objective	is to invest money mark the portfolio securities w income and a However, the guarantee th	predominantly et instrument into equity/ ith a view him for capital ere can be no	equity related to generating appreciation. assurance or nent objective	is primarily growth in the distribution thereof. An scheme shat follows: (a) funds in de medium risi	objective of to provide re he NAV or through (IDCW) and nounts collecte all generally be Not less than ebt instruments k profile. (b) Not funds in equiti- ruments.	eturn through ough dividend reinvestment ed under the e invested as a 60% of the s with low to ot more than	is to provide income distri- arbitrage op- equity / equi- debt / money However, the guarantee the	e capital app bution to the i portunities, i ity related ins market instru nere is no	nvestors using nvestment in truments and iments. assurance or nent objective	is to invest predominantly in debt a money market instruments and part the portfolio into equity & equity relat securities with a view to generati income and aim for capital appreciation However, there is no assurance			
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	
	Load	Period	Load	Load	Period	Load	Load Period Load			Load Period Load			
		ase refer to pa			ease refer to pg	, 48		Please refer to pg. 50			Please refer to pg. 52		
Plans/Options(Regular/ Direct)	Option,	ment Plan, Gro	Flexi IDCW				with Payout (iii) Monthly Facility (iv) M Reinvestmen Option with I	IDCW Option Monthly IDCW t Facility (v) Q	ment Facility with Payout Option with uarterly IDCW (vi) Quarterly	ity (ii) Growth Option ut th W			
SIP/SWP/STRIP													
Fund Size ~	1589.90 Cr		-	5193.94 Cr			259.96 Cr			4169,20 Cr			
Expense Ratio@ (%)	and the second s	Direct : 1.20	<u> </u>	The second liverage and the se	0, Direct : 0.96		Regular: 1.51, Direct : 0.68			Regular: 1.74, Direct : 1.53			
Benchmark Index	Regular: 1.79, Direct : 1.20 NIFTY 50 Hybrid Composite Debt 15:85 Index				brid Composite	Debt 50:50	The same of the sa	Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

<sup>~(</sup>Monthly Average as on 30th December 2022)

Minimum Investment Amount refer page No. 92

Asset Allocation refer page no. 88-89 \*Proposed Category \* Post completion of 10 years/ 15 years period opted by the investor

^Subject to unit holding basis meeting the requirements of the destination scheme and after the lock in for at least 5 years or till the child attains age of majority (whichever is earlier)



Low Duration Fund	UTI RETIRI	EMENT BENEFI FUND	T PENSION	100000000000000000000000000000000000000	LDREN'S CAREE		UT	I OVERNIGHT F	UND	UTI	LIQUID CASH	PLAN	
Fund Category	F	Retirement Fun	d		Children's Fund	1		Overnight Fun	d	Liquid Fund			
Type of Scheme	oriented sch	nded retirem eme having a retirement ag	lock-in of 5	for children 5 years or	ended fund fo having a lock-i till the child a nichever is earli	n for at least ttains age of	in overnigh	nded debt sche it securities. R risk and Relativ	telatively low		ded liquid sche t rate risk a		
Investment Objective	primarily to g for pension income / car to the exter their holding investing in a of debt & mo equity & equ However, th guarantee th	ent objective of generate a corp in the form in the form to the total of redemping after the age of mix of securitiney market insity related instead the investment would be acid.	ous to provide of periodical unit holders ion value of of 58 years by es comprising truments and ruments. assurance or ent objective	generate loi by investing equity relat across th spectrum. However, t guarantee ti of the Scher	objective of the ng term capital predominantly sed securities of e market here is no a hat the investme ne would be ac	appreciation in equity and of companies capitalization assurance or ent objective	is to general low risk and portfolio of maturity of However the the investm will be achi	nent objective of ate reasonable I high level of live overnight secure one day, ere can be no a ent objective of eved. The Sche indicate any ret	income, with quidity from a rities having a ssurance that if the Scheme eme does not	is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.  However there can be no assurance that			
Entry Load/ Exit Load	Entry	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
		ase refer to pg		-	ease refer to pg			ease refer to pg	1		ease refer to pa	1	
Plans/Options(Regular/ Direct)	Growth Option			Growth opti IDCW option Scholarship	on 1		Growth Opti Periodic C reinvestmen	ion, Option with	payout &	Growth opti IDCW option	on	*·- *	
SIP/SWP/STRIP									X	X			
Fund Size ~	3746.43 Cr			708.06 Cr			7886.97 Cr			27916.01 Cr		A	
Expense Ratio@ (%)	Regular: 1.69	), Direct : 1.05		Regular: 2.7	2, Direct : 1.51		Regular: 0.12, Direct: 0.07			Regular: 0.2	3, Direct: 0.14		
Benchmark Index		Term Debt Hyb	rid 60+40	Nifty 500 TR				night Fund A-I Ir	ndex	CRISIL Liquid Fund Al Index			

				t .			Å.			V.		
Key Features	иті м	ONEY MARKE	T FUND	טדו טנ	TRA SHORT TE	RM FUND	UTI TREA	SURY ADVANT	AGE FUND		TI FLOATER FU	ND
Fund Category	Me	oney Market F	und	Ultra	a Short Duratio	n Fund	L	ow Duration Fu	nd		Floater	
Type of Scheme	in money ma	rket instrume	eme investing nts. Relatively nd Moderate	scheme inv that the portfolio is	nded ultra-shovesting in inst Macaulay dura between 3 noderate interes redit risk.	ruments such ation of the nonths and 6	scheme inv that the M portfolios is	ended low d esting in instr Macaulay dura between 6 m derate interest edit risk.	uments such tion of the onths and 12	rate instrum instruments exposures	ended de tly investing nents. (includion converted to using swap ligh interest redit Risk.	in floating ng fixed rate floating rate os/derivatives
Investment Objective	is to general high level of portfolio of n However the the investme will be achieved.	te reasonable liquidity by noney market re can be no a ent objective o	ssurance that of the Scheme eme does not	is to gener low volatili portfolio co market instr However th the investm will be ach	nent objective a ate reasonable ty through involve comprising of d ruments. Here can be no a hent objective of leved. The Sch- 'indicate any re	e income with vestment in a ebt & money assurance that of the Scheme eme does not	reasonable consistent w in a portfoli instruments However the the investm will be achi	ent objective i income for inth high liquidit o of debt & mere can be no a ent objective o eved. The Schendicate any ret	its investors y by investing noney market ssurance that f the Scheme me does not	reduce inter a portfolio of floating rate instrum rate return- invest a port rate debt se instruments. However the the investm- will be achieved	is to generate reasonable returns reduce interest rate risk by investing a portfolio comprising predominai of floating rate instruments and firate instruments swapped for float rate returns. The Scheme may a invest a portion of its net assets in firate debt securities and money mar instruments.  However there can be no assurance the investment objective of the Schewill be achieved. The Scheme does guarantee / indicate any returns.	
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit
	Load	Period	Load	Load	Period	Load	Load	Period	Load	Load	Period	Load
		ase refer to pg	, 62		ease refer to p		Please refer to pg. 66		Please refer to pg. 68			
Plans/Options (Regular/ Direct)	Growth option		5	Growth Option / Daily IDCW / Reinvestment Option/Weekly IDCW /		Quarterly/H Growth Opti	(Daily/Weekly/Fortnightly/Monthly/ Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option		Growth Option /Quarterly IDCW Optio Half Yearly IDCW Option /Annual IDC Option Flexi IDCW Option both payout reinvestment facilities		Annual IDCW both payout 8	
SIP/SWP/STRIP												
Fund Size ~	7372.06 Cr			2034.97 Cr			3046.53 Cr	11 2 2 2		1781.41 Cr		
Expense Ratio@ (%)		, Direct : 0.20			6, Direct : 0.44		The second second second second second second	4, Direct : 0.33			5, Direct : 0.35	
Benchmark Index		Market Fund	A-I Index		Short Duration	Fund B-I		Ouration Fund A	-I Index		Ouration Debt Ir	ndex

<sup>~(</sup>Monthly Average as on 30<sup>th</sup> December 2022)

Minimum Investment Amount refer page No. 92
Asset Allocation refer page no. 88-89 # Subject to completion of lock-in period

<sup>^</sup>Subject to unit holding basis meeting the requirements of the destination scheme and after the lock in for at least 5 years or till the child attains age of majority (whichever is earlier)



Key Features	UTI SHOP	RT TERM INCO	ME FUND	UTI BANKI	NG AND PSU	DEBT FUND	иті со	RPORATE BON	D FUND	UTI	CREDIT RISK F	UND
Fund Category	Sh	ort Duration Fu	ind	Pan	king and PSU	Fund	Cou	porate Bond F	und		Credit Risk Fund	d
Type of Scheme	UTI Short Tel ended short in instrumen duration of p and 3 years.	ort Duration Form Income Fur term debt sche its such that to portfolio is ber Relatively high lerate credit ris	nd is an open eme investing he Macaulay tween 1 year interest rate	An open predominant instruments Undertakings and Municip	ended de ly investing of Banks, s, Public Finance oal Bonds. R	ebt scheme	UTI Corpora ended deb investing in corporate bo	te Bond Fund t scheme p AA+ and ands. Relatively Relatively Low	d is an open redominantly above rated High interest	UTI Credit R debt schem in AA and b (excluding A Relatively H	Credit RISK Fund is an ne predominan elow rated corpo A+ rated corpo ligh interest ra gh Credit Risk.	open ended ntly investing porate bonds orate bonds).
Investment Objective	is to general low risk and a portfolio instruments. However the the investme will be achie	ent objective of the reasonable high level of lo of debt & m re can be no a ent objective o eved. The Sche ndicate any ret	income, with iquidity from oney market ssurance that f the Scheme me does not	is to general low risk and portfolio of p market secur Sector Und Financial Inst Bonds. How assurance th of the Sche	te reasonable high level of li redominantly ities issued by lertakings (F itutions (PFIs) vever there at the investr me will be	of the scheme income, with iquidity from a debt & money y Banks, Public PSUs), Public and Municipal can be no ment objective achieved. The tee / indicate	to generate of predominant corporate bo However, the the investme will be reali	ent objective of optimal return ly in AA+ and nds. ere can be no a ent objective o zed. The Sche ndicate any ref	s by investing above rated assurance that of the scheme me does not	is to gen and capital minimum of below rated AA+ rated co However the the investme will be achie	ent objective o erate reasona appreciation 65% of total ass corporate bonds; ere can be no a ent objective of eved. The Sche indicate any ret	by investing sets in AA and dos (excluding ). sssurance that f the Scheme eme does not
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit
	Load	Period	Load	Load	Period	Load	Load	Period	Load	Load	Period	Load
Plans/Options(Regular/ Direct)	Growth Opti Quarterly IDO	ase refer to pg ion,Monthly II CW Option, Hal ual IDCW Optio ption	OCW Option, f Yearly IDCW	Growth option Mthly/Qtly/F	oase refer to p on HalfYearly/Ann nvestment ID0	nual/Flexi	Growth Option Half Yearly ID Option/	ase refer to pg on /Quarterly I OCW Option/ A option both pay	DCW Option/ nnual IDCW	Gowth Option Payout and I	ease refer to pg. on /IDCW Optio Reinvestment Fa on - Growth Op	n (with acilities)/
SIP/SWP/STRIP												
Fund Size ~	2147.75 Cr	Line.	Advant .	526.69 Cr			3159.25 Cr	, and the same of		451.08 Cr		J. Salard
Expense Ratio@ (%)		, Direct : 0.33			, Direct : 0.24			, Direct : 0.23			0, Direct : 0.81	Ī
Benchmark Index		Duration Fund	A-II Index		ng and PSU De			rate Bond Fund	d B-II Index		Risk Fund C-II I	Index
				100000000000000000000000000000000000000								
Key Features		IEDIUM TERM			YNAMIC BONI	the second second second		JTI BOND FUN	170.120.000000000		UTI GILT FUND	)
Fund Category	Med	lium Duration I	und		Dynamic Bon	d	Medium	to Long Durat	ion Fund	UTI Gilt Fu	Gilt Fund	
The state of the s	An open el scheme inves the Macaular between 3 y		term debt ents such that ne portfolio is ers. Relatively	An open en- investing acre	Dynamic Bon ded dynamic oss duration. I	the second second second	An open e scheme inve that the M portfolio is b Relatively hi	n to Long Durat nded medium esting in instr lacaulay dura etween 4 year igh interest r	n term debt ruments such ation of the s and 7 years.	scheme ir securities a		ended debt government es. Relatively
Fund Category Type of Scheme  Investment Objective	An open et scheme invest the Macaulabetween 3 y High interest Credit Risk. The investme is to genera investing in securities s duration of t 4 years. However the the investme will be achieved.	dium Duration inded medium titing in instruming duration of the cars and 4 years and 4 years and 4 years and 6 years and 6 years and 6 years and 7 years and 7 years and 7 years and 7 years and 8 years and 9 yea	term debt ents such that he portfolio is res. Relatively elatively High of the scheme encome by oney market e Macaulay between 3 to ssurance that f the Scheme me does not urns	An open en investing acre interest rate Risk.  The investme is to gener adequate management in debt and across durati thowever, the the investme will be realized.	Dynamic Bon ded dynamic oss duration. I risk and mo ent objective ate optimal liquidity that to fithe portfol money marketon.  Bere can be no ent objective exect. The Schendicate any results of the portfol or one of the schendicate any results of the portfol or one of the schendicate any results of the schendicate and the schendicate any results of the schendicate and the scheduleane and the schendicate and the scheduleane and the sched	d debt scheme Relatively High oderate Credit of the scheme returns with rough active lio, by investing et instruments assurance that of the scheme eme does not eturns.	Medium An open e scheme inve that the M portfolio is b Relatively hi Moderate cre The investme is to gener adequate liq and money n the Macaula' between 4 ye However the the investme will be achie	n to Long Durat nded medium esting in instratacaulay dura- tacaulay dura- etween 4 year igh interest re- edit risk. ent objective of ate optimal nuidity by inve- y duration of the ars and 7 year re can be no all ent objective of eved. The Schel ndicate any rel	tion Fund term debt uments such tition of the sand 7 years. atter risk and of the scheme returns with exting in debt ents such that he portfolio is s. sssurance that if the Scheme me does not turns.	scheme in securities a high interest credit risk.  The investment of generate of investment in by the Certal Government and interest. However the the investment will be achieved and interest.	Gilt Fund and is an open and is an open and is an open and is an open area of the cross maturitie area risk and f and objective of and open and of or ally guarantee area of the cross open and of or repaymen area on be no as and objective of and of the sche and of the sc	ended debt government es. Relatively Relatively low the scheme is eturn through curities issued thent and/ora r any security ed by the / or a State t of principal assurance that f the Scheme eme does not
Fund Category Type of Scheme	An open et scheme invest the Macaulabetween 3 y High interest Credit Risk. The investme is to genera investing in securities s duration of t 4 years. However the the investme will be achie guarantee /ir	dium Duration inded medium reting in instrum y duration of the ears and 4 years are risk and Reent objective of ate reasonable debt & much that the portfolio is recan be no a ent objective o eved. The Schendicate any reti	Fund  I term debt	An open en investing acre interest rate Risk.  The investme is to generadequate management in debt and across duratithowever, the the investme will be realiguarantee / i	Dynamic Bon ded dynamic coss duration. I risk and mo ent objective ate optimal liquidity the of the portfol money market on. The control of the portfol money market on. The school of the portfol	debt scheme Relatively High oderate Credit  of the scheme returns with rough active lio, by investing et instruments assurance that of the scheme eme does not eturns.	Medium An open e scheme inve that the M portfolio is b Relatively hi Moderate cre The investme is to gener adequate liq and money n the Macaular between 4 ye However the the investme will be achie guarantee / i	n to Long Durat nded medium esting in instr lacaulay dura- etween 4 year igh interest redit risk. ent objective of ate optimal audidity by invenanted instrum- y duration of the area and 7 year ere can be no a sent objective of eved. The Schen indicate any ref	ion Fund term debt uments such tition of the s and 7 years. ate risk and of the scheme returns with sting in debt ents such that he portfolio is s. ssurance that if the Scheme eme does not turns.	scheme in securities a high interest credit risk.  The investment is by the Ceistate Government and interest. However the the investment will be achieguarantee / Entry	Gilt Fund and is an open and is an open and is an open and is an open area o	ended debt government ess. Relatively low the scheme is eturn through curities issued the tendent and/orar any security ed by the for a State of principal ssurance that fithe Scheme eme does not turns.
Fund Category Type of Scheme  Investment Objective	An open et scheme invest the Macaulat between 3 y High interest Credit Risk. The investing in securities s duration of t 4 years. However the the investme will be achieguarantee /ir Load	dium Duration inded medium string in instrum y duration of the ears and 4 year rate risk and Rent objective o atter reasonable debt & much that the portfolio is re can be no a sent objective o eved. The Schendicate any retr	term debt term debt term debt tents such that the portfolio is sirs. Relatively elatively High of the scheme e income by oney market e Macaulay between 3 to ssurance that f the Scheme me does not urns  Exit Load	An open en investing acre interest rate Risk.  The investme is to gener adequate management in debt and across durati However, the the investme will be realiguarantee / i	Dynamic Bon ded dynamic oss duration. I risk and mo ent objective ate optimal liquidity the of the portfol money market on. The control of the portfol money market on. The sent objective exed. The Schendicate any results of the portfol money market on. The sent objective exed. The Schendicate any results of the portfol money market on.	debt scheme Relatively High oderate Credit  of the scheme returns with rough active lio, by investing et instruments assurance that of the scheme eme does not eturns.  Exit Load	Medium An open e scheme inve that the M portfolio is b Relatively hi Moderate cm The investme is to gener adequate liq and money n the Macaular between 4 ye However the the investme will be achie guarantee / i	nto Long Durat nded medium string in instr lacaulay dura etween 4 year igh interest r edit risk. ent objective c nare optimal uidity by inve narket instrum y duration of t ears and 7 year re can be no a ent objective o eved. The Sch ndicate any ref	ion Fund In term debt In the scheme In	scheme in securities a high interest credit risk.  The investment is generated investment is by the Ceistate Government and interest. However the investme will be achieguarantee / Entry Load	Gilt Fund and is an open avesting in cross maturitie at rate risk and f credit risk-free re an sovereign sec antral Governm ament and / or ally guarantee ernment and at for repayment are can be no at ent objective of eved. The Sche indicate any re Holding Period	ended debt government ses. Relatively low the scheme is eturn through surities issued tent and/orar any security ed by the / or a State t of principal ssurance that f the Scheme me does not turns.
Fund Category Type of Scheme  Investment Objective	An open et scheme invest the Macaulat between 3 y High interest Credit Risk. The investme is to general investing in securities s duration of the 4 years. However the the investme will be achied guarantee /ir Load  Entry Load  Ple Options: (a)(IDCW Option (d) Half Year IDCW Option (f) Flexi IDCW (f) Flexi IDCW (f) Flexi IDCW (d) Flexi	dium Duration inded medium citing in instrum y duration of the ears and 4 years and 4 years are risk and Reent objective of the ears and 4 years and 4 years are risk and Reent objective of the portfolio is are can be no a sent objective of the early returned in the portfolio is are can be no a sent objective of the early returned in the portfolio is as a refer to peg. Forowth Option (c) Quarterly by IDCW Optice in the provided in the portfolio is as a refer to peg.	tend term debt term debt tents such that ten portfolio is sirs. Relatively elatively High f the scheme e income by oney market e Macaulay between 3 to ssurance that f the Scheme me does not urns  Exit Load .76 (b) Monthly IDCW Option in (e) Annual	An open en investing acre interest rate Risk.  The investme is to generadequate management in debt and across durati However, the will be realiguarantee / i  Entry Load  Ple Growth optic IDCW opti	Dynamic Bon ded dynamic oss duration. I risk and mo ent objective attempts on the control of the portfol money market on the control of the control o	debt scheme Relatively High oderate Credit  of the scheme returns with rough active lio, by investing et instruments assurance that of the scheme eme does not eturns.  Exit Load	Medium An open e scheme invet that the M portfolio is b Relatively h Moderate on The investme is to gener adequate liq and money in the Macaular between 4 y However the the investme will be achie guarantee / i  Entry Load  Ple (a) Quarterly IDCW Option	nto Long Durat Inded medium Inded Inde	tion Fund the term debt tuments such tuments such tution of the s and 7 years. ate risk and of the scheme returns with string in debt tents such that the portfolio is rs. assurance that of the Scheme the Scheme the does not turns.  Exit Load To Oblinal Fyearly CW Option (d)	scheme in securities a high interest credit risk.  The investment to generate converted investment in by the Certal Government and interest. However the investment if the investment will be achieguarantee / Entry Load	Gilt Fund and is an open and is an o	ended debt government es. Relatively low the scheme is eturn through exercises issued the total and for a rany security ed by the for a State total principal assurance that for the Scheme eme does not turns.  Exit Load 80
Fund Category Type of Scheme  Investment Objective  Entry Load/ Exit Load  Plans/Options(Regular/	An open et scheme invest the Macaulat between 3 y High interest Credit Risk. The investme is to general investing in securities surface duration of the 4 years. However the investme will be achie guarantee /ir Load  Ple Options: (a)C IDCW Option (d) Half Year IDCW Option (f) Flexi IDCW and reinvestme scheme in the scheme i	dium Duration Inded medium titing in instrumy of unitarity of unitarit	term debt term d	An open en investing acre interest rate Risk.  The investme is to gener adequate management in debt and across durati However, the the investme will be reali: guarantee / i  Entry Load  Ple Growth optic IDCW opti Reinvestmen Qtly/Half Yea Payout and R	Dynamic Bon ded dynamic oss duration. I risk and mo ent objective at optimal liquidity that of the portfol money market on. The school of the portfol money market on. The school of the portfol money market on. The school of th	debt scheme Relatively High oderate Credit  of the scheme returns with rough active io, by investing et instruments assurance that of the scheme eme does not eturns.  Exit Load g. 78  Payout and	Medium An open e scheme invet that the M portfolio is b Relatively h Moderate on The investme is to gener adequate liq and money n the Macaular between 4 ye However the the investme will be achie guarantee / i  Entry Load Ple (a) Quarterly IDCW Option Flexi IDCW Oreinvestment	nto Long Durat nded medium esting in instr dacaulay dura etween 4 year igh interest r edit risk. ent objective c ate optimal uidity by inve- narket instrum y duration of t ears and 7 year re can be no a ent objective o eved. The Sche ndicate any ref  Holding Period ase refer to pg IDCW Option (c) Annual IDC Option with bot t facilities.	ion Fund the term debt uments such uments such ution of the s and 7 years, ate risk and of the scheme returns with string in debt ents such that the portfolio is rs. sssurance that if the Scheme the des not turns.  Exit Load . 79 (b) Half Yearly CW Option (d) oth payout an	scheme in securities a high interest credit risk.  The investment of generate of investment in by the Certain Control Government and interest. However the investment will be achinguarantee / Entry Load  Ple Growth Plan reinvestment	Gilt Fund and is an open area risk and f and is an open and for redit risk-free re an sovereign sec antral Governm and / or ally guarantee are ran be no a and objective of and open area can be no a and objective of and open area can be no a and objective of and open area can be no a and objective of and open area can be no a and open area can be no a and open and ope	ended debt government tes. Relatively low the scheme is eturn through the control of the control
Fund Category Type of Scheme  Investment Objective  Entry Load/ Exit Load  Plans/Options(Regular/Direct)  SIP/SWP/STRIP	An open et scheme invest the Macaulat between 3 y High interest Credit Risk. The investme is to general investing in securities surface duration of the 4 years. However the the investme will be achief guarantee /ir Load  Ple Options: (a) CIDCW Option (d) Half Year IDCW Option (f) Flexi IDCW and reinvestre	dium Duration Inded medium titing in instrumy of uration of the ears and 4 years are risk and Rent objective of the ears and 4 years are reasonable debt & mouch that the portfolio is are can be no a sent objective of early of the early return to the early return to the early return to perform the early return the early return to perform the early return	tend term debt term debt tents such that ten portfolio is sirs. Relatively elatively High f the scheme e income by oney market e Macaulay between 3 to ssurance that f the Scheme me does not urns  Exit Load .76 (b) Monthly IDCW Option in (e) Annual	An open en investing acre interest rate Risk.  The investme is to gener adequate management in debt and across durati However, the the investme will be realising guarantee / interest in the investment of the in	Dynamic Bon ded dynamic oss duration. I risk and mo ent objective attempts on the control of the portfol money market on the control of the control o	debt scheme Relatively High oderate Credit  of the scheme returns with rough active lio, by investing et instruments assurance that of the scheme eme does not eturns.  Exit Load g. 78  Payout and	Medium An open e scheme inve that the M portfolio is b Relatively h Moderate cm The investme is to gener adequate liq and money n the Macaular between 4 ye However the the investme will be achie guarantee / i  Entry Load  Ple (a) Quarterly IDCW Option Flexi IDCW C reinvestment	nto Long Durat Inded medium Inded Inde	tion Fund the term debt tuments such tuments such tution of the s and 7 years. ate risk and of the scheme returns with string in debt tents such that the portfolio is rs. assurance that of the Scheme the Scheme the does not turns.  Exit Load To Oblinal Fyearly CW Option (d)	scheme in securities a high interest credit risk.  The investment to generate continuestment in the state Government and interest. However the investment interest will be achieguarantee / Entry Load  Growth Plaireinvestment	Gilt Fund and is an open and is an o	ended debt government es. Relatively low the scheme is eturn through exercises issued the total and for a rany security ed by the for a State total principal assurance that for the Scheme eme does not turns.  Exit Load 80
Fund Category Type of Scheme  Investment Objective  Entry Load/ Exit Load  Plans/Options(Regular/ Direct)  SIP/SWP/STRIP Fund Size ~	An open et scheme invest the Macaulat between 3 y High interest Credit Risk. The investme is to general investing in securities suration of the 4 years. However the the investme will be achie guarantee /ir Load  Ple Options: (a)C IDCW Option (d) Half Year IDCW Option (f) Flexi IDCV and reinvestre	dium Duration Inded medium titing in instrum y duration of the ears and 4 year rate risk and 8 eart objective of atter reasonable debt & motion of the portfolio is are can be no a eart objective of eart objective objective of eart objective objec	term debt term d	An open en investing acre interest rate Risk.  The investme is to gener adequate management in debt and across durati However, the the investme will be reali: guarantee / i  Entry Load  Ple Growth optic IDCW opti Reinvestmen Otly/Half Year Payout and R	Dynamic Bon ded dynamic oss duration. I risk and mo ent objective at optimal liquidity that of the portfol money market on. Here can be no ent objective ozed. The Schondicate any results on the control of the period ase refer to pon on with the control of the period of the control of the co	debt scheme Relatively High oderate Credit  of the scheme returns with rough active io, by investing et instruments assurance that of the scheme eme does not eturns.  Exit Load g. 78  Payout and exi IDCW with	Medium An open e scheme invet that the M portfolio is b Relatively h Moderate on The investme is to gener adequate liq and money n the Macaular between 4 ye However the the investme will be achie guarantee / i  Entry Load Ple (a) Quarterly IDCW Option Flexi IDCW Oreinvestment	nto Long Durat nded medium esting in instr dacaulay dura etween 4 year igh interest r edit risk. ent objective c ate optimal uidity by inve- narket instrum y duration of t ears and 7 year re can be no a ent objective o eved. The Sche ndicate any ref  Holding Period ase refer to pg IDCW Option (c) Annual IDC Option with bot t facilities.	ion Fund the term debt uments such uments such ution of the s and 7 years, ate risk and of the scheme returns with string in debt ents such that the portfolio is rs. sssurance that if the Scheme the des not turns.  Exit Load . 79 (b) Half Yearly CW Option (d) oth payout an	scheme in securities a high interest credit risk.  The investment of generate of investment in by the Certification of the control of the con	Gilt Fund and is an open area risk and f and is an open and for reditrisk-free re an sovereign sec antral Governm and / or ally guarantee are rament and / are can be no a and objective of and open area can be no a and objective of and open area can be no a and objective of and open and o	ended debt government tes. Relatively low the scheme is eturn through the control of the control
Fund Category Type of Scheme  Investment Objective  Entry Load/ Exit Load  Plans/Options(Regular/Direct)  SIP/SWP/STRIP	An open et scheme invest the Macaulab between 3 y High interest Credit Risk. The investme is to genera subscription of the 4 years. However the investme will be achieguarantee /ir Entry Load Ple Options: (a)(IDCW Option (d) Half Year IDCW Option (f) Flexi IDCW and reinvestme to 56.78 Cr Regular: 1.61	dium Duration Inded medium titing in instrumy of unitarity of unitarit	Fund  I term debt	An open en investing acre interest rate Risk.  The investme is to generadequate management in debt and across duratit However, the the investme will be realize guarantee / i  Entry Load  Ple Growth optic IDCW opti Reinvestmen Qtly/Half Yea Payout and R  367.60 Cr Regular: 1.54	Dynamic Bon ded dynamic oss duration. I risk and mo ent objective at optimal liquidity that of the portfol money market on. The school of the portfol money market on. The school of the portfol money market on. The school of th	debt scheme Relatively High oderate Credit  of the scheme returns with rough active lio, by investing et instruments assurance that of the scheme eme does not eturns.  Exit Load g. 78  Payout and exi IDCW with	Medium An open e scheme inve that the M portfolio is b Relatively hi Moderate cra The investme is to gener adequate liq and money n the Macaular between 4 ye However the the investme will be achie guarantee / i  Entry Load  Ple (a) Quarterly IDCW Option Flexi IDCW Oreinvestment  281.76 Cr Regular: 1.63	nto Long Durat nded medium esting in instr dacaulay dura etween 4 year igh interest r edit risk. ent objective c ate optimal uidity by inve- narket instrum y duration of t ears and 7 year re can be no a ent objective o eved. The Sche ndicate any ref  Holding Period ase refer to pg IDCW Option (c) Annual IDC Option with bot t facilities.	ion Fund term debt uments such tition of the s and 7 years. ate risk and of the scheme returns with sting in debt ents such that he portfolio is s. ssurance that if the Scheme eme does not turns.  Exit Load . 79 (b) Half Yearly CW Option (d) th payout an	scheme in securities a high interest credit risk.  The investment	Gilt Fund and is an open area risk and f and is an open and for redit risk-free re an sovereign sec antral Governm and / or ally guarantee are ran be no a and objective of and open area can be no a and objective of and open area can be no a and objective of and open area can be no a and objective of and open area can be no a and open area can be no a and open and ope	ended debt government tes. Relatively low the scheme is eturn through the control of the control

"(Monthly Average as on 30th December 2022) Minimum Investment Amount refer page No. 92 Asset Allocation refer page no. 88-89



Key Features	UTI FO	CUSED EQUIT	FUND	UTI S&P I	SSE SENSEX IN	DEX FUND	UTI NIFTY	Mid cap 150 C	UALITY 50	UTI S&P B	SE LOW VOLATI	ILITY INDEX
Fund Category		Focused Fund			Index Fund			Index Fund			Index Fund	
Type of Scheme		ed equity scho 30 stocks a			nded scheme S&P BSE Sense			nded scheme y Mid cap 15 Index (TRI)		TOTAL STATE OF THE	nded scheme P BSE Low Vo (TRI)	
Investment Objective	appreciation equity relate 30 stocks acro However, the guarantee th	ment objecti generate long by investing d instruments oss market cap ere can be no at the investme would be acl	in equity & of maximum s. assurance or ent objective	to provide re closely corre of the secur underlying i error. Howev assurance th	ent objective of turns that, bef espond to the lities as repres index, subject er, there is no at the investme will be achie	total returns tented by the to tracking guarantee or nent objective	to provide re closely corre of the secur underlying i error. Howev assurance th	ent objective of turns that, before espond to the lities as represendex, subject are there is no at the investment will be achieve	total returns ented by the to tracking guarantee or ent objective	to provide re closely corre of the secur underlying error. Howev assurance th	ent objective of eturns that, before espond to the rities as repres index, subject ver, there is no lat the investment we will be achieve	ore expenses, total returns ented by the to tracking guarantee or ent objective
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
Plans/Options(Regular/ Direct)	(i) Growth (ii) Payout capital withd In case no	of Income Dist rawal option option is Indi orm, then the o	ribution cum		Please refer to pg. 37  (i) Growth Option.		(i) Growth	ase refer to pg Option.	. 38	(i) Growth	ease refer to pg Option.	. 39
SIP/SWP/STRIP												
Fund Size ~	2633.78 Cr			131.46 Cr			117.70 Cr			115.31 Cr		
Expense Ratio@ (%)	Regular: 1.92	, Direct : 0.26		Regular: 0.29	, Direct : 0.19		Regular: 0.87	, Direct : 0.41		Regular: 0.90	), Direct : 0.44	
Benchmark Index	Nifty 500 TRI	Index TRI		S&P BSE Sen	sex TRI		Nifty Mid cap	150 Quality 5	TRI	S&P BSE Low	Volatility TRI	

<u> </u>	-					
Key Features		T FUND WITH				
Fund Category	Gilt Fund wi	th 10 year cons	tant duration			
Type of Scheme	government maturity of	led debt schem securities havi 10 years. Re e risk and Re	ng a constant elatively High			
Investment Objective	is to general high liquidity of governm weighted avaround 10 be no assurable objective of the second	ent objective or rate optimal y by investing nent securities rerage portfolio years. However rance that the the Scheme will e does not returns.	returns with in a portfolio s such that o maturity is er there can e investment I be achieved.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load			
	Please refer to pg. 81					
Plans/Options(Regular/ Direct)	Regular Opti Quarterly ID Half Yearly ID Annual IDCW Flexi IDCW Reinvestmen	CW Option DCW Option / Option Option with	n Payout &			
SIP/SWP/STRIP						
Fund Size ~	97.68 Cr					
Expense Ratio@ (%)	Regular: 0.69	9, Direct : 0.20				
Benchmark Index	CRISIL 10 Yea	r Gilt Index				
-/	nath m I					

<sup>~(</sup>Monthly Average as on 30th December 2022)

Minimum Investment Amount refer page No. 92

Asset Allocation refer page no. 88-89

In addition there is a Direct Plan which is offered in each of the schemes/plans mentioned above except, scheme closed for subscription.

'Expense Ratio' represents the Total Expenses (TER) as on 30<sup>th</sup> December 2022.



# **EQUITY READY RECKONER JANUARY 2023**

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# **EQUITY READY RECKONER JANUARY 2023**

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### **UTI MASTERSHARE UNIT SCHEME**

An open ended equity scheme predominantly investing in large cap stocks.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies.

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

### Date of inception/allotment



15th October, 1986

### **Fund Manager**



Mr. Karthikraj Lakshmanan, BCom, CA, PGDBM, CFA (CFAI, USA) Managing the scheme since Sep-2022

### **Fund AUM**



:₹10802.90 Crore Fund Size Monthly Average Closing AUM :₹10659.36 Crore

### High/Low NAV in the month



High Growth Option :₹203.0141 Low Growth Option :₹191.3657

### **Total Expense Ratio**



Regular :1.93 Direct :0.97

### **Minimum Investment Amount**



Growth: ₹100/-₹5000/-IDCW:

### **Load Structure**



5 Years

Since inception<sup>3</sup>

Entry Load: Nil

Exit Load : :(A) Redemption / Switch out within 1 year from the date of allotment -

- (i) upto 10% of the allotted Units NIL
- (ii) beyond 10% of the allotted Units 1.00%
- (B) Redemption / Switch out after 1 year
- from the date of allotment NIL

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹194.4991
Regular IDCW Option	₹41.4674
Direct Growth Option	₹208.5853
Direct IDCW Option	₹47.4223

### Portfolio Details

. Ortiono Details	(GE)
% of Top 10 Stocks	50.22
Median Market Cap (₹ Cr)	3,07,190
Weighted Average Market Cap	4,17,639
Number of Securities	51

All figures given are provisional and unaudited.

Market Capita	lisation (9	6)	
	Large	Mid	Small

	,	-,		,
	Large	Mid	Small	
Fund	88	9	3	
Benchmark	96	4	0	

Portfolio as on 30 <sup>th</sup> December, 2022			-
Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.59	Asian Paints Ltd.	1.73
HDFC Ltd.	7.52	Avenue Supermarts Ltd.	1.72
Infosys Ltd.	7.48	Sun Pharmaceuticals Industries Ltd.	1.70
Bharti Airtel Ltd.	4.53	Tata Motors Ltd.	1.61
Axis Bank Ltd.	4.45	State Bank Of India	1.53
Reliance Industries Ltd.	4.11	Aditya Birla Fashion & Retail Ltd.	1.43
HDFC Bank Ltd.	4.08	LTIMindtree Ltd.	1.37
Maruti Suzuki India Ltd.	2.87	Tech Mahindra Ltd	1.34
Kotak Mahindra Bank Ltd.	2.84	Godrej Consumer Products Ltd	1.30
Tata Consultancy Services Ltd.	2.75	Cipla Ltd.	1.27
Bajaj Finance Ltd.	2.38	Pidilite Industries Ltd.	1.26
Larsen & Toubro Ltd.	2.23	Havells India Ltd.	1.16
SKF India Ltd.	2.07	Balkrishna Industries Ltd.	1.06
Eicher Motors Ltd	1.96	Others	13.34
Titan Company Ltd.	1.91	Net Current Assets	3.88
Ultratech Cement Ltd.	1.80	TOTAL	100.00

1.74

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) % ICICI Bank Ltd 2.9 Reliance Industries Ltd. -5.3 Bharti Airtel Ltd. 2.4 HDFC Bank Ltd. -3.6 HDFC Ltd. 2.4 ITC Ltd. SKF India Ltd. 2.1 Hindustan Unilever Ltd. -2.5 Maruti Suzuki India Ltd. 1.7 Mahindra & Mahindra Ltd. -1.3

ICICI Lombard General

Insurance Company Ltd

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.79%	22.10%
Sharpe Ratio	0.39%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	6.97	6.65
P/E	36.52	32.36
ROE	16.83	18.42

17,842

12,48,765

18,942

15,67,382

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000 S&P BSE **S&P BSE S&P BSE Period NAV Growth NAV Growth S&P BSE** 100 TRI (%) Sensex TRI (%) 100 TRI (₹) Sensex TRI (₹) (%) (₹) 1 Year -1.80 6.03 5.80 9,820 10,603 10,580 14.71 16.15 15.274 3 Years 15.15 15.100 15.676

13.62

14.97

16,651

18,63,891

15.52 For Since Inception, we have excluded right issue for mastershare

10.73

Assuming all IDCWs were reinvested at the immediate ex-div. NAV, till the growth option was not available and considering NAVs under growth option thereafter. Different plans have a different expense structure. The performance details provided herein are of regular plan, S&P BSE 100 TRI since 01st Jan 1990, Prior period Sensex returns, \*Compounded annualized Growth Rate,

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary', Schemes Managed by Mr. Karthikrai Lakshmanan

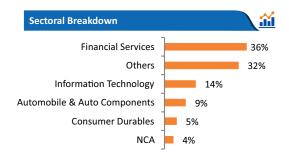
The performance of the benchmark is calculated using total return index variant of the benchmark index.

12.27

14.25

SIP Returns as on 30 <sup>th</sup> December, 2022						-	
Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,22,334	1,26,504	1,26,945	3.64	10.25	10.95
3 Years	3,60,000	4,54,402	4,78,354	4,72,897	15.75	19.40	18.58
5 Years	6,00,000	8,47,410	8,90,025	8,89,325	13.79	15.79	15.75
7 Years	8,40,000	13,33,354	14,23,290	14,43,090	12.98	14.81	15.20
10 Years	12,00,000	23,27,873	24,82,258	24,93,665	12.72	13.92	14.01
15 Years	18,00,000	49,46,860	52,53,705	52,56,744	12.45	13.15	13.16
Since inception	21,70,000	75,01,806	80,34,781	80,77,222	12.39	13.03	13.07

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



### UTI CORE EQUITY FUND (Erstwhile UTI Top 100 Fund)

An open ended equity scheme investing in both large cap and mid cap stocks.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies.

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

### Date of inception/allotment



20th May, 2009

### **Fund Manager**



Mr. V Srivatsa, B.Com., CA, ICWA, PGDM (IIM-I) Managing the scheme since May-2017

### **Fund AUM**



Fund Size Monthly Average Closing AUM

:₹1529.56 Crore :₹1519.07 Crore

### High/Low NAV in the month



High Growth Option :₹105.7231 :₹99.7083 Low Growth Option

### **Total Expense Ratio**



Regular : 2.51 Direct : 1.68

### **Minimum Investment Amount**



₹5000/-Growth: ₹5000/-IDCW:

Load	Structure	
LUau	Structure	



Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹102.4361 Regular IDCW Option ₹49.9022 **Direct Growth Option** ₹107.5036 **Direct IDCW Option** ₹52.8282

Portfolio Details	
% of Top 10 Stocks	33.80
Median Market Cap (₹ Cr)	41,635
Weighted Average Market Cap	2,24,205

All figures given are provisional and unaudited.

Large

46

54

### Market Capitalisation (%)

Number of Securities

Fund

Benchmark



59

Mid

44

44

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.68	Hindustan Petroleum Corporation Ltd.	1.94
ICICI Bank Ltd	4.38	Cummins India Ltd.	1.93
State Bank Of India	3.45	Ajanta Pharma Ltd.	1.85
ITC Ltd.	3.25	Dalmia Bharat Ltd	1.80
Federal Bank Ltd.	3.19	Aditya Birla Fashion & Retail Ltd.	1.77
Infosys Ltd.	2.95	Bharat Forge Ltd.	1.76
Fortis Healthcare Ltd.	2.93	Mahindra & Mahindra Ltd.	1.76
Axis Bank Ltd.	2.85	Phoenix Mills Ltd	1.75
Larsen & Toubro Ltd.	2.57	Oracle Financial Services Software Ltd.	1.75
HCL Technologies Ltd.	2.54	Zydus Lifesciences Ltd	1.67
HDFC Ltd.	2.51	Oberoi Realty Ltd.	1.48
Coromandel International Ltd.	2.32	Aurobindo Pharma Ltd.	1.42
Max Financial Services Ltd.	2.27	Nippon Life India Asset Management Ltd	1.28
Hindalco Industries Ltd.	2.13	Others	25.47
Bharti Airtel Ltd.	2.01	Net Current Assets	3.41
Aditya Birla Capital Ltd	1.99	TOTAL	100.00

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) Fortis Healthcare Ltd. 2.5 Federal Bank Ltd. 2.4 State Bank Of India 2.2

Emami Ltd.

Itd.

1 Year

3 Years 5 Years

Since inception<sup>3</sup>

Reliance Industries Ltd. -3.6 Tata Consultancy Services Ltd. -1.8 Kotak Mahindra 2.0 Bank Ltd. -1.4 Hindustan Unilever Ltd. -1.2 Bajaj Finance Ltd. -0.9

1.94

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.72%	21.18%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.31	
P/B	3.93	8.92
P/E	24.97	35.75
ROE	16.01	18.70

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



4.57

18.40

9.17

12.10

Nifty 50 TRI (%) NAV Growth Nifty Large Nifty 50 TRI (₹) (₹) TRI (₹) 10,457 10,448 10,569 16.606 17.306 15.418 15,510 17,402 18,308 50,069

68.102

47.409

Different plans have a different expense structure. The performance details provided herein are of regular plan.

\*Compounded annualized Growth Rate.

Coromandel International

HCL Technologies Ltd.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. V Srivatsa.

5.69

15.51

12.85

12.55

The performance of the benchmark is calculated using total return index variant of the benchmark index.

4.48

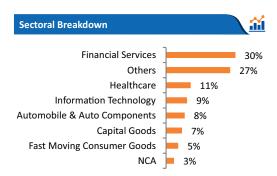
20.04

11.71

15.12

### SIP Returns as on 30<sup>th</sup> December, 2022 Period Nifty Large Nifty 50 TRI Yield (%) Yield (%) Nifty Investment Fund Yield (%) (₹) Large Mid cap Nifty 50 TRI Amount (₹) Value (₹) Mid cap 250 Fund TRI (₹) 250 TRI 1 Year 1,20,000 1,26,190 1,26,428 1,26,680 9.75 10.13 10.53 3 Years 3.60.000 4,94,003 4.97.510 4.75.581 21.71 22.22 18.98 5 Years 6,00,000 8,93,606 9,32,587 8,87,594 15.95 17.69 15.67 8,40,000 13,60,669 14.90.543 13.55 16.10 14.83 7 Years 14,24,214 23,29,807 24,61,523 12,00,000 12.74 15.92 13.77 10 Years 27,62,823 15 Years NA NA NA NA NΑ NA NA 49,00,427 Since inception 16,30,000 39,50,652 41,78,774 12.18 15.00 12.92

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.



### UTI FLEXI CAP FUND (Earlier Known as UTI Equity Fund)

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

### **Investment Objective**



The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

### Date of inception/allotment



18th May, 1992

### **Fund Manager**



Ajay Tyagi - CFA, MFC Managing the scheme since Jan-2016

### Fund AUM



Fund Size Monthly Average :₹25422.93 Crore Closing AUM :₹24929.40 Crore

### High/Low NAV in the month



High Growth Option :₹242.8909 :₹228.7680 Low Growth Option

### **Total Expense Ratio**



Regular : 1.69 Direct :0.89

### **Minimum Investment Amount**



Growth: ₹ 5000/-IDCW: ₹5000/-

### **Load Structure**



Since inception<sup>3</sup>

Entry Load: Nil

Exit Load: (A) Redemption / Switch out within 1 year

- from the date of allotment -
- (I) upto 10% of the allotted Units NIL
- (ii) beyond 10% of the allotted Units 1.00%
- (B) Redemption / Switch out after 1 year from the date of allotment - NIL

### NAV per unit as on 30<sup>th</sup> December, 2022



рол алли ав ол ов	
Regular Growth Option	₹232.0020
Regular IDCW Option	₹153.3850
Direct Growth Option	₹244.3545
Direct IDCW Option	₹162.6146

Portfolio Details	
% of Top 10 Stocks	43.98
Median Market Cap (₹ Cr)	1,18,405
Weighted Average Market Cap	2,30,947
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	69	21	10		
Benchmark	78	14	8		

### Portfolio as on 30th December, 2022 % to Equity Equity LTIMindtree Ltd. 6.33 Asian Paints Ltd. 1.52 ICICI Bank Ltd 5.94 Schaeffler India Ltd 1.44 Bajaj Finance Ltd. 5.58 Jubilant Food Works Ltd 1.44 HDFC Bank Ltd. 1.44 4.75 Berger Paints India Ltd. Infosys Ltd. 4.46 Endurance Technologies Ltd. 1.38 Kotak Mahindra Bank Ltd. 3.98 Divis Laboratories Ltd. 1.37 Avenue Supermarts Ltd. 3.91 Marico Ltd. 1.34 HDFC Ltd. Aianta Pharma Ltd. 1.34 3.17 Info-Edge (India) Ltd. Pidilite Industries Ltd. 3.11 1.26 Coforge Ltd Havells India Ltd. 2.75 1.22 Astral Ltd. Indiamart Intermesh Ltd 2.65 1.19 Titan Company Ltd. 2 48 Suven Pharmaceuticals Ltd 1 19 Maruti Suzuki India Ltd. Grindwell Norton Ltd. 2.07 1.19 AU Small Finance Bank Ltd 1.86 1.18 IPCA Laboratories Ltd. Shree Cement Ltd. 1.81 Others 20.99 PI Industries Ltd. 1.61 Net Current Assets 4.05

TOTAL

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) % LTIMindtree Ltd. 6.0 Reliance Industries Ltd. -7.3 Bajaj Finance Ltd. 4.1 Tata Consultancy Avenue Supermarts Ltd. 3.4 Services Ltd. -2.8 ITC Ltd. -2.4 Info-Edge (India) Ltd. 2.9 Axis Bank Ltd. -2.1 Coforge Ltd 2.6 Larsen & Toubro Ltd. -2.1

12.34

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	20.01%	21.50%
Sharpe Ratio	0.43%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	10.50	9.02
P/E	43.51	33.28
ROE	23.80	18.48

3.03.204

100.00

NA

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000 **Period** NAV Growth Nifty 500 TRI Nifty 50 TRI NAV Growth Nifty 500 TRI Nifty 50 TRI (%) (%) (%) (₹) (₹) 1 Year -13.42 4.25 5.69 8,658 10,425 10,569 15.11 17.36 15.258 3 Years 15.51 16.171 15.418 5 Years 12.03 11.51 12.85 17,652 17,246 18,308

NA

3.53.533

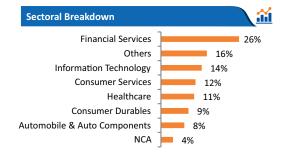
Different plans have a different expense structure. The performance details provided herein are of regular plan.

11.78

\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary', N.A - Not Available, Schemes Managed by Mr. Ajay Tyagi, As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI & TRI values are not available from the inception date of UTI FLEXI CAP FUND i.e 18th May 1992 to 31st December 1996. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,15,740	1,25,930	1,26,680	-6.54	9.33	10.53
3 Years	3,60,000	4,28,226	4,83,362	4,75,581	11.62	20.14	18.98
5 Years	6,00,000	8,31,836	8,98,652	8,87,594	13.04	16.18	15.67
7 Years	8,40,000	13,42,301	14,29,042	14,24,214	13.17	14.92	14.83
10 Years	12,00,000	24,16,336	25,32,675	24,61,523	13.42	14.30	13.77
15 Years	18,00,000	56,14,330	53,65,812	51,45,655	13.92	13.40	12.91
Since inception	21,70,000	88,19,364	80,78,166	78,73,130	13.89	13.08	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



### UTI VALUE OPPORTUNITIES FUND (Erstwhile UTI Opportunities Fund)

An open ended equity scheme following a value investment strategy.

### **Investment Objective**



The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum.

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

### Date of inception/allotment



20th July, 2005

### **Fund Manager**



Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA Managing the scheme since Feb-2018

### **Fund AUM**



Fund Size Monthly Average :₹7091.61 Crore Closing AUM :₹7017.89 Crore

### High/Low NAV in the month



High Growth Option :₹107.3659 Low Growth Option :₹101.8831

### **Total Expense Ratio**



Regular :1.91 Direct : 1.15

### **Minimum Investment Amount**



Growth: ₹ 5000/-₹5000/-IDCW:

### **Load Structure**



Entry Load: Nil

- Exit Load: (A) Redemption / Switch out within 1 year from the date of allotment -
  - (i) upto 10% of the allotted Units NIL
  - (ii) beyond 10% of the allotted Units 1.00%
  - (B) Redemption / Switch out after 1 year from the date of allotment - NIL

### NAV per unit as on 30<sup>th</sup> December, 2022



•	,
Regular Growth Option	₹104.3668
Regular IDCW Option	₹30.4153
Direct Growth Option	₹112.2046
Direct IDCW Option	₹36.5939

### Portfolio Details

% of Top 10 Stocks	44.35
Median Market Cap (₹ Cr)	99,596
Weighted Average Market Cap	2,72,661
Number of Securities	57

All figures given are provisional and unaudited.

Market Capit	6)	G		
	Large	Mid	Small	
Fund	68	18	14	
Ponchmark	70	1.1	0	

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.63	Tech Mahindra Ltd	1.48
ICICI Bank Ltd	6.98	Ajanta Pharma Ltd.	1.39
Infosys Ltd.	6.45	ICICI Lombard General	
Axis Bank Ltd.	5.19	Insurance Company Ltd	1.37
Bharti Airtel Ltd.	3.86	AIA Engineering Ltd.	1.36
State Bank Of India	3.45	Mphasis Ltd	1.34
Hindalco Industries Ltd.	2.43	Shree Cement Ltd.	1.29
IndusInd Bank Ltd.	2.17	Fortis Healthcare Ltd.	1.25
Aditya Birla Fashion & Retail Ltd.	2.13	Jubilant Food Works Ltd	1.24
Bajaj Auto Ltd.	2.06	Suven Pharmaceuticals Ltd	1.23
Maruti Suzuki India Ltd.	2.03	Bharat Petroleum Corporation Ltd.	1.22
Tata Steel Ltd.	2.01	Crompton Greaves Consumer Electricals Ltd.	1.22
Eicher Motors Ltd	1.95	Multi Commodity Exchange Of India Ltd	1.22
Cipla Ltd.	1.92	Phoenix Mills Ltd	1.22
Samvardhana Motherson International Ltd	1.58	Others	23.99
Godrej Consumer Products Ltd	1.56	Net Current Assets	2.23

TOTAL

Active Stock positions			<b>B</b>
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.7	Reliance Industries Ltd.	-7.3
Axis Bank Ltd.	3.1	HDFC Ltd.	-2.8
Bharti Airtel Ltd.	2.2	Tata Consultancy	
Aditya Birla Fashion &		Services Ltd.	-2.8
Retail Ltd.	2.0	ITC Ltd.	-2.4
Infosys Ltd.	1.9	Kotak Mahindra	
		Bank Itd.	-2.2

Sun Pharmaceuticals Industries Ltd.

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.61%	21.50%
Sharpe Ratio	0.52%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	4.99	9.02
P/E	31.22	33.28
ROE	17.01	18.48

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000

1.53



100.00

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.27	4.25	5.69	10,427	10,425	10,569
3 Years	17.39	17.36	15.51	16,184	16,171	15,418
5 Years	11.75	11.51	12.85	17,433	17,246	18,308
Since inception*	14.38	13.83	14.11	1,04,426	95,997	1,00,205

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Feb-2017 & Co- Fund Manager managing w.e.f Feb 2018.

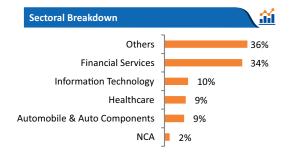
\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI values from the i.e 20th July 2005 to 1st August 2006.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TR
1 Year	1,20,000	1,26,447	1,25,930	1,26,680	10.16	9.33	10.53
3 Years	3,60,000	4,77,969	4,83,362	4,75,581	19.34	20.14	18.98
5 Years	6,00,000	8,96,896	8,98,652	8,87,594	16.10	16.18	15.67
7 Years	8,40,000	14,04,012	14,29,042	14,24,214	14.43	14.92	14.83
10 Years	12,00,000	23,78,078	25,32,675	24,61,523	13.12	14.30	13.77
15 Years	18,00,000	53,12,591	53,65,812	51,45,655	13.28	13.40	12.91
Since inception	20,90,000	74,91,631	72,17,686	69,94,709	13.24	12.88	12.57

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.** 



### **JANUARY 2023**

### **UTI MID CAP FUND**

An open ended equity scheme predominantly investing in Mid cap stocks.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

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

### Date of inception/allotment



7th April, 2004

### **Fund Manager**



Mr Ankit Agarwal, B.Tech, PGDM Managing the scheme since Aug-2019

### Fund AUM



Fund Size Monthly Average :₹7329.98 Crore Closing AUM :₹7230.14 Crore

### High/Low NAV in the month



High Growth Option :₹196.4890 :₹183.5467 Low Growth Option

### **Total Expense Ratio**



Regular :2.11 Direct :0.99

### **Minimum Investment Amount**



Growth: ₹ 5000/-IDCW: ₹5000/-

Load	Structure	
LUau	Structure	



	100	
Entry Load	Nil	
Holding	Less than one year	Greater than or
Period		equal to one Year
Exit Load	1%	Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



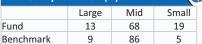
Regular Growth Option	₹188.9303
Regular IDCW Option	₹89.4035
Direct Growth Option	₹205.7044
Direct IDCW Option	₹101.2276



Portfolio Detalis	<b>SE</b>
% of Top 10 Stocks	25.95
Median Market Cap (₹ Cr)	30,036
Weighted Average Market Cap	32,705
Number of Securities	72

All figures given are provisional and unaudited.

### Market Capitalisation (%)



### Portfolio as on 30th December, 2022 % to Equity Equity Tube Investments Of India Ltd 4.37 Bharat Electronics Ltd. 1.73 Cholamandalam Investment & Jubilant Food Works Ltd 1.73 Finance Company Ltd 3.14 Ashok Leyland Ltd. 1.73 Federal Bank Ltd. 3.05 Polycab India Ltd 1.70 Shriram Finance Ltd 2.42 Indian Hotels Company Ltd. 1.68 PI Industries Ltd. 2.38 Crompton Greaves Consumer Electricals Ltd. 1.64 Bharat Forge Ltd. 2.29 Balkrishna Industries Ltd. 1.56 Karur Vysya Bank Ltd. 2.09 Phoenix Mills Ltd 1.51 Schaeffler India Ltd 2.09 Max Financial Services Ltd. 1.47 Astral Ltd. 2.08 Kajaria Ceramics Ltd. 1.46 City Union Bank Ltd 1 46 2 04 Endurance Technologies Ltd. APL Apollo Tubes Ltd 2.02 Page Industries Ltd 1.44 LK Cement Ltd. 1.99 Prestige Estates Projects Ltd 1.42 Mphasis Ltd 1.91 Narayana Hrudayalaya Ltd 1.40

Others

TOTAL

**Net Current Assets** 

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) % Cholamandalam Inv & Max Healthcare Finance Company Ltd 3.1 Institute Ltd -1.8 Tube Investments **AU Small Finance** Of India Ltd Bank Ltd -1.8 2.8 Varun Beverages Ltd -1.7 PI Industries Ltd. 2.4 Trent Ltd. -1.7 Karur Vysya Bank Ltd. 2.1 City Union Bank Ltd 2.0 Yes Bank Ltd. -1.5

Fund	Benchmark
0.91	1
20.17%	21.60%
0.84%	
0.13	
8.25	8.43
41.95	39.37
17.29	18.59
	20.17% 0.84% 0.13 8.25 41.95

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000

1.81

1.81

1.76



37.40

3.41

100.00

Period	NAV Growth (%)	Nifty Mid cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid cap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-0.76	3.91	5.69	9,924	10,391	10,569
3 Years	23.48	24.55	15.51	18,838	19,333	15,418
5 Years	9.84	11.18	12.85	15,992	16,993	18,308
Since inception*	17.55	17.39	14.42	2,07,175	2,02,022	1,24,920

Different plans have a different expense structure. The performance details provided herein are of regular plan.

\*Compounded annualized Growth Rate.

L&T Technology Services Ltd

Alkem Laboratories Ltd

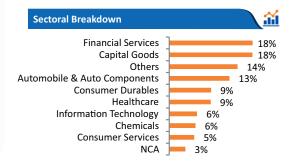
United Breweries Ltd.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr Ankit Agarwal.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid cap 150 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,23,318	1,26,875	1,26,680	5.19	10.84	10.53
3 Years	3,60,000	4,96,524	5,22,706	4,75,581	22.08	25.83	18.98
5 Years	6,00,000	9,43,224	9,86,512	8,87,594	18.16	20.00	15.67
7 Years	8,40,000	14,48,173	15,70,911	14,24,214	15.29	17.58	14.83
10 Years	12,00,000	28,54,670	30,76,315	24,61,523	16.53	17.92	13.77
15 Years	18,00,000	75,04,443	72,89,993	51,45,655	17.25	16.92	12.91
Since inception	21,70,000	1,12,46,173	1,04,22,073	78,73,130	16.12	15.91	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



### **JANUARY 2023**

### **UTI SMALL CAP FUND**

An open ended equity scheme predominantly investing in Small cap stocks.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies.

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

### Date of inception/allotment



22nd December, 2020

### **Fund Manager**



Mr. Ankit Agarwal B.Tech, PGDM (General Management) managing the scheme since Dec 2020

### **Fund AUM**



Fund Size Monthly Average :₹2409.97 Crore Closing AUM :₹2389.11 Crore

### High/Low NAV in the month



High Growth Option :₹16.2035 Low Growth Option :₹15.0190

### **Total Expense Ratio**



Regular :2.27 Direct :0.60

### **Minimum Investment Amount**



₹ 5000/- subsequent minimum investment under a folio is ₹ 1000/- and in multiples of ₹ 1/thereafter with no upper limit

### **Load Structure**



Entry Load: Nil

Exit Load : Less than one year 1%. Greater than or equal to one year Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



	,
Regular Growth Option	₹15.5997
Regular IDCW Option	₹15.5996
Direct Growth Option	₹16.2143
Direct IDCW Option	₹16.2142

Portfolio Details	
% of Top 10 Stocks	20.69
Median Market Cap (₹ Cr)	10,767
Weighted Average Market Cap	12,746

**Number of Securities** All figures given are provisional and unaudited.

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	-	22	78		
Benchmark	_	5	95		

### Portfolio as on 30th December, 2022



Equity	% to NAV	Equity	% to NAV
Karur Vysya Bank Ltd.	2.89	Metro Brands Ltd	1.57
Tube Investments Of India Ltd	2.53	KEC International Ltd.	1.56
Timken India Ltd.	2.24	Canfin Homes Ltd.	1.56
Brigade Enterprises Ltd.	2.13	Greenpanel Industries Ltd	1.55
Carborandum Universal Ltd.	1.91	MTAR Technologies Ltd	1.55
Creditaccess Grameen Ltd	1.87	Cholamandalam Financial Holdings Ltd	1.48
V.I.P.Industries Ltd.	1.85	Teamlease Services Ltd.	1.45
Computer Age Management Services Ltd	1.79	Praj Industries Ltd.	1.45
Chalet Hotels Ltd	1.75	La Opala RG Ltd.	1.43
RHI Magnesita India Ltd	1.74	KPIT Technologies Ltd	1.43
Suven Pharmaceuticals Ltd	1.73	Prince Pipes And Fittings Ltd	1.43
City Union Bank Ltd	1.69	KNR Constructions Ltd	1.38
IIFL Wealth Management Ltd	1.65	eClerx Services Ltd.	1.37
J.B.Chemicals & Pharmaceuticals Ltd	1.62	Others	45.58
Cera Sanitaryware Ltd.	1.60	Net Current Assets	3.08
APL Apollo Tubes Ltd	1.59	TOTAL	100.00
Krishna Institute Of Medical Science Ltd	1.58		

### **Active Stock positions**



· ·			
Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments Of		Apollo Tyres Ltd.	-1.2
India Ltd	2.5	IDFC Ltd.	-1.2
Karur Vysya Bank Ltd.	1.9	Redington Ltd	-1.2
APL Apollo Tubes Ltd	1.6	RBL Bank Ltd.	-1.2
Chalet Hotels Ltd	1.5	Central Depository	
Creditaccess		Services (India) Ltd	-1.1
Grameen Ltd	1.4		

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-0.63	-2.64	5.69	9,937	9,736	10,569
Since inception*	24.56	29.57	17.17	15,600	16,896	13,783

Different plans have a different expense structure. The performance details provided herein are of regular plan.For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal.\*Compounded annualized Growth Rate.

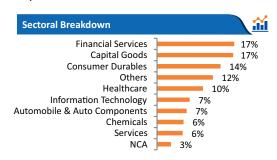
The performance of the benchmark is calculated using total return index variant of the benchmark index.

### SIP Returns as on 30<sup>th</sup> December, 2022



Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small cap 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,879	1,23,949	1,26,680	4.50	6.19	10.53
Since inception	2,40,000	2,74,211	2,70,842	2,67,945	13.42	12.12	11.01

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or** may not be sustained in future.



### **UTI FOCUSED EQUITY FUND**

An open-ended equity scheme investing in maximum 30 stocks across market caps

### **Investment Objective**



The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps.

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

### Date of inception/allotment



26th Aug, 2021

### **Fund Manager**



Mr. Vishal Chopda, CFA, BE, PGDM Managing the scheme since May 22

### **Fund AUM**



Fund Size Monthly Average :₹2633.78 Crore
Closing AUM :₹2549.62 Crore

### High/Low NAV in the month



High Growth Option :₹10.6209 Low Growth Option :₹10.0388

### **Total Expense Ratio**



Regular :1.92 Direct :0.26

### **Minimum Investment Amount**



₹ 5000/- subsequent minimum investment under a folio is ₹ 1000/- and in multiplies of ₹ 1/- thereafter with no upper limit

### **Load Structure**



Entry Load: Nil (Not Applicable as per SEBI guidelines)
Exit Load: Less than one year 1%

Greater than or equal to one year Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹10.2052

Regular IDCW Option ₹10.2052

Direct Growth Option ₹10.4520

Direct IDCW Option ₹10.4517

Portfolio Details	

roi tiolio Detalis	
% of Top 10 Stocks	49.80
Median Market Cap (₹ Cr)	1,02,737
Weighted Average Market Cap	3,05,683
Number of Securities	30

All figures given are provisional and unaudited.

78

### Market Capitalisation (%)

Benchmark



14

8

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.99	Ultratech Cement Ltd.	2.93
HDFC Bank Ltd.	8.94	Havells India Ltd.	2.80
Tata Consultancy Services Ltd.	6.26	Dabur India Ltd.	2.64
LTIMindtree Ltd.	3.77	Tube Investments Of India Ltd	2.45
Tata Motors Ltd.	3.75	Abb India Ltd.	2.26
Godrej Consumer Products Ltd	3.65	Ajanta Pharma Ltd.	2.23
Bharti Airtel Ltd.	3.64	Cipla Ltd.	2.22
Bajaj Finance Ltd.	3.62	Max Financial Services Ltd.	2.13
ICICI Lombard General		Divis Laboratories Ltd.	2.11
Insurance Company Ltd	3.59	PI Industries Ltd.	1.61
Trent Ltd.	3.58	Hindalco Industries Ltd.	1.59
IndusInd Bank Ltd.	3.57	Cholamandalam Investment &	
Phoenix Mills Ltd	3.49	Finance Company Ltd	1.57
United Breweries Ltd.	3.49	Avenue Supermarts Ltd.	1.12
Bharat Forge Ltd.	3.45	Ashok Leyland Ltd.	0.84
Maruti Suzuki India Ltd.	3.29	Net Current Assets	1.41
Jubilant Food Works Ltd	3.01	TOTAL	100.00

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) % ICICI Bank Ltd 3.8 Reliance Industries Ltd. -7.3 Tata Consultancy Infosys Ltd. -4.6 Services Ltd. 3.5 HDFC Ltd. -3.9 LTIMindtree Ltd. 3.4 ITC Ltd. -2.4 United Breweries Ltd. 3.4 Kotak Mahindra Godrej Consumer Bank Ltd. -2.2 **Products Ltd** 3.4

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000								
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)		
1 Year	-0.41	4.25	5.69	9,959	10,425	10,569		
Since inception	1.51	8.21	7.71	10.204	11.125	11.055		

Different plans have a different expense structure. The performance details provided herein are of regular plan.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chooda.

93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda. The performance of the benchmark is calculated using total return index variant of the benchmark index.





### **UTI DIVIDEND YIELD FUND**

An open ended equity scheme predominantly investing in Dividend Yielding stocks.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend Yielding equity and equity related securities.

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

### Date of inception/allotment



3rd May, 2005

### **Fund Manager**



Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA Managing the scheme since Nov - 2022

### **Fund AUM**



Fund Size Monthly Average :₹2860.66 Crore Closing AUM :₹2810.67 Crore

### High/Low NAV in the month



High Growth Option :₹106.7291 Low Growth Option :₹100.5816

### **Total Expense Ratio**



Regular :2.08 Direct : 1.45

### **Minimum Investment Amount**



Growth: ₹ 5000/-₹5000/-IDCW:

Load	Structure	



Load Struc	ture		ت
Entry Load	Nil		
Holding	< 1 Year	>= 1 Year	
Period			
Exit Load	1%	Nil	

### NAV per unit as on 30<sup>th</sup> December, 2022



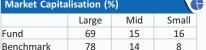
Regular Growth Option	₹102.6253
Regular IDCW Option	₹20.7880
Direct Growth Option	₹109.0758
Direct IDCW Option	₹24.3505

### ortfolio Detail

POLITIONO DELANS	
% of Top 10 Stocks	48.87
Median Market Cap (₹ Cr)	1,00,245
Weighted Average Market Cap	2,31,602
Number of Securities	47

All figures given are provisional and unaudited.

### Market Capitalisation (%)



### Portfolio as on 30th December, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.05	Hindustan Petroleum Corporation Ltd.	2.12
ITC Ltd.	6.49	Great Eastern Shipping Co. Ltd.	1.91
NTPC Ltd.	5.86	Oil & Natural Gas Corporation Ltd.	1.89
Tech Mahindra Ltd	5.06	HDFC Ltd.	1.88
Mphasis Ltd	4.42	Coromandel International Ltd.	1.76
Tata Steel Ltd.	4.34	Procter & Gamble Hygiene & Hel Care Ltd.	1.63
Hindustan Unilever Ltd.	4.10	Hero Motocorp Ltd.	1.56
Marico Ltd.	3.90	Computer Age Management Services Ltd	1.52
Tata Consultancy Services Ltd.	3.48	Sanofi India Ltd.	1.42
ICICI Bank Ltd	3.17	ICICI Securities Ltd.	1.42
LTIMindtree Ltd.	2.82	ICICI Prudential Life Insurance Company Ltd.	1.22
Torrent Pharmaceuticals Ltd.	2.48	Indian Energy Exchange Ltd	1.15
Bharat Petroleum Corporation Ltd.	2.47	Mahanagar Gas Ltd.	1.04
GAIL (India) Ltd.	2.28	Others	11.50
Bharat Electronics Ltd.	2.24	Net Current Assets	2.48
Cummins India Ltd.	2.21	TOTAL	100.00
Bajaj Auto Ltd.	2.13		

### **Active Stock positions**



Quantitative Indicators	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	19.09%	21.50%
Sharpe Ratio	0.50%	
Portfolio Turnover Ratio (Annual)	0.13	
P/B	6.88	9.02
P/E	26.77	33.28
ROE	25.34	18.48

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000

Larsen & Toubro Ltd.

Dividend	Nifty	
rtunities	50 TRI (₹)	
ΓRI (₹)		
,479	10,569	
	45 440	

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)			Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-5.33	4.25	4.79	5.69	9,467	10,425	10,479	10,569
3 Years	16.04	17.36	17.56	15.51	15,631	16,171	16,254	15,418
5 Years	10.15	11.51	10.65	12.85	16,219	17,246	16,591	18,308
Since inception*	14.08	14.72	16.61	NA	1,02,594	1,13,256	1,51,178	NA

-2.1

Different plans have a different expense structure. The performance details provided herein are of regular plan.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani. Benchmark for UTI Dividend Yield Fund has been changed from Nifty Dividend Opportunities 50 TRI to Nifty 500 TRI Benchmark change w.e.f January 1, 2022. The performance of the benchmark is calculated using total return index variant of the benchmark index

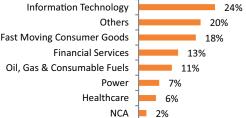
### SIP Returns as on 30th December, 2022

Yield (%)	
Nifty Dividend	
Opportunities	
50 TRI	
9.73	

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Year	1,20,000	1,20,263	1,25,930	1,26,179	0.41	9.33	9.73
3 Years	3,60,000	4,52,097	4,83,362	4,82,755	15.40	20.14	20.05
5 Years	6,00,000	8,37,073	8,98,652	8,71,561	13.29	16.18	14.93
7 Years	8,40,000	13,14,458	14,29,042	13,74,725	12.58	14.92	13.83
10 Years	12,00,000	22,50,783	25,32,675	23,30,555	12.09	14.30	12.74
15 Years	18,00,000	47,46,682	53,65,812	51,99,078	11.97	13.40	13.03
Since inception	21,10,000	69,64,420	74,22,090	78,94,269	12.31	12.93	13.52

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10.000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.





### **JANUARY 2023**

### UTI MNC FUND

An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-

Portfolio as on 30th December, 2022

### **Investment Objective**



The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies.

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

### Date of inception/allotment



29th May, 1998

### **Fund Manager**



Mr. Karthikraj Lakshmanan , BCom, CA, PGDBM, CFA (CFAI, USA) Managing the scheme since Nov - 2022

### **Fund AUM**



Fund Size Monthly Average :₹2498.71 Crore Closing AUM :₹2452.75 Crore

### High/Low NAV in the month



High Growth Option :₹281.4199 :₹270.2919 Low Growth Option

### **Total Expense Ratio**



Regular : 2.07 Direct :1.24

### **Minimum Investment Amount**



Growth: ₹ 5000/-IDCW: ₹5000/-

### **Load Structure**



Entry Load	Nil	
Holding	Less than one year	Greater than or
Period		equal to one Year
Exit Load	1%	Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹272.7414 ₹140.6213 Regular IDCW Option ₹297.2875 Direct Growth Option **Direct IDCW Option** ₹154.2128

### **Portfolio Details**



% of Top 10 Stocks	54.14
Median Market Cap (₹ Cr)	45,050
Weighted Average Market Cap	1,08,566
Number of Securities	35

All figures given are provisional and unaudited.

### Market Capitalisation (%)



	Large	Mid	Small
Fund	38	58	4
Benchmark	64	35	1

### % to Equity Equity Maruti Suzuki India Ltd. 8.15 Escorts Kubota Ltd 2.20 Nestle India Ltd. 7.05 Bayer Cropscience Ltd. 2.17 Hindustan Unilever Ltd. 6.95 CRISIL Ltd 2.03 Honeywell Automation India Ltd. 5.06 Gland Pharma Ltd 1.98 Schaeffler India Ltd 4.99 3M India Ltd. 1.92 Mphasis Ltd 4.90 Sanofi India Ltd. 1.92 1.76

United Spirits Ltd. 4.70 **HDFC Asset Management Company Ltd** Britannia Industries Ltd. 4.43 Oracle Financial Services Software Ltd. United Breweries Ltd. 3.96 Timken India Ltd. SKF India Ltd. 3.95 ICICI Prudential Life Insurance Company Ltd. Procter & Gamble Hygiene & Hel Care Ltd. 3 95 Nippon Life India Asset Management Ltd Grindwell Norton Ltd. 3.76 Mahindra Cie Automotive Ltd Cummins India Ltd. Proctor & Gamble Health Ltd 3.48 Abbott India Ltd. 3.15 **Net Current Assets** Siemens India Ltd. 2.97 Whirlpool Of India Ltd. TOTAL 100.00 2.91 Bosch Ltd. 2.53

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) % Honeywell Ambuia Cements Ltd. -6.4 Automation India Ltd. 3.5 Vedanta Ltd Schaeffler India Ltd 3.1 Britannia Industries Ltd. -4.0 Whirlpool Of India Ltd. 2.9 Ashok Leyland Ltd. -3.4 Grindwell Norton Ltd. 2.4 Colgate Palmolive SKF India Ltd. 2.2 India Ltd. -3.4

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	17.25%	18.76%
Sharpe Ratio	0.28%	
Portfolio Turnover Ratio (Annual)	0.06	
P/B	18.63	20.76
P/E	57.56	57.96
ROE	28.24	31.16

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



1.71

1.59

0.91

0.82

0.82

0.54

1.89

0.84

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.44	3.83	5.69	9,856	10,383	10,569
3 Years	11.36	14.28	15.51	13,814	14,930	15,418
5 Years	6.25	7.50	12.85	13,543	14,359	18,308
Since inception*	15.61	13.30	NA	3,54,980	2,16,023	NA

Different plans have a different expense structure. The performance details provided herein are of regular plan.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

The performance of the benchmark is calculated using total return index variant of the benchmark index

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					#
Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,799	1,25,383	1,26,680	2.80	8.46	10.53
3 Years	3,60,000	4,25,601	4,50,706	4,75,581	11.20	15.18	18.98
5 Years	6,00,000	7,61,521	8,17,383	8,87,594	9.48	12.33	15.67
7 Years	8,40,000	11,72,620	13,08,655	14,24,214	9.38	12.45	14.83
10 Years	12,00,000	21,75,693	24,30,797	24,61,523	11.45	13.53	13.77
15 Years	18,00,000	57,97,140	59,13,536	51,45,655	14.29	14.52	12.91
Since inception	21,70,000	92,35,331	93,75,103	78,73,130	14.31	14.45	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.





### UTI INDIA CONSUMER FUND (Erstwhile UTI India Lifestyle Fund)

An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle.

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

### Date of inception/allotment



30th July, 2007

### **Fund Manager**



Mr. Vishal Chopda, CFA, BE, PGDM Managing the scheme since Feb-2018

### **Fund AUM**



Fund Size Monthly Average Closing AUM

:₹459.34 Crore :₹452.83 Crore

### High/Low NAV in the month



:₹40.2629 High Growth Option Low Growth Option :₹38.0556

### **Total Expense Ratio**



Regular :2.61 Direct :1.80

Minimum	Investment Amount	



Growth: ₹5000/-IDCW: ₹5000/-

### **Load Structure**



Entry Load: Nil

Exit Load : <30 days -1%;≥30 days - Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹38.6924
Regular IDCW Option	₹33.8225
Direct Growth Option	₹40.9362
Direct IDCW Option	₹35.9374

Portfolio Details	
% of Top 10 Stocks	50.72
Median Market Cap (₹ Cr)	1,96,878
Weighted Average Market Cap	2,23,084
Number of Securities	35

All figures given are provisional and unaudited.

### Market Capitalisation (%)



market capit				
	Large	Mid	Small	
Fund	76	21	3	
Benchmark	94	6	-	

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	7.79	Crompton Greaves Consumer Electricals Ltd.	2.26
Bharti Airtel Ltd.	7.44	Phoenix Mills Ltd	2.20
Asian Paints Ltd.	5.46	Aditya Birla Fashion & Retail Ltd.	2.19
Titan Company Ltd.	5.16	Trent Ltd.	2.18
Nestle India Ltd.	4.55	Havells India Ltd.	2.14
ITC Ltd.	4.47	Bajaj Finance Ltd.	2.03
Godrej Consumer Products Ltd	4.29	Marico Ltd.	1.91
Avenue Supermarts Ltd.	4.02	Astral Ltd.	1.75
Hindustan Unilever Ltd.	3.90	ICICI Lombard General	
Eicher Motors Ltd	3.66	Insurance Company Ltd	1.69
Metro Brands Ltd	3.32	Vedant Fashions Ltd	1.48
United Breweries Ltd.	3.31	Page Industries Ltd	1.47
HDFC Bank Ltd.	2.88	FSN E-Commerce Ventures (Nykaa) Ltd	1.25
Dabur India Ltd.	2.79	Whirlpool Of India Ltd.	1.19
ICICI Bank Ltd	2.77	Others	4.70
Tata Motors Ltd.	2.48	Net Current Assets	0.80
Jubilant Food Works Ltd	2.48	TOTAL	100.00

Active Stock positions	;		
Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	3.3	Mahindra &	
United Breweries Ltd.	3.3	Mahindra Ltd.	-6.5
HDFC Bank Ltd.	2.9	Hindustan Unilever Ltd.	-6.0
ICICI Bank Ltd	2.8	ITC Ltd.	-5.5
Godrej Consumer		Adani Transmission Ltd.	-3.9
Products Ltd	2.5	Britannia Industries Ltd.	-2.8

Quantitative Indicators	Fund	Benchmark	
Beta	0.92	1	
Standard Deviation (Annual)	18.62%	19.48%	
Sharpe Ratio	0.31%		
Portfolio Turnover Ratio (Annual)	0.17		
P/B	15.76	15.66	
P/E	59.70	57.36	
ROE	19.30	23.62	

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Year	-2.33	8.53	5.69	9,767	10,853	10,569
3 Years	12.45	16.46	15.51	14,224	15,802	15,418
5 Years	7.97	9.46	12.85	14,676	15,717	18,308
Since inception*	9.16	12.79	10.84	38,675	64,075	48,955

Different plans have a different expense structure. The performance details provided herein are of regular plan.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,20,227	1,25,575	1,26,680	0.35	8.77	10.53
3 Years	3,60,000	4,36,250	4,64,712	4,75,581	12.91	17.34	18.98
5 Years	6,00,000	7,98,971	8,53,715	8,87,594	11.41	14.09	15.67
7 Years	8,40,000	12,38,133	13,52,126	14,24,214	10.90	13.37	14.83
10 Years	12,00,000	20,83,393	24,11,917	24,61,523	10.64	13.39	13.77
15 Years	18,00,000	44,87,922	57,84,188	51,45,655	11.31	14.27	12.91
Since inception	18,40,000	46,34,000	60,16,167	53,10,913	11.17	14.13	12.72

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.** 

### Sectoral Breakdown **Fast Moving Consumer Goods** 25% **Consumer Durables** 20% **Consumer Services** 15% Automobile & Auto Components 14% **Financial Services** 10% Telecommunication Others 6% NCA 1%

### **UTI INFRASTRUCTURE FUND**

An open ended equity scheme following the infrastructure theme.

### **Investment Objective**



The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy.

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

### Date of inception/allotment



7th April, 2004

### **Fund Manager**



Mr Sachin Trivedi, B.Com, MMS, CFA Managing the scheme since Sep-2021

### **Fund AUM**



Fund Size Monthly Average :₹1535.67 Crore Closing AUM :₹1501.31 Crore

### High/Low NAV in the month



High Growth Option :₹87.4623 Low Growth Option :₹81.8890

### **Total Expense Ratio**



Regular :2.29 Direct :1.91

### **Minimum Investment Amount**



₹ 5000/-Growth: ₹5000/-IDCW:

### **Load Structure**



Entry Load: Nil

Exit Load : <30 days - 1%;≥30 days - Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



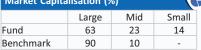
Regular Growth Option	₹83.7834
Regular IDCW Option	₹43.7888
Direct Growth Option	₹87.2405
Direct IDCW Option	₹45.6532

Portfolio Details	
% of Top 10 Stocks	54.88
Median Market Cap (₹ Cr)	1,67,886
Weighted Average Market Cap	2,69,071

All figures given are provisional and unaudited.

### Market Capitalisation (%)

**Number of Securities** 



### Portfolio as on 30th December, 2022 % to Equity Equity Bharti Airtel Ltd. 9.73 Mahindra Logistics Ltd 1.67 Larsen & Toubro Ltd. 9.47 Brigade Enterprises Ltd. 1.67 NTPC Ltd. 5.77 Indraprastha Gas Ltd 1.64 Ultratech Cement Ltd. H G Infra Engineering Ltd. 1.58 5.24 Reliance Industries Ltd. 5.09 PNC Infratech Ltd 1.52 ICICI Bank Ltd 4.87 **KNR Constructions Ltd** 1.32 Adani Ports And Special Economic Zone Ltd 4.33 Oberoi Realty Ltd. 1.31 Axis Bank Ltd. 3.88 Torrent Power Ltd. 1.27 State Bank Of India 3.63 Crompton Greaves Consumer Electricals Ltd. 1.22 Container Corporation Of India Ltd 2.87 3M India Ltd. 1.21 SKF India Ltd 2 68 J. Kumar Infraprojects Ltd. 1 16 Bharat Electronics Ltd. 2.63 Blue Star Ltd. 1.07 AIA Engineering Ltd. 1.01 Shree Cement Ltd. 2.56 Gujarat Gas Ltd 2.52 Others 9.13 **Net Current Assets** Bharat Forge Ltd. 2.40 1.65 Siemens India Ltd. TOTAL 2.17 100.00

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) ICICI Bank Ltd 4.9 Reliance Industries Ltd. -15.0 Axis Bank Ltd. 3.9 State Bank Of India 3.6 Larsen & Toubro Ltd. -5.1 Power Grid SKF India Ltd. 2.7 Corporation Of India Ltd -4.2 Bharat Flectronics Ltd. 2.6 Grasim Industries Ltd. -3.7 ONGC Ltd. -3.3

Cummins India Ltd.

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	21.90%	22.45%
Sharpe Ratio	0.44%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	4.87	4.10
P/E	35.64	35.37
ROE	13.90	12.19

### Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

1.73

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Year	8.81	7.49	5.69	10,881	10,749	10,569
3 Years	16.17	19.17	15.51	15,684	16,932	15,418
5 Years	7.14	9.50	12.85	14,120	15,746	18,308

5 Years 7.149.50 12.85 14,120 15,746 9.73 57.004 1.24.920 Since inception<sup>3</sup> 12.55 14.42 91.724 Different plans have a different expense structure. The performance details provided herein are of regular plan.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr Sachin Trivedi. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 TRI. PRI values from 7th April 2004 to 31st July 2006. TRI Value From 1st August 2006.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	
1 Year	1,20,000	1,29,215	1,26,582	1,26,680	14.61	10.37	10.53
3 Years	3,60,000	4,96,756	4,93,448	4,75,581	22.11	21.63	18.98
5 Years	6,00,000	8,81,344	9,12,729	8,87,594	15.39	16.81	15.67
7 Years	8,40,000	13,26,225	13,87,907	14,24,214	12.83	14.10	14.83
10 Years	12,00,000	22,46,638	21,86,447	24,61,523	12.06	11.55	13.77
15 Years	18,00,000	39,41,195	34,33,762	51,45,655	9.78	8.13	12.91
Since inception	21,70,000	55,35,519	45,26,192	78,73,130	9.52	7.58	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10.000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. \*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

### Sectoral Breakdown

\*Compounded annualized Growth Rate.





### UTI BANKING & FINANCIAL SERVICES FUND (Erstwhile UTI Banking Sector Fund)

An open ended equity scheme investing in Banking & Financial Services Sector.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies /institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

### Date of inception/allotment



7th April, 2004

### **Fund Manager**



Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA Managing the scheme since June-2014 &

Ms. Preethi R S, MBA, IIM Kozhikode BE, Computer Science RVCE, Bengaluru Managing the scheme since May 2022

### **Fund AUM**



Fund Size Monthly Average Closing AUM

:₹862.04 Crore :₹862.65 Crore

### High/Low NAV in the month



:₹131.7497 High Growth Option

Low Growth Option :₹124.7962

### **Total Expense Ratio**



Regular : 2.64 Direct :1.37

### **Minimum Investment Amount**



₹ 5000/-Growth: IDCW: ₹5000/-

### **Load Structure**



Entry Load: Nil

Exit Load : <30 days -1%;≥30 days - Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



	,
Regular Growth Option	₹128.4035
Regular IDCW Option	₹49.9740
Direct Growth Option	₹142.4905
Direct IDCW Option	₹55.7682

Portfolio Details	<b>€</b>
% of Top 10 Stocks	77.77
Median Market Cap (₹ Cr)	5,24,428
Weighted Average Market Cap	4,50,365
Number of Securities	23

All figures given are provisional and unaudited.



Walket Capitalisation (70)					
	Large	Mid	Small		
Fund	85	5	10		
Benchmark	97	3	0		

### Portfolio as on 30<sup>th</sup> December, 2022 % to Equity Equity HDFC Bank Ltd. 19.25 Federal Bank Ltd. 1.75 ICICI Bank Ltd 17.70 Cholamandalam Investment & 1.68 Axis Bank Ltd. 9.74 Finance Company Ltd Prudent Corporate Advisory Services Ltd 1.39 State Bank Of India 9.25 Max Financial Services Ltd. HDFC Ltd. 1.36 6.42 Canfin Homes Ltd. 1.26 Kotak Mahindra Bank Ltd. 3.81 DCB Bank Ltd 1.25 SBI Life Insurance Company Ltd. 3.22 Bandhan Bank Ltd. 1.16 IndusInd Bank Ltd. 2.97 Kfin Technologies Ltd 1.09 Bajaj Finance Ltd. 2.85 PB Fintech Ltd 0.77 Karur Vysya Bank Ltd. 2.55 ICICI Securities Ltd. 0.00 SBI Cards And Payment Services Pvt Ltd. 1.97 0.00 Creditaccess Grameen Ltd Bajaj Finserv Ltd. 1.86 Net Current Assets 3.07

TOTAL

### **Active Stock positions** Overweight (Top 5) % Underweight (Top 5) % IndusInd Bank Ltd. 3.0 HDFC Ltd. -8.7 Karur Vysya Bank Ltd. 2.6 Kotak Mahindra Multi Commodity Bank Ltd. -4.6 Exchange Of India Ltd 1.8 HDFC Bank Ltd. -3.6 Federal Bank Ltd. 1.7 Bajaj Finance Ltd. -2.7 State Bank Of India ICICI Bank Ltd -2.1

Multi Commodity Exchange Of India Ltd

ICICI Lombard General

Insurance Company Ltd

Quantitative Indicators	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	28.90%	29.24%
Sharpe Ratio	0.03%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	3.79	3.76
P/E	26.11	26.29
ROE	15.09	15.61

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000

1.83

1.79

ncial RI (₹)	Nifty 50 TRI (₹)	
	10,569	

100.00

Period	NAV Growth (%)	Services TRI (%)	TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Year	15.08	10.47	5.69	11,508	11,047	10,569
3 Years	7.57	9.84	15.51	12,450	13,255	15,418
5 Years	5.29	13.26	12.85	12,942	18,644	18,308
Since inception*	14.59	17.87	14.42	1,28,445	2,18,006	1,24,920

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The Benchmark Index of UTI-Banking Sector Fund is Changed From S&P CNX Banks to CNX Bank index with effect from 13th May, 2010 \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Ms. Preethi R S.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,33,945	1,31,391	1,26,680	22.34	18.15	10.53
3 Years	3,60,000	4,80,520	4,71,755	4,75,581	19.72	18.41	18.98
5 Years	6,00,000	8,03,085	8,70,167	8,87,594	11.62	14.87	15.67
7 Years	8,40,000	12,14,213	14,57,349	14,24,214	10.36	15.47	14.83
10 Years	12,00,000	21,13,297	27,28,850	24,61,523	10.90	15.69	13.77
15 Years	18,00,000	46,29,208	65,96,993	51,45,655	11.67	15.78	12.91
Since inception	21,70,000	74,95,636	1,12,82,927	78,73,130	12.38	16.15	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

### Sectoral Breakdown



Financial Services

97%

NCA

3%

For Product Label, Refer Page no. 94-98.

### UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

An open ended equity scheme investing in the Healthcare Services Sector.

### **Investment Objective**



The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies /institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

### Date of inception/allotment



28th June, 1999

### **Fund Manager**



Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I) Managing the scheme since Mar 2017 & Mr. Kamal Gada B.Com, CA, CS, CFA Managing the scheme since May 2022

Closing AUM



### High/Low NAV in the month



:₹691.46 Crore

:₹153.6945 High Growth Option Low Growth Option :₹148.4960

### **Total Expense Ratio**



Regular : 2.56 Direct :1.46

### **Minimum Investment Amount**



Growth: ₹ 5000/-IDCW: ₹5000/-

### **Load Structure**



Entry Load: Nil

Benchmark

Exit Load : <30 days -1%;≥30 days - Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹148.5058
Regular IDCW Option	₹114.7741
Direct Growth Option	₹163.2855
Direct IDCW Option	₹126.2089

Portfolio Details	
% of Top 10 Stocks	59.18
Median Market Cap (₹ Cr)	40,633
Weighted Average Market Cap	66,011
Number of Securities	32



Nulliber of Sec		52					
All figures given are provisional and unaudited.							
Market Capitalisation (%)							
Large Mid Small							
From all	4.2	27	20				

30

Portfolio as on 30 <sup>th</sup> December, 2022			-
Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	13.58	J.B.Chemicals & Pharmaceuticals Ltd	1.94
Cipla Ltd.	8.54	Metropolis Healthcare Ltd	1.90
Dr Reddy's Laboratories Ltd.	6.65	Poly Medicure Ltd.	1.71
Apollo Hospitals Enterprise Ltd.	6.48	AMI Organics Ltd	1.65
Fortis Healthcare Ltd.	4.68	Proctor & Gamble Health Ltd	1.58
Krishna Institute Of Medical Science Ltd	4.11	Indoco Remedies Ltd.	1.37
Ajanta Pharma Ltd.	3.99	Rainbow Childrens Medicare Ltd	1.34
Zydus Lifesciences Ltd	3.79	Windlas Biotec Ltd	1.01
Divis Laboratories Ltd.	3.70	Biocon Ltd.	0.98
IPCA Laboratories Ltd.	3.66	Lupin Ltd.	0.90
ERIS Lifesciences Ltd	3.65	Pfizer Ltd.	0.90
Aurobindo Pharma Ltd.	3.55	Alembic Pharmaceuticals Ltd.	0.83
Suven Pharmaceuticals Ltd	3.16	Sanofi India Ltd.	0.80
Torrent Pharmaceuticals Ltd.	3.07	Others	1.38
Abbott India Ltd.	2.49	Net Current Assets	2.18
Gland Pharma Ltd	2.28	TOTAL	100.00
Alkem Laboratories Ltd	2.17		

Active Stock positions			<b>%</b>
Overweight (Top 5)	%	Underweight (Top 5)	%
ERIS Lifesciences Ltd	3.3	Max Healthcare	
Ajanta Pharma Ltd	3.3	Institute Ltd	-5.2
Krishna Institute Of		Sun Pharmaceuticals	
Medical Science Ltd	3.2	Industries Ltd.	-3.7
Suven Pharmaceuticals		Divis Laboratories Ltd.	-3.2
Ltd	2.4	Laurus Labs Ltd.	-2.4
Fortis Healthcare Ltd.	2.3	Lupin Ltd.	-1.9

O	Frank	Daniel words
Quantitative Indicators	Funa	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.49%	20.07%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	5.89	6.24
P/E	40.04	44.25
ROE	17.70	15.52

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI(₹)	Nifty 50 TRI (₹)
1 Year	-12.33	-11.50	5.69	8,767	8,850	10,569
3 Years	20.43	20.47	15.51	17,475	17,493	15,418
5 Years	10.33	9.97	12.85	16,352	16,087	18,308
Since inception*	13.49	13.77	NA	1,96,305	2,08,022	NA

Different plans have a different expense structure. The performance details provided herein are of regular plan.

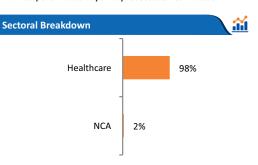
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Kamal Gada. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. PRI values from 28th June1999 to 3rd April 2006, TRI Value From 4th April 2006.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					
Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,17,096	1,17,561	1,26,680	-4.47	-3.76	10.53
3 Years	3,60,000	4,04,840	4,11,036	4,75,581	7.79	8.82	18.98
5 Years	6,00,000	8,28,053	8,21,511	8,87,594	12.85	12.53	15.67
7 Years	8,40,000	12,32,610	12,02,230	14,24,214	10.78	10.08	14.83
10 Years	12,00,000	20,37,310	19,61,086	24,61,523	10.21	9.49	13.77
15 Years	18,00,000	50,76,911	51,17,430	51,45,655	12.75	12.85	12.91
Since inception	21,70,000	78,43,653	80,59,000	78,73,130	12.80	13.05	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.



### **UTI TRANSPORTATION & LOGISTICS FUND**

An open ended equity scheme investing in transportation & logistics sector.

### **Investment Objective**



The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector.

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

### Date of inception/allotment



11th April, 2008

### **Fund Manager**



Mr Sachin Trivedi, B.Com, MMS, CFA Managing the scheme since Sept-2016

### **Fund AUM**



Fund Size Monthly Average :₹1953.07 Crore Closing AUM :₹1930.73 Crore

### High/Low NAV in the month



High Growth Option :₹154.8962 Low Growth Option :₹143.9468

### Total Expense Ratio



Regular :2.36 Direct :1.04

### **Minimum Investment Amount**



Growth: ₹ 5000/-IDCW: ₹ 5000/-

### **Load Structure**



Entry Load: Nil

Exit Load : <30 days−1%;≥30 days−Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



148.7788
68.6033
165.7377
76.6534

Portfolio Details	
% of Top 10 Stocks	71.75
Median Market Cap (₹ Cr)	1,08,368
Weighted Average Market Cap	1,11,197
Number of Securities	34

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Market Capitalisation (%)					
	Large	Mid	Small		
Fund	70	22	8		
Benchmark	68	29	3		

Portfolio as on 30 <sup>th</sup> December, 2022			
Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	13.61	Mahindra Logistics Ltd	1.35
Maruti Suzuki India Ltd.	13.16	Samvardhana Motherson International Ltd	1.30
Eicher Motors Ltd	8.92	Minda Corporation Ltd	1.18
Tata Motors Ltd.	8.16	Endurance Technologies Ltd.	1.03
Adani Ports And Special Economic Zone Ltd	7.00	Motherson Sumi Wiring India Ltd	0.99
Bajaj Auto Ltd.	6.98	VRL Logistics Ltd	0.95
Ashok Leyland Ltd.	4.31	Subros Ltd.	0.91
Hero Motocorp Ltd.	3.73	Jamna Auto Industries Ltd.	0.80
Apollo Tyres Ltd.	3.07	Mahindra CIE Automotive Ltd	0.75
TVS Motor Company Ltd	2.80	Escorts Kubota Ltd	0.60
Interglobe Aviation Ltd	2.57	MRF Ltd.	0.58
Container Corporation Of India Ltd	1.97	Gujarat Pipavav Port Ltd.	0.46
Bharat Forge Ltd.	1.87	Sandhar Technologies Ltd	0.36
Bosch Ltd.	1.67	Others	0.82
Sundram Fasteners Ltd.	1.62	Net Current Assets	3.69
Schaeffler India Ltd	1.44	TOTAL	100.00
Mahindra & Mahindra Fin.Ser.Ltd.	1.37		

Active Stock positions			<b>B</b>
Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	3.6	Tube Investments	
Bajaj Auto Ltd.	2.1	Of India Ltd	-3.4
Ashok Leyland Ltd.	1.9	Indian Railway Catering	&
Apollo Tyres Ltd.	1.8	Tourism Ltd	-2.3
Mahindra & Mahindra		Zomato Ltd	-2.3
Fin.Ser.Ltd.	1.4	Balkrishna Industries Ltd	2.1
		MRF Ltd.	-1.6

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	25.44%	25.12%
Sharpe Ratio	0.39%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	5.03	4.32
P/E	41.83	38.41
ROE	8.97	8.55

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Year	14.69	12.12	5.69	11,469	11,212	10,569
3 Years	16.53	19.81	15.51	15,830	17,206	15,418
5 Years	3.06	5.35	12.85	11,627	12,979	18,308
Since inception*	17.15	16.39	10.79	1,02,962	93,548	45,244

Different plans have a different expense structure. The performance details provided herein are of regular plan.

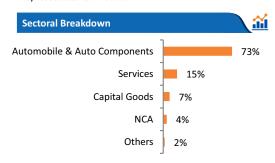
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr Sachin Trivedi.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022								
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI	
1 Year	1,20,000	1,26,985	1,27,278	1,26,680	11.02	11.49	10.53	
3 Years	3,60,000	4,99,586	5,14,859	4,75,581	22.53	24.72	18.98	
5 Years	6,00,000	8,48,095	8,99,958	8,87,594	13.82	16.24	15.67	
7 Years	8,40,000	12,11,931	13,05,406	14,24,214	10.30	12.38	14.83	
10 Years	12,00,000	23,11,648	23,66,082	24,61,523	12.59	13.03	13.77	
Since inception	17,60,000	65,42,094	63,79,099	49,80,375	16.33	16.03	13.10	

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.



### UTI LONG TERM EQUITY FUND (TAX SAVING) (Erstwhile UTI Equity Tax Saving Plan)

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

### **Investment Objective**



The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.

### Date of inception/allotment



15th December, 1999

### **Fund Manager**



Mr. Vishal Chopda, CFA, BE, PGDM Managing the scheme since August 2019

### **Fund AUM**



Fund Size Monthly Average :₹2958.54 Crore Closing AUM :₹2912.95 Crore

### High/Low NAV in the month



High Growth Option :₹147.6691 Low Growth Option :₹139.2640

### **Total Expense Ratio**



Regular :2.01 Direct :0.95

### **Minimum Investment Amount**



Growth: ₹ 500/-IDCW: ₹500/-

### **Load Structure**



5 Years

Since inception<sup>3</sup>

Entry Load: Nil

Benchmark

Exit Load: Nil (Lock-in-Period of 3 years for each investment)

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹142.3031
Regular IDCW Option	₹27.1857
Direct Growth Option	₹155.2246
Direct IDCW Option	₹36.5807

Portfolio Details	
% of Top 10 Stocks	43.71
Median Market Cap (₹ Cr)	1,17,846
Weighted Average Market Cap	2,72,656

All figures given are provisional and unaudited.

67

78

Market Capita	lisation (%	6)	C.
	Large	Mid	Small

20

14

13

8

Portfolio as on 30 <sup>th</sup> December, 2022			-22-
Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.34	Metro Brands Ltd	1.68
HDFC Bank Ltd.	8.28	Eicher Motors Ltd	1.65
Infosys Ltd.	6.28	United Breweries Ltd.	1.65
Axis Bank Ltd.	5.05	Nestle India Ltd.	1.64
Bharti Airtel Ltd.	3.62	Jubilant Food Works Ltd	1.63
State Bank Of India	3.08	Aditya Birla Fashion & Retail Ltd.	1.60
Bajaj Finance Ltd.	2.50	Tata Motors Ltd.	1.57
Maruti Suzuki India Ltd.	2.45	LTIMindtree Ltd.	1.57
Godrej Consumer Products Ltd	2.11	Carborandum Universal Ltd.	1.46
Phoenix Mills Ltd	2.00	CESC Ltd	1.44
Ultratech Cement Ltd.	1.93	Bharat Forge Ltd.	1.33
Crompton Greaves Consumer Electricals Ltd.	1.92	Ajanta Pharma Ltd.	1.33
Hindalco Industries Ltd.	1.84	Cipla Ltd.	1.31
Avenue Supermarts Ltd.	1.77	MTAR Technologies Ltd	1.31
Cholamandalam Investment &		Others	23.05
Finance Company Ltd	1.77	Net Current Assets	1.14
ICICI Lombard General Insurance		TOTAL	100.00
Company Ltd	1.68		

Active Stock position	IS		
Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.2	Reliance Industries Ltd.	-7.3
Axis Bank Ltd.	3.0	HDFC Ltd.	-3.9
HDFC Bank Ltd.	2.3	Tata Consultancy	
Bharti Airtel Ltd.	1.9	Services Ltd.	-2.8
Phoenix Mills Ltd	1.9	Kotak Mahindra Bank Ltd	d2.2
		Larsen & Toubro Ltd.	-2.1

9.76

14.42

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.57%	21.50%
Sharpe Ratio	0.44%	
Portfolio Turnover Ratio (Annual)	0.26	
P/B	7.95	9.02
P/E	35.11	33.28
ROE	17.50	18.48

17,246

1.97.887

18,308

1,77,333

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>™</sup> December, 2022 Growth of ₹ 10000									
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)			
1 Year	-3.49	4.25	5.69	9,651	10,425	10,569			
3 Years	15.56	17.36	15.51	15,438	16,171	15,418			

12.85

13.28

15,934

2,23,394

Different plans have a different expense structure. The performance details provided herein are of regular plan

11.51

13.82

 $The \, current \, fund \, manager \, is \, managing \, the \, scheme \, since \, Sept-2017 \, \& \, Co-Fund \, Manager \, managing \, w.e. f \, Aug \, 2019.$ 

\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda.

Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI values The  $performance\ of\ the\ benchmark\ is\ calculated\ using\ total\ return\ index\ variant\ of\ the\ benchmark\ index.$ 

SIP Returns as on 30 <sup>th</sup> December, 2022							-44
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,542	1,25,930	1,26,680	2.40	9.33	10.53
3 Years	3,60,000	4,56,030	4,83,362	4,75,581	16.01	20.14	18.98
5 Years	6,00,000	8,55,733	8,98,652	8,87,594	14.19	16.18	15.67
7 Years	8,40,000	13,34,460	14,29,042	14,24,214	13.00	14.92	14.83
10 Years	12,00,000	23,37,078	25,32,675	24,61,523	12.80	14.30	13.77
15 Years	18,00,000	48,67,573	53,65,812	51,45,655	12.26	13.40	12.91
Since inception	21,70,000	69,32,486	80,78,166	78,73,130	11.65	13.08	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10.000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. \*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.





### UTI NIFTY 50 INDEX FUND (Earlier known as UTI NIFTY INDEX FUND)

An open ended scheme replicating/tracking Nifty 50 index.

### **Investment Objective**



The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment.

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

### Date of inception/allotment



6th March, 2000

### **Fund Manager**



Mr. Sharwan Kumar Goyal, CFA, MMS Managing the scheme since July-2018 Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022

### **Fund AUM**



Fund Size Monthly Average :₹9378.94 Crore :₹9337.37 Crore Closing AUM

### High/Low NAV in the month



High Growth Option :₹126.4562 Low Growth Option :₹119.6715

### **Total Expense Ratio**



Regular : 0.30 Direct :0.20

### **Minimum Investment Amount**



₹ 5000/-Growth: IDCW: ₹5000/-

### **Load Structure**



Entry Load: Nil Exit Load : Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹121.6709 Regular IDCW Option ₹61.2976 **Direct Growth Option** ₹123.0044 **Direct IDCW Option** ₹61.9714

Portiono Detans	(S)≡
% of Top 10 Stocks	58.03
Median Market Cap (₹ Cr)	4,87,540
Weighted Average Market Cap	5,95,842

All figures given are provisional and unaudited.

### Market Capitalisation (%)



manner capita				
	Large	Mid	Small	
Fund	100	-	-	

### Tracking error as on 31st December 2022



macking circi	us on 51 Becc.	ibel) ZoZZ
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0021	0.0328
Over last 3 year	0.0071	0.1121
Over last 5 year	0.0063	0.0999
Since Inception	0.0975	1.5409

Past performance may or may not be sustained in future.

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.99	HCL Technologies Ltd.	1.38
HDFC Bank Ltd.	8.97	Titan Company Ltd.	1.36
ICICI Bank Ltd	7.77	Sun Pharmaceuticals Industries Ltd.	1.35
Infosys Ltd.	6.90	Adani Enterprises Ltd.	1.32
HDFC Ltd.	5.95	Tata Steel Ltd.	1.14
Tata Consultancy Services Ltd.	4.17	Bajaj Finserv Ltd.	1.05
ITC Ltd.	3.65	Ultratech Cement Ltd.	1.00
Kotak Mahindra Bank Ltd.	3.31	IndusInd Bank Ltd.	0.99
Axis Bank Ltd.	3.16	NTPC Ltd.	0.99
Larsen & Toubro Ltd.	3.15	Power Grid Corporation Of India Ltd	0.91

JSW Steel Ltd.

Nestle India Ltd.

Tata Motors Ltd.

**Net Current Assets** 

TOTAL

2 94

2.86

2.52

2.19

1.74

1.50

1.40

Quantitative Indicators	Fund	Benchmark	
Beta Standard Deviation (Annual)	1.00 22.41%	1 22.41%	
Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.38% 0.06		

Portfolio as on 30th December, 2022

State Bank Of India

Bharti Airtel Ltd.

Bajaj Finance Ltd.

Asian Paints Ltd.

Hindustan Unilever Ltd.

Mahindra & Mahindra Ltd.

Maruti Suzuki India Ltd.

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



0.91

0.87

0.87

12.77

-0.09

100.00

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&PBSE Sensex TRI (₹)
1 Year	5.33	5.69	5.80	10,533	10,569	10,580
3 Years	15.04	15.51	15.15	15,230	15,418	15,274
5 Years	12.45	12.85	13.62	17,986	18,308	18,942
Since inception*	11.56	12.49	12.79	1,21,586	1,46,966	1,56,182

Different plans have a different expense structure. The performance details provided herein are of regular plan.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022							-5-
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,26,443	1,26,680	1,26,945	10.15	10.53	10.95
3 Years	3,60,000	4,72,823	4,75,581	4,72,897	18.57	18.98	18.58
5 Years	6,00,000	8,78,873	8,87,594	8,89,325	15.27	15.67	15.75
7 Years	8,40,000	14,03,737	14,24,214	14,43,090	14.42	14.83	15.20
10 Years	12,00,000	24,05,171	24,61,523	24,93,665	13.33	13.77	14.01
15 Years	18,00,000	48,74,058	51,45,655	52,56,744	12.28	12.91	13.16
Since inception	21,70,000	72,24,754	78,73,130	80,77,222	12.04	12.84	13.07

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

### Sectoral Breakdown **Financial Services** Others 22% Information Technology 14%



As per the Gazette Notification CG-DL-E-13032020-218653 dated 13th March, 2020 issued by Ministry of Finance (Department of Financial Services) notifying 'Yes Bank Limited Reconstruction Scheme 2020 75% of the Yes Bank Limited holding has become non-saleable and locked-in for three years from the date of commencement of notification Accordingly this portion of the holding Under UTI Nifty 50 Index Fund was valued at zero on 16th March, 2020 Further it was removed From the Nifty 50 Index by NSE Indices Ltd, however due to said reconstruction scheme. Such holding will remain in the scheme as per the notification. Detailed communication is available at "https://bit.ly/2XU1a5Z"

100.00

# **UTI NIFTY NEXT 50 INDEX FUND**

An open ended scheme replicating / tracking Nifty Next 50 Index.

# **Investment Objective**



The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.

# Date of inception/allotment



28th June. 2018

# **Fund Manager**



Mr. Sharwan Kumar Goyal, CFA, MMS Managing the scheme since July-2018 & Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022

### **Fund AUM**



Fund Size Monthly Average :₹2102.73 Crore Closing AUM :₹2087.92 Crore

# High/Low NAV in the month



High Growth Option :₹15.7157 Low Growth Option :₹14.5293

# **Total Expense Ratio**



Regular :0.79 Direct :0.33

# **Minimum Investment Amount**



₹ 5000/- subsequent minimum investment under a folio is ₹ 1000/- and in multiplies of ₹ 1/thereafter with no upper limit



**Load Structure** Entry Load: Nil

Exit Load : Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹15.0389 Direct Growth Option ₹15.4099

Portfolio Details	
% of Top 10 Stocks	31.80
Median Market Cap (₹ Cr)	74,299
Weighted Average Market Cap	1,05,884

All figures given are provisional and unaudited.

Market Capit	G			
	Large	Mid	Small	
Fund	89	11	_	

### Portfolio as on 30th December, 2022 Equity Equity Adani Total Gas Ltd 3.82 Cholamandalam Investment & LTIMindtree Ltd. 3.46 Finance Company Ltd. 2.46 Pidilite Industries Ltd. 3.36 Havells India Ltd. 2.38 Ambuia Cements Ltd. 3.33 PI Industries Ltd. 2.38 Bharat Electronics Ltd. 3 09 Marico Ltd. 2.28 Tata Power Company Ltd. 3.04 United Spirits Ltd. 2.26 Bank Of Baroda 2.99 2.24 GAIL (India) Ltd. 2.97 Vedanta Ltd Avenue Supermarts Ltd. 2.18 SRF Ltd. 2.88 Siemens India Ltd. 2.18 Godrej Consumer Products Ltd 2.86 SBI Cards And Payment Services Pvt Ltd. 2.02 Dabur India Ltd. 2.75 DIF Itd. 2.01 ICICI Lombard General Interglobe Aviation Ltd 1.87 Insurance Company Ltd 2 73 Hindustan Aeronautics Ltd 1.83 Adani Transmission Ltd. 2.72 Colgate Palmolive India Ltd. 1.77 Shree Cement Ltd. 2.69 21.86 Others Info-Edge (India) Ltd. 2.63 **Net Current Assets** -0.10

2.53

2.52

TOTAL

	(SE
34% 21.37% 86%	
	nd Benchmark  00 1 334% 21.37%  36% 50

9.46

### Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000 Nifty 50 Period **NAV Growth** Nifty Next Nifty 50 NAV Growth **Nifty Next** 50 TRI (%) TRI (₹) (%) TRI (%) (₹) 50 TRI (₹) 0.10 0.96 5.69 10,010 10,096 10,569 1 Year 3 Years 14.21 15.25 15.51 14,903 15,314 15,418

Different plans have a different expense structure. The performance details provided herein are of regular plan.

10.84

\*Compounded annualized Growth Rate.

Since inception\*

Adani Green Energy Ltd

Indian Oil Corporation Ltd.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

13.99

15,036

15,911

18,055

The performance of the benchmark is calculated using total return index variant of the benchmark index. The above scheme is in existence for less than 5 years.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,379	1,22,943	1,26,680	3.71	4.60	10.53
3 Years	3,60,000	4,51,760	4,58,803	4,75,581	15.34	16.43	18.98
Since inception	5,40,000	7,26,613	7,42,823	7,78,605	13.21	14.21	16.36

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10.000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or** may not be sustained in future.

### Sectoral Breakdown Others **Financial Services** 18% **Fast Moving Consumer Goods** 12% Chemicals 9% Oil, Gas & Consumable Fuels 9% 8% Power Consumer Services 8% **Construction Materials** 8% Capital Goods 7% NCA 0%

# **UTI NIFTY200 MOMENTUM 30 INDEX FUND**

(An open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index)

# **Investment Objective**



The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns 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.

# Date of inception/allotment



10th Mar, 2021

# **Fund Manager**



Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS Managing the scheme since Mar-2021 & Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022

# **Fund AUM**



Fund Size Monthly Average :₹2131.53 Crore :₹2104.11 Crore Closing AUM

# High/Low NAV in the month



:₹13.7248 High Growth Option Low Growth Option :₹12.7539

# **Total Expense Ratio**



Regular :0.91 Direct :0.40

### **Minimum Investment Amount**



₹5000/- subsequent minimum investment under a folio is ₹ 1000/- and in multiplies of ₹ 1/thereafter with no upper limit

# **Load Structure**



Entry Load: Nil (Not Applicable as per SEBI guidelines) Exit Load : Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹13.1169 Direct Growth Option ₹13.2384

# **Portfolio Details**



% of Top 10 Stocks 49.59 Median Market Cap (₹ Cr) 1,33,133 Weighted Average Market Cap 2,06,367

All figures given are provisional and unaudited.

Market Capita	G		
	Large	Mid	Small
Fund	78	22	-

### Portfolio as on 30th December, 2022 Equity Equity Adani Enterprises Ltd. 5.06 Pidilite Industries Ltd. 3.07 State Bank Of India 5.04 TVS Motor Company Ltd 2.93 Mahindra & Mahindra Ltd. 5.00 Trent Ltd. 2.69 NTPC Ltd. 4.98 Cummins India Ltd. 2.41 Axis Bank Ltd. 4.95 Canara Bank 2.35 Sun Pharmaceuticals Industries Ltd. 4.95 Jindal Steel & Power Ltd. 1.89 Bank Of Baroda 4.93 IDFC First Bank Ltd 1.86 ITC Ltd. 4.92 Punjab National Bank 1.76 Bharti Airtel Ltd. 4.89 Siemens India Ltd. 1.66 ICICI Bank Ltd 4.89 ABB India Ltd. 1.12 Ambuia Cements Ltd. Bharat Heavy Electricals Ltd. 4 66 1.06 Eicher Motors Ltd Aditya Birla Capital Ltd 4.19 0.83 Bharat Flectronics Ltd. 3.81 Escorts Kubota Ltd 0.61 Coal India Ltd. 3.47 Others 0.00 Federal Bank Ltd. 3.43 Net Current Assets -0.02Hindustan Aeronautics Ltd 3.42 TOTAL 100.00 Indian Hotels Company Ltd. 3.22

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						-4-
Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Year Since inception*	-5.95 16.16	-5.45 17.57	5.69 11.64	9,405 13,116	9,455 13,406	10,569 12,207

Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Year Since inception	1,20,000 2,10,000	1,21,964 2,18,010	1,21,667 2,17,451	1,26,680 2,29,161	3.06 4.16	2.60 3.87	10.53 9.91

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future**.



# UTI S&P BSE SENSEX INDEX FUND (Earlier known as UTI SENSEX INDEX FUND)

(An open-ended scheme replicating/tracking the S&P BSE Sensex TRI Index)

# **Investment Objective**



The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns 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.

# Date of inception/allotment



31st Jan, 2022

# **Fund Manager**



Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS Managing the scheme since Jan-2022 Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022.

# **Fund AUM**



Fund Size Monthly Average :₹131.46 Crore :₹132.01 Crore Closing AUM

# High/Low NAV in the month



:₹11.0298 High Growth Option Low Growth Option :₹10.4295

# **Total Expense Ratio**



Regular :0.29 Direct :0.19

# **Minimum Investment Amount**



₹5000/- subsequent minimum investment under a folio is ₹ 1000/- and in multiplies of ₹ 1/thereafter with no upper limit

# **Load Structure**



Entry Load\*: Nil (Not Applicable as per SEBI guidelines) Exit Load : Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹10.6025 **Direct Growth Option** ₹10.6122



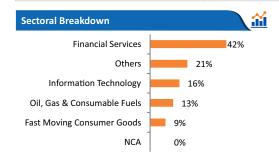
Portiono Detans	(SE
% of Top 10 Stocks	67.10
Median Market Cap (₹ Cr)	5,69,970
Weighted Average Market Cap	6,65,450

All figures given are provisional and unaudited.

Market Capita				
	Large	Mid	Small	
Fund	100	-	-	

\*In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

### Portfolio as on 30th December, 2022 % to NAV Equity Equity Reliance Industries Ltd. 12.70 Maruti Suzuki India Ltd. 1.61 HDFC Bank Ltd. HCL Technologies Ltd. 10.35 1.59 ICICI Bank Ltd 8.97 Titan Company Ltd. 1.57 Infosys Ltd. 7.98 Sun Pharmaceuticals Industries Ltd. 1.56 HDFC Ltd. 1.39 6.92 Baiai Finsery Ltd. Tata Consultancy Services Ltd. 4.82 Tata Steel Ltd. 1.31 ITC Ltd. 4.22 Ultratech Cement Ltd. 1.16 Kotak Mahindra Bank Ltd. 3.77 IndusInd Bank Ltd. 1.15 Axis Bank Ltd. NTPC Ltd. 1.14 3.73 Larsen & Toubro Ltd. 3.64 Power Grid Corporation Of India Ltd 1.06 State Bank Of India Nestle India Ltd. 1.01 3.32 Hindustan Unilever Ltd. Tata Motors Ltd. 0.99 3.30 Bharti Airtel Ltd. 2.85 Tech Mahindra Ltd 0.93 Baiai Finance Ltd. Wipro Ltd. 0.84 2.53 Asian Paints Ltd. 2.01 **Net Current Assets** -0.14 Mahindra & Mahindra Ltd. 100.00 1.73 TOTAL



# **UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND**

(An open-ended scheme replicating/tracking Nifty Mid cap 150 Quality 50 Total Return Index

# **Investment Objective**



The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns 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.

# Date of inception/allotment



11th Apr, 2022

# **Fund Manager**



Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS Managing the scheme since April 2022 Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022.

# **Fund AUM**



Fund Size Monthly Average :₹117.70 Crore :₹116.53 Crore Closing AUM

# High/Low NAV in the month



:₹9.8493 High Growth Option Low Growth Option :₹9.1476

### **Total Expense Ratio**



Regular :0.87 Direct :0.41

### **Minimum Investment Amount**



₹5000/- subsequent minimum investment under a folio is ₹ 1000/- and in multiplies of ₹ 1/thereafter with no upper limit

# Load Structure



Entry Load\*: Nil (Not Applicable as per SEBI

guidelines)

Exit Load : Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹9.3372 Direct Growth Option ₹9.3695

# Portfolio Details



% of Top 10 Stocks	31.85
Median Market Cap (₹ Cr)	26,027
Weighted Average Market Cap	30,323

All figures given are provisional and unaudited.

Market Capita				
	Large	Mid	Small	
Fund	11	76	13	

\*In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The above scheme is in existence for less than 1 years.

### Portfolio as on 30th December, 2022 Equity Equity Page Industries Ltd 4.90 Voltas Ltd. 2.17 Tata Flxsi Ltd. 3.81 Coforge Ltd 2.14 Indian Energy Exchange Ltd 3.79 SKF India Ltd. 2.07 3.48 Hindustan Zinc Ltd. Tube Investments Of India Ltd 2.05 ICICI Securities Ltd. 2.84 L&T Technology Services Ltd 2.00 APL Apollo Tubes Ltd 2.79 Atul Ltd. 2.00 Persistent Systems Ltd. 2.62 Oracle Financial Services Software Ltd. 1.91 Petronet LNG Ltd. 2.57 Kajaria Ceramics Ltd. 1.88 AU Small Finance Bank Ltd 2.52 Grindwell Norton Ltd. 1.86 Astral Ltd. 2.52 Navin Fluorine International Ltd. 1.82 Deepak Nitrite Ltd. 2 50 Solar Industries India Ltd. 1.78 Abbott India Ltd. 2.47 Gujarat State Petronet Ltd. 1.74 Supreme Industries Ltd. 2.45 Bayer Cropscience Ltd. 1.67 Crompton Greaves Consumer Electricals Ltd. 2.34 Others 26.72 Balkrishna Industries Ltd. 2.33 Net Current Assets -0.16TOTAL Emami Ltd. 2.22 100.00 Coromandel International Ltd. 2.21

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						===
Period NAV Growth (%) Nifty Mid cap150						
Since inception*	-6.63	-6.27	3.55	9,337	9,373	10,355

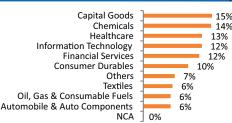
Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

The performance of the benchmark is calculated using total return index variant of the benchmark index.

# Sectoral Breakdown





# **UTI S&P BSE LOW VOLATILITY INDEX FUND**

(An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index(TRI)

# **Investment Objective**



The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns 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.

# Date of inception/allotment



03rd Mar, 2022

# **Fund Manager**



Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS Managing the scheme since March 2022 Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022.

# **Fund AUM**



Fund Size Monthly Average :₹115.31 Crore :₹124.78 Crore Closing AUM

# High/Low NAV in the month



:₹11.5388 High Growth Option Low Growth Option :₹10.9691

# **Total Expense Ratio**



Regular :0.90 Direct :0.44

### **Minimum Investment Amount**



₹5000/- subsequent minimum investment under a folio is ₹ 1000/- and in multiplies of ₹ 1/thereafter with no upper limit

# Load Structure



EntryLoad\*: Nil (Not Applicable as per SEBI

guidelines)

Exit Load : Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹11.1344 Direct Growth Option ₹11.1783



2,07,378

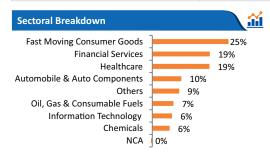
**Portfolio Details** % of Top 10 Stocks 39.87 Median Market Cap (₹ Cr) 83,462

All figures given are provisional and unaudited.

Weighted Average Market Cap

Market Ca	pitalisation (%	6)	d
	Large	Mid	Small
Fund	58	32	10

### Portfolio as on 30th December, 2022 **Equity** Equity Indian Railways Fin Corpn Ltd. 6.14 ITC Ltd. 3.13 Nestle India Ltd. Marico Ltd. 4.15 3 11 Britannia Industries Ltd. 4.14 Exide Industries Ltd. 3.08 Castrol India Ltd. 3.93 ICICI Bank Ltd 3.07 Colgate Palmolive India Ltd. 3.89 Petronet LNG Ltd. 3.06 Power Finance Corporation Ltd. 3.68 Infosys Ltd. 3.05 Sun Pharmaceuticals Industries Ltd. 3.62 ACC Ltd 3.02 Bajaj Auto Ltd. MRF Ltd. 3.47 3.00 Tata Consultancy Services Ltd. Bayer Cropscience Ltd. 3.00 3.43 Dabur India Ltd. 3.43 Glaxosmithkline Pharmacueticals Ltd. 2.83 HDFC Bank Ltd. Pidilite Industries Ltd. 2.70 3.43 Hindustan Unilever Ltd. 3.27 SBI Life Insurance Company Ltd. 2.67 Cipla Ltd. 3.26 Ajanta Pharma Ltd. 2.65 Berger Paints India Ltd. 2.58 Alkem Laboratories Ltd 3.23 Dr Reddy's Laboratories Ltd. 3.23 **Net Current Assets** -0.46 Larsen & Toubro Ltd. 3.23 TOTAL 100.00





# HYBRID READY RECKONER JANUARY 2023

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# UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

An open ended hybrid scheme investing predominantly in equity and equity related instruments.

# **Investment Objective**



The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

# Date of inception/allotment



2nd January, 1995

# **Fund Manager**



Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I) Managing the scheme since Nov 2009 & Mr. Sunil Madhukar Patil (Debt Portion), M.com., MFM Managing the scheme since Feb 2018

# **Fund AUM**



Fund Size Monthly Average Closing AUM

:₹4469.29 Crore :₹4416.58 Crore

# High/Low NAV in the month



High Growth Option :₹268.7672 Low Growth Option :₹257.7742

# **Total Expense Ratio**



Regular : 1.99 Direct :1.34

# **Minimum Investment Amount**



₹ 1000/-Growth: IDCW: ₹5000/-

# **Load Structure**



Entry Load: Nil

Exit Load : :(A) Redemption / Switch out within 12 months from the date of allotment -(i) upto 10% of the allotted Units – NIL

> (ii) beyond 10% of the allotted Units - 1.00% (B) Redemption / Switch out after 12 months from the date of allotment - NIL

# NAV per unit as on 30th December, 2022



Regular Growth Option ₹262.4953 Regular IDCW Option ₹32.9665 ₹277.8028 Direct Growth Option ₹35.7201 **Direct IDCW Option** 

Portfolio Details	
Median Market Cap (₹ Cr)	2,85,987
Weighted Average Market Cap	3,32,894
Number of Securities	60
All figures given are provisional and u	ınaudited.

Market Capita	lisation (%	6)		
	Large	Mid	Small	
Fund	69	21	10	



Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Equity		
HDFC Bank Ltd.	6.42	
ICICI Bank Ltd	5.90	
Infosys Ltd.	4.38	
State Bank Of India	3.92	
Larsen & Toubro Ltd.	3.79 3.46	
ITC Ltd. HDFC Ltd.	2.74	
HCL Technologies Ltd.	2.74	
Axis Bank Ltd.	2.50	
Mahindra & Mahindra Ltd.	2.15	
Hindalco Industries Ltd.	2.05	
Bharti Airtel Ltd.	1.69	
Reliance Industries Ltd.	1.26	
IndusInd Bank Ltd.	1.17	
Bajaj Auto Ltd.	1.01	
Others	27.87	
CP/CDS		
Kotak Mahindra Bank Ltd.	0.55	CRISIL AAA/A1+
Govt Securities		
Others	4.45	
7.26% GSEC 22/08/2032	2.82	SOV
6.63% TN SDL 2035 MAT- 23/12/2035.	1.89	SOV
7.26% GSEC 14/01/29	1.36	SOV
GOI FRB - MAT 22/09/2033	1.13	SOV
7.19% GJ SDL MAT - 25/01/2027	1.13	SOV
INVIT	0.60	
INVIT - Powergrid Infra Invt Trust Long Term Debt	0.69	
Power Finance Corporation Ltd.	1.13	CRISIL AAA/A1+
Jamnagar Utilities & Power Pvt Ltd. ^	1.08	CRISIL AAA/A1+
Canara Bank	0.92	CRISIL AAA/A1+
National Housing Bank	0.68	CRISIL AAA/A1+
Summit Digitel Infrastructure Ltd	0.66	CRISIL AAA/A1+
Shriram Finance Ltd	0.57	IND AA+
Housing And Urban Development Corpn	0.57	CARE AAA/A1+
Bajaj Finance Ltd.	0.57	CRISIL AAA/A1+
Union Bank Of India	0.56	CRISIL AA+
HDFC Bank Ltd.	0.56	CRISIL AAA/A1+
Others	4.08	
Net Current assets	1.56	
Total	100.00	

^ Mukesh Ambani promoter Group company

Fund Performan	ice vs Benchm	iark (CAGK) as on :	su Decemb	er, 2022 Grov	/tn of < 10000	
Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Year	5.64	4.79	5.69	10,564	10,479	10,569
3 Years	15.97	13.96	15.51	15,603	14,805	15,418
5 Years	8.58	10.99	12.85	15.095	16.848	18.308

The current fund manager is managing the scheme since Nov 2009 & Co-Fund Manager managing w.e. f Feb 2018.

NA

14.47

Since inception\*

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil. The performance of the benchmark is calculated using total return index variant of the benchmark index.

 $\mathsf{N}\mathsf{A}$ 

4,40,729

NA

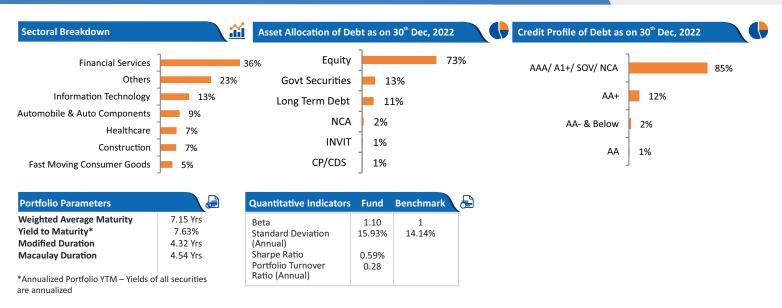
SIP Returns as	on 30 <sup>th</sup> Decem	ber, 2022					-
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,143	1,25,475	1,26,680	9.67	8.61	10.53
3 Years	3,60,000	4,70,554	4,45,817	4,75,581	18.22	14.42	18.98
5 Years	6,00,000	8,48,708	8,35,515	8,87,594	13.85	13.22	15.67
7 Years	8,40,000	12,89,893	13,17,093	14,24,214	12.05	12.63	14.83
10 Years	12,00,000	22,00,808	22,88,541	24,61,523	11.67	12.40	13.77
15 Years	18,00,000	45,48,210	47,21,829	51,45,655	11.47	11.91	12.91
Since inception	21,70,000	66,16,650	70,09,042	78,73,130	11.21	11.75	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to December 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

<sup>\*</sup>Compounded annualized Growth Rate.

# UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

An open ended hybrid scheme investing predominantly in equity and equity related instruments.



# UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

An open ended scheme investing in equity, debt and Gold ETFs.

# **Investment Objective**



The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

# Date of inception/allotment



19th November, 2008

# **Fund Manager**



Mr. Sharwan Kumar Goyal, CFA, MMS (Equity/Gold Portion) Managing the scheme since Nov 2021 & Mr. Sunil Madhukar Patil , M.com., MFM (Debt Portion) Managing the scheme since Sep 2021

# **Fund AUM**



Fund Size Monthly Average :₹899.40 Crore Closing AUM :₹895.60 Crore

# High/Low NAV in the month



High Growth Option :₹46.7588 Low Growth Option :₹44.6793

# **Total Expense Ratio**



Regular :1.93 Direct :1.04

# **Minimum Investment Amount**



Growth: ₹ 5000/-IDCW: ₹5000/-

# **Load Structure**



Entry Load: Nil

Exit Load: (A) Redemption / Switch out within 12 months from the date of allotment -

- (i) upto 10% of the allotted Units NIL
- (ii) beyond 10% of the allotted Units 1.00%
- (B) Redemption / Switch out after 12 months from the date of allotment - NIL



Regular Growth Option	₹45.9371
Regular IDCW Option	₹19.9262
Direct Growth Option	₹49.6816
Direct IDCW Option	₹22.2030

Portfolio Details	
% of Top 10 Stocks	25.94
Median Market Cap (₹ Cr)	50,842
Weighted Average Market Can	81 772

All figures given are provisional and unaudited.

# Market Capitalisation (%)



Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Futures/Rating
Equity	7	
Varun Beverages Ltd	4.18	
ITC Ltd.	3.31	
Ambuja Cements Ltd.	3.10	
NTPC Ltd.	2.72	
Bank Of Baroda	2.62	-0.13
Indian Hotels Company Ltd. Mahindra & Mahindra Ltd.	2.42 2.09	-0.16
Coal India Ltd.	2.03	
Page Industries Ltd	1.93	-0.14
Karur Vysya Bank Ltd.	1.89	
Federal Bank Ltd.	1.87	
TVS Motor Company Ltd	1.69	
Trent Ltd.	1.64	-0.17
Hindustan Aeronautics Ltd Bharat Electronics Ltd.	1.56 1.51	
Eicher Motors Ltd	1.41	
Solar Industries India Ltd.	1.39	
Tube Investments Of India Ltd	1.38	
Great Eastern Shipping Co. Ltd.	1.34	
Canara Bank	1.33	-1.33
Phoenix Mills Ltd	1.25	
Oil & Natural Gas Corporation Ltd.	1.22	-1.23
United Spirits Ltd.	1.19	-1.20
Tech Mahindra Ltd KPIT Technologies Ltd	1.14 1.11	-1.15
Fine Organic Ind Ltd	1.11	
Indian Bank	1.05	
CG Power And Industrial Solutions Ltd	1.01	
Coromandel International Ltd.	0.99	
Schaeffler India Ltd	0.97	
Tata Elxsi Ltd.	0.94	
ABB India Ltd.	0.93	
Aditya Birla Fashion & Retail Ltd.	0.84	-0.08
AIA Engineering Ltd. DCB Bank Ltd	0.84 0.77	
Jyothy Labs Ltd.	0.77	
Apollo Tyres Ltd.	0.63	
Narayana Hrudayalaya Ltd	0.59	
Creditaccess Grameen Ltd	0.52	
Grindwell Norton Ltd.	0.51	
GHCL Ltd.	0.50	
Thermax Ltd.	0.47	
RHI Magnesita India Ltd Asahi India Glass Ltd.	0.44 0.42	
ZF Commercial Vehicle Control Systems India Ltd	0.42	
Sun Pharmaceuticals Industries Ltd.	0.39	-0.39
Titan Company Ltd.	0.39	-0.39
ICICI Bank Ltd	0.35	-0.35
Mahindra CIE Automotive Ltd	0.34	
Power Grid Corporation Of India Ltd	0.28	-0.28
SRF Ltd. Tata Power Company Ltd.	0.27 0.27	-0.27 -0.28
Borosil Renewables Ltd	0.27	-0.20
Persistent Systems Ltd.	0.23	-0.22
Ratnamani Metals & Tubes Ltd.	0.19	
Jamna Auto Industries Ltd.	0.17	
Mphasis Ltd	0.12	-0.12
Hindalco Industries Ltd.	0.10	-0.10
National Aluminium Company Ltd.	0.09	-0.09
Chambal Fertilisers & Chemicals Ltd Govt Securities	0.08	-0.08
7.38% GSEC 20/06/2027	3.93	SOV
7.54% G-sec 23/05/2036	2.82	SOV
6.54% GSEC MAT - 17/01/2032	2.64	SOV
364 D TBILL MAT 12/10/2023	1.59	SOV
364 D TBILL MAT 19/10/2023	0.53	SOV
364 D TBILL MAT - 01/06/2023	0.15	SOV
Mutual Fund Units		
UTI MF- Gold Exchange Traded Fund	19.77	
Net Current assets Total	3.09	
IULAI	100.00	

# UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

An open ended scheme investing in equity, debt and Gold ETFs.

Fund Performanc	e Vs Benchma	rk (CAGR) as o	n 30 <sup>th</sup> December	, 2022 Growth	n of ₹ 10000	-
Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Year	4.42	5.12	5.69	10,442	10,512	10,569
3 Years	9.70	14.09	15.51	13,205	14,854	15,418
5 Years	6.41	11.39	12.85	13,645	17,155	18,308
Since inception*	11.40	14.52	16.01	45,938	67,850	81,449

 $Different\ plans\ have\ a\ different\ expense\ structure.\ The\ performance\ details\ provided\ herein\ are\ of\ regular\ plan.$ @Equity: 65% S&P BSE 200 Debt & Money Market Instruments: 25% CRISIL Composite Bond Fund: Gold ETFs: 10% Prices of Gold \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Sharwan Kumar Goyal . The performance of the benchmark is calculated using total return index variant of the benchmark

SIP Returns as o	on 30 <sup>th</sup> Decem	ber, 2022					-5-
Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,118	1,25,250	1,26,680	9.63	8.25	10.53
3 Years	3,60,000	4,20,257	4,43,379	4,75,581	10.33	14.03	18.98
5 Years	6,00,000	7,48,254	8,37,934	8,87,594	8.77	13.34	15.67
7 Years	8,40,000	11,19,985	13,23,757	14,24,214	8.09	12.78	14.83
10 Years	12,00,000	17,83,853	22,85,194	24,61,523	7.70	12.37	13.77
Since inception	16,80,000	30,49,736	41,48,702	45,34,994	8.08	12.04	13.17

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

@Equity: 65% S&P BSE 200 Debt & Money Market Instruments: 25% CRISIL Composite Bond Fund: Gold ETFs: 10% Prices of Gold

Quantitative Indicators	Fund	Benchmark	Ð
Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.91 13.77% 0.23% 2.88	1 14.42%	

Portfolio Parameters	
Weighted Average Maturity	5.57 Yrs
Yield to Maturity*	7.10%
Modified Duration	3.91 Yrs
Macaulay Duration	4.05 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

<b>Active Stock positions</b>			
Overweight (Top 5)	%	Underweight (Top 5)	%
Varun Beverages Ltd	3.9	Reliance Industries Ltd.	-8.2
Ambuja Cements Ltd.	2.7	HDFC Bank Ltd.	-6.7
Bank Of Baroda	2.2	ICICI Bank Ltd	-5.8
Indian Hotels		Infosys Ltd.	-5.1
Company Ltd.	2.0	HDFC Ltd.	-4.5
NTPC Ltd.	2.0		





WBINDX4 Returns	
Monthly Returns	6.69%
Quarterly Returns	0.25%
half Yearly Returns	1.27%
Annual Returns - Absolute	2.12%
2 Year CAGR	18.64%
3 Year CAGR	10.10%
5 Year CAGR	6.68%
10 Year CAGR	12.66%
YTD	0.92%

# UTI ARBITRAGE FUND (Erstwhile UTI Spread Fund)

An open ended scheme investing in arbitrage opportunities.

# **Investment Objective**



The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

# Date of inception/allotment



22nd June, 2006

# **Fund Manager**



Mr. Sharwan Kumar Goyal (For Equity Portion) Managing the scheme since Jan 2021 & Mr. Amit Sharma (For Debt Portion) Managing the scheme since Jul 2018

# **Fund AUM**



Fund Size Monthly Average :₹3571.14 Crore :₹3579.96 Crore Closing AUM

# High/Low NAV in the month



:₹29.3316 High Growth Option Low Growth Option :₹29.1287

# **Total Expense Ratio**



:0.93 Regular Direct :0.34

# **Minimum Investment Amount**



₹ 5000/-Growth: IDCW: ₹5000/-

# Load Structure



Entry Load: Nil

Exit Load : (A) Redemption / Switch out within 21 days from the date of allotment-(i) upto 10% of the allotted Units - NIL

> (ii) beyond 10% of the allotted Units - 0.25% (B) Redemption / Switch out after 21 days from the date of allotment - NIL

Any redemption/switchout of units would be done on First in First out (FIFO) basis

# NAV per unit as on 30<sup>th</sup> December, 2022



	,
Regular Growth Option	₹29.3296
Regular IDCW Option	₹16.5690
Direct Growth Option	₹30.8031
Direct IDCW Option	₹18.0185

# **Portfolio Details**



Median Market Cap (₹ Cr) 99,065 Weighted Average Market Cap 2,77,468

All figures given are provisional and unaudited.

# **Portfolio Parameters**



Weighted Average Maturity	0.32 Yrs
Yield to Maturity*	6.78%
<b>Modified Duration</b>	0.32 Yrs
Macaulay Duration	0.32 Yrs

For Product Label, Refer Page no. 94-98.

Portfolio as on 30 <sup>th</sup> December, 2022		
Equity	% to NAV	Hedged
Equity*	66.47	
MM Instruments	22.95	
Cash, MM & cash equivalent	10.44	
STD	0.15	
Debt	0.00	
Total	100.00	

All figures given are provisional and unaudited.

An ingures given are provisional and unautied.

Average Equity holding is 67.36% for the past 12 months against the requirement of minimum 65%. (Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 3	30 <sup>th</sup> Dec, 2022		Quantitative Indicators	Fund	Benchmark 🔎
Equity  MM Instruments  - Cash, MM & cash equivalent	23%	66%	Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.35 1.09% -2.30% 10.74	1 1.87%
STD	0%				
Debt	0%				

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.04	4.19	4.11	10,404	10,419	10,411
3 Years	4.09	3.57	4.49	11,279	11,111	11,410
5 Years	4.91	4.35	5.57	12,710	12,374	13,115
Since inception*	6.72	6.09	6.09	29,316	26,581	26,581

 $Different\ plans\ have\ a\ different\ expense\ structure.\ The\ performance\ details\ provided\ herein\ are\ of\ regular\ plan.$ 

The current fund manager is managing the scheme since Dec-2014 & Dec 2020

\*Compounded annualized Growth Rate.

Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as o	n 30 <sup>th</sup> Decem	ber, 2022					-
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI(₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,848	1,22,870	1,23,061	4.45	4.48	4.79
3 Years	3,60,000	3,82,521	3,82,215	3,82,885	3.99	3.93	4.05
5 Years	6,00,000	6,70,420	6,65,774	6,78,217	4.39	4.11	4.85
7 Years	8,40,000	9,94,611	9,78,510	10,13,323	4.76	4.30	5.28
10 Years	12,00,000	15,72,751	15,37,605	16,18,134	5.28	4.85	5.83
15 Years	18,00,000	28,72,820	21,77,351	29,11,687	5.96	5.35	6.12
Since inception	19,70,000	33,42,308	21,77,351	33,45,575	6.11	5.35	6.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or** may not be sustained in future.

# UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

# **Investment Objective**



The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciaton. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

# Date of inception/allotment



16th December, 2003

# **Fund Manager**



Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio) Managing the scheme since Jun 2004 Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Porfolio) Managing the scheme since Jan 2022

# **Fund AUM**

Closing AUM



# High/Low NAV in the month



:₹1575.17 Crore

:₹53.9768 High Growth Option Low Growth Option :₹53.2500

# **Total Expense Ratio**



Regular :1.79 Direct :1.20

# **Minimum Investment Amount**



Growth Plan ₹5000/ Monthly IDCW Option ₹25000/-₹5000/-Flexi IDCW Option

# Load Structure



Entry Load: Nil

ExitLoad: (A) Redemption / Switch out within 12 months from the date of allotment -(i) upto 10% of the allotted Units - NIL (ii) beyond 10% of the allotted Units - 1.00% (B) Redemption / Switch out after 12 months from the date of allotment - NIL

per unit as on 30 <sup>th</sup>	December, 2022	₹
llar Growth Option	₹53.5	82

Regular Growth Option	( 33.3821
Regular IDCW Option	₹15.7428
Direct Growth Option	₹57.0993
Direct IDCW Option	₹17.1899

Portfolio Details	
Median Market Cap (₹ Cr)	98,366
Weighted Average Market Cap	2,69,617
Number of Securities	56

All figures given are provisional and unaudited.

Market Capita	G		
	Large	Mid	Small
Fund	67	19	14

# Portfolio as on 30<sup>th</sup> December, 2022



Equity	(Main Portfolio)	% to NAV	Rating
ICCI Bank Ltd   1.70	Equity		
Infosys Ltd.	HDFC Bank Ltd.	2.38	
Axis Bank Ltd.	ICICI Bank Ltd	1.70	
Bharth Airtel Ltd.	Infosys Ltd.	1.60	
State Bank Of India	Axis Bank Ltd.	1.27	
Hindalco Industries Ltd.   0.62   Aditya Birla Fashion & Retail Ltd.   0.55   Indusind Bank Ltd.   0.55   Naruti Suzuki India Ltd.   0.55   Naruti Suzuki India Ltd.   0.53   0.55   Naruti Suzuki India Ltd.   0.57   Naruti Suzuki India Ltd.   0.57   Naruti Suzuki India Ltd.   0.55   Naruti Suzuki India Ltd.   0.56   Naruti Suzuki India Ltd.   0.57   Naruti India Ltd.   0.57   Naruti India Ltd.   0.57   Naruti India Naruti India Ltd.   0.57   Naruti India Naruti India Ltd.   0.57   Naruti India Naruti India Ltd.   0.57   Naruti India Naruti India Ltd.   0.57   Naruti India Naruti India Naruti India Ltd.   0.57   Naruti India Naruti India Naruti India Ltd.   0.57   Naruti India Naruti India Naruti India Ltd.   0.57   Naruti India Nar	Bharti Airtel Ltd.	0.95	
Aditya Birla Fashion & Retail Ltd. IndusInd Bank Ltd. O.55 IndusInd Bank Ltd. O.55 Maruti Suzuki India Ltd. O.53 Others CP/CDS  Kotak Mahindra Bank Ltd. Govt Securities S-54% GSEC MAT - 17/01/2032 7.26% GSEC 22/08/2032 7.26% GSEC 22/08/2032 7.26% GSEC 14/01/29 5.07 7.70% MH SDL MAT - 19/10/2030 7.38% GSEC 20/06/2027 7.19% GJ SDL MAT - 25/01/2027 GOI FRB - MAT 22/09/2033 7.81 % UP SDL 19/10/2034 7.81 % UP SDL 19/10/2034 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2036 7.81 % UP SDL 19/10/2034 1.60 SOV 7.41% GS MAT - 19/10/2036 0.96 SOV 0.96 SOV 0.96 SOV 0.96 SOV 0.96 SOV 0.96 SOV 0.97 Frm Debt  Dower Finance Corporation Ltd. Jammagar Utilities & Power Pvt Ltd. ^ 3.10 CRISIL AAA/A1+ State Bank Of India 1.91 CRISIL AAA/A1+ State Bank Of India 1.91 CRISIL AAA/A1+ CRISIL AAA/A1+ State Bank Of India 1.59 CARE AAA/A1+ CARE AAA/A1+ Union Bank Of India 1.59 CARE AAA/A1+ DFC Ltd. 1.58 CRISIL AAA/A1+ CRISIL AAA/A1+ TATA Motors Finance Ltd. 1.59 CRISIL AAA/A1+ CRISIL	State Bank Of India	0.86	
IndusInd Bank Ltd.	Hindalco Industries Ltd.	0.62	
Maruti Suzuki India Ltd.	Aditya Birla Fashion & Retail Ltd.	0.55	
Others CP/CDS Kotak Mahindra Bank Ltd. Govt Securities 6.54% GSEC MAT - 17/01/2032 7.26% GSEC 22/08/2032 7.26% GSEC 21/08/2032 7.26% GSEC 14/01/29 7.70% MH SDL MAT - 19/10/2030 7.28% GSEC 20/06/2027 7.19% GJ SDL MAT - 25/01/2027 3.19 SOV 7.19% GJ SDL MAT - 25/01/2027 3.16 SOV 7.19% GJ SDL MAT - 25/01/2027 3.16 SOV 7.19% GJ SDL MAT - 19/10/2034 1.60 SOV 7.41% GS MAT - 19/12/2036 7.81% UP SDL 19/10/2034 1.60 SOV 7.75 TN SDL MAT 10/08/2032 0.06 SOV 0.7.5 TN SDL MAT 10/08/2032 0.06 SOV 0.7.5 TN SDL MAT 10/08/2032 0.06 SOV 0.7.5 TN SDL MAT 10/08/2032 0.06 SOV 0.7.17% GSEC 08/01/2028 0.05 SOV Long Term Debt Power Finance Corporation Ltd. Jamnagar Utilities & Power Pvt Ltd. ^ State Bank Of India 1.91 CRISIL AAA/A1+ Ves Bank Ltd. Shriram Finance Ltd. 4.1.72 CARE A- Shriram Finance Ltd. 4.1.72 CARE A- Shriram Finance Ltd. 4.1.72 CARE A- IND AA+ HOFC Ltd. 4.1.58 CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ HOFC Ltd. 4.1.59 CRISIL AAA/A1+ CRISIL AA	IndusInd Bank Ltd.	0.55	
CP/CDS   Kotak Mahindra Bank Ltd.	Maruti Suzuki India Ltd.	0.53	
Kotak Mahindra Bank Ltd.         1.54         CRISIL AAA/A1+           Govt Securities         9.01         SOV           6.54% GSEC 22/08/2032         6.32         SOV           7.26% GSEC 22/08/2032         5.07         SOV           7.26% GSEC 14/01/29         5.07         SOV           7.70% MH SDL MAT - 19/10/2030         3.21         SOV           7.38% GSEC 20/06/2027         3.19         SOV           7.19% GJ SDL MAT - 25/01/2027         3.16         SOV           601 FRB - MAT 22/09/2033         2.53         SOV           7.81% UP SDL 19/10/2034         1.60         SOV           7.81% GS MAT - 19/12/2036         1.59         SOV           0.7.5 TN SDL MAT 10/08/2032         0.96         SOV           364 D TBILL MAT - 01/06/2023         0.16         SOV           7.17% GSEC 08/01/2028         0.05         SOV           Long Term Debt         CRISIL AAA/A1+         CRISIL AAA/A1+           Yeate Bank Of India         1.91         CRISIL AAA/A1+           Yeate Bank Ltd.         1.50         IND A4+           Shriram Finance Ltd         1.60         IND A4+           Small Indst. Dev. Bank Of India         1.59         ICRA AAA/A1+           HOFC Bank Ltd. <td>Others</td> <td>13.57</td> <td></td>	Others	13.57	
Govt Securities   5.54% GSEC MAT - 17/01/2032   9.01   SOV   7.26% GSEC 22/08/2032   5.07   SOV   7.26% GSEC 14/01/29   5.07   SOV   7.26% GSEC 14/01/29   5.07   SOV   7.26% GSEC 14/01/29   5.07   SOV   7.26% GSEC 20/06/2027   3.19   SOV   7.38% GSEC 20/06/2027   3.16   SOV   7.19% GJ SDL MAT - 25/01/2027   3.16   SOV   GOI FRB - MAT 22/09/2033   2.53   SOV   7.81% UP SDL 19/10/2034   1.60   SOV   7.41% GS MAT - 19/12/2036   1.59   SOV   7.75 TN SDL MAT 10/08/2032   0.96   SOV   364 D TBILL MAT - 01/06/2023   0.16   SOV   7.17% GSEC 08/01/2028   0.05   SOV   Long Term Debt   SOV   CRISIL AAA/A1+   State Bank Of India   1.91   CRISIL AAA/A1+   Small Indist. Dev. Bank Of India   1.59   CARE A-   Shriram Finance Ltd   1.60   IND AA+   Small Indist. Dev. Bank Of India   1.59   CRISIL AAA/A1+   HOFC Itd.   1.59   CRISIL AAA/A1+   HOFC Itd.   1.58   CRISIL AAA/A1+   CRISIL AAA/A1	CP/CDS		
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7.70% MH SDL MAT - 19/10/2030 7.38% GSEC 20/06/2027 3.19 SOV 7.19% GJ SDL MAT - 25/01/2027 GOI FRB - MAT 22/09/2033 2.53 SOV 7.81% UP SDL 19/10/2034 1.60 SOV 7.41% GS MAT - 19/12/2036 07.75 TN SDL MAT - 19/12/2036 07.75 TN SDL MAT 10/08/2032 364 D TBILL MAT - 01/06/2023 7.17% GSEC 08/01/2028 0.05 SOV 1.17% GSEC 08/01/2028 1.50 CRISIL AAA/A1+  State Bank Of India 1.91 CRISIL AAA/A1+  Yes Bank Ltd. 1.72 CARE A-  Shriram Finance Ltd Shriram Finance Ltd Shriram Finance Ltd Shriram Finance Ltd HOUSING AND 1.59 CRISIL AAA/A1+  HOUSING AND Urban Development Corpn 1.59 CARE AAA/A1+  HOUSING AND Urban Development Corpn 1.59 CARE AAA/A1+  HOFC Ltd. 1.59 CRISIL AAA/A1+  TATA MOtors Finance Ltd. 1.58 CRISIL AAA/A1+  HDFC Bank Ltd. 1.58 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.58 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.59 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.51 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.52 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.53 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.54 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.55 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.56 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.57 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.58 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.59 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.56 CRISIL AAA/A1+  Tata Motors Finance Ltd. 1.57 CRISIL AAA/A1+  Tata Mot	7.26% GSEC 22/08/2032	6.32	SOV
7.38% GSEC 20/06/2027 7.19% GJ SDL MAT - 25/01/2027 GOI FRB - MAT 22/09/2033 7.81 % UP SDL 19/10/2034 1.60 SOV 7.41% GS MAT - 19/12/2036 7.75 TN SDL MAT 10/08/2032 364 D TBILL MAT - 01/06/2023 0.96 SOV 7.17% GSEC 08/01/2028 0.05 SOV Long Term Debt Power Finance Corporation Ltd. Jamnagar Utilities & Power Pvt Ltd. ^ 3.10 CRISIL AAA/A1+ State Bank Of India 1.91 CRISIL AAA/A1+ State Bank Of India 1.91 CRISIL AAA/A1+ Yes Bank Ltd. 1.72 CARE A- Shriram Finance Ltd Small Indst. Dev. Bank Of India Housing And Urban Development Corpn 1.59 CARE AAA/A1+ Bajaj Finance Ltd. HDFC Ltd. Union Bank Of India HDFC Bank Ltd. Union Bank Of India HDFC Bank Ltd. Crisil AAA/A1+ CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.57 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.56 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.57 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.58 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.59 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.51 CRA AAA National Housing Bank 1.57 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.54 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.55 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.56 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.57 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.58 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.59 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.56 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.57 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.58 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.59 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.56 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.57 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.58 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.59 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.50 CRISIL AAA/A1+ Tata Motors Finance Ltd. 1.51 CRA AA		5.07	SOV
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7.81 % UP SDL 19/10/2034       1.60       SOV         7.41% GS MAT - 19/12/2036       1.59       SOV         07.75 TN SDL MAT 10/08/2023       0.16       SOV         364 D TBILL MAT - 01/06/2023       0.16       SOV         7.17% GSEC 08/01/2028       0.05       SOV         Long Term Debt         Power Finance Corporation Ltd.       3.10       CRISIL AAA/A1+         Jamnagar Utilities & Power Pvt Ltd. ^       3.10       CRISIL AAA/A1+         State Bank Of India       1.91       CRISIL AAA/A1+         Summit Digitel Infrastructure Ltd       1.85       CRISIL AAA/A1+         Yes Bank Ltd.       1.72       CARE A-         Shriram Finance Ltd       1.60       IND AA+         Small Indst. Dev. Bank Of India       1.59       ICRA AAA/A1+         Housing And Urban Development Corpn       1.59       CARE AAA/A1+         Bajaj Finance Ltd.       1.59       CRISIL AAA/A1+         Union Bank Of India       1.58       CRISIL AAA/A1+         HDFC Bank Ltd.       1.58       CRISIL AAA/A1+         Cholamandalam Investment & Finance Company Ltd       1.57       ICRA AA+         National Housing Bank       1.57       CRISIL AAA/A1+         Tata Motors Finance Ltd.       1.5			
7.41% GS MAT - 19/12/2036       1.59       SOV         07.75 TN SDL MAT 10/08/2032       0.96       SOV         364 D TBILL MAT - 01/06/2023       0.16       SOV         7.17% GSEC 08/01/2028       0.05       SOV         Long Term Debt       Power Finance Corporation Ltd.       3.10       CRISIL AAA/A1+         Jamnagar Utilities & Power Pvt Ltd. ^       3.10       CRISIL AAA/A1+         State Bank Of India       1.91       CRISIL AAA/A1+         Summit Digitel Infrastructure Ltd       1.85       CRISIL AAA/A1+         Yes Bank Ltd.       1.72       CARE A-         Shriram Finance Ltd       1.60       IND AA+         Small Indst. Dev. Bank Of India       1.59       ICRA AAA/A1+         Housing And Urban Development Corpn       1.59       CARE AA/A1+         Bajaj Finance Ltd.       1.59       CRISIL AAA/A1+         Union Bank Of India       1.58       CRISIL AAA/A1+         Union Bank Of India       1.58       CRISIL AAA/A1+         Cholamandalam Investment & Finance Company Ltd       1.58       CRISIL AAA/A1+         Cholamandalam Investment & Finance Company Ltd       1.57       ICRA AA+         National Housing Bank       1.57       CRISIL AAA/A1+         Tata Motors Finance Ltd.<	GOI FRB - MAT 22/09/2033	2.53	SOV
07.75 TN SDL MAT 10/08/2032         0.96         SOV           364 D TBILL MAT - 01/06/2023         0.16         SOV           7.17% GSEC 08/01/2028         0.05         SOV           Long Term Debt           Power Finance Corporation Ltd.         3.10         CRISIL AAA/A1+           Jamnagar Utilities & Power Pvt Ltd. ^         3.10         CRISIL AAA/A1+           State Bank Of India         1.91         CRISIL AAA/A1+           Summit Digitel Infrastructure Ltd         1.85         CRISIL AAA/A1+           CARE A-           Shriram Finance Ltd         1.60         IND AA+           Small Indst. Dev. Bank Of India         1.59         ICRA AAA/A1+           HOusing And Urban Development Corpn         1.59         CARE AAA/A1+           Bajaj Finance Ltd.         1.59         CRISIL AAA/A1+           HDFC Ltd.         1.58         ICRA AAA/A1+           Union Bank Of India         1.58         CRISIL AAA/A1+           HDFC Bank Ltd.         1.58         CRISIL AAA/A1+           Cholamandalam Investment & Finance Company Ltd         1.57         ICRA AA+           National Housing Bank         1.57         CRISIL AAA/A1+           Tata Motors Finance Ltd.         1.5			
364 D TBILL MAT - 01/06/2023   0.16   SOV   7.17% GSEC 08/01/2028   0.05   SOV   Cong Term Debt   SOV   SOV   Cong Term Debt   SOV   SOV   SOV   Cong Term Debt   SOV		1.59	SOV
7.17% GSEC 08/01/2028			
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Bajaj Finance Ltd.         1.59         CRISIL AAA/A1+           HDFC Ltd.         1.58         ICRA AAA/A1+           Union Bank Of India         1.58         CRISIL AA+           HDFC Bank Ltd.         1.58         CRISIL AAA/A1+           Cholamandalam Investment & Finance Company Ltd         1.57         ICRA AA+           National Housing Bank         1.57         CRISIL AAA/A1+           Tata Motors Finance Ltd.         1.56         CRISIL AAA/A1+           Canfin Homes Ltd.         1.54         ICRA AA+           India Grid Trust         1.54         CRISIL AAA/A1+           ICIC Bank Ltd         1.16         CRISIL AAA/A1+           REC Ltd         0.97         CRISIL AAA/A1+           Canara Bank         0.64         CRISIL AAA/A1+           Piramal Capital & Housing Finance Ltd         0.57         ICRA AA           Net Current assets         3.13			'
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HDFC Bank Ltd.  Cholamandalam Investment & Finance Company Ltd  National Housing Bank  Tata Motors Finance Ltd.  Canfin Homes Ltd.  India Grid Trust  ICICI Bank Ltd  REC Ltd  Cansra Bank  Piramal Capital & Housing Finance Ltd  O.57  Net Current assets  CRISIL AAA/A1+  I.57  CRISIL AAA/A1+  I.56  CRISIL AAA/A1+  I.54  ICRA AA+  ICRA AA+  I.16  CRISIL AAA/A1+  CRISI			
Cholamandalam Investment & Finance Company Ltd  National Housing Bank  Tata Motors Finance Ltd.  Canfin Homes Ltd.  India Grid Trust  ICICI Bank Ltd  REC Ltd  Canara Bank  Piramal Capital & Housing Finance Ltd  Net Current assets  ICRA AA+  ICRA AA+  ICRA AA+  ICRA AA+  ICRA AA+  CRISIL AAA/A1+  CRISI			
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Canfin Homes Ltd.       1.54       ICRA AA+         India Grid Trust       1.54       CRISIL AAA/A1+         ICICI Bank Ltd       1.16       CRISIL AAA/A1+         REC Ltd       0.97       CRISIL AAA/A1+         Canara Bank       0.64       CRISIL AA+         Piramal Capital & Housing Finance Ltd       0.57       ICRA AA         Net Current assets       3.13			
India Grid Trust         1.54         CRISIL AAA/A1+           ICICI Bank Ltd         1.16         CRISIL AAA/A1+           REC Ltd         0.97         CRISIL AAA/A1+           Canara Bank         0.64         CRISIL AA+           Piramal Capital & Housing Finance Ltd         0.57         ICRA AA           Net Current assets         3.13			
ICICI Bank Ltd REC Ltd 0.97 CRISIL AAA/A1+ Canara Bank Piramal Capital & Housing Finance Ltd Net Current assets 1.16 CRISIL AAA/A1+ CRISIL AA			
REC Ltd 0.97 CRISIL AAA/A1+ Canara Bank 0.64 CRISIL AA+ Piramal Capital & Housing Finance Ltd 0.57 ICRA AA Net Current assets 3.13			
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Net Current assets 3.13			
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	Total	3.13 <b>100.00</b>	

^ Mukesh Ambani promoter Group company

# Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)		NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.33	3.41	0.44	10,333	10,341	10,044
3 Years	8.81	8.10	3.61	12,886	12,635	11,124
5 Years	6.49	8.24	5.43	13,697	14,860	13,028
Since inception*	9.21	8.37	5.44	53,590	46,258	27,439

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Jul 2004 & Co-Fund Manager managing Scheme since Dec 2014. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. stThe Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb. 2020.

<sup>\*</sup>Compounded annualized Growth Rate.

# UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

SIP Returns as o	on 30 <sup>th</sup> Decem	ber, 2022					#
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund		Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,690	1,23,644	1,22,553	5.78	5.71	3.99
3 Years	3,60,000	4,15,249	3,98,173	3,70,835	9.52	6.67	1.94
5 Years	6,00,000	7,34,458	7,34,837	6,68,227	8.03	8.05	4.26
7 Years	8,40,000	11,00,362	11,23,221	9,91,749	7.60	8.17	4.68
10 Years	12,00,000	18,21,669	18,64,321	16,01,565	8.10	8.54	5.63
15 Years	18,00,000	35,63,253	36,01,296	28,76,250	8.57	8.70	5.97
Since inception	21,70,000	51,07,101	50,84,477	38,84,241	8.75	8.70	6.07

# Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# Asset Allocation of Debt as on 30th Dec, 2022 **Govt Securities** 37% Long Term Debt 34% Equity NCA 3% CP/CDS

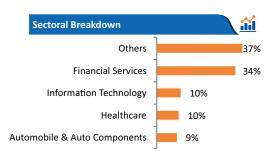


2%



Segregated - 17022020			
Date	Main Portfolio	Segregated Portfolio	
14/02/2020	41.6229	NA	
17/02/2020	40.5238	0.3570	
Reduction in			
NAV(%)	-2.64%		

NAV Per Unit (Regular Plan - Growth Option)



Quantitative Indicators	Fund	Benchmark	æ
Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual)	1.16 6.09% 0.36% 0.93	1 4.42%	

Portfolio Parameters	
Weighted Average Maturity	6.81 Yrs
Yield to Maturity*	7.73%
Modified Duration	4.37 Yrs
Macaulay Duration	4.59 Yrs

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 30 <sup>th</sup> December, 2022			
Portfolio	% of NAV	Rating	
Vodafone Idea Ltd	0*	CARE-B-	
Net Current Assets	0*		
* Percentage to NAV Less Th	an 0.01		

<sup>\*</sup>Annualized Portfolio YTM - Yields of all securities are annualized

# **UTI UNIT LINKED INSURANCE PLAN\***

An open ended tax saving cum insurance scheme.

# **Investment Objective**



Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.

# Date of inception/allotment



1st October, 1971

### **Fund Manager**



Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021 Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Porfolio) Managing the scheme since Dec 2014

### **Fund AUM**



Fund Size Monthly Average :₹5193.94 Crore Closing AUM :₹5150.42 Crore

# High/Low NAV in the month



:₹32.9242 High Growth Option :₹32.1630 Low Growth Option

# **Total Expense Ratio**



Existing :1.70 Direct :0.96

# **Minimum Investment Amount**



Target amount enhanced to ₹15,00,000/-Minimum Target amount ₹15,000/-

# **Load Structure**



Entry Load: Nil

Exit Load : 2% for premature withdrawal Nil - On or after maturity.

# NAV per unit as on 30<sup>th</sup> December, 2022



**Existing Growth Option** ₹32.3537 **Direct Growth Option** ₹34.3819

# **Portfolio Details**



Median Market Cap (₹ Cr)	1,29,167
Weighted Average Market Cap	2,34,309
Number of Securities	56

All figures given are provisional and unaudited.

# Market Capitalisation (%)



•			
	Large	Mid	Small
Fund	70	21	9

\*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)

# Portfolio as on 30th December, 2022



Portfolio as on 30 December, 2022		
Portfolio	% to NAV	Rating
Equity		
LTIMindtree Ltd.	2.57	
ICICI Bank Ltd	2.36	
Bajaj Finance Ltd.	2.19	
HDFC Bank Ltd.	1.92	
Infosys Ltd.	1.78	
Avenue Supermarts Ltd.	1.62	
Kotak Mahindra Bank Ltd.	1.57	
HDFC Ltd.	1.27	
Coforge Ltd	1.22	
Info-Edge (India) Ltd.	1.20	
Astral Ltd.	1.10	
Titan Company Ltd.	0.93	
Maruti Suzuki India Ltd.	0.85	
AU Small Finance Bank Ltd	0.79	
Shree Cement Ltd.	0.73	
Others	16.08	
CP/CDS		
Kotak Mahindra Bank Ltd.	0.94	CRISIL AAA/A1+
ICICI Bank Ltd	0.94	ICRA AAA/A1+
Govt Securities		
Others	9.41	
7.26% GSEC 22/08/2032	8.65	SOV
6.54% GSEC MAT - 17/01/2032	7.81	SOV
7.41% GS MAT - 19/12/2036	4.65	SOV
GOI FRB - MAT 22/09/2033	1.93	SOV
6.58% GUJARAT SDL MAT - 31/03/2027	1.89	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	2.66	CRISIL AAA/A1+
HDFC Ltd.	1.94	CRISIL AAA/A1+
State Bank Of India	1.46	CRISIL AA+
Power Finance Corporation Ltd.	1.46	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.45	CRISIL AAA/A1+
Jamnagar Utilities & Power Pvt Ltd. ^	1.39	CRISIL AAA/A1+
REC Ltd	1.25	CRISIL AAA/A1+
Shriram Finance Ltd	0.98	IND AA+
Housing And Urban Development Corpn	0.97	CARE AAA/A1+
LIC Housing Finance Ltd.	0.97	CRISIL AAA/A1+
Others	7.04	
Mutual Fund Units		
UTI Nifty Bank Exchange Traded Fund	0.04	
Securitised Debt		
First Business Receivable Trust <sup>s</sup>	0.79	IND AAA/A1+
Net Current assets	3.20	
Total	100.00	

\$ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

Period NAV Growth NIFTY 50 Hybrid Nifty 50 **NAV Growth** NIFTY 50 Nifty 50 (%) **Composite Debt** TRI (%) (₹) **Hybrid Composite** TRI (₹) 50:50 Index (%) Debt 50:50 Index (₹) 1 Year -2.36 4.51 5.69 10,451 10,569 9,764 3 Years 8.45 11.73 15.51 12,758 13.952 15.418 5 Years 5.56 10.56 12.85 13,109 16,524 18,308 Since inception\* 10.40 NA NA 15,98,323 NA NA

 $Different\ plans\ have\ a\ different\ expense\ structure.\ The\ performance\ details\ provided\ herein\ are\ of\ regular\ plan.$ \*Compounded annualized Growth Rate. The current fund manager is managing the scheme since Dec 2006 & Co- Fund Manager managing Scheme since Dec 2014. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

# SIP Returns as on 30th December, 2022

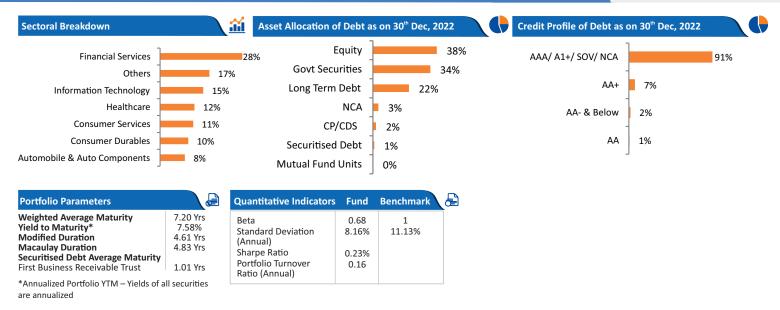


Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	
1 Year	1,20,000	1,20,114	1,25,004	1,26,680	0.18	7.86	10.53
3 Years	3,60,000	4,02,236	4,28,781	4,75,581	7.35	11.71	18.98
5 Years	6,00,000	7,13,001	8,01,480	8,87,594	6.84	11.54	15.67
7 Years	8,40,000	10,71,265	12,54,784	14,24,214	6.84	11.28	14.83
10 Years	12,00,000	17,70,069	21,26,998	24,61,523	7.55	11.03	13.77
15 Years	18,00,000	35,20,943	42,82,592	51,45,655	8.43	10.76	12.91
Since inception	21.70.000	51.67.377	63.20.914	78.73.130	8.86	10.78	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# **UTI UNIT LINKED INSURANCE PLAN\***

An open ended tax saving cum insurance scheme.



# **UTI EQUITY SAVINGS FUND**

An open ended scheme investing in equity, arbitrage and debt.

# **Investment Objective**



The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

# Date of inception/allotment



30th August, 2018

# **Fund Manager**



Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I) Managing the scheme since Aug 2018 Mr. Sunil Madhukar Patil (Debt Portion), M.com., MFM Managing the scheme since Aug 2018

# **Fund AUM**



:₹259.96 Crore Fund Size Monthly Average Closing AUM :₹260.51 Crore

# High/Low NAV in the month



:₹14.0247 High Growth Option Low Growth Option :₹13.7707

# **Total Expense Ratio**



Regular :1.51 Direct :0.68

# **Minimum Investment Amount**



Growth: ₹ 5000/-IDCW: ₹5000/-

# **Load Structure**



Entry Load: Nil

Exit Load: (A) Redemption / Switch out within 12 months from the date of allotment -(i) upto 10% of the allotted Units - NIL (ii) beyond 10% of the allotted Units - 1.00% (B) Redemption / Switch out after 12 months from the date of allotment - NIL

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹13.8792 Regular IDCW Option ₹13.8793 **Direct Growth Option** ₹14.4317 **Direct IDCW Option** ₹14.4325

# **Portfolio Details**



% of Top 10 Stocks	20.43
Median Market Cap (₹ Cr)	3,09,395
Weighted Average Market Cap	3,96,477
Number of Securities	21

All figures given are provisional and unaudited.



Iviai ket Capita			
	Large	Mid	Small
Fund	96	1	2

# Portfolio as on 30th December, 2022



Portfolio as on 30 December, 2022		
Portfolio	% to NAV	Futures/Rating
Equity		
Infosys Ltd.	7.77	-4.68
HDFC Ltd.	6.36	-5.32
Grasim Industries Ltd.	5.98	-5.05
Reliance Industries Ltd.	4.39	-3.62
ICICI Bank Ltd	4.12	-1.40
Axis Bank Ltd.	3.72	-2.51
HDFC Bank Ltd.	3.35	
JSW Steel Ltd.	2.91	-2.91
SBI Life Insurance Company Ltd.	2.34	-2.36
Hindalco Industries Ltd.	2.21	-1.33
Larsen & Toubro Ltd.	2.03	
HCL Technologies Ltd.	1.86	
ITC Ltd.	1.82	
State Bank Of India	1.80	
Hindustan Unilever Ltd.	1.59	-1.60
Oil & Natural Gas Corporation Ltd.	1.45	-0.39
IndusInd Bank Ltd.	1.34	
Bharti Airtel Ltd.	1.21	
NTPC Ltd.	1.20	
Aurobindo Pharma Ltd.	1.14	-0.69
Cipla Ltd.	1.10	
Mahindra & Mahindra Ltd.	0.89	
ICICI Lombard General Insurance Company Ltd	0.72	
Maruti Suzuki India Ltd.	0.70	
Tech Mahindra Ltd	0.68	
Indus Towers Ltd.	0.65	
Tata Motors Ltd.	0.63	
Power Grid Corporation Of India Ltd	0.54	
Interglobe Aviation Ltd	0.54	
Bajaj Auto Ltd.	0.47	
GAIL (India) Ltd.	0.44	
Dr Reddy's Laboratories Ltd.	0.42	
Dabur India Ltd.	0.24	-0.24
Wipro Ltd.	0.19	
Govt Securities		
7.38% GSEC 20/06/2027	11.58	SOV
7.26% GSEC 22/08/2032	9.55	SOV
364 D TBILL MAT 12/10/2023	1.82	SOV
364 D TBILL MAT 19/10/2023	1.82	SOV
364 D TBILL MAT - 01/06/2023	0.13	SOV
Net Current assets	8.30	
Total	100.00	

# Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.34	5.76	0.44	10,634	10,576	10,044
3 Years	10.11	10.33	3.61	13,353	13,434	11,124
Since inception*	7.85	9.25	6.35	13,881	14,680	13,063

 $Different\ plans\ have\ a\ different\ expense\ structure.\ The\ performance\ details\ provided\ herein\ are\ of\ regular\ plan.$ 

The current fund manager is managing the scheme since August-2018

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

The performance of the benchmark is calculated using total return index variant of the benchmark index. The above scheme is in existence for less than 5 years.

# SIP Returns as on 30th December, 2022

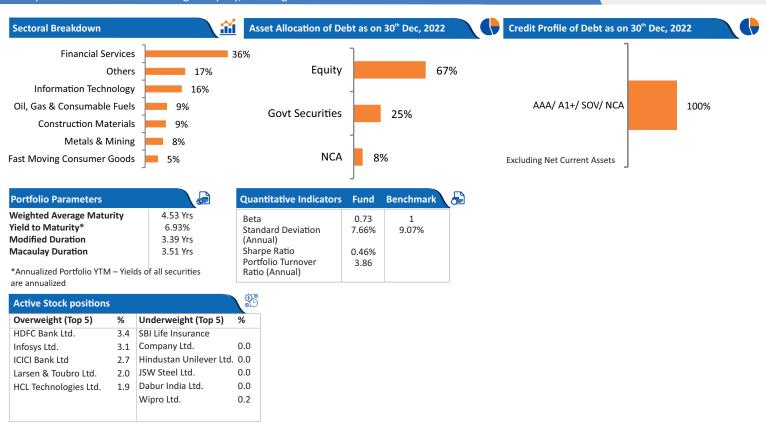


Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1,20,000	1,25,154	1,25,306	1,22,505	8.10	27.96	3.91
3,60,000 5,20,000	4,23,227 6.43.507	4,20,888 6.50,349	3,70,692 5,62,801	10.82 9.81	12.19 11.08	1.91 3.61
	Amount (₹) 1,20,000	Amount (₹) Value (₹)  1,20,000 1,25,154 3,60,000 4,23,227	Amount (₹) Value (₹) Savings Index (₹)  1,20,000 1,25,154 1,25,306 3,60,000 4,23,227 4,20,888	Amount (₹)       Value (₹)       Savings Index (₹)       Year Gilt Index (₹)         1,20,000       1,25,154       1,25,306       1,22,505         3,60,000       4,23,227       4,20,888       3,70,692	Amount (₹)         Value (₹)         Savings Index (₹)         Year Gilt Index (₹)         Fund           1,20,000         1,25,154         1,25,306         1,22,505         8.10           3,60,000         4,23,227         4,20,888         3,70,692         10.82	Amount (₹)         Value (₹)         Savings Index (₹)         Year Gilt Index (₹)         Fund         CRISIL Equity Savings Index           1,20,000         1,25,154         1,25,306         1,22,505         8.10         27.96           3,60,000         4,23,227         4,20,888         3,70,692         10.82         12.19

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# **UTI EQUITY SAVINGS FUND**

An open ended scheme investing in equity, arbitrage and debt.



# **UTI CHILDREN'S CAREER FUND - SAVINGS PLAN**

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority(whichever is earlier).

# **Investment Objective**



The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

# Date of inception/allotment



12th July, 1993

# **Fund Manager**



Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio) Managing the scheme since Aug 2019 Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021

# Fund AUM



Fund Size Monthly Average :₹4169.20 Crore Closing AUM :₹4134.75 Crore

# High/Low NAV in the month



:₹31.4656 High Growth Option Low Growth Option :₹30.7533

# **Total Expense Ratio**



Regular :1.74 Direct :1.53

# **Minimum Investment Amount**



Growth: ₹ 1000/-Scholarship Option: ₹1000/-

# **Lock In Period**



An open ended fund for investment for children having a lock in for at least 5 years or till the child

# **Load Structure** Entry Load: Nil



attains age of majority (whichever is earlier)



Exit Load : Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



₹31.0191 Regular Growth Option **Direct Growth Option** ₹31.5503

# **Portfolio Details**



Median Market Cap (₹ Cr) 1,17,985 Weighted Average Market Cap 2,72,832

All figures given are provisional and unaudited.

Market Capita				
	Large	Mid	Small	
Fund	67	20	13	

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
Equity		
ICICI Bank Ltd	3.33	
HDFC Bank Ltd.	3.31	
Infosys Ltd.	2.51	
Axis Bank Ltd.	2.01	
Bharti Airtel Ltd.	1.43	
State Bank Of India	1.23	
Bajaj Finance Ltd.	1.00	
Maruti Suzuki India Ltd.	0.98	
Godrej Consumer Products Ltd	0.84	
Phoenix Mills Ltd	0.79	
Crompton Greaves Consumer Electricals Ltd.	0.77	
Ultratech Cement Ltd.	0.76	
Hindalco Industries Ltd.	0.73	
Avenue Supermarts Ltd.	0.71	
Cholamandalam Investment & Finance Company Ltd	0.71	
Others	18.29	
CP/CDS	4.47	CDICII AAA /AA
Kotak Mahindra Bank Ltd.	1.17	CRISIL AAA/A1+
ICICI Bank Ltd	1.17	ICRA AAA/A1+
Govt Securities	6.06	
Others	6.86 9.72	SOV
6.54% GSEC MAT - 17/01/2032 7.26% GSEC 22/08/2032	6.02	SOV
GOI FRB - MAT 22/09/2033	3.01	SOV
7.41% GS MAT - 19/12/2036	2.78	SOV
7.89% GJ SDL MAT - 15/05/2025	2.45	SOV
Long Term Debt	2.43	300
HDFC Ltd.	3.56	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.67	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	2.41	CRISIL AAA/A1+
REC Ltd	2.14	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.80	CRISIL AAA/A1+
Shriram Finance Ltd	1.22	IND AA+
Housing And Urban Development Corpn	1.21	CARE AAA/A1+
HDFC Bank Ltd.	1.20	CRISIL AAA/A1+
NTPC Ltd.	1.20	CRISIL AAA/A1+
Citicorp Finance India Ltd.	1.20	CRISIL AAA/A1+
Others	5.75	
Securitised Debt		
First Business Receivable Trust\$	0.37	IND AAA/A1+
Not Comment and the	2.60	

\$ Underlying customer - Reliance Group Company

Net Current assets

Total

# Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



2.68

100.00

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)		CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	
1 Year	2.67	4.68	5.69	10,267	10,468	10,569
3 Years	9.77	11.21	15.51	13,230	13,758	15,418
5 Years	6.27	9.61	12.85	13,556	15,826	18,308
Since inception*	10.82	NA	NA	2.06.922	NA	NA

 $Different\ plans\ have\ a\ different\ expense\ structure.\ The\ performance\ details\ provided\ herein\ are\ of\ regular\ plan.$ \*Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing Scheme since Aug 2019. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,728	1,24,552	1,26,680	4.26	7.14	10.53
3 Years	3,60,000	4,18,161	4,22,994	4,75,581	9.99	10.78	18.98
5 Years	6,00,000	7,44,969	7,84,273	8,87,594	8.60	10.66	15.67
7 Years	8,40,000	11,16,422	12,19,125	14,24,214	8.00	10.47	14.83
10 Years	12,00,000	18,89,640	20,69,024	24,61,523	8.79	10.51	13.77
15 Years	18,00,000	38,65,115	41,47,564	51,45,655	9.54	10.38	12.91
Since inception	21,70,000	55,52,868	60,44,345	78,73,130	9.55	10.36	12.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

are annualized

# **UTI CHILDREN'S CAREER FUND - SAVINGS PLAN**

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority(whichever is earlier).

Credit Profile of Debt as on 30th Dec, 2022 Sectoral Breakdown Asset Allocation of Debt as on 30th Dec, 2022 **Financial Services** 33% AAA/ A1+/ SOV/ NCA 93% Equity 39% Others 16% Information Technology 10% **Govt Securities** 31% 6% Automobile & Auto Components 9% Fast Moving Consumer Goods 8% Long Term Debt 24% Consumer Services 7% AΑ 1% NCA 3% Capital Goods 6% Healthcare 5% CP/CDS 2% AA- & Below 1% Consumer Durables 5% Securitised Debt 0% **Excluding Net Current Assets** Portfolio Parameters Quantitative Indicators Fund **Benchmark** Weighted Average Maturity 6.70 Yrs 0.96 Beta Yield to Maturity\*
Modified Duration 7.61% 4.27 Yrs Standard Deviation 8.70% 8.71% (Annual) 4.48 Yrs **Macaulay Duration** Sharpe Ratio 0.37% Securitised Debt Average Maturity Portfolio Turnover 0.41 First Business Receivable Trust 2.01 Yrs Ratio (Annual) \*Annualized Portfolio YTM – Yields of all securities

# UTI RETIREMENT BENEFIT PENSION FUND An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

# **Investment Objective**



The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments.

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

# Date of inception/allotment



26th December, 1994

# **Fund Manager**



Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion) Managing the scheme since Sep 2019 Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021

# **Fund AUM**



Fund Size Monthly Average :₹3746.43 Crore :₹3727.31 Crore Closing AUM

# High/Low NAV in the month



High Growth Option :₹36.4224 Low Growth Option :₹35.6054

# **Total Expense Ratio**



Regular :1.69 Direct : 1.05

# **Minimum Investment Amount**



Minimum amount of each investment is ₹ 500/-(purchase value). There is no upper limit.

# **Load Structure**



Entry Load: Nil Exit Load : Nil

An open ended retirement solution oriented scheme having a lock in of 5 years from the date of allotment of units or till retirement age (whichever is earlier)

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option ₹35.9572 ₹38.1744 **Direct Growth Option** 

# Portfolio Details



Weighted Average Market Cap 3,33,498 **Number of Securities** 

All figures given are provisional and unaudited.



ortiono Detano	(8)
Median Market Cap (₹ Cr)	2,86,178

Market Capita				
	Large	Mid	Small	
Fund	69	21	10	

# Portfolio as on 30th December 2022



Portfolio as on 30" December, 2022		
Portfolio	% to NAV	Rating
Equity		
HDFC Bank Ltd.	3.42	
ICICI Bank Ltd	3.11	
Infosys Ltd.	2.27	
State Bank Of India	2.06	
Larsen & Toubro Ltd.	1.98	
ITC Ltd.	1.83	
HDFC Ltd.	1.70	
HCL Technologies Ltd.	1.46	
Axis Bank Ltd.	1.41	
Mahindra & Mahindra Ltd.	1.14	
Hindalco Industries Ltd.	1.03	
Bharti Airtel Ltd.	0.94	
Reliance Industries Ltd.	0.71	
Bajaj Auto Ltd.	0.58	
Tata Motors Ltd.	0.58	
Others	15.03	
CP/CDS		
Kotak Mahindra Bank Ltd.	1.30	CRISIL AAA/A1+
ICICI Bank Ltd	1.30	ICRA AAA/A1+
Govt Securities		
Others	8.19	
7.26% GSEC 22/08/2032	9.35	SOV
7.41% GS MAT - 19/12/2036	4.29	SOV
6.54% GSEC MAT - 17/01/2032	3.17	SOV
7.38% GSEC 20/06/2027	2.70	SOV
6.63% TN SDL 2035 MAT- 23/12/2035.	2.24	SOV
Long Term Debt		
HDFC Ltd.	3.93	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.31	CRISIL AAA/A1+
EXIM Bank	2.26	CRISIL AAA/A1+
State Bank Of India	1.75	CRISIL AA+
Housing And Urban Development Corpn	1.34	CARE AAA/A1+
Small Indst. Dev. Bank Of India	1.34	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.34	CRISIL AAA/A1+
LIC Housing Finance Ltd.	1.34	CRISIL AAA/A1+
HDFC Bank Ltd.	1.34	CRISIL AAA/A1+
Jamnagar Utilities & Power Pvt Ltd. ^	1.28	CRISIL AAA/A1+
Others	6.40	
Net Current assets	2.59	
Total	100.00	

^ Mukesh Ambani promoter Group company

# Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

	=	'n

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)		NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	5.29	4.68	5.69	10,529	10,468	10,569
3 Years	11.92	11.21	15.51	14,023	13,758	15,418
5 Years	6.53	9.61	12.85	13,723	15,826	18,308
Since inception*	10.40	NA	NA	1,60,158	NA	NA

 $Different plans \ have \ a \ different \ expense \ structure. \ The \ performance \ details \ provided \ herein \ are \ of \ regular \ plan.$ 

\*Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006 For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

Sir Returns as on so December, 2022	SIP	Returns as on 30 <sup>t</sup>	December, 2022
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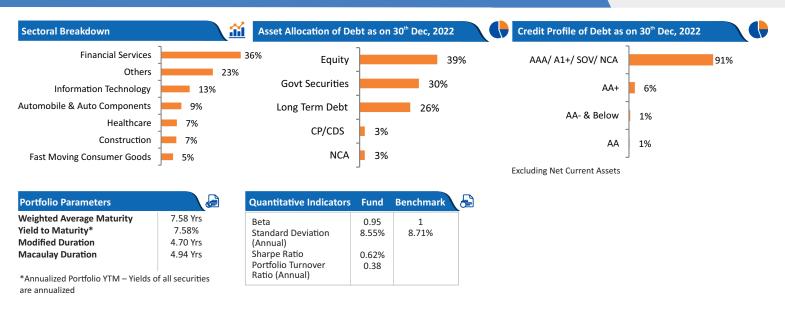


Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI	
1 Year	1,20,000	1,24,723	1,24,552	1,26,680	7.41	7.14	10.53	
3 Years	3,60,000	4,31,685	4,22,994	4,75,581	12.18	10.78	18.98	
5 Years	6,00,000	7,66,484	7,84,273	8,87,594	9.74	10.66	15.67	
7 Years	8,40,000	11,47,707	12,19,125	14,24,214	8.78	10.47	14.83	
10 Years	12,00,000	19,02,663	20,69,024	24,61,523	8.92	10.51	13.77	
15 Years	18,00,000	37,08,522	41,47,564	51,45,655	9.05	10.38	12.91	
Since inception	21,70,000	52,69,320	60,44,345	78,73,130	9.05	10.36	12.84	

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# **UTI RETIREMENT BENEFIT PENSION FUND**

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).



# **UTI CHILDREN'S CAREER FUND - INVESTMENT PL**

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority(whichever is earlier)

# **Investment Objective**



The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum.

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

# Date of inception/allotment



30th January, 2008

# **Fund Manager**



Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio) Managing the scheme since Aug 2019

# **Fund AUM**



:₹708.06 Crore Fund Size Monthly Average Closing AUM :₹701.26 Crore

# High/Low NAV in the month



High Growth Option :₹61.2304 :₹57.7393 Low Growth Option

# **Total Expense Ratio**



Regular :2.72 Direct :1.51

# **Minimum Investment Amount**



₹1000/-Growth: IDCW: ₹1000/-Scholarship: ₹1000/-

# **Load Structure**



Entry Load: Nil Exit Load : Nil

# **Lock In Period**



An open ended fund for investment for children having a lock in for atleast 5 years from the date of allotment of units or till child attains age of majority (whichever is earlier).

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹58.9851
Regular IDCW Option	₹58.9885
Direct Growth Option	₹63.7462
Direct IDCW Option	₹63.8551

# Portfolio Detaile



roitiono Detans	
Median Market Cap (₹ Cr)	1,17,531
Weighted Average Market Cap	2,72,491

All figures given are provisional and unaudited.

Market Capitalisation (%)						
	Large	Mid	Small			
Fund	67	20	13			
Benchmark	78	14	8			

# Portfolio as on 30th December, 2022



Portfolio	% to NAV	Rating
Equity		
ICICI Bank Ltd	8.34	
HDFC Bank Ltd.	8.28	
Infosys Ltd.	6.28	
Axis Bank Ltd.	5.05	
Bharti Airtel Ltd.	3.61	
State Bank Of India	3.08	
Bajaj Finance Ltd.	2.51	
Maruti Suzuki India Ltd.	2.46	
Godrej Consumer Products Ltd	2.11	
Phoenix Mills Ltd	2.00	
Ultratech Cement Ltd.	1.93	
Crompton Greaves Consumer Electricals Ltd.	1.92	
Hindalco Industries Ltd.	1.84	
Avenue Supermarts Ltd.	1.79	
Cholamandalam Investment & Finance Company Ltd	1.77	
ICICI Lombard General Insurance Company Ltd	1.69	
Metro Brands Ltd	1.69	
Eicher Motors Ltd	1.66	
Nestle India Ltd.	1.64	
Jubilant Food Works Ltd	1.64	
Others	37.65	
Govt Securities		
364 D TBILL MAT - 01/06/2023	0.12	SOV
Net Current assets	0.95	
Total	100.00	

# Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000

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Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-4.01	4.25	5.69	9,599	10,425	10,569
3 Years	14.99	17.36	15.51	15,211	16,171	15,418
5 Years	9.16	11.51	12.85	15,503	17,246	18,308
Since inception*	11.37	10.07	10.07	49,911	41,886	41,886

Different plans have a different expense structure. The performance details provided herein are of regular plan.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda.

Benchmark for UTI CCP Advantage Fund has been changed from S&P BSE 200 TRI to Nifty 500 TRI

# SIP Returns as on 30<sup>th</sup> December, 2022



Ð

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,161	1,25,930	1,26,680	1.81	9.33	10.53
3 Years	3,60,000	4,52,586	4,83,362	4,75,581	15.47	20.14	18.98
5 Years	6,00,000	8,37,837	8,98,652	8,87,594	13.33	16.18	15.67
7 Years	8,40,000	13,17,587	14,29,042	14,24,214	12.64	14.92	14.83
10 Years	12,00,000	23,30,449	25,32,675	24,61,523	12.74	14.30	13.77
15 Years	18,00,000	48,90,061	53,65,812	51,45,655	12.32	13.40	12.91
Since inception	17,90,000	48,39,923	53,31,675	51,10,404	12.33	13.47	12.97

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

Sharpe Ratio

Ratio (Annual)

Portfolio Turnover

# **Portfolio Parameters**



Weighted Average Maturity	0.05 Yrs
Yield to Maturity*	6.43%
Modified Duration	0.05 Yrs
Macaulay Duration	0.05 Yrs

<sup>\*</sup>Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation	20.58%	21.50%

0.41%

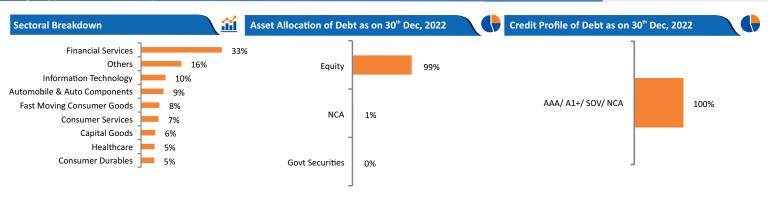
0.22

The current fund manager is managing the scheme since Aug-2019

<sup>\*</sup>Compounded annualized Growth Rate.

# **UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN**

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority(whichever is earlier).





# **FIXED INCOME PRODUCTS JANUARY 2023**

	- The second		Portion	S PASSAGAMENT				States in	SLEAN MINISTRANCE (III)	살		The second			Coordinas	Conditional Pendin (st)	(34 a			*	
Fued Nems	Rick)	1971	Amengo Manuelly	Outdoor Duration	Matterlay Duration	8	6	Tells	COS / DOSS	Conparate Somete	THERMY CARRY	ž Z	E 8	Assaylessyl Servicement	epp	2	1	AAAA)Eer	Direct	Pagaiar	E S
UTI Oversight Panel	6,625	6.47%	1 day	ē	1 day	ř	E	1.51	¥	13	38.40	r	¥,	100.00				100.00	94000	0.12%	2
UTI Liquid Cosh Plan	23,212	6.63%	40 days	40 days	40 clays	22 28	49.70	3.41	0.50	4.	8.53	12.15	3.85	100.00				68.53	0.14%	0.23%	8
UTI Money Market hand	7,440	7,00%	SO clays	Shdapa	St clays	34.52	41.89	689	2.77	ŧ	13.53	16.36	9.60	100.00				74.76	0.20%	0.27%	2
UTI Utine Short Term Fund	2,005	7.15%	7.15% 117 depa	11.1 days	nispani	2014	20102	E. D	Sc.	NIN	13.70	16.75	1025	57.58	3511	250	0.75	85.58	0.44%	0.56%	ž
UT Treasury Advantage Fund	3,005	7.1485	0.75 yrs	ni 130	Duff yes	20.52	11.40	14.62	4.48	24.07	ия	13.62	3.04	8 8	26.82	Ť	,	82.77	0.53%	0.64%	ž
UTI Short Term Income Fund	2,246	7.56%	234 ym	1.74 pm	1.84 yrs	10 55	ij	0.55	14.38	20,007	STEEL	15.97	37.08	64.83	10.01	219	2.63	84.87	0.33%	0.96%	Z
UTI Medium Term Fund	29	7.48%	133 yrr	2.50 pm	1.11 yrs	9	á	5	50.62	20.00	9.32	12.5	15'5	28.00	25.00	10.43	) e	39.00	1,00%	1.61%	99
UTI Band Fund	282	7.46%	7,60 yrs	4.61 yrs	4.80 yes	1	ř	*	72.52	15.92	95 11	8.87	173	58.27		173	4.	28.27	1.29 H	1.63%	ž
UTI Floather Fund	1,721	7.46%	0.91 yrs	0.81 yrs	0.86 yes	88	27.74	0.86	980	20100	15.90	18.83	100	100.00	36	(8)	1.40	100.00	9328	0.85%	ž
UTI Banking & PSU Debt Fund	537	7.49%	4.01 yrs	3.26 yrs	3.45 yes	1	¥	Ä	26,69	18/81	3.50	v		00 001		¥	2	100.00	0.24%	0.57%	ž
UTI Corporate Bond Fund	3,150	7.44%	2,64 yrs	1.95 yrs	2.06 yrs	5.41	i.	iŘ	20.60	96.59	8.63	3.74	998	100.00	F	18	16	00'001	0.23%	0.57%	ž
UTI Dynamic Bond Rund	78	7,02%	3.95 yrs	2.86 yrs	2.97 yes	20.22	4	4.00	43.91	14.9	25.06	58.1	2.68	94.62	5.10			19 86	0.81%	1.528	2
UTI Credit Risk Sund	648	7,95%	2.35 yrs	1.72 yrs	1.82 yes	÷	ì	11.0	8.13	8.82	87.01	12.92	10.34	33.5M	111	47.01	15.27	11.50	0.81%	1.60%	VP:
UTL Gilt Fund	215	7,00%	4.99 yrs	352 (15)	3.65 yes	7/		88	56.64	-	16.47		11	100.00	SW.	14.5	380	100.00	9690	0.94%	2
UTI OH Fund with 30 year Constant Duration	8:	7,33%	9.50 yrs	6.89 yrs	673 yes				93.74		636			100 001		¥	Œ	100.00	0.00%	0.69%	ž

Amount on the fact that the content of the fact that the content of the fact that the

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

# UTI OVERNIGHT FUND (Erstwhile UTI G-SEC STP)

An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and Relatively Low Credit Risk.

# **Investment Objective**



The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment



24th November, 2003

# **Fund Manager**



Mr. Amit Sharma (B.Com, CA, FRM) Managing the scheme since May 2018

# **Fund AUM**

Closing AUM





High Growth Option :₹2992.8862 :₹2978.1167 Low Growth Option

# **Total Expense Ratio**



:₹6629.06 Crore

Regular :0.12 :0.07 Direct

# **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

# **Load Structure**



Entry Load: Nil Exit Load : Nil

# NAV per unit as on 31st December, 2022



Regular Growth Option	₹2992.8862
Regular IDCW Option	₹1370.8617
Direct Growth Option	₹3021.5782
Direct IDCW Option	₹1371.6621

# **Portfolio Parameters**



	,
Weighted Average Maturity	1 day
Yield to Maturity*	6.47%
<b>Modified Duration</b>	-
Macaulay Duration	1 day

\*Annualized Portfolio YTM - Yields of all securities are annualized

### Portfolio as on 30th December, 2022 % to NAV **Portfolio** Rating **Govt Securities** 182 DAYS T BILL - 12/01/2023 1.51 SOV **Net Current assets** 98.49 Total 100.00

Fund Performan	ce Vs Benchm	ark (CAGR) as on	30 <sup>th</sup> December,	2022 Growt	h of ₹ 10000	
Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.65	4.76	4.11	10,465	10,476	10,411
3 Years	3.71	3.81	4.49	11,156	11,188	11,410
5 Years	4.51	4.66	5.57	12,469	12,559	13,115
Since inception*	5.90	5.84	5.84	29,915	29,593	29,593

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing w.e. f March 2018.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,23,343	1,23,405	1,23,061	5.19	5.29	4.75
3 Years	3,60,000	3,82,720	3,83,419	3,82,885	4.01	4.13	4.04
5 Years	6,00,000	6,66,459	6,68,403	6,78,214	4.15	4.26	4.84
7 Years	8,40,000	9,85,156	9,89,123	10,13,285	4.49	4.60	5.28
10 Years	12,00,000	15,67,236	15,64,467	16,18,084	5.21	5.18	5.83
15 Years	18,00,000	28,51,978	28,33,109	29,11,565	5.86	5.78	6.12
Since inception	21,70,000	38,41,820	38,04,085	38,95,978	5.96	5.86	6.10

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# Asset Allocation as on 30th Dec, 2022 Credit Profile of Debt as on 30<sup>th</sup> Dec, 2022 NCA 98% AAA/ A1+/ SOV/ NCA 100% **Govt Securities** 2%

# **UTI LIQUID CASH PLAN**

An open ended liquid scheme. Relatively Low interest rate risk and Moderate Credit Risk.

# **Investment Objective**



The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment



23rd June, 2003

# **Fund Manager**



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Managing the scheme since Jul 2015 Mr. Amit Sharma (B.Com, CA, FRM) Managing the scheme since Jul 2017

# **Fund AUM**



Fund Size Monthly Average :₹27916.01 Crore Closing AUM :₹23211.80 Crore

# High/Low NAV in the month



High Growth Option :₹3602.6517 Low Growth Option :₹3583.1537

# **Total Expense Ratio**



Regular :0.23 Direct :0.14

# **Minimum Investment Amount**



Minimum initial investment under Growth option is  $\stackrel{?}{\sim} 500/$ - and in multiples of  $\stackrel{?}{\sim} 1/$ -. & under IDCW option is  $\stackrel{?}{\sim} 20,000/$ - and in multiples of  $\stackrel{?}{\sim} 1/$ -

Load S	tructure	$\ominus$
Entry Load	Investors exit upon Subscription/switch-in	Load as a % of redemption proceeds
NIL	Day 1 Day 2 Day 3 Day 4 Day 5 Day 6 Day 7 onwards	0.0070% 0.0065% 0.0060% 0.0055% 0.0050% 0.0045% Nil

NAV per unit as on 31st Decembe	r, 2022
Regular Growth Option	₹3602.6517
Regular IDCW Option	₹1055.7560
Direct Growth Option	₹3627.3104
Direct IDCW Option	₹1049.9803

# **Portfolio Parameters**



Weighted Average Maturity 40 days
Yield to Maturity\* 6.63%
Modified Duration 40 days
Macaulay Duration 40 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

# Portfolio as on 30<sup>th</sup> December, 2022



Portiono as on 50 December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
National Bank For Agriculture & Rural Development	11.83	CRISIL AAA/A1+
Canara Bank	6.73	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	5.46	CRISIL AAA/A1+
Indian Bank	5.36	CRISIL AAA/A1+
Union Bank Of India	4.28	CRISIL AAA/A1+
EXIM Bank	4.25	CRISIL AAA/A1+
Federal Bank Ltd.	4.18	CRISIL AAA/A1+
HDFC Ltd.	3.83	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	2.89	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	2.88	CRISIL AAA/A1+
IDFC First Bank Ltd	2.79	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	2.78	CRISIL AAA/A1+
HDFC Bank Ltd.	2.36	CARE AAA/A1+
ICICI Securities Ltd.	2.34	CRISIL AAA/A1+
Bank Of Maharashtra	2.14	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.82	CRISIL AAA/A1+
UCO Bank	1.81	CRISIL AAA/A1+
Tata Capital Financial Services Ltd	1.48	CRISIL AAA/A1+
Tata Motors Ltd.	1.18	CRISIL AAA/A1+
Godrej Industries Ltd.	1.17	CRISIL AAA/A1+
Tata Steel Ltd.	1.07	ICRA AAA/A1+
Network 18 Media & Investments Ltd.	0.96	CARE AAA/A1+
Redington Ltd	0.86	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.85	CRISIL AAA/A1+
Dalmia Cement (Bharat) Ltd	0.85	CRISIL AAA/A1+
Aditya Birla Finance Ltd.	0.85	ICRA AAA/A1+
HDFC Securities Ltd	0.85	CRISIL AAA/A1+
Berger Paints India Ltd.	0.64	CRISIL AAA/A1+
TVS Credit Services Ltd.	0.64	CRISIL AAA/A1+
Birla Group Holdings Private Ltd.	0.64	CRISIL AAA/A1+
Fullerton India Credit Company Ltd.	0.43	CRISIL AAA/A1+
Alembic Pharmaceuticals Ltd.	0.43	CRISIL AAA/A1+
Axis Finance Ltd	0.43	CRISIL AAA/A1+
IIFL Wealth Management Ltd	0.32	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	0.32	IND AAA/A1+
CEAT Ltd.	0.21	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	0.21	CRISIL AAA/A1+
Aditya Birla Money Ltd	0.21	CRISIL AAA/A1+
Tata Power Company Ltd.	0.11	IND AAA/A1+
Panatone Finvest Ltd.	0.11	CRISIL AAA/A1+
Govt Securities	0.11	CNISILAAAAA
91 DAYS T BILL - 05/01/2023	4.76	SOV
91 D TBILL MAT - 19/01/23	2.15	SOV
91 DAYS T BILL - 02/02/2023	1.07	SOV
8.60% MP SDL 23/01/2023	0.43	SOV
364 D TBILL - MAT- 05/01/2023	0.43	SOV
GS - C STRIP MAT- 19/03/2023	0.43	SOV
Net Current assets	8.54	30 v
Tet-1	0.54	

# Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000

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-	26	

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund Al Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.83	5.01	4.11	10,483	10,501	10,411
3 Years	4.09	4.24	4.49	11,279	11,328	11,410
5 Years	5.26	5.26	5.57	12,923	12,923	13,115
Since inception*	6.95	6.51	5.84	36,017	33,294	29,519

Different plans have a different expense structure. The performance details provided herein are of regular plan.

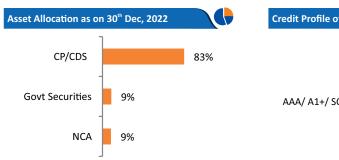
The current fund manager is managing the scheme since Oct 2014 & Co-Fund Manager managing w.e. f 7th July, 2017.

\*Compounded annualized Growth Rate.

Total

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

100.00





# **UTI MONEY MARKET FUND**

An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.

# **Investment Objective**



The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment



23rd April, 1997

### **Fund Manager**



Mr. Amit Sharma (B.Com, CA, FRM) Managing the scheme since Jul 2017 & Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

# **Fund AUM**



Fund Size Monthly Average :₹7372.06 Crore Closing AUM :₹7440.48 Crore

# High/Low NAV in the month



High Growth Option :₹2561.4464 Low Growth Option :₹2546.5673

# Total Expense Ratio



Regular : 0.27 Direct : 0.20

# Minimum Investment Amount



# **Load Structure**



Entry Load: Nil Exit Load: Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



 Regular Growth Option
 ₹ 2560.9655

 Regular IDCW Option
 ₹ 1042.8211

 Direct Growth Option
 ₹ 2586.7263

 Direct IDCW Option
 ₹ 1266.2036

# Portfolio Parameters



Weighted Average Maturity	99 days
Yield to Maturity*	7.00%
<b>Modified Duration</b>	98 days
Macaulay Duration	99 days

<sup>\*</sup>Annualized Portfolio YTM – Yields of all securities are annualized

# Portfolio as on 30<sup>th</sup> December, 2022



EXIM Bank       8.47       CRISIL AAA/A1         Canara Bank       7.93       CRISIL AAA/A1         HDFC Ltd.       5.62       CRISIL AAA/A1         Reliance Retail Ventures Ltd.       4.67       CRISIL AAA/A1         Kotak Mahindra Bank Ltd.       4.65       CRISIL AAA/A1         HDFC Bank Ltd.       3.50       CARE AAA/A1         Hero Fincorp Ltd.       2.65       CRISIL AAA/A1         Tata Motors Finance Ltd.       2.64       ICRA AAA/A1         Motilal Oswal Financial Services Ltd.       2.60       ICRA AAA/A1	
Small Indst. Dev. Bank Of India       9.48       CRISIL AAA/A1         EXIM Bank       8.47       CRISIL AAA/A1         Canara Bank       7.93       CRISIL AAA/A1         HDFC Ltd.       5.62       CRISIL AAA/A1         Reliance Retail Ventures Ltd.       4.67       CRISIL AAA/A1         Kotak Mahindra Bank Ltd.       4.65       CRISIL AAA/A1         HDFC Bank Ltd.       3.50       CARE AAA/A1         Hero Fincorp Ltd.       2.65       CRISIL AAA/A1         Tata Motors Finance Ltd.       2.64       ICRA AAA/A1         Motilal Oswal Financial Services Ltd.       2.60       ICRA AAA/A1	% to NAV Rating
EXIM Bank       8.47       CRISIL AAA/A1         Canara Bank       7.93       CRISIL AAA/A1         HDFC Ltd.       5.62       CRISIL AAA/A1         Reliance Retail Ventures Ltd.       4.67       CRISIL AAA/A1         Kotak Mahindra Bank Ltd.       4.65       CRISIL AAA/A1         HDFC Bank Ltd.       3.50       CARE AAA/A1         Hero Fincorp Ltd.       2.65       CRISIL AAA/A1         Tata Motors Finance Ltd.       2.64       ICRA AAA/A1         Motilal Oswal Financial Services Ltd.       2.60       ICRA AAA/A1	
Canara Bank         7.93         CRISIL AAA/A1           HDFC Ltd.         5.62         CRISIL AAA/A1           Reliance Retail Ventures Ltd.         4.67         CRISIL AAA/A1           Kotak Mahindra Bank Ltd.         4.65         CRISIL AAA/A1           HDFC Bank Ltd.         3.50         CARE AAA/A1           Hero Fincorp Ltd.         2.65         CRISIL AAA/A1           Tata Motors Finance Ltd.         2.64         ICRA AAA/A1           Motilal Oswal Financial Services Ltd.         2.60         ICRA AAA/A1	9.48 CRISIL AAA/A1+
HDFC Ltd.       5.62       CRISIL AAA/A1         Reliance Retail Ventures Ltd.       4.67       CRISIL AAA/A1         Kotak Mahindra Bank Ltd.       4.65       CRISIL AAA/A1         HDFC Bank Ltd.       3.50       CARE AAA/A1         Hero Fincorp Ltd.       2.65       CRISIL AAA/A1         Tata Motors Finance Ltd.       2.64       ICRA AAA/A1         Motilal Oswal Financial Services Ltd.       2.60       ICRA AAA/A1	8.47 CRISIL AAA/A1+
Reliance Retail Ventures Ltd.       4.67       CRISIL AAA/A1         Kotak Mahindra Bank Ltd.       4.65       CRISIL AAA/A1         HDFC Bank Ltd.       3.50       CARE AAA/A1         Hero Fincorp Ltd.       2.65       CRISIL AAA/A1         Tata Motors Finance Ltd.       2.64       ICRA AAA/A1         Motilal Oswal Financial Services Ltd.       2.60       ICRA AAA/A1	7.93 CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.  HDFC Bank Ltd.  Hero Fincorp Ltd.  Tata Motors Finance Ltd.  Motilal Oswal Financial Services Ltd.  4.65  CRISIL AAA/A1  2.65  CRISIL AAA/A1  2.65  CRISIL AAA/A1  1.65  CRI	5.62 CRISIL AAA/A1+
HDFC Bank Ltd. 3.50 CARE AAA/A1 Hero Fincorp Ltd. 2.65 CRISIL AAA/A1 Tata Motors Finance Ltd. 2.64 ICRA AAA/A1 Motilal Oswal Financial Services Ltd. 2.60 ICRA AAA/A1	
Hero Fincorp Ltd.  Tata Motors Finance Ltd.  Motilal Oswal Financial Services Ltd.  2.65  CRISIL AAA/A1  ICRA AAA/A1  ICRA AAA/A1  ICRA AAA/A1	4.65 CRISIL AAA/A1+
Tata Motors Finance Ltd. 2.64 ICRA AAA/A1 Motilal Oswal Financial Services Ltd. 2.60 ICRA AAA/A1	
Motilal Oswal Financial Services Ltd. 2.60 ICRA AAA/A1-	2.65 CRISIL AAA/A1+
Diramal Capital 9. Housing Einanco Itd	2.60 ICRA AAA/A1+
	1.99 CRISIL AAA/A1+
	, , , , , , , , , , , , , , , , , , , ,
	1.99 CRISIL AAA/A1+
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	, , , , , , , , , , , , , , , , , , , ,
	0.33 ICRA AAA/A1+
Govt Securities	
182 D TBILL MAT - 23/03/23 6.63 SOV	
8.66% JH SDL MAT - 20/02/23 0.74 SOV	
8.27% RAJASTHAN SPL SDL -23/06/2023 0.68 SOV	
8.64% JH SDL MAT - 06/03/2023 0.54 SOV	
8.62 MH SDL 2023 0.47 SOV	
8.72% ANDHRA PRADESH-06.02.23 0.34 SOV	
364 D TBILL MAT - 08/06/2023 0.26 SOV	
Net Current assets 13.52	
Total 100.00	100.00

# Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000



Period		CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.93	5.04	4.11	10,493	10,504	10,411
3 Years	4.90	4.63	4.49	11,545	11,456	11,410
5 Years	6.08	5.76	5.57	13,435	13,233	13,115
Since inception*	7.22	7.00	6.04	25,602	24,902	22,052

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Oct 2013 & Co-Fund Manager managing w.e. f 7th July, 2017.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. \*\*The Institution plan (Growth Option) launch on 10th July 2009.

# SIP Returns as on 30<sup>th</sup> December, 2022

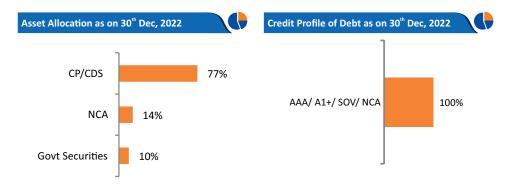


Period	Investment Amount (₹)	Value (₹) Market Fund A-I Index (₹)		T-Bill Index Fund		Yield (%) CRISIL Money Market Fund A-I Index	CRISIL 1 Year
1 Year	1,20,000	1,23,489	1,23,579	1,23,054	5.47	5.61	4.78
3 Years	3,60,000	3,86,305	3,86,086	3,82,869	4.64	4.61	4.05
5 Years	6,00,000	6,86,329	6,82,505	6,78,196	5.32	5.10	4.85
7 Years	8,40,000	10,31,912	10,23,065	10,13,302	5.79	5.55	5.28
10 Years	12,00,000	16,65,075	16,47,865	16,18,113	6.38	6.18	5.83
Since inception	16,10,000	26,12,140	25,77,269	24,68,732	6.90	6.72	6.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

<sup>\*</sup>Compounded annualized Growth Rate.

**UTI MONEY MARKET FUND**An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.



# **JANUARY 2023**

# UTI ULTRA SHORT TERM FUND (Erstwhile UTI Floating Rate Fund STP)

# **Investment Objective**



The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment



29th August, 2003

# **Fund Manager**



Mr. Ritesh Nambiar [BMS (Fin), CFA, FRM, MMS (Finance)] Managing the scheme since Jul 2015

# **Fund AUM**



:₹2034.97 Crore Fund Size Monthly Average Closing AUM :₹2005.28 Crore

# High/Low NAV in the month



High Growth Option :₹3575.2762 :₹3556.3227 Low Growth Option

# **Total Expense Ratio**



Regular :0.96 Direct :0.44

# **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

# **Load Structure**



Entry Load: Nil Exit Load : Nil

 	·		
			0.01

NAV per unit as on 30 <sup>th</sup>	December, 2022 ₹
Regular Growth Option	₹3574.6835
Pogular IDCW/Ontion	₹1026.0615

Regular IDCW Option 1026.0615 Direct Growth Option ₹3781.4528 **Direct IDCW Option** ₹1101.0991

# **Portfolio Parameters**



Weighted Average Maturity 117 days Yield to Maturity\* 7.15% **Modified Duration** 113 days **Macaulay Duration** 116 days

\*Annualized Portfolio YTM - Yields of all securities are annualized

# Portfolio as on 30<sup>th</sup> December, 2022



Portfolio	% to NAV	Rating
CP/CDS		
HDFC Bank Ltd.	7 20	CARE AAA/A1.
	7.38	CARE AAA/A1+
Small Indst. Dev. Bank Of India	7.36	CRISIL AAA/A1+
Canara Bank	3.68	CRISIL AAA/A1+
IDFC First Bank Ltd	3.62	CRISIL AAA/A1+
ICICI Bank Ltd	3.61	ICRA AAA/A1+
IndusInd Bank Ltd.	3.60	CRISIL AAA/A1+
HDFC Ltd.	3.50	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	2.48	CRISIL AAA/A1+
Bharti Airtel Ltd.	2.47	CRISIL AAA/A1+
Canfin Homes Ltd.	2.41	CARE AAA/A1+
Motilal Oswal Financial Services Ltd.	2.40	ICRA AAA/A1+
Tata Projects Ltd	2.39	CRISIL AAA/A1+
IIFL Wealth Management Ltd	1.24	ICRA AAA/A1+
Piramal Enterprises Ltd.	1.23	CRISIL AAA/A1+
Federal Bank Ltd.	1.17	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.96	CRISIL AAA/A1+
	0.96	
Crompton Greaves Consumer Electricals Ltd.	0.74	CRISIL AAA/A1+
FRBs	2.40	CDICIL AA
Shriram Finance Ltd	2.10	CRISIL AA+
Govt Securities		
91 DAYS T BILL - 05/01/2023	0.75	SOV
NCDs		_
National Bank For Agriculture & Rural Development	4.97	ICRA AAA/A1+
Cholamandalam Investment & Finance Company Ltd	4.36	ICRA AA+
Indian Railways Fin Corpn Ltd.	2.49	CRISIL AAA/A1+
Grasim Industries Ltd.	2.48	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	2.46	CRISIL AAA/A1+
Century Textiles & Industries Ltd.	2.00	CRISIL AA
Telesonic Networks Ltd	1.73	CRISIL AA+
Mahindra & Mahindra Fin.Ser.Ltd.	1.46	IND AAA/A1+
National Housing Bank	1.24	CRISIL AAA/A1+
LIC Housing Finance Ltd.	1.24	CARE AAA/A1+
Mahindra Rural Housing Finance Ltd	1.24	IND AA+
HDFC Ltd.	1.23	CRISIL AAA/A1+
Godrej Properties Ltd.	1.19	ICRA AA+
Hinduja Leyland Finance Ltd.	0.75	CARE AA-
REC Ltd	0.75	CRISIL AAA/A1+
Canfin Homes Ltd.	0.73	ICRA AA+
Manappuram Finance Ltd.	0.50	CRISIL AA
	0.50	
Power Grid Corporation Of India Ltd Muthoot Finance Ltd		CRISIL AAA/A1+ CRISIL AA+
	0.25	CRISIL AA+
Net Current assets	15.69	
Total	100.00	

# Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.24	5.34	4.11	10,424	10,534	10,411
3 Years	5.19	5.14	4.49	11,641	11,624	11,410
5 Years	5.16	6.20	5.57	12,862	13,511	13,115
Since inception*	6.80	7.23	5.83	35,723	38,612	29,941

 $Different\ plans\ have\ a\ different\ expense\ structure.\ The\ performance\ details\ provided\ herein\ are\ of\ regular\ plan.$ 

The current fund manager is managing the scheme since Jul 2012 & Co-Fund Manager managing w.e.f Jul 2015. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

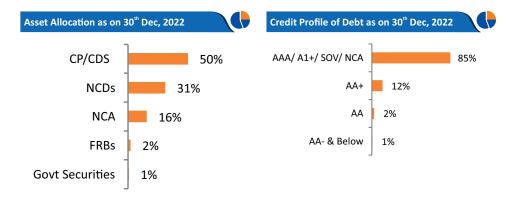
# SIP Returns as on 30th December, 2022



Period	Investment Fu Amount (₹) Valu		CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,23,058	1,23,763	1,23,054	4.79	5.90	4.78
3 Years	3,60,000	3,89,212	3,88,427	3,82,869	5.14	5.01	4.05
5 Years	6,00,000	6,81,311	6,90,723	6,78,193	5.03	5.58	4.85
7 Years	8,40,000	10,12,877	10,39,092	10,13,264	5.27	5.99	5.28
10 Years	12,00,000	16,26,219	16,80,559	16,18,063	5.93	6.56	5.83
15 Years	18,00,000	30,35,639	31,72,035	29,11,545	6.63	7.17	6.12
Since inception	21,70,000	41,81,186	44,03,745	38,96,093	6.80	7.31	6.10

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI ULTRA SHORT TERM FUND (Erstwhile UTI Floating Rate Fund STP)
An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate Credit Risk.



# **JANUARY 2023**

# UTI TREASURY ADVANTAGE FUND

ne portfolios is between 6 months and 12 months. Moderate acaulay duration has been explained)

# **Investment Objective**



The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment



12th July, 1999

# **Fund Manager**



Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

# Fund AUM



:₹3046.53 Crore Fund Size Monthly Average Closing AUM :₹3008.98 Crore

# High/Low NAV in the month



:₹2954.3566 High Growth Option Low Growth Option :₹2939.0142

# **Total Expense Ratio**



Regular :0.44 Direct :0.33

# **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

# **Load Structure**



Entry Load: Nil Exit Load : Nil

AV per unit as on 30 <sup>th</sup> Dec	cember, 2022
rular Crowth Ontion	₹20E2 0

₹ 2953.8308 Regular Growth Option Regular IDCW Option ₹1161.2657 ₹2993.7637 **Direct Growth Option Direct IDCW Option** ₹1168.8500

# **Portfolio Parameters**



Weighted Average Maturity 0.75 yrs Yield to Maturity\* 7.14% **Modified Duration** 0.63 yrs **Macaulay Duration** 0.67 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized



Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
Canara Bank	9.82	CRISIL AAA/A1+
HDFC Bank Ltd.	7.21	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	4.98	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	4.94	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	3.31	CRISIL AAA/A1+
ICICI Bank Ltd	2.41	ICRA AAA/A1+
EXIM Bank	1.64	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	1.62	ICRA AAA/A1+
IndusInd Bank Ltd.	1.61	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.61	CRISIL AAA/A1+
Tata Projects Ltd	1.59	CRISIL AAA/A1+
Canfin Homes Ltd.	0.80	CARE AAA/A1+
IDFC First Bank Ltd	0.79	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	3.82	CRISIL AAA/A1+
Shriram Finance Ltd	1.68	IND AA+
Govt Securities		
364 D TBILL - MAT- 02/02/2023	8.26	SOV
182 D TBILL MAT - 30/03/23	4.91	SOV
364 D TBILL MAT -09/02/2023	1.65	SOV
GS - C STRIP MAT- 17/06/2023	0.81	SOV
5.63% GS MAT - 12/04/26	0.79	SOV
5.74% GS 2026-MAT-15/11/2026	0.79	SOV
GS - C STRIP MAT- 16/06/2025	0.70	SOV
7.38% GSEC 20/06/2027	0.67	SOV
7.26% GSEC 22/08/2032	0.33	SOV
GS-C - STRIP MAT-16/12/2025	0.27	SOV
GS - C STRIP MAT- 16/06/2027	0.12	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	4.10	ICRA AA+
Mahindra Rural Housing Finance Ltd	2.59	CRISIL AA+
National Bank For Agriculture & Rural Development	2.49	CRISIL AAA/A1+
Tata Capital Ltd.	1.96	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.66	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.66	CRISIL AAA/A1+
National Housing Bank	1.66	CRISIL AAA/A1+
Canfin Homes Ltd.	1.62	ICRA AA+
Bharti Telecom Ltd.	0.83	CRISIL AA+
Net Current assets Total	14.28	
IUldi	100.00	

# Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000



	Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
	1 Year	4.50	4.55	4.11	10,450	10,455	10,411
	3 Years	6.89	5.12	4.49	12,215	11,618	11,410
	5 Years	4.64	6.26	5.57	12,547	13,549	13,115
	Since inception*	7.14	7.32	6.14	29,526	30,314	25,484

Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

# SIP Returns as on 30<sup>th</sup> December, 2022

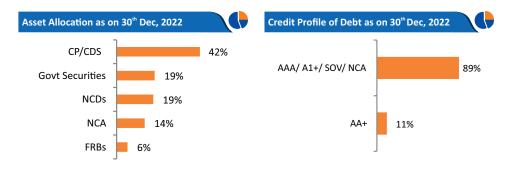


Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,23,195	1,23,310	1,23,054	5.00	5.18	4.78
3 Years	3,60,000	3,97,308	3,86,079	3,82,869	6.52	4.61	4.05
5 Years	6,00,000	6,87,284	6,89,432	6,78,193	5.38	5.50	4.85
7 Years	8,40,000	10,11,794	10,39,548	10,13,264	5.24	6.00	5.28
10 Years	12,00,000	16,15,160	16,92,753	16,18,063	5.80	6.70	5.83
15 Years	18,00,000	30,22,267	31,69,441	29,11,545	6.58	7.16	6.12
Since inception	18,80,000	32,52,608	34,03,547	31,11,509	6.64	7.17	6.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# **UTI TREASURY ADVANTAGE FUND**

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate Credit Risk.



# UTI FLOATER FUND

An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.

# **Investment Objective**



The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment



30th October, 2018

# **Fund Manager**



Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Oct 2018

# **Fund AUM**



Fund Size Monthly Average Closing AUM

:₹1781.41 Crore :₹1721.40 Crore

# High/Low NAV in the month



High Growth Option :₹1258.8039 Low Growth Option :₹1252.7529



# **Total Expense Ratio**



Regular :0.85 Direct :0.35

# **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

# **Load Structure**



Entry Load: Nil Exit Load : Nil

# NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹1258.5868
Regular IDCW Option	₹1150.5719
Direct Growth Option	₹1301.7127
Direct IDCW Option	₹1226.3143

# **Portfolio Parameters**

Weighted Average Maturity	0.91 yrs
Yield to Maturity*	7.46%
Modified Duration	0.81 yrs
Macaulay Duration	0.86 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

# Portfolio as on 30<sup>th</sup> December, 2022



Portfolio	% to NAV	Rating
CP/CDS		
Canara Bank	9.64	CRISIL AAA/A1+
EXIM Bank	9.16	CRISIL AAA/A1+
HDFC Bank Ltd.	8.39	CARE AAA/A1+
ICICI Bank Ltd	5.61	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.	2.81	CRISIL AAA/A1+
HDFC Ltd.	2.74	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	6.39	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.51	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	0.86	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.85	SOV
NCDs		
Small Indst. Dev. Bank Of India	6.36	CARE AAA/A1+
Citicorp Finance India Ltd.	4.31	CRISIL AAA/A1+
HDFC Ltd.	3.18	CRISIL AAA/A1+
REC Ltd	2.91	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.90	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.90	CRISIL AAA/A1+
India Grid Trust	2.87	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.60	ICRA AAA/A1+
National Housing Bank	1.74	CRISIL AAA/A1+
Tata Capital Ltd.	1.72	CRISIL AAA/A1+
Reliance Industries Ltd.	1.45	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	1.16	CRISIL AAA/A1+
Net Current assets	15.93	
Total	100.00	

# Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Year	3.79	4.92	0.44	10,379	10,492	10,044	
3 Years	4.79	5.52	3.61	11,508	11,751	11,124	
Since inception*	5.67	6.45	6.13	12.588	12.980	12.818	

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since October 2018.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in `Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal . The above scheme is in existence for the state of the state oless than 5 years.

# SIP Returns as on 30th December, 2022

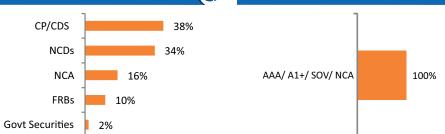


Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,873	1,23,542	1,23,054	4.49	5.55	4.78
3 Years	3,60,000	3,82,548	3,88,363	3,82,869	3.99	5.00	4.05
Since inception	5,00,000	5,51,316	5,61,348	5,49,811	4.64	5.51	4.51

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# Asset Allocation as on 30th Dec, 2022

# Credit Profile of Debt as on 30th Dec, 2022



<sup>\*</sup>Compounded annualized Growth Rate.

4.30

4.23

6.72

6.65

1.09

0.66

0.12

0.00

7.98

5.55

3.91

3.91

3.30

3.04

2.82

2.68

2.63

2.22

2.20

2.18

1.76

1.10

1.09

1.08

15.05

100.00

Rating

ICRA AAA/A1+

CARE AAA/A1+

SOV

SOV

SOV

SOV

SOV

SOV

CARE AAA/A1+

CRISIL AAA/A1+

CRISIL AAA/A1+

ICRA AAA/A1+

CRISII AAA/A1+

CRISIL AA+

ICRA AA+

CRISIL AAA/A1+

CRISIL AA-

CRISIL AAA/A1+

ICRA AA+

ICRA AA

CRISIL AAA/A1+

CRISIL AAA/A1+

CRISIL AAA/A1+

CRISIL AAA/A1+

# **UTI SHORT TERM INCOME FUND**

# **Investment Objective**



The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment



23rd June, 2003

# **Fund Manager**



Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Oct-2012

# Fund AUM



:₹2147.75 Crore Fund Size Monthly Average Closing AUM :₹2245.56 Crore

# High/Low NAV in the month



High Growth Option :₹26.3409 :₹26.2294 Low Growth Option

# **Total Expense Ratio**



Regular :0.96 Direct :0.33

# **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

# **Load Structure**



Entry Load: Nil Exit Load : Nil

# NAV per unit as on 30th December 2022



TEAU per unit us on so	December, 2022
Regular Growth Option	₹37.3130
Regular IDCW Option	₹11.6832
Direct Growth Option	₹27.6560
Direct IDCW Option	₹10.4761

# **Portfolio Parameters**



2.14 yrs Weighted Average Maturity Yield to Maturity\* 7.56% Modified Duration 1.74 yrs **Macaulay Duration** 1.84 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

### % to NAV **Portfolio** CP/CDS ICICI Bank Ltd HDFC Bank Ltd.

CRISIL AAA/A1+ Canara Bank 2.13 FRBs Axis Finance Ltd 7.13 CRISIL AAA/A1+ Shriram Finance Ltd 2.25 IND AA+ REC Ltd. 2.22 CRISIL AAA/A1+

7.38% GSEC 20/06/2027 7.26% GSEC 22/08/2032

**Govt Securities** 

5.39% GUJARAT SDL MAT - 31/03/2024 182 D TBILL MAT - 23/03/23

05.15 GS 09/11/2025 8.19% RAJASTHAN SPL SDL -23/06/2026

Portfolio as on 30th December, 2022

NCDs

Small Indst. Dev. Bank Of India Power Finance Corporation Ltd.

RFC Ltd

National Bank For Agriculture & Rural Development

India Grid Trust

Mahindra Rural Housing Finance Ltd

Canfin Homes Ltd.

Sikka Ports & Terminals Ltd. Tata Motors Finance Ltd.

HDFC Ltd.

Cholamandalam Investment & Finance Company Ltd Kirloskar Ferrous Industries Ltd.

Tata Capital Ltd.

National Housing Bank

**EXIM Bank** 

Summit Digitel Infrastructure Ltd

Net Current assets

**Total** 

# Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.79	3.40	0.44	10,379	10,340	10,044
3 Years	7.51	5.60	3.61	12,429	11,778	11,124
5 Years	4.82	6.58	5.43	12,655	13,755	13,028
Since inception*	7.37	7.38	5.58	26,339	26,373	20,949

 $Different\ plans\ have\ a\ different\ expense\ structure.\ The\ performance\ details\ provided\ herein\ are\ of\ regular\ plan.$ 

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 30 <sup>th</sup> December,	2022



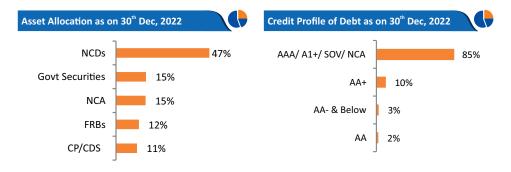
Period	Investment Amount (₹)		CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,954	1,22,866	1,23,054	4.62	4.48	4.78
3 Years	3,60,000	3,96,364	3,84,779	3,82,869	6.36	4.38	4.05
5 Years	6,00,000	6,91,673	6,94,339	6,78,193	5.63	5.79	4.85
7 Years	8,40,000	10,17,694	10,49,219	10,13,264	5.40	6.26	5.28
10 Years	12,00,000	16,28,705	17,13,917	16,18,063	5.96	6.93	5.83
15 Years	16,60,000	27,01,123	28,37,060	25,85,897	6.70	7.35	6.12
Since inception	16,90,000	27,79,098	29,28,337	26,60,031	6.69	7.37	6.12

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

<sup>\*</sup>Compounded annualized Growth Rate.

# **UTI SHORT TERM INCOME FUND**

JTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Please refer to page no.15 of SID on which the concept of Macaulay duration has been explained). Relatively High interest rate risk and Moderate Credit Risk.



### UTI BANKING AND PSU DEBT FUND\*

An open ended debt scheme predominantly investing in debt instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.

### **Investment Objective**



The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns

### Date of inception/allotment



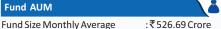
27th January, 2014

### **Fund Manager**



Mr. Anurag Mittal, Deputy Head-Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

Closing AUM



### High/Low NAV in the month



:₹527.11 Crore

High Growth Option :₹18.2759 Low Growth Option :₹18.2148

#### **Total Expense Ratio**



Regular :0.57 Direct :0.24

### **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

### **Load Structure**



Entry Load: Nil Exit Load : Nil

### NAV per unit as on 30<sup>th</sup> December, 2022

Tirte per unit us on se	December) 2022
Regular Growth Option	₹18.2726
Regular IDCW Option	₹12.4129
Direct Growth Option	₹18.4569
Direct IDCW Option	₹12.5158

### **Portfolio Parameters**



	,
Weighted Average Maturity	4.01 yrs
Yield to Maturity*	7.49%
<b>Modified Duration</b>	3.26 yrs
Macaulay Duration	3.45 yrs

\*The fund intends to follow a roll-down strategy starting June 2022, and the portfolio maturity will ordinarily reduce with time.

\*Annualized Portfolio YTM - Yields of all securities are annualized

### Portfolio as on 30<sup>th</sup> December, 2022



Power Finance Corporation Ltd.         8.55         CRISIL AAA/A1+           Small Indst. Dev. Bank Of India         8.45         ICRA AAA/A1+           National Housing Bank         7.56         CRISIL AAA/A1+           ICICI Bank Ltd         7.29         ICRA AAA/A1+           Axis Bank Ltd.         5.70         CRISIL AAA/A1+           EXIM Bank         4.76         CRISIL AAA/A1+           Indian Railways Fin Corpn Ltd.         4.76         CRISIL AAA/A1+           NHPC Ltd.         4.71         ICRA AAA/A1+           REC Ltd         4.68         CRISIL AAA/A1+           HDFC Bank Ltd.         3.84         CARE AAA/A1+	Portfolio	% to NAV	Rating
Net Current assets 3.50 Total 100.00	Govt Securities 7.38% GSEC 20/06/2027 7.17% GSEC 08/01/2028 7.85% TN SDL MAT - 15/03/2027 GS - C STRIP MAT- 15/12/2027 Long Term Debt National Bank For Agriculture & Rural Development Power Finance Corporation Ltd. Small Indst. Dev. Bank Of India National Housing Bank ICICI Bank Ltd Axis Bank Ltd. EXIM Bank Indian Railways Fin Corpn Ltd. NHPC Ltd. REC Ltd HDFC Bank Ltd. Net Current assets	22.90 1.89 0.97 0.93 9.52 8.55 8.45 7.56 7.29 5.70 4.76 4.76 4.71 4.68 3.84 3.50	SOV SOV SOV SOV CRISIL AAA/A1+ ICRA AAA/A1+ ICRA AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index(₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.34	2.99	0.44	11,034	10,299	10,044
3 Years	7.29	5.69	3.61	12,353	11,808	11,124
5 Years	5.47	6.84	5.43	13,053	13,923	13,028
Since inception*	7.00	8.09	6.89	18,276	20,004	18,109

Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

### SIP Returns as on 30th December, 2022


Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,253	1,22,868	1,26,253	9.86	4.49	9.86
3 Years	3,60,000	4,02,630	3,84,894	3,82,869	7.42	4.40	4.05
5 Years	6,00,000	7,05,499	6,98,079	6,78,193	6.42	6.00	4.85
7 Years	8,40,000	10,44,228	10,59,180	10,13,264	6.13	6.53	5.28
Since inception	10,60,000	14,13,967	14,54,341	13,67,113	6.38	7.00	5.64

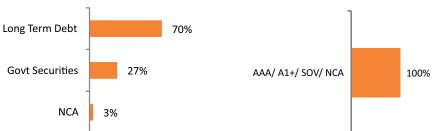
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

### Asset Allocation as on 30th Dec, 2022



### Credit Profile of Debt as on 30th Dec, 2022





### **JANUARY 2023**

### UTI CORPORATE BOND FUND

UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.

### **Investment Objective**



The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.

However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.

### Date of inception/allotment



8th August, 2018

### **Fund Manager**



Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

### **Fund AUM**



Fund Size Monthly Average :₹3159.25 Crore Closing AUM :₹3149.64 Crore

### High/Low NAV in the month



High Growth Option :₹13.5808 Low Growth Option :₹13.5286

### **Total Expense Ratio**



Regular :0.57 Direct :0.23

### **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

### **Load Structure**



Entry Load: Nil Exit Load : Nil

### NAV

per unit as	on 30 <sup>th</sup> [	December,	2022	₹

Regular Growth Option ₹13.5784 Regular IDCW Option ₹11.9565 Direct Growth Option ₹13.7687 **Direct IDCW Option** ₹12.1355

### **Portfolio Parameters**



Weighted Average Maturity 2.64 yrs Yield to Maturity\* 7.44% **Modified Duration** 1.95 vrs **Macaulay Duration** 2.06 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

### Portfolio as on 30<sup>th</sup> December, 2022



Portfolio	% to NAV	Rating
CP/CDS		
Kotak Mahindra Bank Ltd.	3.08	CRISIL AAA/A1+
EXIM Bank	2.33	CRISIL AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	13.09	SOV
7.26% GSEC 22/08/2032	2.53	SOV
8.24% G-SEC 15/02/2027	1.64	SOV
5.63% GS MAT - 12/04/26	1.37	SOV
GS - C STRIP MAT- 16/06/2027	0.46	SOV
5.74% GS 2026-MAT-15/11/2026	0.45	SOV
7.41% GS MAT - 19/12/2036	0.32	SOV
5.22% GS 15/06/2025	0.30	SOV
GS - C STRIP MAT- 15/06/2027	0.24	SOV
GS - C STRIP MAT- 15/12/2027	0.20	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	8.47	CARE AAA/A1+
HDFC Ltd.	7.89	CRISIL AAA/A1+
ICICI Bank Ltd	6.33	CRISIL AAA/A1+
National Housing Bank	5.62	CRISIL AAA/A1+
Summit Digitel Infrastructure Ltd	4.69	CRISIL AAA/A1+
NTPC Ltd.	4.32	CRISIL AAA/A1+
EXIM Bank	3.69	CRISIL AAA/A1+
HDFC Bank Ltd.	3.22	CARE AAA/A1+
National Bank For Agriculture & Rural Development	3.13	CRISIL AAA/A1+
Reliance Industries Ltd.	2.38	CRISIL AAA/A1+
India Grid Trust	2.33	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.19	CRISIL AAA/A1+
Power Grid Corporation Of India Ltd	2.07	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.59	CRISIL AAA/A1+
REC Ltd	1.58	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	1.58	CRISIL AAA/A1+
Axis Finance Ltd	1.08	CRISIL AAA/A1+
Grasim Industries Ltd.	0.79	CRISIL AAA/A1+
LIC Housing Finance Ltd.	0.77	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	0.48	ICRA AAA/A1+
NHPC Ltd.	0.35	ICRA AAA/A1+
Larsen & Toubro Ltd.	0.32	CRISIL AAA/A1+
Power Finance Corporation Ltd.	0.31	CRISIL AAA/A1+
Axis Bank Ltd. Net Current assets	0.16 8.63	CRISIL AAA/A1+
Total	8.63 <b>100.00</b>	
IOLAI	100.00	

### Fund Performance Vs Benchmark (CAGR) as on 30th December, 2022 Growth of ₹ 10000



ı							
	Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
	1 Year	3.41	4.32	0.44	10,341	10,432	10,044
	3 Years	5.89	6.73	3.61	11,875	12,160	11,124
	Since inception*	7.20	7.48	6.13	13,579	13,735	12,992

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since August 2018.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

### SIP Returns as on 30<sup>th</sup> December, 2022

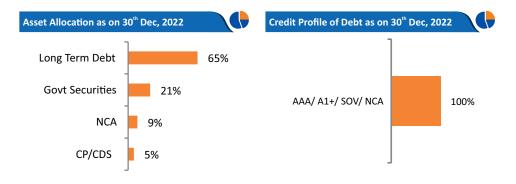


	Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
	1 Year	1,20,000	1,22,701	1,23,265	1,22,553	4.22	5.11	3.99
	3 Years	3,60,000	3,84,582	3,90,235	3,70,835	4.35	5.32	1.94
	Since inception	5,10,000	5,75,994	5,84,204	5,49,769	5.68	6.34	3.49

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

<sup>\*</sup>Compounded annualized Growth Rate.

UTI CORPORATE BOND FUND
UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.



5 97

5.42

5.03

4.82

4.58

4.55

4.53

4 47

4.46

4.40

4.37

4.35

4.31

3.55

3.36

2.66

2.23

2.22

2.20

1.12

13.28

100.00

**CRISIL Credit** 

**Risk Fund** 

**C-II Index** 

(₹)

10,684

12,779

15,221

24.505

NAV

Growth

(₹)

10.388

9,112

9.150

14.262

ICRA AA

CRISIL AAA/A1+

ICRA AA

CRISIL AA

ICRA AA-

CRISIL AAA/A1+

CARE AA-

IND AA

CRISIL AA

CARE AA

CARE AA

IND AA

CRISIL AA

CRISIL AA-

CRISIL AA

CARE A+

CARE AA-

ICRA AA+ CRISIL AAA/A1+

CRISIL AA+

**CRISIL 10 Year** 

Gilt Index (₹)

10.044

11,124

13.028

18.558

### UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.

### **Investment Objective**



The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

### Date of inception/allotment



19th November, 2012

### **Fund Manager**



Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance]), BMS (Fin) Managing the scheme since Aug-2014

### Fund AUM



Fund Size Monthly Average :₹451.08 Crore Closing AUM :₹448.25 Crore

### High/Low NAV in the month



:₹14.2640 High Growth Option :₹14.1990 Low Growth Option

### **Total Expense Ratio**



Regular . 1 60 D

### Mi





Entry Load: Nil

Exit Load: (A) Redemption / Switchout within 12 months from the date of allotment -

- (i) upto 10% of the allotted Units NIL
- (B) Redemption / Switch out after 12 months

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹14.2545
Regular IDCW Option	₹8.5600
Direct Growth Option	₹15.8212
Direct IDCW Option	₹9.4434
•	

### **Portfolio Parameters**



Weighted Average Maturity	2.35 yrs
Yield to Maturity*	7.95%
Modified Duration	1.72 yrs
Macaulay Duration	1.82 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

#### **Portfolio** % to NAV Rating **Govt Securities** 7.59% NI GS - 20/03/2029 SOV 2.82 7.38% GSEC 20/06/2027 2.56 SOV 6.54% GSEC MAT - 17/01/2032 2.53 SOV 7.26% GSEC 22/08/2032 SOV 0.22

Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000

Different plans have a different expense structure. The performance details provided herein are of regular plan.

**CRISIL 10 Year** 

Gilt Index (%)

0.44

3.61

5.43

6.30

\*Compounded annualized Growth Rate.For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh

Nambiar. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital

India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep , 2019

**CRISIL Credit** 

Risk Fund C-II

Index

(%)

6.84

8.51

8.76

9.26

**NAV Growth** 

(%)

3 88

-3.05

-1.76

3.57

17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 30<sup>th</sup> December, 2022

**Long Term Debt** Piramal Capital & Housing Finance Ltd Summit Digitel Infrastructure Ltd

Portfolio as on 30th December, 2022

Kirloskar Ferrous Industries Ltd. Godrei Industries Ltd.

Tata Motors Ltd. India Grid Trust

Steel Authority Of India Ltd. Tata Power Company Ltd.

Century Textiles & Industries Ltd. Piramal Pharma Ltd Aadhar Housing Finance Ltd.

Tata Projects Ltd Aditya Birla Fashion & Retail Ltd.

TMF Holdings Ltd

Manappuram Finance Ltd. Avanse Financial Services Ltd. Hinduja Leyland Finance Ltd.

Period

1 Year

3 Years

5 Years

Since inception\*

Godrej Properties Ltd.

Power Finance Corporation Ltd.

Shriram Finance Ltd

Net Current assets Total

%

regulai	. 1.60
Direct	: 0.81

nimum Investment Amount	O C

Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

### Load Structure

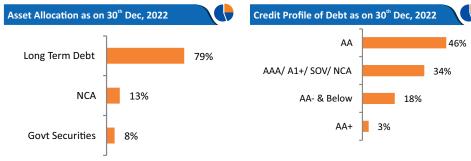


- (ii) beyond 10% of the allotted Units 1.00%
- from the date of allotment NIL

₹

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,022	1,24,755	1,23,054	4.73	7.47	4.78
3 Years	3,60,000	4,09,329	4,03,708	3,82,869	8.54	7.60	4.05
5 Years	6,00,000	6,21,749	7,41,794	6,78,193	1.40	8.43	4.85
7 Years	8,40,000	8,58,913	11,35,596	10,13,264	0.63	8.48	5.28
10 Years	12,00,000	13,07,148	18,97,499	16,18,063	1.69	8.87	5.83
Since inception	12,10,000	13,21,339	19,21,935	16,36,695	1.72	8.88	5.84

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.



**UTI CREDIT RISK FUND** (Erstwhile UTI Income Opportunities Fund)
UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.

NAV Per Unit (Regular Plan - Growth Option)			
Date	Main Portfolio	Segregated Portfolio	
12/09/2019	16.4233	NA	
13/09/2019	15.4829	0.2478	
Reduction in NAV(%)	-5.73%		

Impact on NAV is negative on account of segregation of portfolio. Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)			
Date	Main Portfolio	c	
Date	IVIAIN PORTIONO	Segregated Portfolio	
06/07/2020	12.0646	NA	

Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

-9.16%

Reduction in NAV(%)

Under Segregated portfolio (Subscription & redemption facility is not available however the unit of Segregated portfolio will be listed on the recognized stock exchange.

Due to segregation of portfolio, the scheme performance has been impacted as given below: Note: The Return disclosed is after taking impact of creation of (segregated -13092019)

Yes Bank Segregated (	06032020) N	AV per unit
(Regular Plan - Growt	h Option)	

Date	Main Portfolio	Segregated Portfolio
05/03/2020	12.3694	NA
06/03/2020	11.7384	0
Reduction in		
NAV(%)	-5.10%	

Impact on NAV is negative on account of segregation of portfolio. (Yes Bank Ltd)

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020			
Date	Main Portfolio	Segregated Portfolio	
14/02/2020	14.0426	NA	
17/02/2020	12.6557	1.3979	
Reduction in			
NAV(%)	-9.88%		

Impact on NAV (Vodafone idea Ltd) is negative on account of segregation of portfolio. Partial amount (Rs. 12.33 lakhs)  $recovered \, and \, accordingly \, distributed \, to \, investors \,$ 

Segregated AUM & NAV	₹
Segregated Fund Size Monthly Average -	_
17022020:	₹0.0 Crore
Closing AUM:	₹0.0 Crore
Segregated Fund Size Monthly Average -	
06032020 :	₹ 0.0 Crore
Closing AUM:	₹0.0 Crore
Segregated NAV per unit as on	₹0.0
30 <sup>th</sup> December, 2022 Growth:	

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 30th December, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D
* Percentage to NAV Less Than 0.01		

UTI Credit Risk Fund (Segregated - 17022020)
Segregated Portfolio as on 30th December, 2022
Portfolio % of NAV Rating Rating 0\* CARE-B-Vodafone Idea Ltd

0\*

CARE-B-

Vodafone Idea Ltd

<sup>0\*</sup> **Net Current Assets** \* Percentage to NAV Less Than 0.01

### UTI MEDIUM TERM FUND (Number of Segregated portfolio in the scheme 3)

An open ended medium term debt scheme investing in instruments such that the macaulay duration of the portolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk

### **Investment Objective**



The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

### Date of inception/allotment



25th March, 2015

### **Fund Manager**



Mr. Ritesh Nambiar [BMS (Fin), CFA, FRM, MMS (Finance)] Managing the scheme since Jul 2015

### **Fund AUM**



:₹56.78 Crore Fund Size Monthly Average Closing AUM :₹56.30 Crore

### High/Low NAV in the month



High Growth Option :₹15.3076 :₹15.2713 Low Growth Option

### **Total Expense Ratio**



Regular :1.61 Direct :1.00

### **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

### **Load Structure**



Entry Load: Nil

ExitLoad: A) Redemption / Switch out within 12 months

from the date of allotment -

- (I) upto 10% of the allotted Units NIL (ii) beyond 10% of the allotted Units - 1.00%
- (B) Redemption / Switch out after 12 months
- from the date of allotment NIL

### or unit as an 20th December 2022



NAV per unit as on 30	December, 2022
Regular Growth Option	₹15.2984
Regular IDCW Option	₹11.0326
Direct Growth Option	₹16.1379
Direct IDCW Option	₹10.4537

### Portfolio Parameters

**Macaulay Duration** 



3.11 yrs

Weighted Average Maturity 3.88 vrs Yield to Maturity\* 7.48% **Modified Duration** 2.99 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

### Portfolio as on 30th December, 2022



		==
Portfolio	% to NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	16.89	SOV
7.59% NI GS - 20/03/2029	13.49	SOV
5.79% GS MAT -11/05/2030	8.13	SOV
7.26% GSEC 22/08/2032	7.07	SOV
6.54% GSEC MAT - 17/01/2032	5.04	SOV
Long Term Debt		
Reliance Industries Ltd.	8.88	CRISIL AAA/A1+
India Grid Trust	6.90	CRISIL AAA/A1+
Shriram Finance Ltd	5.34	CRISIL AA+
Godrej Industries Ltd.	5.22	CRISIL AA
Kirloskar Ferrous Industries Ltd.	3.48	ICRA AA
Canfin Homes Ltd.	3.46	ICRA AA+
Power Finance Corporation Ltd.	1.82	ICRA AAA/A1+
Godrej Properties Ltd.	1.77	ICRA AA+
Piramal Capital & Housing Finance Ltd	1.73	ICRA AA
HDFC Ltd.	0.72	CRISIL AAA/A1+
EXIM Bank	0.54	CRISIL AAA/A1+
Net Current assets	9.51	'
Total	100.00	

### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.43	3.15	0.44	10,243	10,315	10,044
3 Years	2.85	7.53	3.61	10,880	12,436	11,124
5 Years	4.00	7.38	5.43	12,168	14,279	13,028
Since inception*	5.63	7.98	5.95	15,295	18,143	15,659

Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f Jun 2015.\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

### SIP Returns as on 30<sup>th</sup> December, 2022



Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,423	1,22,967	1,23,054	3.79	4.64	4.78
3 Years	3,60,000	3,82,934	3,91,218	3,82,869	4.06	5.49	4.05
5 Years	6,00,000	6,60,433	7,16,762	6,78,193	3.79	7.05	4.85
7 Years	8,40,000	9,76,597	10,88,109	10,13,264	4.25	7.28	5.28
Since inception	9,20,000	10,95,450	12,28,596	11,35,803	4.48	7.41	5.41

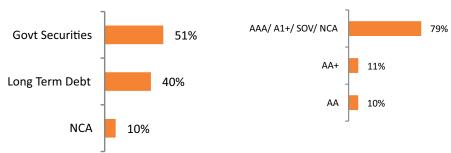
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

### Asset Allocation as on 30th Dec, 2022



### Credit Profile of Debt as on 30th Dec, 2022





### **JANUARY 2023**

**UTI MEDIUM TERM FUND** (Number of Segregated portfolio in the scheme 3) An open ended medium term debt scheme investing in instruments such that the macaulay duration of the portolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

NAV(%)

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)			
Date	Main Portfolio	Segregated Portfolio	
06/07/2020	14.0932	NA	
06/07/2020	13.6592	0.2211	
Reduction in			
NAV(%)	-3.08%		

Impact on NAV is negative on account of segregation of portolio. (Zee Learn Ltd.) Full amount (Rs. 3.4 Crores) recovered and accordingly distributed to investors.

### Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020:

Closing AUM: Segregated Fund Size Monthly Average -06032020 : Closing AUM:

Segregated NAV per unit as on 30<sup>th</sup> December, 2022 Growth:

1

₹0.0 Crore ₹0.0 Crore

₹ 0.0 Crore ₹ 0.66 Crore

₹ 0.0

(Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
05/03/2020	13.9926	NA
06/03/2020	13.6660	0
Reduction in		

Impact on NAV is negative on account of segregation of portfolio. (Yes Bank Ltd)

-2.33%

UTI Medium Term Fund (5	Segregated - 06032020)	
Segregated Portfolio as or	30th December, 2022	
Dantfalla	0/ of NAV/ Doting	

segregated i ortiono as	OII SOUII DECECIIIDE	., 2022	
Portfolio	% of NAV	Rating	
Yes Bank Ltd.	0*	ICRA-D	

<sup>\*</sup> Percentage to NAV Less Than 0.01

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020			
Date	Main Portfolio	Segregated Portfolio	
14/02/2020	14.1531	NA	
17/02/2020	14.0635	0.0980	
Reduction in			
NAV(%)	-0.63%		

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30th December, 2022			
Portfolio	% of NAV	Rating	
Vodafone Idea Ltd	0*	CARE-B-	
Net Current Assets	0*		

<sup>\*</sup> Percentage to NAV Less Than 0.01

### UTI DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

### **Investment Objective**



The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration.

However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.

### Date of inception/allotment



16th June, 2010

### **Fund Manager**



Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Dec 2021

### **Fund AUM**



Fund Size Monthly Average Closing AUM

:₹367.60 Crore :₹363.87 Crore

### High/Low NAV in the month



:₹25.7512 High Growth Option Low Growth Option :₹25.6515

### **Total Expense Ratio**



: 1.54 Regular Direct :0.81

### **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

### **Load Structure**



Entry Load: Nil Exit Load : Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



Regular Growth Option	₹25.7453
Regular IDCW Option	₹13.6461
Direct Growth Option	₹27.4004
Direct IDCW Option	₹13.7503

### **Portfolio Parameters**



Weighted Average Maturity 3.95 yrs Yield to Maturity\* 7.02% **Modified Duration** 2.86 vrs **Macaulay Duration** 2.97 yrs

### NAV Per Unit (Regular Plan - Growth Option)

Segregated - 17022020			
Date	Main Portfolio	Segregated Portfolio	
14/02/2020	19.9279	NA	
17/02/2020	19.5948	0.3570	
Reduction in			
NAV(%)	-1.67%		

\*Annualized Portfolio YTM - Yields of all securities are annualized

Portfolio as on 30 <sup>th</sup> December, 2022		
Portfolio	% to NAV	Rating
CP/CDS		
Canara Bank	6.77	CRISIL AAA/A1
EXIM Bank	6.77	CRISIL AAA/A1-
Small Indst. Dev. Bank Of India	6.68	CRISIL AAA/A1-
Govt Securities		
7.26% GSEC 22/08/2032	30.09	SOV
7.38% GSEC 20/06/2027	13.82	SOV
182 D TBILL MAT - 23/03/23	4.07	SOV
NCDs		
Punjab National Bank	2.71	CRISIL AA+
Canfin Homes Ltd.	2.68	ICRA AA+
Tata Capital Ltd.	1.35	CRISIL AAA/A1
Net Current assets	25.07	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.08	2.09	0.44	11,008	10,209	10,044
3 Years	8.88	6.13	3.61	12,911	11,956	11,124
5 Years	5.48	7.04	5.43	13,059	14,054	13,028
Since inception*	7.83	7.93	6.08	25,758	26,059	20,976

 $Different plans \ have \ a \ different \ expense \ structure. \ The \ performance \ details \ provided \ herein \ are \ of \ regular \ plan.$ 

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.\*The Scheme returns are inclusive of the impact of  $segregation of the portfolio \, Debt \, instruments \, of \, Voda fone \, I dea \, Ltd. \, have \, been \, segregated \, from \, the \, Main \, Portfolio \, on \, 17 th \, Feb, \, 2020.$ 

SIP Returns as on 30 <sup>th</sup> December, 2022							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,285	1,22,977	1,22,553	9.91	4.66	3.99
3 Years	3,60,000	4,20,714	3,83,071	3,70,835	10.41	4.08	1.94
5 Years	6,00,000	7,28,567	7,02,599	6,68,227	7.71	6.26	4.26
7 Years	8,40,000	10,64,471	10,62,233	9,91,749	6.67	6.61	4.68
10 Years	12,00,000	17,13,808	17,54,578	16,01,565	6.93	7.38	5.63
Since inception	15,00,000	24,16,607	24,83,893	22,04,347	7.32	7.73	5.95

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

### Asset Allocation as on 30th Dec, 2022 **Govt Securities** 48% **NCA** 25% CP/CDS 20% **NCDs** 7%

### Segregated AUM & NAV

Segregated Fund Size Monthly Average -17022020: Closing AUM:

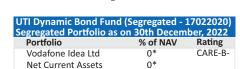
₹0.0 Crore ₹0.0 Crore

₹ 0.0

Segregated NAV per unit as on 30<sup>th</sup> December, 2022 Growth:

### AAA/ A1+/ SOV/ NCA 95%

Credit Profile of Debt as on 30th Dec, 2022



<sup>\*</sup> Percentage to NAV Less Than 0.01

<sup>\*</sup>Compounded annualized Growth Rate.

## UTI BOND FUND (Number of Segregated portfolio in the scheme 1)

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively High interest rate risk and Moderate Credit Risk.

### **Investment Objective**



The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

### Date of inception/allotment



4th May, 1998

### **Fund Manager**



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Managing the scheme since Feb-2012

#### **Fund AUM**



:₹281.76 Crore Fund Size Monthly Average Closing AUM :₹281.60 Crore

### High/Low NAV in the month



:₹61.0527 High Growth Option :₹60.8430 Low Growth Option

### **Total Expense Ratio**



Regular : 1.63 Direct :1.29

### **Minimum Investment Amount**



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹20,000/- and in multiples of ₹1/-

### **Load Structure**



Entry Load: Nil Exit Load : Nil

### NAV per unit as on 30<sup>th</sup> December, 2022



₹60.9471 Regular Growth Option Regular IDCW Option ₹15.6534 **Direct Growth Option** ₹65.7708 **Direct IDCW Option** ₹20.7563

### **Portfolio Parameters**



7.60 yrs Weighted Average Maturity Yield to Maturity\* 7.46% **Modified Duration** 4.61 yrs **Macaulay Duration** 4.80 vrs

### NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

Date	Main Portfolio	Segregated Portfolio
14/02/2020	48.8351	NA
17/02/2020	46.9540	1.9120
Reduction in		
NAV(%)	-3.85%	

\*Annualized Portfolio YTM - Yields of all securities are annualized

#### Portfolio as on 30th December, 2022 **Portfolio** % to NAV Rating **Govt Securities** 7.26% GSEC 22/08/2032 30.04 SOV 7.38% GSEC 20/06/2027 17.86 SOV SOV 7.41% GS MAT - 19/12/2036 10.64

GOI FRB - MAT 22/09/2033 8.84 SOV 6.54% GSEC MAT - 17/01/2032 3.36 SOV 07.69% TAMIL NADU SDL - 28/12/2037 SOV 1.78 Long Term Debt 8.87 CRISIL AAA/A1+ Bajaj Finance Ltd. Kotak Mahindra Bank Ltd. 5.32 CRISIL AAA/A1+ Piramal Capital & Housing Finance Ltd 1.73 ICRA AA Net Current assets 11.55 Total 100 00

#### Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> December, 2022 Growth of ₹ 10000 **CRISIL CRISIL 10 CRISIL CRISIL 10** Period **NAV Growth** NAV Medium to **Year Gilt** Medium to Year Gilt (%) Growth **Long Duration** Index (%) (₹) **Long Duration** Index (₹) Fund Fund A-III A-III Index (%) Index (₹) 1 Year 9.91 1.93 0.44 10,991 10,193 10,044 3 Years 6.71 6.11 3.61 12,153 11,949 11,124

Different plans have a different expense structure. The performance details provided herein are of regular plan

7.10

9.44

\*Compounded annualized Growth Rate.

3.54

7.60

5 Years

Since inception\*

 $For performance \ details \ of \ other \ Schemes \ managed \ by \ the \ Fund \ Manager, \ please \ refer \ the \ respective \ Scheme \ sheets \ as \ listed \ in \ page$ 93 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

5.43

ΝΔ

11,901

60.957

14,094

92.627

13,028

NA

\*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

#### SIP Returns as on 30th December, 2022 **Period CRISIL** CRISIL 10 Yield (%) Yield (%) Yield (%) Investment Fund **Amount** Value Medium to Year Gilt Fund **CRISIL Medium** CRISIL 10 (₹) (₹) **Long Duration** Index (₹) to Long Duration Year Gilt Fund A-III Index Fund A-III Index (₹) Index 1 Year 1,20,000 1,26,575 1,22,825 1,22,553 10.37 3.99 3 Years 3.60.000 4.16.657 3.82.665 3.70.835 9.75 4.01 1.94 5 Years 6,00,000 7,00,588 7,02,571 6,68,227 6.14 6.26 4.26 10,04,727 8,40,000 9.91.749 7 Years 10.63.505 5.04 6.64 4.68 10 Years 12,00,000 15,81,119 17,57,620 16.01.565 5.39 7.41 5.63 28,76,003 7.80 5.97 18,00,000 29,26,105 6.18 15 Years 33,41,847 Since inception 21.70.000 40.10.299 46.56.794 38.84.194 6.39 7.85 6.07

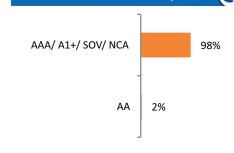
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

### Asset Allocation as on 30th Dec, 2022



### Credit Profile of Debt as on 30th Dec, 2022





### Segregated AUM & NAV

Segregated Fund Size Monthly Average -

17022020: Closing AUM:

Segregated NAV per unit as on 30th December, 2022 Growth:

₹0.0 Crore ₹0.0 Crore ₹ 0.0

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th December, 2022 Rating Portfolio % of NAV Vodafone Idea Ltd U, CARE-B 0\* Net Current Assets

Percentage to NAV Less Than 0.01

SOV

SOV

4.99

0.97

16.48

100.00

### UTI GILT FUND (Erstwhile UTI Gilt Advantage Fund LTP)

UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

7.94% HR SDL 2034 - 29/06/2034

91 DAYS T BILL - 12/01/2023

Net Current assets

Total

### **Investment Objective**



The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

### Date of inception/allotment



21st January, 2002

### **Fund Manager**



Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Dec 2021

### **Fund AUM**



Fund Size Monthly Average :₹511.63 Crore Closing AUM :₹512.22 Crore

### High/Low NAV in the month



High Growth Option :₹51.9964 Low Growth Option :₹51.8222

### **Total Expense Ratio**



Regular : 0.94 Direct : 0.67

### **Minimum Investment Amount**



### **Load Structure**



Entry Load: Nil Exit Load : Nil

### NAV per unit as on 30th December 2022

TEAU per unit us on so	Determoer, 2022
Regular Growth Option	₹51.9821
Regular IDCW Option	₹32.2445
Direct Growth Option	₹53.4647
Direct IDCW Option	₹26.0894

### Portfolio Parameters



FULLIUIIU FAIAIIIELEIS	
Weighted Average Maturity	4.96 yrs
Yield to Maturity*	7.00%
<b>Modified Duration</b>	3.52 yrs
Macaulay Duration	3.65 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

#### Portfolio as on 30th December, 2022 **Portfolio** % to NAV Rating **Govt Securities** 7.26% GSEC 22/08/2032 SOV 36 92 7.38% GSEC 20/06/2027 SOV 14.73 91 DAYS T BILL - 16/03/2023 SOV 9.64 364 D TBILL MAT 11/05/2023 9.54 SOV 182 D TBILL MAT - 23/03/23 6.74 SOV

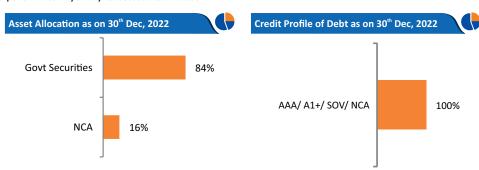
Fund Performance Vs Benchmark (CAGR) as on 30 <sup>th</sup> December, 2022 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.96	2.21	0.44	10,296	10,221	10,044
3 Years	5.10	5.66	3.61	11,611	11,798	11,124
5 Years	6.65	6.79	5.43	13,800	13,891	13,028
Since inception*	8.18	7.51	6.40	51,951	45,609	36,694

Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 93 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as o	SIP Returns as on 30 <sup>th</sup> December, 2022						
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index(₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,090	1,23,250	1,22,553	4.84	5.09	3.99
3 Years	3,60,000	3,80,125	3,94,003	3,70,835	3.57	5.96	1.94
5 Years	6,00,000	6,90,599	7,08,056	6,68,227	5.57	6.57	4.26
7 Years	8,40,000	10,46,319	10,58,884	9,91,749	6.18	6.52	4.68
10 Years	12,00,000	17,41,633	17,31,947	16,01,565	7.24	7.13	5.63
15 Years	18,00,000	33,49,794	32,44,510	28,75,950	7.83	7.44	5.97
Since inception	21,70,000	46,62,007	44,68,501	38,84,140	7.86	7.45	6.07

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.



### **JANUARY 2023**

### UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

### **Investment Objective**



The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

### Date of inception/allotment



03rd August, 2022

### **Fund Manager**



Mr. Jaydeep Bhowal & Mr. Anurag Mittal Deputy Head-Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Aug 2022

### **Fund AUM**



Fund Size Monthly Average :₹9 Closing AUM :₹9

:₹97.68 Crore :₹98.78 Crore

### High/Low NAV in the month



High Growth Option :₹10.3138 Low Growth Option :₹10.2560

### **Total Expense Ratio**



Regular :0.69 Direct :0.20

### **Minimum Investment Amount**



Minimum amount of investment under all plans and options 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.

### Load Structure



Entry Load\* :Nil

(Not Applicable as per SEBI guidelines)

Exit Load :Nil

Load Structure during New Fund Offer Period and on an Ongoing basis:

\*In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

### NAV per unit as on 30<sup>th</sup> December, 2022



	_
Regular Growth Option	₹10.2729
Regular IDCW Option	₹10.2727
Direct Growth Option	₹10.2942
Direct IDCW Option	₹10.2943

### **Portfolio Parameters**



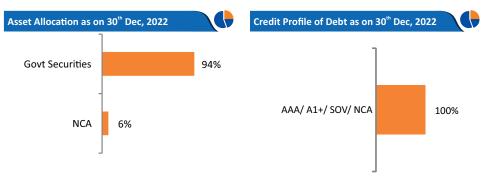
Weighted Average Maturity	9.50 yrs
Yield to Maturity*	7.33%
<b>Modified Duration</b>	6.49 yrs
Macaulay Duration	6.73 vrs

The above scheme is in existence for less than 1 years.

\*Annualized Portfolio YTM – Yields of all securities are annualized

For Product Label, Refer Page no. 94-98.







UTI Ma	stershare Uni	t Scheme -	<b>IDCW Decla</b>	red		
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019\$	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022.

\*Not Availbale

# NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A*	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016

10

10

10

10

10

13-06-2017

16-08-2018

29-07-2019

18-08-2020

05-08-2021

Face

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared

93.6715

112.6637

99.2097

109.9267

171.6550

2020 30.00 2021 45.00 \*Not Available 45.00%

28.00%

33.00%

30%

30.00%

3.3

4.50

2017

2018 2019

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

Year	astructure F	Rs. Per unit	NAV (Cum Div₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

UTI Val	ue Opportun	ities Fund (	Formerly kni	own as UT	l Opportunities) -	IDCW Declared
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

Year	IDCW	Rs. Per unit	NAV (Cum Div₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

20-06-2017

23-08-2018

05-08-2019

25-08-2020

12-08-2021



Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22
2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23

യയ	NAV	10	Monthly	IDCM	Option -	Regular P	lan
		11 753	Inches L		Contract Contract		

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.300	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020



Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1.10		17.6937	10.00	13-06-2012	20-06-2012
2013	1.10		18.1324	10.00	23-05-2013	30-05-2013
2014	1.10		19.2033	10.00	25-08-2014	01-09-2014

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020

2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10	13	13.0344	10.00	26-03-2009	02-04-2009
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10	13	14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund							
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017	

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019



Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

UTI Long Term Advantage Fund Series - II								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016		

UTI Floa	ater Fund					
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022

Year	IDCW	NAV	Face Value	Record Date
2017	2.70%	30.99	10	16-10-2017
2017	2.70%	31.47	10	20-11-2017
2017	3%	31.55	10	18-12-2017
2018	2.70%	32.43	10	17-01-2018
2018	4.00%	30.46	10	26-02-2018
2018	2.70%	32.01	10	07-02-2018
2018	3%	29.98	10	21-03-2018
2018	2.70%	29.85	10	19-04-2018
2018	2.70%	29.64	10	21-05-2018
2018	2.70%	29.29	10	21-06-2018
2018	2.30%	29.13	10	23-08-2018
2018	2.30%	28.96	10	25-09-2018
2018	2.30%	27.20	10	23-10-2018
2018	2.30%	27.02	10	22-11-2018
2018	1.10%	27.25	10	26-12-2018
2019	1.10%	27.16	10	22-01-2019
2019	1.10%	25.87	10	21-02-2019
2019	1.10%	27.29	10	25-03-2019
2019	2.10%	27.65	10	22-04-2019
2019	2.10%	26.13	10	22-05-2019
2019	2.10%	26.46	10	24-06-2019
2019	2.10%	26.71	10	24-07-2019
2019	2.10%	25.01	10	27-08-2019
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021
2021	6.00%	35.68	10	22-11-2021
2022	6.00%	33.65	10	22-02-2022
2022	6.00%	31.04	10	23-05-2022
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022

### **PLANS/OPTIONS**

### UTI Liquid Cash Plan

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option Monthly Reinvestment of IDCW option (viii)
- Quarterly Payout of IDCW option
  Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option (xii)
- Annual Payout of IDCW option
  Annual Reinvestment of IDCW option
- (xiv)
- Flexi Payout of IDCW option Flexi Reinvestment of IDCW option
- In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

### **UTI Money Market Fund**

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option Monthly Reinvestment of IDCW option (viii)
- Quarterly Payout of IDCW option
  Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option Half Yearly Reinvestment of IDCW option

- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option (xiv)
- Flexi Payout of IDCW option
- Flexi Reinvestment of IDCW option

Default Option - Growth Option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

# List of the UTI MF schemes where merger has been effected since March 2003



Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan	Nov 04
	(Name Change)	
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund,	UTI Value Opportunities Fund	
UTI Unit Scheme 92, UTI Master Equity Plan 98,	(New Scheme)	July 05
UTI Master Equity Plan 99		
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund,	UTI Mid Cap Fund	April 07
UTI India Advantage Fund		
UTI Petro Fund (Sector Fund)	UTI Energy Fund	Oct 07
	(Thematic Fund, Name Change)	
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund	April 08
	(Thematic Fund, Name Change)	
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman		
Savings Plan, UTI Unit Scheme for Charitable & Religious	UTI Regular Savings Fund	May 18
Trusts & Registered Societies		
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22

# **Schemes Renamed**



Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund ( Tax Saving )	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22



UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)					
Instruments	Indicative Allocation (% of total assets)		Risk		
	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Equity and equity related instruments	65	100	Medium to high		
Debt and Money Market instruments including securitized debt#	0	35	Low to medium		
Units issued by REITs & InvITs	0	10	Medium		

UTI Mastershare Unit Scheme				
Instruments	Indicative Allocation (% of total assets)		Risk	
	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high	
Debt and Money Market instruments including securitized debt#	0	20	Low to medium	
Units issued by REITs & InvITs	0	10	Medium to high	

UTI Core Equity Fund				
la de constante	Indicative Allocation (% of total assets)		Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high	
Debt and Money Market instruments including securitized debt#	0	30	Low to medium	
Units issued by REITs & InvITs	0	10	Medium to high	

UTI Mid Cap Fund					
Instruments	Indicative Allocation (% of total assets)		Risk		
	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high		
Debt and Money Market instruments including securitized debt#	0	35	Low to medium		
Units issued by REITs & InvITs	0	10	Medium to high		

UTI Dividend Yield Fund					
Instruments	Indicative Allocation (% of total assets)		Risk		
ilisti unients	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high		
Debt and Money Market instruments including securitized debt#	0	35	Low to medium		
Units issued by REITs & InvITs	0	10	Medium to high		

UTI Value Opportunities Fund				
la sharra saha	Indicative Allocation (% of total assets)		Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
Equity and equity related instruments	65	100	Medium to high	
Debt and Money Market instruments including securitised debt#	0	35	Low to medium	
Units issued by REITs & InvITs	0	10	Medium to high	

UTI India Consumer Fund					
la de contra de la contra del la contra del la contra del la contra de la contra de la contra del la contra de la contra del la contr	Indicative Allocation (% of total assets)		Risk		
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high		
Debt and Money Market instruments including securitised debt#	0	20	Low to medium		
Units issued by REITs & InvITs	0	10	Medium to high		

UTI Infrastructure Fund				
Instruments	Indicative Allocation (% of total assets)		Risk	
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high	
Debt and Money Market instruments including securitised debt#	0	20	Low to medium	
Units issued by REITs & InvITs	0	10	Medium to high	

UTI MNC Fund					
la de contra de	Indicative Allocation (% of total assets)		Risk		
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high		
Debt and Money Market instruments including securitised debt#	0	20	Low to medium		
Units issued by REITs & InvITs	0	10	Medium to high		

UTI Healthcare Fund					
lh	Indicative Allocation (% of total assets)		Risk		
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high		
Debt and Money Market instruments including securitised debt#	0	20	Low to medium		
Units issued by REITs & InvITs	0	10	Medium to high		



UTI Transportation & Logistics Fund					
Instruments	Indicative Allocation (% of total assets)		Risk		
	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high		
Debt and Money Market instruments including securitised debt#	0	20	Low to medium		
Units issued by REITs & InvITs	0	10	Medium to high		

UTI Banking and Financial Services Fund						
Instruments	Indicative Allocation (% of total assets)		Risk			
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile			
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high			
Debt and Money Market instruments including securitised debt#	0	20	Low to medium			
Units issued by REITs & InvITs	0	10	Medium to high			

UTI Nifty 50 Index Fund						
Instruments	Indicative (% of tot	Risk				
	Minimum Allocation (%)	Maximum Allocation (%)	Profile			
Securities covered by the Nifty 50 Index	95	100	Medium to high			
Money Market instruments	0	5	Low to medium			

UTI Overnight Fund		
Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund						
Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile				
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low				

UTI Liquid Cash Plan			
Securities/ Instruments	Indicative Allocation (% of total assets)  Min Max		Risk Profile
			Trome
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)  Min Max		Risk Profile
			110
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund					
Securities/ Instruments			Indicative Allocation (% of total assets)		Risk
	Min	Max	Profile		
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low		
Debt Securities (including securitised debt)*	0	100	Low to Medium		

UTI Short Term Income Fund					
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile		
	Min	Max	Profile		
Debt Securities (including securitised debt)*	0	100	Low to Medium		
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low		

UTI Medium Term Fund								
Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years								
Securities/ Instruments	urities/ Instruments Indicative Allocation (% of total assets)							Risk Profile
	Min	Max	Fione					
Debt Instruments (including securitised debt)*	50	100	Low to Medium					
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0 50		Low					
Units issued by REITs & InvITs	sued by REITs & InvITs 0 10							
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years								
Indicative Allocation								

		Risk Profile
Min Max		Piolile
50	100	Low to Medium
0	50	Low
0 10		Medium to High
	(% of to Min 50	50 100 0 50

UTI Bond Fund					
Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years					tion would be

Securities/ Instruments	Indicative (% of tota	Risk Profile	
	Min	Max	Tronic
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	Tronic
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund				
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max	Trome	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium	
Debt Instruments including Securitised Debt*	0	100	Medium	
Units issued by REITs & InvITs	0	10	Medium to High	



UTI Credit Risk Fund			
Securities/ Instruments		Allocation tal assets)	Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund				
Securities/ Instruments		Allocation tal assets)	Risk Profile	
	Min	Max		
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium	
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium	

UTI Gilt Fund				
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max		
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign	
Ttriparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low	

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	Fione
Debt and Money Market instruments(including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	Profile
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs &InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	FIOIIIE
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments(including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund					
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile		
	Min	Max	Fione		
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High		
Debt and Money Market instruments(including securitised debt)*	0%	25%	Low to Medium		
Units issued by REITs & InvITs	0%	10%	Medium to High		

UTI Arbitrage Fund <sup>#</sup>				
(1) Under normal market circumstances, the inve	stment range	would be as	follows:	
Securities/ Instruments		Indicative Allocation (% of total assets) Min Max		
Equity and equity related instruments	65	100	Medium to High	
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High	
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium	
(2) The asset allocation under defensive circumst	ances would	be as follows	5:	
Securities/ Instruments		Allocation al assets)	Risk Profile	
	Min	Max	Frome	
Equity and equity related instruments	0	65	Medium to High	
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High	
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium	

UTI Retirement Benefit Pension Fund*				
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max	1101110	
Debt and Money Market instruments(including securitised debt)*	60%	100%	Low to Medium	
Equity & Equity related instruments	0%	40%	Medium to High	
Units issued by REITs &InvITs	0%	10%	Medium to High	

UTI Children's Career Fund - Savings Plan*				
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max	Profile	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium	
Equity & equity related instruments	0%	40%	Medium to High	
Units issued by REITs &InvITs	0%	10%	Medium to High	

UTI Children's Career Fund - Investment Plan <sup>#</sup>				
		Allocation al assets)	Risk Profile	
	Min	Max	Profile	
Equity & equity related instruments	70%	100%	Medium to High	
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium	
Units issued by REITs & InvITs	0%	10%	Medium to High	

UTI Corporate Bond Fund			
Instruments		Allocation al assets)	Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt*)	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

<sup>\*</sup>Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the scheme.

UTI Nifty200 Momentum 30 Index Fund					
Instruments	Indicative (% of tot	Risk			
	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High		
Debt/ Money Market instruments including Triparty Repo on Government Securities or Treasury Bills and units of Liquid Mutual Fund	0	5	Low		

UTI Small Cap Fund			
Instruments	Indicative (% of to	Risk	
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

<sup>#</sup> The fund may invest up to 50% of its debt portfolio in securitized debt.



UTI Long Term Equity Fund (Tax Saving)				
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max		
Equity & Equity related instruments	80%	100%	Medium to High	
Money Market instruments and other liquid instruments	0%	20%	Low to Medium	

UTI Equity Savings Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which	65%	90%	Medium to High
Cash future arbitrage opportunities	20%	75%	Low to Medium
Net long equity position	20%	50%	Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

<sup>\*</sup> The fund may invest up to 50% of its debt portfolio in securitized debt.

UTI S&P BSE Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex Index	100%	95%	Medium to High
Debt/ Money Market instruments including			
Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

UTI Nifty Mid cap 150 Quality 50 Index Fund					
Instruments	Indicative Allocation (% of total assets)		Risk Profile		
	Max	Min			
Securities covered by Nifty Mid cap 150 Quality 50 Index	100%	95%	Medium to High		
Debt/ Money Market instruments including Triparty Repo on Government	5%	0%	Low		
Securities or treasury bill and units of Liquid Mutual Fund					

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

UTI Floater Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

 $<sup>^{</sup>st}$  Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI S&P BSE Low Volatility Index Fund				
Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Max	Min		
Securities covered by S&P BSE Low Volatility Index	100%	95%	Medium to High	
Debt/ Money Market instruments including				
Triparty Repo and units of Liquid Mutual Fund	5%	0%	Low	

UTI Gilt Fund with 10 Year Constant Duration					
Instruments	Indicative Allocation (% of total assets)		Risk Profile		
	Max	Min			
Securities issued by the Central and State Governments	80%	100%	Low to Medium		
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	0%	20%	Low		

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

### **Minimum Investment Amount**



### **UTI Bond Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Treasury Advantage Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Gilt Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Multi Asset Fund**

Minimum initial investment is ₹ 5,000/-.

### **UTI Liquid Cash Plan (UTI LCP)**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI - Money Market Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Short Term Income Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Ultra Short Term Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Medium Term Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Banking & PSU Debt Fund**

Minimum initial investment under Growth option is Rs.500/- and in multiples of Re.1/-. & under IDCW option is Rs.20,000/- and in multiples of Re.1/-

### **UTI Retirement Benefit Pension Fund**

**UTI Mastershare Unit Scheme** 

**Exit Load** 

Entry

Load

- (a) Minimum amount for purchase:
- (I) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

### Benchmark Index

### **UTI Multi Asset Fund**

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

### Load Structure

Nil

Day 6

UTI H	UTI Hybrid Equity Fund				
Entry Load	Exit Load				
Nil	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from				
	the date of allotment – NIL				

1	UTI Cı	UTI Credit Risk Fund			
	Entry Load	Exit Load			
	Nil	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from			
		the date of allotment – NIL			

UTI R	egular Savings Fund	
Entry Load	Exit Load	
Nil	(A) Redemption / Switch out within 12 months from the date of allotment — (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL	

	(ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL			(ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 1 year from the date of allotment – NIL
UTI FI	exi Cap Fund (Earlier Known as UTI EQUITY FUND)	U	ΓI Va	alue Opportunities Fund
Entry Load	Exit Load		try ad	Exit Load
	(A) Redemption / Switch out within 1 year from the date of allotment –	1		(A) Dadamentian / Switch aut within 1 year from the date of all atment

	(B) Redemption / Switch out after 1 year from the date of allotment – NIL		
IITI I i	guid Cash Plan		
Entry Load	Investor exit upon subscription / switch-in	Load as a % of redemption proceeds	
	Day 1	0.0070%	
Nil	Day 2	0.0065%	
	Day 3	0.0060%	
	Day 4	0.0055%	
	Day 5	0.0050%	

0.0045%

Nil

(i) upto 10% of the allotted Units - NIL (ii) beyond 10% of the allotted Units - 1.00 %

UTI Value Opportunities Fund				
Entry Load Exit Load				
Nil	(A) Redemption / Switch out within 1 year from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 1 year from the date of allotment – NIL			

(A) Redemption / Switch out within 1 year from the date of allotment -

(i) upto 10% of the allotted Units - NIL

UTI Multi Asset Fund					
Entry Load	Exit Load				
Nil	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 %				
	(B) Redemption / Switch out after 12 months from the date of allotment – NIL				

### **FUND MANAGER SUMMARY**



For performance details of other Schemes managed by the Fund Manager Summary

Sr.	Name of the Fund Manager and	Funds Managed	Performance data refer
No	Overall Experiences in number of year		page no.
1	Mr. Ajay Tyagi, 18	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) UTI Unit Linked Insurance Plan (Equity Portion)	21 48
2	Mr. Amandeep Chopra, 28	UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Regular Savings Fund (Debt Portion)	79 60 46
3	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS) UTI Dividend Yield Fund UTI Regular Savings Fund (Equity Portion) UTI Value Opportunities Fund	30 26 46 22
4	Mr. Amit Sharma, 10	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Overnight Fund	45 60 62 59
5	Mr Ankit Agarwal	UTI Mid Cap Fund UTI Small Cap Fund	23 24
6	Mr. Anurag Mittal	UTI Banking & PSU Debt Fund UTI Corporate Bond Fund UTI Gilt Fund with 10 year Constant Durartion (along with Mr Jaydeep Bhowal) UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund	71 72 81 62 66
7	Mr. Kamal Gada	UTI Healthcare Fund (Along with Mr. V. Srivatsa)	31
8	Mr. Karthikraj Lakshmanan	UTI MNC Fund UTI Mastershare Unit Scheme UTI Master Equity Plan Unit Scheme (UTI MEPUS)	27 19
9	Ms. Preethi R S 10	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	30
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Medium Term Fund UTI Ultra Short Term Fund	74 76 64
11	Mr Sachin Trivedi, 20	UTI Infrastructure Fund UTI Transportation And Logistic Fund	29 32
12	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Multi Asset Fund (Equity/Gold Portion) UTI Nifty 50 ETF* UTI Nifty 50 Index Fund* UTI Nifty 50 Index Fund* UTI Nifty Bank ETF* UTI Nifty Mid cap 150 Quality 50 Index Fund*	45 43- - 34- 38
		UTI Nifty Next 50 ETF* UTI Nifty Next 50 Index Fund* UTI Nifty Next 50 Index Fund* UTI Nifty PBSE Low Volatility Index Fund* UTI S&P BSE SENSEX ETF* UTI S&P BSE Sensex Index Fund* UTI S&P BSE Sensex Next 50 ETF* UTI S&P BSE Sensex Next 50 ETF* UTI GBI ETF Fund of Fund*	- 35 36 39- - 37 -
13	Mr. Sudhir Agrawal, 21	UTI Dynamic Bond Fund UTI Floater Fund UTI Gilt Fund UTI Short Term Income Fund	78 68 80 69
14	Mr. Sunil Madhukar Patil, 31	UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Equity Savings Fund (Debt Portion), UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II, UTI Fixed Term Income Funds, UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion) UTI CRISIL SDL Maturity April 2033 Index Fund UTI CRISIL SDL Maturity June 2027 Index Fund	52 50 - - 41 43 54 48 -
15	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Equity Savings Fund (Equity Portfolio) UTI Healthcare Fund (Along with Mr. Kamal Gada) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Retirement Benefit Pension Fund (Equity Portion)	20 50 31 41 54
16	Mr. Vishal Chopda, 12	UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Focused Equity Fund UTI India Consumer Fund UTI Long Term Equity Fund (tax Saving)	52 56 25 28 33

<sup>\*</sup>Assistant Fund Manager is Mr. Ayush Jain



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND	Capital appreciation over medium to long term	UTI ARBITRAGE FUND	NIFTY 50 ARBITRAGE INDEX
Refer Page no 45	Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments	RISKOMETER Investors understand that their principal will be at low Fac.	RISKOMETER Berchmark riskumster is at Low Risk.
UTI OVERNIGHT FUND Refer Page no 59	Reasonable income over one day with capital preservation.     Investment in overnight securities.	UTI OVERNIGHT FUND	CRISIL OVERNIGHT FUND AI INDEX
Neter Page 110-33	- investment in overlight securities.	RISKOMETER Irrestors understand that their principal will be at low flow.	RISKOMETER Benchmark (skipmater is of low Risk.
UTI FLOATER FUND	To generate reasonable returns.	UTI FLOATER FUND	CRISIL LOW DURATION DEBT
Refer Page no 68	<ul> <li>To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).</li> </ul>	RISKOMETER  Investion understand that this principal will be at two te Madester Risk.	RISKOMETER Benchmark riskometer is at Moderate Blak.
	Reasonable income consistent with high liquidity over short term.	UTI TREASURY ADVANTAGE	CRISIL LOW DURATION FUND
Refer Page no 66	Investment in Debt & Money Market instruments.	RISKOMETER  Arrestors understand that their principal will be or town to Moderate fix.	AI INDEX
UTI DYNAMIC BOND FUND Refer Page no 78	Optimal returns with adequate liquidity over medium to long term     Investment in Debt & Money Market Instruments	UTI DYNAMIC BOND FUND	CRISIL DYNAMIC BOND FUND AIII INDEX
	Consideration from June Control Contro	RISKOMETER  trivestors understand that their principal will be at their before their principal will be at their before their	RISKOMETER Backman distance in Maderice IIA
UTI SHORT TERM INCOME FUND Refer Page no 69	Reasonable Income with low risk and high level of liquidity over short-term.     Investment in Debt & Money Market instruments.	UTI SHORT TERM INCOME FUND	CRISIL SHORT DURATION FUND All INDEX
UTI CORPORATE BOND FUND	Optimal returns over the medium to long term.	RISKOMETER Investors understand that their principal will be at Low to Moderate Risk.	PISIONIE E E DA CONTROL DE LA
Refer Page no 72	To invest predominantly in AA+ and above rated corporate debt.	UTI CORPORATE BOND FUND	BII INDEX  RISKOMETER Bendunark riskomater is at Moderate Risk.
UTI LIQUID CASH PLAN	Steady and reasonable Income over short-term with capital preservation.	WIII be of Moderate Risk. UTI LIQUID CASH PLAN	CRISIL LIQUID FUND AI INDEX
Refer Page no 60	Investment in money market securities & high quality debt.	RISKOMETER Investors understand that their principal will be at holdowine Kind.	RISKOMETER Benchmark ridiometer is at Love to Moderate Suik.
UTI GILT FUND Refer Page no 80	<ul> <li>Credit risk free return over the medium to long term</li> <li>Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government.</li> </ul>	UTI GILT FUND  RISKOMETER  Irrestors understand that their principal will be at Moderate Risk.	CRISIL DYNAMIC GILT INDEX
UTI MONEY MARKET FUND Refer Page no 62	Reasonable Income with high level of liquidity over short-term.     Investment in money market securities.	Will be at Moderate Risk.  UTI MONEY MARKET FUND	CRISIL MONEY MARKET FUND AI INDEX
neier Page 110 02	* investment in money market securities.	RISKOMETER Interior coderated that their principal	RISSOMETER
UTI ULTRA SHORT TERM FUND Refer Page no 64	Reasonable Income with low volatility over short term.     Investment in debt & money market instruments.	UTI ULTRA SHORT TERM FUND	CRISIL ULTRA SHORT DURATION FUND BI INDEX
	*Investors should consult their financial advisors if in doubt about whether the pr	RISKOMETER Investors understand that their principal will be at Moderate Risk.  oduct is suitable for them.	RISKOMETER Benchmark riskometer is at Moderate Risk.



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI BANKING AND PSU DEBT	Reasonable income, with low risk and high level of liquidity over short to medium term.     Incompany and a price of the second se	UTI BANKING AND PSU DEBT	CRISIL BANKING AND PSU DEBT
FUND Refer Page no 71	<ul> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</li> </ul>	RISKOMETER Investors understand that their principal will be at Moderate Risk.	RISKOMETER Benchmark riskometer is at Moderate Eisk
UTI MEDIUM TERM FUND	Reasonable income over the medium to long term.     Investment in Debt and Money Market instruments.	UTI MEDIUM TERM FUND	CRISIL MEDIUM DURATION FUND BIII INDEX
Refer Page no 76	• investment in Debt and Money Market instruments.	RISKOMETER Investors reducted for their principal	RISKOMETER Benchmark riskometer is at Moderate Risk.
UTI BOND FUND Refer Page no 79	Optimal returns with adequate liquidity over medium to long term     Investment in Debt & money market instruments	UTI BOND FUND	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX
,		RISKOMETER Investors understand that their principal will be at Moderate Rad.	RISKONETER Bandomen followmen to Moderate Etc.
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION	Reasonable income over long term     Investment in government securities having a constant maturity of 10 years	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION	CRISIL 10 YEAR GILT INDEX
Refer Page no 81		RISKOMETER Investors understand that that principal will be at Medicarte Eds.	RISKOMETER Benchmark riskometer is at Moderate Risk.
UTI EQUITY SAVINGS FUND Refer Page no 50	Long-term capital appreciation and income     Investment in equity & equity related instruments, arbitrage opportunities, and	UTI EQUITY SAVINGS FUND	CRISIL EQUITY SAVINGS INDEX
nelel Fage IIO 30	investments in debt and money market opportunities.	RISKOMETER Investors understand that fleeir principal will be at Moderately High Risk.	RISKOMETER Banchmark riskomense is of Moderate Risk
UTI CREDIT RISK FUND Refer Page no 74	Reasonable income and capital appreciation over medium to long term     Investment in Debt and Money Market instruments	UTI CREDIT RISK FUND	CRISIL CREDIT RISK FUND CII INDEX
note: Tage 10 74	investment in sect and violey was at instantions	RISKOMETER Investors understand that their principal will be at Moderally High Risk.	RISKOMETER Benchmark risisemeter is at High Risk.
UTI REGULAR SAVINGS FUND	Long-term capital appreciation and regular income over medium-term	UTI REGULAR SAVINGS FUND	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX
Refer Page no 46	Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)	RISKOMETER Investors understand that flesi principal will be of Moderately High Risk.	RISKOMETER Bendyngst (takenelse) at al Moderatery High Rok.
UTI UNIT LINKED INSURANCE PLAN	Long Term Capital Appreciation     Investment in equity instruments (maximum-40%) and debt Instruments	UTI UNIT LINKED INSURANCE PLAN	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX
Refer Page no 48		RISKO METER  Investors sedestated for their principal  will be at 18(1) Eq.	RISKOMETER Benchmark riskomater is at High Risk.
UTI RETIREMENT BENEFIT	Long Term Capital Appreciation	UTI RETIREMENT BENEFIT	CRISIL SHORT TERM DEBT
PENSION FUND Refer Page no 54	Investment in equity instruments (maximum-40%) and debt/ Money market     Instruments	PENSION FUND  RISKOMETER  Investors understand that their principal will be at 18th Risk.	HYBRID 60+40 FUND INDEX  RISKOMETER  Bendmark riskametr is High Risk.
UTI CHILDREN'S CAREER FUND -	Long Term Capital Appreciation	UTI CHILDREN'S CAREER FUND -	CRISIL SHORT TERM DEBT
SAVINGS PLAN Refer Page no 52	Investment in equity instruments (maximum-40%) and debt Instruments	SAVINGS PLAN  RISKOMETER  Investors understund that their principal will be at High Fig. 8.	HYBRID 60+40 FUND INDEX  RISKOMETER  Benchmark riskometer is at High Risk
-	*Investors should consult their financial advisors if in doubt about whether the pr		



This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
Long-term capital appreciation     Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class	UTI MULTI ASSET FUND	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold
	SISKOMETER STREET OF THE PROPERTY OF THE PROPE	RISKOMETER Benchmark riskomster is at Very High risk.
	UTI HYBRID EQUITY FUND	CRISIL HYBRID 35+65
Long term capital appreciation     Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)	RISKONITE E	AGGRESSIVE INDEX
	UTI NIFTY 50 INDEX FUND	NIFTY 50 TRI
Capital growth in tune with the index returns     Passive investment in equity instruments comprised in Nifty 50 index	RISKOMETER Invastors understand that their principal	RISKOMETER Benchmark riskometer is at Yery High risk
	UTI NIFTY NEXT 50 INDEX FUND	NIFTY NEXT 50 TRI
Capital growth in tune with the index returns     Passive investment in equity instruments comprised in Nifty Next 50 index	RISKOMETER Investors understand that their principal	RISKOMETER Benchmark riskometer is al Very High risk
Long term capital appreciation	UTI BANKING AND FINANCIAL	NIFTY FINANCIAL SERVICES TRI
<ul> <li>Investment predominantly in equity and equity related securities or companies engaged in banking and financial services activities.</li> </ul>	RISKOMETER	RISKOMETER Brochmetr is dr Wey High risk
Long term capital appreciation.	UTI MASTERSHARE UNIT	S&P BSE 100 TRI
Investment predominantly in equity instruments of large cap companies.	TISSOMETER Irresters understand that fluir principal	Brickometer an Very High risk
Long term capital appreciation     Investment predominantly in equity and equity related securities in the Healthcare.	UTI HEALTHCARE FUND	S&P BSE HEALTHCARE TRI
Services Sector.	INSCONDENCE IN THE PROPERTY OF	RISKOMETER Benchmark riskometer in a Very High risk
Long term capital appreciation.     Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.	UTI TRANSPORTATION & LOGISTICS FUND	NIFTY TRANSPORTATION & LOGISTICS TRI
	RISKOMETER Investors undestand that their principad will be at Yeary Figh. Risk.	RISKOMETER Benchmark riskometer is at Very High risk
Long term capital appreciation     Investment in equity instruments of companies with good growth prospects across the	UTI FLEXI CAP FUND	NIFTY 500 TRI
market capitalization spectrum.	RISKOMSTER Invasiors understand that their principal will be at Very Yigh Stat.	RISKOMETER Benchmark riskometer is at Very High risk
Long term capital appreciation     Investment in equity instruments following a value investment strategy across the market	UTI VALUE OPPORTUNITIES FUND	NIFTY 500 TRI
capitalization spectrum.	RISKOMETER Investors understand that their principal	ENSKOMETER Benchmark rulkomstee in at Very High risk
Long term capital growth     Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption	UTI INDIA CONSUMER FUND	NIFTY INDIA CONSUMPTION TRI
	Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class  Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)  Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 50 index  Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Next 50 index  Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.  Long term capital appreciation. Investment predominantly in equity instruments of large cap companies.  Long term capital appreciation. Investment predominantly in equity and equity related securities in the Healthcare Services Sector.  Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.  Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.  Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.	Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class  Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class  Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)  Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)  Investment in equity instruments comprised in Nifty 50 index  Investment in equity instruments comprised in Nifty Next 50 index  Investment in equity instruments comprised in Nifty Next 50 index  Investment in equity instruments comprised in Nifty Next 50 index  Investment in equity instruments comprised in Nifty Next 50 index  Investment in equity instruments or flarge cap companies engaged in banking and financial services activities.  Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.  Investment predominantly in equity instruments of large cap companies.  Investment predominantly in equity and equity related securities in the Healthcare services Sector.  Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.  Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.  Investment predominantly in equity instruments of companies with good growth prospects across the market capital appreciation.  Investment in equity instruments of companies with good growth prospects across the market capital appreciation.  Investment in equity instruments of companies with good growth prospects across the market capital appreciation.  Investment in equity instruments of companies with good growth prospects across the market capital appreciation.  Investment in equity instruments of companies with good growth prospects across the market capital appreciation.  Investment in equity instrument



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 56	Long term capital appreciation     Investment in equity instruments (above 70%) and debt instruments.	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN	NIFTY 500 TRI
<b>8</b>		RISKOMETER Immation, sorderstand that their principal will be at Very Piglis.	RISKOMETER Benchmark riskometer is at Very High risk
		UTI LONG TERM EQUITY FUND	NIFTY 500 TRI
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 33	Long term capital growth.     Investment in equity instruments of companies that are believed to have growth potential.	RISKOMETER Investors understand that their principal will be at Very Fight Rid.	RISKOMETER Benchmark riskometer is at Vary High nisk
		UTI DIVIDEND YIELD FUND	NIFTY 500 TRI
<b>UTI DIVIDEND YIELD FUND</b> Refer Page no 26	Long term capital appreciation     Investment predominantly in Dividend Yielding equity and equity related securities	RISKOMETER Invasion understand that their principal will be of Very High Balk UTI CORE EQUITY FUND	RISKOMETER Brochmerk riskumeter is or Very High risk NIFTY LARGEMII cap 250 TRI
		OTI CORE EQUITY FOND	WIFTT DANGEIVIIG Cap 250 TKI
UTI CORE EQUITY FUND Refer Page no 20	Long term capital appreciation     Investment predominantly in equity instruments of both large cap and mid cap companies	RISKOMETER Invasions understand that their principal will be at Way Plack Risk.	RISKOMETER Benchmark riskometer is at Very High risk
		UTI INFRASTRUCTURE FUND	NIFTY INFRASTRUCTURE TRI
UTI INFRASTRUCTURE FUND Refer Page no 29	Long term capital appreciation     Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.	RISKOMETER Investors understood that their principal	RISKOMEYER Benchmark riskemeter is at Very High risk
		UTI MNC FUND	Nifty MNC TRI
UTI MNC FUND Refer Page no 27	Long term capital appreciation     Investment predominantly in equity and equity related securities of Multi-National companies	RISKOMETER Investors understand that their principal will be at Very High Risk	RISKOMETER Benchmark riskometer is at Very High risk
		Will be at Yery High Risk. UTI MID CAP FUND	NIFTY Mid cap 150 TRI
UTI MID CAP FUND Refer Page no 23	Long term capital appreciation     Investment predominantly in mid cap companies	RISKOMETER Investors understand that their principal	RISKOMETER Benchmark riskometer is at Way High risk
		UTI Small cap FUND	NIFTY Small cap 250 TRI
UTI SMALL CAP FUND Refer Page no 24	Long term capital appreciation     Investment predominantly equity and equity related securities of small cap companies	RISKOMETER ferrestors understand that their principal	RISCOMETER Benchmark relacement as Very High risk
		UTI NIFTY200 MOMENTUM 30 INDEX FUND	NIFTY 200 MOMENTUM 30 TRI
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 36	Capital growth in tune with the index returns     Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index	RISKOMETER Investors are referred that their principal	ERISKOMETER Benchmark rickometer is di Very High rick
		UTI FOCUSED EQUITY FUND	NIFTY 500 TRI
UTI FOCUSED EQUITY FUND Refer Page no 25	Long term capital Growth     Investment in equity & equity related securities across market capitalization in maximum 30 stocks	RISKOMETER  Browston understand that their principal  will be a Very Vigin King.	RISKOMETER Benchmark rinkometer is at Yany High risk
		UTI S&P BSE SENSEX INDEX	S&P BSE SENSEX TRI
UTI S&P BSE SENSEX INDEX FUND Refer Page no 37	Capital growth in tune with the index returns     Passive investment in equity instruments comprised in S&P BSE Sensex Index	FUND  RISKOMETER  Investors understand that their principal	RISKOMETER Beschmad riskometer is of Very High risk
	*Investors should consult their financial advisors if in doubt about whether the pr	will be at Yery High Kisk.	The second secon



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
		UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND	NIFTY Mid cap 150 QUALITY 50 TRI
UTI NIFTY Mid cap 150 QUALITY 50 INDEX FUND Refer Page no 38	Capital growth in tune with the index returns     Passive investment in equity instruments comprised in Nifty Mid cap 150 Quality 50 Index	RISKO METER Investors undented that their principal will be at Very High Risk.	RISKOMETER Benchmark riskometer is at Very High risk
		UTI S&P BSE LOW VOLATILITY INDEX FUND	S&P BSE LOW VOLATILITY TRI
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 39	Capital growth in tune with the index returns     Passive investment in equity instruments comprised in S&P BSE Low Volatility Index	RISKONETER Investors understand that their principal will be at Yest Pilik Risk.	RISKOMETER Benchmark riskometer is at Vary High risk



Ser. No.	SCHEMEDESC	PLANDESC	ISIN
2	UTI Treasury Advantage Fund - Institutional Plan UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
3	UTI Treasury Advantage Fund - Institutional Plan  UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan Direct Monthly IDCW Plan	INF789F01XG7 INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7 8	UTI Banking & Financial Services Fund UTI Banking & Financial Services Fund	Direct IDCW Plan Direct IDCW Plan	INF789F01SL7 INF789F01SM5
9	UTI Bond Fund	Direct IDCW Plan  Direct Quarterly IDCW Plan	INF789F01S01
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13 14	UTI Banking & PSU Debt Fund UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789F016Z4 INF789F017Z2
15	UTI Banking & PSU Debt Fund  UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789F01722 INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F01SR4
18	UTI Contra Fund	Direct IDCW Plan	INF789F01SS2
19 20	UTI Credit Risk Fund UTI Credit Risk Fund	Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789F01YC4 INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25 26	UTI Liquid Cash Plan- Institutional UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan Direct Monthly IDCW Plan	INF789F01XR4 INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30 31	UTI Liquid Cash Plan- Institutional UTI Dynamic Bond Fund	Direct Annual IDCW Plan Direct Quarterly IDCW Plan	INF789FA1K71 INF789F01XB8
32	UTI Dynamic Bond Fund UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan  Direct Quarterly IDCW Plan	INF789F01XB8
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36 37	UTI DIVIDEND YIELD FUND UTI Energy Fund	Direct IDCW Option Direct IDCW Plan	INF789F01SV6 INF789F01SX2
38	UTI Energy Fund UTI Energy Fund	Direct IDCW Plan  Direct IDCW Plan	INF789F01SX2
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789FA1P84 INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND  UTI GILT FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TI9 INF789F01TK7
50	UTI HEALTHCARE FUND	DIRECT IDOW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TP6
53 54	UTI-Services Industries Fund UTI-Infrastructure Fund	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TQ4 INF789F01TS0
55	UTI-Infrastructure Fund	DIRECT IDOW PLAN	INF789F01TIS0
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
59 60	UTI LONG TERM ADVANTAGE FUND - SERIES VI UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW DIRECT PLAN - IDCW	INF789FC1V74 INF789FC17D4
61	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TW2
63	UTI India Consumer Fund	DIRECT IDCW PLAN	INF789F01VG1
64 65	UTI India Consumer Fund UTI-Mid Cap Fund	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01VH9 INF789F01TY8
66	UTI-MID CAP FUND	DIRECT IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	DIRECT IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	DIRECT IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	DIRECT IDOW PLAN	INF789F01UE8
70 71	UTI CORE EQUITY FUND  UTI REGULAR SAVINGS FUND	DIRECT IDCW PLAN  DIRECT MONTHLY IDCW PLAN	INF789F01UF5 INF789F01UK5
72	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDOW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	DIRECT PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN	INF789FA1M46
75 76	UTI-Money Market Fund -Institutional Plan UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN  DIRECT QUARTERLY IDCW PLAN	INF789FA1M53 INF789FA1M61
76	UTI-Money Market Fund -Institutional Plan UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN  DIRECT QUARTERLY IDCW PLAN	INF789FAIM61 INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL IDOW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	DIRECT IDCW PLAN	INF789F01UQ2
81 82	UTI-Mastershare Unit Scheme UTI MEDIUM TERM FUND	DIRECT IDCW PLAN  DIRECT ANNUAL IDCW PLAN	INF789F01UR0 INF789FB1KL1
83	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FB1KL1 INF789FB1KM9
84	UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FB1KH9
87 88	UTI MEDIUM TERM FUND UTI Nifty 50 Index Fund	DIRECT QUARTERLY IDCW PLAN DIRECT IDCW PLAN	INF789FB1KI7 INF789F01WY2
89	UTI Nifty 50 Index Fund	DIRECT IDOW PLAN	INF789F01W12
90	UTI VALUE OPPORTUNITIES FUND	DIRECT IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	DIRECT IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	DIRECT IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND  UTI ARBITRAGE FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789FB1RE1 INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	DIRECT IDCW PLAN  DIRECT QUARTERLY IDCW PLAN	INF789FB1RF8 INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY IDOW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789FA1R33 INF789FA1R41
	UTI Multi Asset Fund UTI Multi Asset Fund	DIRECT ANNUAL IDCW PLAN Direct IDCW Plan	INF789FA1R41 INF789F01VC0
101			
101 102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
		Direct IDCW Plan Direct Plan Direct Plan	INF789F01VD8 INF789F1A546 INF789F1A553



105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACY3
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACZ0
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADA1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F012Z3
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F013Z1
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JO0
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01505
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01521
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01534
24	UTI - GSEC-INVESTMENT PLAN  UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01620
	UTI GILT FUND	REGULAR IDCW PLAN REGULAR IDCW PLAN	INF789F01646
26			
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789FB16N7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789FC1FB1
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789FC1HQ5
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789FC1V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789FC15D8
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI India Consumer Fund	IDCW PLAN	INF789F01CF3
41	UTI India Consumer Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789FB1RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789FB1RI2
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AO9
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A512
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A726
69	UTI EQUITY SAVINGS FUND  UTI EQUITY SAVINGS FUND		INF789F1A736
		Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACQ9
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

https://docs.utimf.com/v1/AUTH\_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx

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### **ATTENTION**

### **UTI SCUP Outstanding Unit holding Accounts**

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at <a href="mailto:chaitali.patil@utiitsl.com">chaitali.patil@utiitsl.com</a>

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor. paunikar@uti.co.in

### **How To Read Factsheet**



**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme. **Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests  $\stackrel{?}{\sim}$  500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV**: The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark :** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

**Exit Load :** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is  $\stackrel{?}{\stackrel{?}{?}}$  100 and the exit load is 1%, the investor will receive  $\stackrel{?}{\stackrel{?}{?}}$  99.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation :** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

**Sharpe Ratio :** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta**: Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM :** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



Serial No.	Scheme Name	Potential Risk Class Matrix				
1	UTI Overnight Fund	Potential Risk Class				
•	o i o ve i i i gine i a i a	Credit Risk →		II KISK CIASS		
		Interest Rate	Relatively Low	Moderate(Class B)	Relatively H	ligh
		Risk ↓	(Class A)	Wioderate(Class b)	(Class C)	
		Relatively Low	A-I			
		(Class I)				
		Moderate (Class II)				
		Relatively High				
		(Class III)				
		Relatively	Low interest rate ri	sk and Relatively Low	Credit Risk.	
2	UTI Gilt Fund			al Risk Class		
		Credit Risk →	Deletion Levi		Deletion II	
		Interest Rate	Relatively Low (Class A)	Moderate(Class B)	Relatively H (Class C)	ligh
3	UTI Corporate Bond	Risk ↓	(Class A)		(Class C)	
	Fund	Relatively Low				
		(Class I)				
		Moderate (Class II)				
		Relatively High	A-III			
		(Class III)				
		Relatively	High interest rate ri	sk and Relatively Low	Credit Risk.	
4	UTI Liquid Cash	Potential Risk Class				
	Plan	Credit Risk →	Relatively Low		Relatively H	ligh
		Interest Rate	(Class A)	Moderate(Class B)	(Class C)	ngn
5	UTI Money Market Fund	Risk ↓	(Class A)		(Class C)	
		Relatively Low		B-I		
		(Class I)				
		Moderate (Class II)				_
		Relatively High				
		(Class III)				
		Relative	ely Low interest rate	risk and Moderate Co	redit Risk.	
6	UTI Ultra Short		Potentia	al Risk Class		
	Term Fund	Credit Risk →	Relatively Low		Relatively H	ligh
_	LITER	Interest Rate	(Class A)	Moderate(Class B)	(Class C)	•
7	UTI Treasury	Risk ↓	,,		, , , , , ,	
	Advantage Fund	Relatively Low				
		(Class I) Moderate (Class II)		B-II		_
		Relatively High		D-II		
			1			
		(Class III)				

8	UTI Bond Fund				
			Potentia	al Risk Class	
9	UTI Short Term Income Fund	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
10	UTI Floater Fund	Relatively Low (Class I)			
11	UTI Dynamic Bond Fund	Moderate (Class II) Relatively High (Class III)		B-III	
12	UTI Banking & PSU Debt Fund	Relative	ly High interest rate	erisk and Moderate C	redit Risk.
13	UTI Medium Term	Potential Risk Class			
	Fund	Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
	UTI Credit Risk Fund	Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II) Relatively High (Class III)			C-III
		Relatively	High interest rate ri	sk and Relatively High	Credit Risk.
15	UTI Gilt Fund with		Potentia	al Risk Class	
	10 Year Constant Duration	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)	A-III		

### **Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds**

ISIN	Bank	Security	Туре
INE028A08083 INE028A08117 INE028A08190 INE028A08208 INE040A08393 INE062A08157 INE090A08UC2 INE238A08344 INE428A08101 INE434A08075 INE528G08345 INE528G08352 INE528G08394 INE667A08104 INE692A08086 INE160A08159 INE062A08173 INE062A08249 INE084A08151	BANK OF BARODA BANK OF BARODA BANK OF BARODA BANK OF BARODA BANK OF BARODA HDFC BANK LTD. STATE BANK OF INDIA ICICI BANK LTD AXIS BANK LTD AXIS BANK LTD. ALLAHABAD BANK UNION BANK OF INDIA YES BANK LTD. YES BANK LTD. YES BANK LTD. CANARA BANK UNION BANK OF INDIA PUNJAB NATIONAL BANK STATE BANK OF INDIA STATE BANK OF INDIA BANK OF INDIA	Security  8.5% UNCD BOB (T-1) PERP SR-VI. 8.65% UNCD BOB (T-1) PERP SR-IX 7.44% UNCD BOB (SR-23) 03/01/2030 7.84% UNNCD BOB (SR-24) 15/01/2035 8.44% URNCD HDFC BANK SR-1-28/12/28 8.15% UNCD SBI-(PERP)TR-I-SR-IV 9.90%UNCD ICICI BANKPERP-28/12/2023 9.15% URNCD AXIS BANK-31.12.22 9.53% URNCD AXIS BANK-31.12.22 9.53% URNCD ALL BK SR427/12/29 7.98%UNCR BONDS-24/10/2027 8% URNCD YESBANK LTD 30/09/2026 9.5% UNCD YES BANK(PERP)-23/12/2021 9% UNCD YES BANK(PERP)-18/10/2022 9.8%UNCD SYND BK(V)PERP25/07/2022. 9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond Basel III Additionall Tier I Bond Basel III Tier 2 Bond Basel III Tier 2 Bond Infrastructure Bond Basel III Tier 1 bond Basel III Tier 1 bond Basel III Tier 2 Bond Basel III Tier 2 Bond Basel III Tier 2 Bond Basel III Tier 2 Bond Basel III Tier 2 Bond Infrastructure Bond Basel III Additional Tier I Bond Basel III Additional Tier I Bond Basel III Additional Tier I Bond Basel III Additional Tier I Bond Tier II Bonds (under Basel III) Tier I bonds under Basel III - Perpetual
INE084A08151 INE062A08173 INE692A08094 INE062A08249 INE084A08151 INE062A08249 INE476A08100 INE692A08094 INE476A08100 INE692A08094 INE476A08100 INE692A08094 INE476A08100	BANK OF INDIA STATE BANK OF INDIA UNION BANK OF INDIA STATE BANK OF INDIA BANK OF INDIA STATE BANK OF INDIA CANARA BANK UNION BANK OF INDIA UNION BANK OF INDIA CANARA BANK UNION BANK OF INDIA CANARA BANK UNION BANK OF INDIA UNION BANK OF INDIA UNION BANK OF INDIA CANARA BANK CANARA BANK		Tier II Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier II Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier II Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier I bonds under Basel III - Perpetual Tier II Bonds (under Basel III) Tier II Bonds (under Basel III) Tier I bonds under Basel III - Perpetual Tier II Bonds (under Basel III) Tier II Bonds (under Basel III) Tier II Bonds (under Basel III) Tier II Bonds (under Basel III)

### **Corporate Information & Contact Details**



### UTI TRUSTEE CO. (P) LTD.

### UTI ASSET MANAGEMENT CO. LTD.

#### Directors

- Mr Suhail Nathani
- Mr. Shiya Kumar
- 3. Ms. Mukeeta Pramit Jhaveri

#### Directors

- 1. Mr. Dinesh Kumar Mehrotra
- 2. Mr. Flemming Madsen
- 3. Mr. Deepak Kumar Chatterjee
  - Mr. N Seshadri
- 5. Mr. Edward Cage Bernard
- 6. Mr. Imtaiyazur Rahman Mr. Rajeev Kakar
- Mrs. Jayashree Vaidhyanathan
- Mrs. Dipali H Sheth
- 10. Mr. Kiran Kumar Tarania

UTI Towers, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Tel: 6678 6666 (Board), Fax: 2652 4921.

### **UTI FINANCIAL CENTRES**

Ahmedabad • (079) 26424008/26462905/2180 • 2 • Anand • (02692) 245943 /944/245030 • 3 • Baroda • (0265) 2336962/963/964/965 • 4 • Bharuch • (02642) 227331/225460 • 5 • Bhavnagar • (0278) 2519961/2513231 • 6 • Bhuj • (02832) 220031/220030 • 7 • Gandhinagar • 079-23240462 • 8 • Junagadh • 0285-2672678 • 9 • Jamnagar • (0288) 2662767/68 • 10 • Navsari • (02637) 233087 • 11 • Rajkot • 0281-2440701/0281-2433525 • 12 • Surat • (0261) 2474550/2473161/2476499 • 13 • Vapi • (0260) 2421315/6533907 • 14 • Valsad \* [e. No. 02632-222012 \* 15 \* Mehsana \* 02762-230180) \* 16 \* Banda Kurla Complex \* (022) 678634/6101 \* 17 \* Berivali \* (022) 2838554/6101 \* 17 \* Berivali \* (022) 283855138 \* 23 \* Mumbai (Main) \* (022) 66786134/6135/66786180/181 \* 24 \* Powai \* (022) 67536797/98 \* 25 \* Thane \* (022) 25332409/15 \* 26 \* Vashi \* (022) 27820171/172/174/177 \* 27 \* Virar \* 0250 - 2515848 \* 28 \* Amrav \* (0721) 2553126/28 \* 29 \* Bhilai \* (0788) 2292777/111 \* 30 \* Bhopal \* (0755) 2558308/2578408/2558294 \* 31 \* Gwalior \* (0751) 2234072 \* 32 \* Indore \* (0731) 2534958/2533869/2535607 \*33 \* Jabajur \* (0761) 2480004/5 \* 34 \* Nagpur \* (0712) 2536893 / 2529135 \* 35 \* Raipur \* (07712) 281410/12 \* 36 \* Ratlam \* (07412) 222771/72 \* 37 \* Bilaspur \* • 38 \* Aurangabad \* (0240) 2345219 \* 39 \* Chinchwad \* 7276077240 \* 740 \* Jalgaon \* (0257) 2240480/2240486 \* 41 \* Kolhapur \* (0231) 2657315/25, 2666603 \* 42 \* Margao \* (0832) 2711132/2711133 \* 43 \* Nasik \* (0253) 2570251/52 \* 44 \* Panaji \* (0832) 2222472/45 \* 45 \* Pune \* (020) 25521052/53/54/55/63, 25521060 \* 46 \* Solapur \* (0217) 2311767 \* 47 \* Ambala \* (0171) 4004367/7518801904 \* 48 \* Amritsar \* (0183) 2505841 \* 49 \* Bathinda \* (0164) 2236500.5007147 \* 50 \* Chandigarh \* (0172) 2703683/5087663/2709405/2700509 \* 51 \* Jalandhar \* (0181) 2232475/476 \* 52 \* Jammu \* (0191) 247 0627 \* 53 \* Ludhiana \* (0161) 2441264/2441388 \* 54 \* Panipat \* (0180) 2631941/26319142 \* 55 \* Pala \* 0175 5004661/2/3; 5017984 \* 56 \* Shimla \* (0177) 2657803 \* 57 \* Dehradun \* (0135) 2749854 \* 58 \* Delhi (Main) \* (011) 66178861/8862/8866/66178867 \* 59 \* Faridabad \* (0129) 2424771/249156/2410010 • 60 • 6haziabad • (0120) 2820921/922/923 • 61 • Gurgaon • (0124) 4245200 / 4362538 • 62 • Hardwar • (0133) 4221177 • 63 • Janak Puri • (011) 2523247/48 • 64 • Mercut • (0121) 24808128/129/130,26482148/149 • 67 • Noida • "0120-2512311/12/13/14" • 68 • Pitam Pura • (011) 27351001/03 • 69 • Laxmi Nagar • (011) 2252938/74 • 70 • Rohtak • 01262-254021 / 012620254022 • 71 • Ajmer • (0145) 2423948/2423974 • 72 • Alwar • (0144) 2700303/4 \* 73 \* Bhilwara \* (01482) 242221/242220 \* 74 \* Bikaner \* (0151) 2524755 \* 75 \* Jaipur \* (0141) 4004941/43/44/45/46 \* 76 \* Jodhpur \* (0291) 5135100/2645261 \* 77 \* Kota \* (0744) 2502242/2502207/513882 \* 78 \* Sikar \* (01572) 271044/43 \* 79 \* Srigangaagar \* (0154) 2481601 \* 80 \* Udaipur \* (0294) 2423065/66/67 \* 81 \* Agara \* (0562) 2858064/72857789/8859/2850551/2 \* 82 \* Aligarh \* (0571) 2741511/2743277 \* 83 \* Alighabad \* (0532) 2561037/28/57/16/2561428/2427583 \* 84 \* Barelliy \* (0581) 2303014/15 \* 88 \* Gorakhpur \* (0551) 2204996 \* 96 \* Haldwani \* (0594) 622433 \* 87 \* Kapur \* (0512) 2304278/2305279 \* 88 \* Lucknow \* (0522) 2238628/598/592/236525 \* 89 \* Varanasi \* (0542) 2226881/562 \* 90 \* Jhansi \* (0510) 2441877 \* 91 \* Bhagalpur \* (0641) 2300040 \* 92 \* Darbhanga \* (06272) 250033 \* 93 \* Gaya \* (0631) 2221623 \* 94 \* Muzaffarpur \* (0521) 225091 \* 95 \* Patra \* (0612) 2200047 \* 96 \* Agartala \* (0381) 2917123/2387812 \* 97 \* Gowah \* (0516) 12545870/2 21519911 \* 98 \* Shillong\* (0364) Slogapia (064) 2300040 32 00400 32 0040 111 \* Sambalpur \* (Ubba) 25/20/14/25/20/15 \* 11.4 \* Asanson \* (Us41) 27/0089, 2/21818 \* 11.5 \* Barrasit \* (Us31) 25/848/2, 25/848-988 \* 114 \* Bardhaman \* (Us42) 26/41/24 \* 115 \* Bernampore (WB) \* (Us482) 27/165 \* 116 \* Durgapur \* (Us432) 27/863/3 \* 117 \* Kalyani \* (Us432) 26/85/3 \* 118 \* Kharagpur \* (0332) 23/85/17/165 \* 116 \* Durgapur \* (Us432) 27/85/3 \* 117 \* Kalyani \* (Us432) 25/85/3 \* 118 \* Kharagpur \* (0322) 22/85/88/2 \* 123 \* Serampore \* (Us43) 23/85/85/2 \* 123 \* Serampore \* (Us432) 23/85/3 \* 122 \* Set lake \* (Us432) 25/85/3 \* 122 \* Set lake \* (Us432) 23/85/3 \* 122 \* Set lake \* (Us432) 23/85/3 \* 122 \* Set lake \* (Us432) 23/85/3 \* 123 \* Serampore \* (Us432) 23/85/3 \* 13 \* Set lake \* (Us432) 23/85/3 \* (Us432) 23/85/3 \* (Us432) 23/85/3 \* (Us432) 23/85/3 \* (Us432) 23/85/3 \* (Us432) 23/85/3 \* (Us432) 23/85/3 \* (Us432) 23/85/3 \* (0427) 2336163/4040273 • 155 • T Nagar • (044) 48608780 /8781 • 156 • Thiruvananthapuram • (0471) 2723674/2721415 • 157 • Tiruchirapalli • (0431) 2770712/13/2770700 • 158 • Tirunelveli • (0462) 2500186 • 159 • Tirupur • (0421) 2236339 • 160 • Trichur • (0487) 2331259/495 • 161 • Vellore • (0416) 2235357 /39 • 162 • Pondicherry • 0413-2203369 • Akola • (0724) 2410711 • Raghunathganj, West Bengal (03483)-266720 • Whitefield, Bangalore. • (080)-42012786

#### **Dubai Representative Office**

UTI International (Singapore) Private Limited. Office 19, Floor 3, Gate Village 08, Dubai International Financial Center. P.O. Box 29288, Dubai, UAE. Tel: +97143857707 Fax: +97143857702

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts. Application Amount for Fersh Subscription: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity\*: The Yield to Maturity\* or the YTM is the rate of return anticipated on a bond if held until maturity, YTM is expressed as an annual rate and time to maturity.

Yield to Maturity\* 7: The Yield to Maturity\* or the YTM is the rate of return anticipated on a bond if held until maturity, YTM is expressed as an annual rate and time to maturity.

Sip: Sip or systematic investmental plan works on the principle of making periodic investments of a fixed sum. It works issiliant or a recurring bank deposit. For instance and investor may opt for an SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day, it is the value at which the investor enters or exist the mutual fund.

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, See 58200, 85500. 10-Year Gsec.

Entry load is A hutual fund may have a sales charge or load at the time of entry yard/or exist to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

Entitl Load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment, or instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

Entitl Load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investments of investments of the entry load is 1% the investor will enter the fund at Rs. 101

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV a

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as 'Covariance of NAV returns va Index Returns' divided by 'Variance of index returns' based on daily returns for the past three

ngs: The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

red Scheme: The investment objective and underlying investments determine the nature of the mutual infunds sheme. For instance, a mutual fund that aims at generating capital appreciation by investing in perservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories profile. Mutual funds insvers in securities after evaluating their creditivorshiness as disclosed by the artings. A deplection of the mutual in avious investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

weight/Underweight: Indicates the Fund Managers' active decision to hold an overeight/underweight/underweight/underweight position reliaive to the Benchmark. Fund Managers seek to overweight certain positions they expect to riform their Benchmark and underweight those they believe will underperform.

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flows by the price. The Macaulay duration of a lacendary duration of the duration of bonds within the portfolio, caccounting for what percentage of the total portfolio each bond of maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 106 2017 a definition has been provided of large cap, mid cap and small cap as follows.

Large Cap: 13:1-100th company in terms of full market capitalization

Mid Cap: 101st - 250th company in terms of full market capitalization.

Median Market Cap to Weighted Average Market Cap

Median is a denotoring the market capitalization will market capitalization.

Median Market Cap to Weighted Average Market Cap

Median is a denoting the market capitalization will be market capitalization will be market capitalization.

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### **Equity & Debt Commentary data source credits:**

Equity write-up

Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

### **REGISTRAR & TRANSFER AGENCY**

### M/s. KFin Technologies Limited

UTIMF Unit | KFin Technologies Limited, 7th Floor, Karvy Selenium Tower| Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25 Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032 Tel: +91 40 6716 1801. Email: uti@kfintech.com

### Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

# **NOTES**




# MAKE EVERY SHORT TERM GOAL MEMORABLE. UTI Treasury Advantage Fund



Life is wonderful when it's punctuated with small moments of hope and happiness. Aim to achieve all those little things that make a big difference by investing in UTI Treasury Advantage Fund. A short-term investment for your short-term financial goals!

### **Key Features:**

- Preferable for short-term financial goals
- Predominantly invests in AAA/A1+ instruments<sup>~</sup>
- Potential for reasonable returns with relatively low volatility
- Suitable for a shorter investment horizon of 6 months to 1 year

Contact your mutual fund distributor or give a missed call on 8655019940.

SMS "UTITAF" TO 5676756 | utimf.com

~As on December 31, 2022.

### UTI Treasury Advantage Fund

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A Moderate interest rate risk and moderate credit risk. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained)) This product is suitable for investors who are seeking:\*

- Reasonable income consistent with high liquidity over short term
- Investment in Debt & Money Market instruments

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

Risk-o-meter for the fund is based on the portfolio ending December 31, 2022. 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://utimf.com/forms-and-downloads/





will be of Low to Modernia Risk.

Protential Risk Class

Credit Risk -0

Risk Risk -0

Relatively Righ (Class C)

Moderate Interest Rate Risk and Moderate Credit Risk